



CIGNA HEALTHFIRST ELITE MEDICAL PLAN 信諾尊尚醫療保

Premium Table 保費表

Effective from 1 October 2019 2019年10月1日起生效

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)

信諾尊尚醫療保 – 保費表 (2019年10月1日起生效)

Premium For Non Smoker – Asia 非吸煙人士保費 - 亞洲
Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障								Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障							
	Deductible Option 墊底費選項									Deductible Option 墊底費選項							
	\$0		\$15,000		\$25,000		\$50,000			\$0		\$15,000		\$25,000		\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	16,988	1,478	10,533	916	9,347	813	7,821	680	50	19,971	1,737	12,382	1,077	10,983	956	9,186	799
1	15,290	1,330	9,480	825	8,411	732	7,039	612	51	20,844	1,813	12,923	1,124	11,464	997	9,587	834
2	13,591	1,182	8,426	733	7,479	651	6,252	544	52	21,754	1,893	13,488	1,173	11,963	1,041	10,006	871
3	13,591	1,182	8,426	733	7,479	651	6,252	544	53	22,704	1,975	14,076	1,225	12,487	1,086	10,442	908
4	13,591	1,182	8,426	733	7,479	651	6,252	544	54	23,697	2,062	14,692	1,278	13,033	1,134	10,897	948
5	13,166	1,145	8,163	710	7,245	630	6,057	527	55	24,713	2,150	15,322	1,333	13,588	1,182	11,364	989
6	13,166	1,145	8,163	710	7,245	630	6,057	527	56	25,792	2,244	15,991	1,391	14,183	1,234	11,860	1,032
7	13,166	1,145	8,163	710	7,245	630	6,057	527	57	26,918	2,342	16,689	1,452	14,802	1,288	12,377	1,077
8	13,166	1,145	8,163	710	7,245	630	6,057	527	58	28,094	2,444	17,419	1,515	15,449	1,344	12,919	1,124
9	13,166	1,145	8,163	710	7,245	630	6,057	527	59	29,322	2,551	18,179	1,582	16,123	1,403	13,480	1,173
10	13,075	1,138	8,107	705	7,195	626	6,015	523	60	30,656	2,667	19,006	1,654	16,858	1,467	14,094	1,226
11	13,075	1,138	8,107	705	7,195	626	6,015	523	61	31,993	2,783	19,836	1,726	17,592	1,531	14,710	1,280
12	13,075	1,138	8,107	705	7,195	626	6,015	523	62	33,392	2,905	20,703	1,801	18,359	1,597	15,353	1,336
13	13,075	1,138	8,107	705	7,195	626	6,015	523	63	34,849	3,032	21,606	1,880	19,163	1,667	16,023	1,394
14	13,075	1,138	8,107	705	7,195	626	6,015	523	64	36,373	3,164	22,551	1,962	19,999	1,740	16,722	1,455
15	13,187	1,147	8,176	711	7,256	631	6,067	528	65	39,329	3,422	24,385	2,121	21,624	1,881	18,081	1,573
16	13,782	1,199	8,545	743	7,582	660	6,343	552	66	41,047	3,571	25,449	2,214	22,568	1,963	18,870	1,642
17	14,376	1,251	8,913	775	7,908	688	6,615	576	67	42,839	3,727	26,561	2,311	23,556	2,049	19,695	1,713
18	7,485	651	4,641	404	4,117	358	3,445	300	68	44,710	3,890	27,720	2,412	24,583	2,139	20,555	1,788
19	7,782	677	4,825	420	4,280	372	3,581	312	69	46,664	4,060	28,932	2,517	25,656	2,232	21,451	1,866
20	7,937	691	4,921	428	4,367	380	3,651	318	70	48,102	4,185	29,823	2,595	26,447	2,301	22,113	1,924
21	8,140	708	5,047	439	4,478	390	3,747	326	71	50,205	4,368	31,127	2,708	27,602	2,401	23,077	2,008
22	8,351	727	5,178	450	4,594	400	3,843	334	72	52,398	4,559	32,487	2,826	28,809	2,506	24,084	2,095
23	8,564	745	5,309	462	4,713	410	3,941	343	73	54,685	4,758	33,905	2,950	30,066	2,616	25,137	2,187
24	8,786	764	5,447	474	4,833	420	4,043	352	74	57,075	4,966	35,387	3,079	31,380	2,730	26,235	2,282
25	9,017	784	5,590	486	4,961	432	4,149	361	75	60,163	5,234	37,302	3,245	33,076	2,878	27,652	2,406
26	9,249	805	5,735	499	5,089	443	4,257	370	76*	62,792	5,463	38,930	3,387	34,520	3,003	28,861	2,511
27	9,486	825	5,881	512	5,218	454	4,365	380	77*	65,534	5,701	40,632	3,535	36,029	3,135	30,122	2,621
28	9,731	847	6,033	525	5,352	466	4,477	389	78*	68,397	5,951	42,406	3,689	37,602	3,271	31,436	2,735
29	9,982	868	6,189	538	5,491	478	4,593	400	79*	71,383	6,210	44,257	3,850	39,243	3,414	32,808	2,854
30	10,432	908	6,468	563	5,740	499	4,799	418	80*	74,502	6,482	46,191	4,019	40,957	3,563	34,242	2,979
31	10,703	931	6,635	577	5,888	512	4,925	428	81*	77,756	6,765	48,208	4,194	42,746	3,719	35,736	3,109
32	10,978	955	6,807	592	6,038	525	5,051	439	82*	81,152	7,060	50,315	4,377	44,612	3,881	37,295	3,245
33	11,260	980	6,982	607	6,192	539	5,179	451	83*	84,697	7,369	52,512	4,569	46,560	4,051	38,925	3,386
34	11,551	1,005	7,162	623	6,353	553	5,314	462	84*	88,396	7,690	54,806	4,768	48,592	4,228	40,621	3,534
35	11,755	1,023	7,288	634	6,466	563	5,408	470	85*	92,257	8,026	57,199	4,976	50,714	4,412	42,396	3,688
36	12,058	1,049	7,476	650	6,631	577	5,547	483	86*	96,288	8,377	59,699	5,194	52,929	4,605	44,248	3,850
37	12,369	1,076	7,669	667	6,805	592	5,690	495	87*	100,493	8,743	62,306	5,421	55,240	4,806	46,181	4,018
38	12,686	1,104	7,865	684	6,978	607	5,837	508	88*	104,883	9,125	65,027	5,657	57,652	5,016	48,197	4,193
39	13,012	1,132	8,067	702	7,157	623	5,987	521	89*	109,465	9,523	67,868	5,905	60,169	5,235	50,299	4,376
40	13,502	1,175	8,371	728	7,427	646	6,211	540	90*	114,245	9,939	70,832	6,162	62,799	5,464	52,497	4,567
41	14,093	1,226	8,738	760	7,751	674	6,482	564	91*	119,236	10,374	73,926	6,432	65,540	5,702	54,788	4,767
42	14,708	1,280	9,119	793	8,089	704	6,765	589	92*	124,445	10,827	77,156	6,713	68,402	5,951	57,178	4,974
43	15,351	1,336	9,518	828	8,443	735	7,060	614	93*	129,878	11,299	80,524	7,006	71,390	6,211	59,675	5,192
44	16,021	1,394	9,933	864	8,812	767	7,368	641	94*	135,553	11,793	84,043	7,312	74,505	6,482	62,282	5,419
45	16,234	1,412	10,065	876	8,928	777	7,466	650	95*	141,474	12,308	87,714	7,631	77,759	6,765	64,999	5,655
46	16,944	1,474	10,506	914	9,319	811	7,794	678	96*	147,652	12,846	91,544	7,964	81,155	7,060	67,839	5,902
47	17,682	1,538	10,963	954	9,725	846	8,134	708	97*	154,101	13,407	95,543	8,312	84,700	7,369	70,799	6,160
48	18,456	1,606	11,443	996	10,148	883	8,488	738	98*	160,833	13,992	99,716	8,675	88,397	7,691	73,891	6,429
49	19,262	1,676	11,942	1,039	10,594	922	8,857	771	99*	167,857	14,604	104,072	9,054	92,257	8,026	77,115	6,709

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

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)

信諾尊尚醫療保 – 保費表 (2019年10月1日起生效)

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

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障								Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障							
	Deductible Option 墊底費選項									Deductible Option 墊底費選項							
	\$0		\$15,000		\$25,000		\$50,000			\$0		\$15,000		\$25,000		\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	19,987	1,739	14,251	1,240	10,998	957	9,201	800	50	23,496	2,044	16,753	1,458	12,921	1,124	10,806	940
1	17,988	1,565	12,825	1,116	9,895	861	8,280	720	51	24,522	2,133	17,484	1,521	13,487	1,173	11,278	981
2	15,989	1,391	11,400	992	8,799	766	7,357	640	52	25,594	2,227	18,248	1,588	14,073	1,224	11,770	1,024
3	15,989	1,391	11,400	992	8,799	766	7,357	640	53	26,712	2,324	19,046	1,657	14,690	1,278	12,284	1,069
4	15,989	1,391	11,400	992	8,799	766	7,357	640	54	27,879	2,425	19,878	1,729	15,331	1,334	12,820	1,115
5	15,490	1,348	11,044	961	8,524	742	7,127	620	55	29,074	2,529	20,730	1,804	15,988	1,391	13,369	1,163
6	15,490	1,348	11,044	961	8,524	742	7,127	620	56	30,343	2,640	21,635	1,882	16,687	1,452	13,953	1,214
7	15,490	1,348	11,044	961	8,524	742	7,127	620	57	31,670	2,755	22,580	1,964	17,413	1,515	14,562	1,267
8	15,490	1,348	11,044	961	8,524	742	7,127	620	58	33,052	2,876	23,566	2,050	18,174	1,581	15,198	1,322
9	15,490	1,348	11,044	961	8,524	742	7,127	620	59	34,496	3,001	24,596	2,140	18,969	1,650	15,860	1,380
10	15,383	1,338	10,968	954	8,465	736	7,078	616	60	36,065	3,138	25,715	2,237	19,832	1,725	16,581	1,443
11	15,383	1,338	10,968	954	8,465	736	7,078	616	61	37,640	3,275	26,837	2,335	20,697	1,801	17,307	1,506
12	15,383	1,338	10,968	954	8,465	736	7,078	616	62	39,285	3,418	28,010	2,437	21,600	1,879	18,062	1,571
13	15,383	1,338	10,968	954	8,465	736	7,078	616	63	41,000	3,567	29,233	2,543	22,544	1,961	18,850	1,640
14	15,383	1,338	10,968	954	8,465	736	7,078	616	64	42,791	3,723	30,510	2,654	23,529	2,047	19,673	1,712
15	15,514	1,350	11,062	962	8,537	743	7,138	621	65	46,270	4,025	32,991	2,870	25,440	2,213	21,271	1,851
16	16,215	1,411	11,561	1,006	8,919	776	7,464	649	66	48,291	4,201	34,431	2,995	26,551	2,310	22,200	1,931
17	16,913	1,471	12,059	1,049	9,305	810	7,783	677	67	50,400	4,385	35,935	3,126	27,712	2,411	23,171	2,016
18	8,806	766	6,279	546	4,843	421	4,052	353	68	52,601	4,576	37,504	3,263	28,920	2,516	24,182	2,104
19	9,155	796	6,528	568	5,036	438	4,213	367	69	54,898	4,776	39,143	3,405	30,183	2,626	25,236	2,196
20	9,337	812	6,657	579	5,138	447	4,296	374	70	56,591	4,923	40,349	3,510	31,113	2,707	26,015	2,263
21	9,577	833	6,829	594	5,268	458	4,408	383	71	59,065	5,139	42,113	3,664	32,474	2,825	27,149	2,362
22	9,824	855	7,004	609	5,403	470	4,521	393	72	61,644	5,363	43,952	3,824	33,892	2,949	28,335	2,465
23	10,075	877	7,184	625	5,545	482	4,637	403	73	64,337	5,597	45,872	3,991	35,370	3,077	29,573	2,573
24	10,336	899	7,369	641	5,684	495	4,756	414	74	67,146	5,842	47,876	4,165	36,918	3,212	30,865	2,685
25	10,608	923	7,564	658	5,837	508	4,881	425	75	70,780	6,158	50,466	4,391	38,913	3,385	32,533	2,830
26	10,882	947	7,759	675	5,986	521	5,008	436	76*	73,872	6,427	52,671	4,582	40,612	3,533	33,954	2,954
27	11,160	971	7,957	692	6,140	534	5,135	447	77*	77,098	6,708	54,971	4,782	42,386	3,688	35,437	3,083
28	11,448	996	8,163	710	6,297	548	5,267	458	78*	80,466	7,001	57,372	4,991	44,237	3,849	36,984	3,218
29	11,742	1,022	8,372	728	6,459	562	5,403	470	79*	83,981	7,306	59,879	5,209	46,168	4,017	38,599	3,358
30	12,274	1,068	8,751	761	6,753	588	5,646	491	80*	87,649	7,625	62,494	5,437	48,184	4,192	40,285	3,505
31	12,591	1,095	8,978	781	6,926	603	5,793	504	81*	91,477	7,958	65,224	5,674	50,289	4,375	42,042	3,658
32	12,915	1,124	9,209	801	7,103	618	5,942	517	82*	95,474	8,306	68,072	5,922	52,485	4,566	43,877	3,817
33	13,248	1,153	9,446	822	7,285	634	6,094	530	83*	99,644	8,669	71,046	6,181	54,777	4,766	45,795	3,984
34	13,589	1,182	9,689	843	7,474	650	6,252	544	84*	103,995	9,048	74,148	6,451	57,168	4,974	47,792	4,158
35	13,831	1,203	9,862	858	7,607	662	6,364	554	85*	108,538	9,443	77,388	6,733	59,663	5,191	49,878	4,339
36	14,186	1,234	10,115	880	7,803	679	6,527	568	86*	113,280	9,855	80,768	7,027	62,270	5,417	52,056	4,529
37	14,551	1,266	10,375	903	8,005	696	6,694	582	87*	118,227	10,286	84,296	7,334	64,989	5,654	54,330	4,727
38	14,924	1,298	10,641	926	8,210	714	6,866	597	88*	123,391	10,735	87,978	7,654	67,827	5,901	56,702	4,933
39	15,309	1,332	10,916	950	8,419	732	7,043	613	89*	128,782	11,204	91,822	7,989	70,788	6,159	59,176	5,148
40	15,885	1,382	11,327	985	8,737	760	7,307	636	90*	134,406	11,693	95,832	8,337	73,880	6,428	61,761	5,373
41	16,580	1,442	11,821	1,028	9,118	793	7,625	663	91*	140,278	12,204	100,018	8,702	77,105	6,708	64,457	5,608
42	17,303	1,505	12,337	1,073	9,516	828	7,960	693	92*	146,405	12,737	104,387	9,082	80,473	7,001	67,268	5,852
43	18,059	1,571	12,876	1,120	9,934	864	8,306	723	93*	152,798	13,293	108,946	9,478	83,989	7,307	70,206	6,108
44	18,847	1,640	13,438	1,169	10,367	902	8,669	754	94*	159,474	13,874	113,705	9,892	87,653	7,626	73,273	6,375
45	19,098	1,662	13,617	1,185	10,503	914	8,783	764	95*	166,440	14,480	118,672	10,324	91,481	7,959	76,470	6,653
46	19,934	1,734	14,213	1,237	10,964	954	9,169	798	96*	173,708	15,113	123,854	10,775	95,476	8,306	79,809	6,943
47	20,803	1,810	14,832	1,290	11,442	995	9,569	833	97*	181,295	15,773	129,264	11,246	99,646	8,669	83,294	7,247
48	21,712	1,889	15,481	1,347	11,940	1,039	9,985	869	98*	189,216	16,462	134,911	11,737	103,996	9,048	86,931	7,563
49	22,660	1,971	16,157	1,406	12,462	1,084	10,421	907	99*	197,480	17,181	140,804	12,250	108,538	9,443	90,724	7,893

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

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)

信諾尊尚醫療保 – 保費表 (2019年10月1日起生效)

Premium for Non Smoker - Worldwide (excluding US) 非吸煙人士保費 - 全球 (美國除外)
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障								Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障							
	Deductible Option 墊底費選項									Deductible Option 墊底費選項							
	\$0		\$15,000		\$25,000		\$50,000			\$0		\$15,000		\$25,000		\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	27,991	2,435	19,958	1,736	15,400	1,340	12,881	1,121	50	34,407	2,993	24,532	2,134	18,924	1,646	15,826	1,377
1	25,193	2,192	17,963	1,563	13,859	1,206	11,593	1,009	51	36,035	3,135	25,693	2,235	19,820	1,724	16,572	1,442
2	22,393	1,948	15,966	1,389	12,322	1,072	10,307	897	52	37,738	3,283	26,907	2,341	20,755	1,806	17,355	1,510
3	22,393	1,948	15,966	1,389	12,322	1,072	10,307	897	53	39,524	3,439	28,180	2,452	21,737	1,891	18,178	1,581
4	22,393	1,948	15,966	1,389	12,322	1,072	10,307	897	54	41,393	3,601	29,513	2,568	22,763	1,980	19,037	1,656
5	21,693	1,887	15,467	1,346	11,936	1,038	9,984	869	55	43,316	3,768	30,884	2,687	23,822	2,073	19,921	1,733
6	21,693	1,887	15,467	1,346	11,936	1,038	9,984	869	56	45,364	3,947	32,345	2,814	24,947	2,170	20,861	1,815
7	21,693	1,887	15,467	1,346	11,936	1,038	9,984	869	57	47,511	4,133	33,876	2,947	26,127	2,273	21,847	1,901
8	21,693	1,887	15,467	1,346	11,936	1,038	9,984	869	58	49,757	4,329	35,477	3,086	27,363	2,381	22,882	1,991
9	21,693	1,887	15,467	1,346	11,936	1,038	9,984	869	59	52,109	4,533	37,154	3,232	28,657	2,493	23,963	2,085
10	21,544	1,874	15,361	1,336	11,854	1,031	9,916	863	60	54,668	4,756	38,978	3,391	30,063	2,615	25,138	2,187
11	21,544	1,874	15,361	1,336	11,854	1,031	9,916	863	61	57,252	4,981	40,821	3,551	31,484	2,739	26,327	2,290
12	21,544	1,874	15,361	1,336	11,854	1,031	9,916	863	62	59,961	5,217	42,753	3,720	32,973	2,869	27,571	2,399
13	21,544	1,874	15,361	1,336	11,854	1,031	9,916	863	63	62,796	5,463	44,774	3,895	34,531	3,004	28,875	2,512
14	21,544	1,874	15,361	1,336	11,854	1,031	9,916	863	64	65,768	5,722	46,893	4,080	36,165	3,146	30,240	2,631
15	21,727	1,890	15,492	1,348	11,955	1,040	10,000	870	65	71,358	6,208	50,879	4,426	39,241	3,414	32,811	2,855
16	22,706	1,975	16,190	1,409	12,492	1,087	10,446	909	66	74,733	6,502	53,285	4,636	41,096	3,575	34,362	2,989
17	23,685	2,061	16,887	1,469	13,030	1,134	10,900	948	67	78,266	6,809	55,804	4,855	43,038	3,744	35,986	3,131
18	12,330	1,073	8,791	765	6,785	590	5,674	494	68	81,967	7,131	58,442	5,084	45,072	3,921	37,685	3,279
19	12,819	1,115	9,139	795	7,051	613	5,900	513	69	85,845	7,469	61,208	5,325	47,203	4,107	39,470	3,434
20	13,075	1,138	9,323	811	7,195	626	6,016	523	70	88,800	7,726	63,315	5,508	48,828	4,248	40,826	3,552
21	13,418	1,167	9,568	832	7,383	642	6,174	537	71	92,999	8,091	66,308	5,769	51,138	4,449	42,757	3,720
22	13,771	1,198	9,819	854	7,577	659	6,338	551	72	97,398	8,474	69,444	6,042	53,554	4,659	44,777	3,896
23	14,132	1,229	10,075	877	7,776	677	6,505	566	73	102,003	8,874	72,728	6,327	56,087	4,880	46,894	4,080
24	14,504	1,262	10,342	900	7,980	694	6,673	581	74	106,827	9,294	76,168	6,627	58,739	5,110	49,110	4,273
25	14,893	1,296	10,618	924	8,193	713	6,852	596	75	112,996	9,831	80,566	7,009	62,131	5,405	51,946	4,519
26	15,283	1,330	10,897	948	8,407	731	7,034	612	76*	118,341	10,296	84,377	7,341	65,070	5,661	54,402	4,733
27	15,685	1,365	11,184	973	8,630	751	7,216	628	77*	123,938	10,783	88,368	7,688	68,145	5,929	56,975	4,957
28	16,097	1,400	11,477	998	8,856	770	7,406	644	78*	129,799	11,293	92,547	8,052	71,367	6,209	59,669	5,191
29	16,520	1,437	11,779	1,025	9,087	791	7,600	661	79*	135,936	11,826	96,922	8,432	74,741	6,502	62,489	5,437
30	17,277	1,503	12,319	1,072	9,503	827	7,949	692	80*	142,365	12,386	101,506	8,831	78,277	6,810	65,443	5,694
31	17,730	1,543	12,641	1,100	9,753	849	8,157	710	81*	149,098	12,972	106,307	9,249	81,976	7,132	68,535	5,963
32	18,196	1,583	12,974	1,129	10,009	871	8,371	728	82*	156,150	13,585	111,335	9,686	85,852	7,469	71,776	6,245
33	18,673	1,625	13,315	1,158	10,271	894	8,592	748	83*	163,532	14,227	116,598	10,144	89,910	7,822	75,169	6,540
34	19,164	1,667	13,664	1,189	10,542	917	8,815	767	84*	171,267	14,900	122,114	10,624	94,161	8,192	78,722	6,849
35	19,516	1,698	13,915	1,211	10,736	934	8,977	781	85*	179,366	15,605	127,888	11,126	98,614	8,579	82,444	7,173
36	20,028	1,742	14,280	1,242	11,017	958	9,214	802	86*	187,849	16,343	133,936	11,652	103,275	8,985	86,341	7,512
37	20,553	1,788	14,654	1,275	11,305	984	9,454	822	87*	196,733	17,116	140,271	12,204	108,161	9,410	90,424	7,867
38	21,092	1,835	15,038	1,308	11,602	1,009	9,703	844	88*	206,037	17,925	146,905	12,781	113,274	9,855	94,697	8,239
39	21,646	1,883	15,433	1,343	11,905	1,036	9,957	866	89*	215,781	18,773	153,852	13,385	118,630	10,321	99,175	8,628
40	22,472	1,955	16,022	1,394	12,360	1,075	10,337	899	90*	225,983	19,661	161,125	14,018	124,238	10,809	103,860	9,036
41	23,535	2,048	16,780	1,460	12,944	1,126	10,825	942	91*	236,672	20,590	168,747	14,681	130,112	11,320	108,772	9,463
42	24,646	2,144	17,573	1,529	13,556	1,179	11,338	986	92*	247,864	21,564	176,728	15,375	136,263	11,855	113,914	9,911
43	25,813	2,246	18,405	1,601	14,198	1,235	11,874	1,033	93*	259,586	22,584	185,085	16,102	142,708	12,416	119,300	10,379
44	27,034	2,352	19,275	1,677	14,870	1,294	12,435	1,082	94*	271,862	23,652	193,838	16,864	149,454	13,002	124,939	10,870
45	27,489	2,392	19,600	1,705	15,119	1,315	12,643	1,100	95*	284,719	24,771	203,004	17,661	156,520	13,617	130,846	11,384
46	28,789	2,505	20,526	1,786	15,834	1,378	13,242	1,152	96*	298,183	25,942	212,604	18,497	163,921	14,261	137,030	11,922
47	30,150	2,623	21,497	1,870	16,583	1,443	13,867	1,206	97*	312,285	27,169	222,659	19,371	171,672	14,935	143,507	12,485
48	31,575	2,747	22,512	1,959	17,367	1,511	14,523	1,264	98*	327,055	28,454	233,189	20,287	179,786	15,641	150,291	13,075
49	33,069	2,877	23,577	2,051	18,188	1,582	15,208	1,323	99*	342,519	29,799	244,216	21,247	188,287	16,381	157,397	13,694

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

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)

信諾尊尚醫療保 - 保費表 (2019年10月1日起生效)

Premium for Non Smoker - Worldwide 非吸煙人士保費 - 全球

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

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障								Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障							
	Deductible Option 墊底費選項									Deductible Option 墊底費選項							
	\$0		\$15,000		\$25,000		\$50,000			\$0		\$15,000		\$25,000		\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	52,115	4,534	37,158	3,233	28,666	2,494	23,978	2,086	50	61,360	5,338	43,749	3,806	33,745	2,936	28,222	2,455
1	46,903	4,081	33,442	2,909	25,800	2,245	21,579	1,877	51	64,072	5,574	45,684	3,975	35,238	3,066	29,467	2,564
2	41,694	3,627	29,727	2,586	22,933	1,995	19,182	1,669	52	66,905	5,821	47,703	4,150	36,794	3,201	30,772	2,677
3	41,694	3,627	29,727	2,586	22,933	1,995	19,182	1,669	53	69,861	6,078	49,811	4,334	38,421	3,343	32,131	2,795
4	41,694	3,627	29,727	2,586	22,933	1,995	19,182	1,669	54	72,948	6,346	52,012	4,525	40,118	3,490	33,551	2,919
5	40,390	3,514	28,798	2,505	22,216	1,933	18,582	1,617	55	76,113	6,622	54,269	4,721	41,857	3,642	35,006	3,046
6	40,390	3,514	28,798	2,505	22,216	1,933	18,582	1,617	56	79,476	6,914	56,667	4,930	43,708	3,803	36,552	3,180
7	40,390	3,514	28,798	2,505	22,216	1,933	18,582	1,617	57	82,989	7,220	59,171	5,148	45,638	3,971	38,168	3,321
8	40,390	3,514	28,798	2,505	22,216	1,933	18,582	1,617	58	86,656	7,539	61,786	5,375	47,656	4,146	39,853	3,467
9	40,390	3,514	28,798	2,505	22,216	1,933	18,582	1,617	59	90,486	7,872	64,517	5,613	49,761	4,329	41,614	3,620
10	40,113	3,490	28,600	2,488	22,064	1,920	18,455	1,606	60	94,649	8,234	67,485	5,871	52,050	4,528	43,530	3,787
11	40,113	3,490	28,600	2,488	22,064	1,920	18,455	1,606	61	98,831	8,598	70,466	6,131	54,351	4,729	45,452	3,954
12	40,113	3,490	28,600	2,488	22,064	1,920	18,455	1,606	62	103,200	8,978	73,581	6,402	56,753	4,938	47,461	4,129
13	40,113	3,490	28,600	2,488	22,064	1,920	18,455	1,606	63	107,760	9,375	76,834	6,685	59,259	5,156	49,557	4,311
14	40,113	3,490	28,600	2,488	22,064	1,920	18,455	1,606	64	112,523	9,790	80,229	6,980	61,878	5,383	51,748	4,502
15	40,455	3,520	28,844	2,509	22,252	1,936	18,612	1,619	65	121,729	10,590	86,793	7,551	66,941	5,824	55,981	4,870
16	42,275	3,678	30,141	2,622	23,254	2,023	19,449	1,692	66	127,110	11,059	90,629	7,885	69,898	6,081	58,455	5,086
17	44,095	3,836	31,439	2,735	24,254	2,110	20,285	1,765	67	132,727	11,547	94,634	8,233	72,986	6,350	61,036	5,310
18	22,957	1,997	16,368	1,424	12,627	1,099	10,563	919	68	138,593	12,058	98,817	8,597	76,214	6,631	63,734	5,545
19	23,867	2,076	17,017	1,480	13,128	1,142	10,982	955	69	144,718	12,590	103,184	8,977	79,580	6,923	66,550	5,790
20	24,346	2,118	17,358	1,510	13,392	1,165	11,200	974	70	149,258	12,985	106,420	9,259	82,077	7,141	68,638	5,972
21	24,967	2,172	17,801	1,549	13,732	1,195	11,486	999	71	155,855	13,559	111,124	9,668	85,704	7,456	71,670	6,235
22	25,605	2,228	18,256	1,588	14,085	1,225	11,782	1,025	72	162,742	14,159	116,035	10,095	89,491	7,786	74,837	6,511
23	26,259	2,285	18,723	1,629	14,443	1,257	12,082	1,051	73	169,933	14,784	121,163	10,541	93,444	8,130	78,144	6,799
24	26,932	2,343	19,202	1,671	14,813	1,289	12,391	1,078	74	177,445	15,438	126,518	11,007	97,575	8,489	81,595	7,099
25	27,636	2,404	19,704	1,714	15,202	1,323	12,713	1,106	75	187,138	16,281	133,429	11,608	102,904	8,953	86,052	7,487
26	28,343	2,466	20,209	1,758	15,589	1,356	13,040	1,134	76*	195,409	17,001	139,327	12,121	107,452	9,348	89,855	7,817
27	29,066	2,529	20,724	1,803	15,987	1,391	13,372	1,163	77*	204,045	17,752	145,485	12,657	112,201	9,761	93,826	8,163
28	29,810	2,593	21,254	1,849	16,395	1,426	13,713	1,193	78*	213,063	18,536	151,914	13,217	117,158	10,193	97,972	8,524
29	30,571	2,660	21,798	1,896	16,815	1,463	14,063	1,223	79*	222,479	19,356	158,628	13,801	122,335	10,643	102,301	8,900
30	31,951	2,780	22,780	1,982	17,575	1,529	14,698	1,279	80*	232,313	20,211	165,639	14,411	127,742	11,114	106,822	9,294
31	32,768	2,851	23,364	2,033	18,024	1,568	15,075	1,312	81*	242,580	21,104	172,959	15,047	133,386	11,605	111,541	9,704
32	33,605	2,924	23,960	2,085	18,483	1,608	15,458	1,345	82*	253,300	22,037	180,603	15,712	139,280	12,117	116,469	10,133
33	34,463	2,998	24,572	2,138	18,955	1,649	15,854	1,379	83*	264,497	23,011	188,587	16,407	145,436	12,653	121,617	10,581
34	35,345	3,075	25,202	2,193	19,439	1,691	16,260	1,415	84*	276,186	24,028	196,920	17,132	151,863	13,212	126,991	11,048
35	35,969	3,129	25,646	2,231	19,784	1,721	16,547	1,440	85*	288,393	25,090	205,624	17,889	158,574	13,796	132,601	11,536
36	36,889	3,209	26,302	2,288	20,287	1,765	16,969	1,476	86*	301,138	26,199	214,711	18,680	165,581	14,406	138,459	12,046
37	37,832	3,291	26,975	2,347	20,807	1,810	17,402	1,514	87*	314,447	27,357	224,201	19,505	172,897	15,042	144,579	12,578
38	38,798	3,375	27,663	2,407	21,339	1,856	17,848	1,553	88*	328,343	28,566	234,109	20,367	180,539	15,707	150,966	13,134
39	39,789	3,462	28,370	2,468	21,883	1,904	18,303	1,592	89*	342,855	29,828	244,455	21,268	188,518	16,401	157,636	13,714
40	41,280	3,591	29,432	2,561	22,704	1,975	18,989	1,652	90*	358,008	31,147	255,259	22,208	196,846	17,126	164,602	14,320
41	43,104	3,750	30,733	2,674	23,706	2,062	19,826	1,725	91*	373,830	32,523	266,540	23,189	205,545	17,882	171,875	14,953
42	45,009	3,916	32,091	2,792	24,755	2,154	20,705	1,801	92*	390,352	33,961	278,321	24,214	214,629	18,673	179,470	15,614
43	46,998	4,089	33,510	2,915	25,850	2,249	21,618	1,881	93*	407,604	35,462	290,622	25,284	224,114	19,498	187,401	16,304
44	49,076	4,270	34,990	3,044	26,990	2,348	22,574	1,964	94*	425,619	37,029	303,467	26,402	234,016	20,359	195,680	17,024
45	49,753	4,329	35,474	3,086	27,364	2,381	22,884	1,991	95*	444,428	38,665	316,876	27,568	244,358	21,259	204,327	17,776
46	51,952	4,520	37,042	3,223	28,572	2,486	23,895	2,079	96*	464,068	40,374	330,880	28,787	255,157	22,199	213,354	18,562
47	54,248	4,720	38,679	3,365	29,834	2,596	24,952	2,171	97*	484,580	42,158	345,506	30,059	266,433	23,180	222,782	19,382
48	56,645	4,928	40,388	3,514	31,152	2,710	26,053	2,267	98*	505,994	44,021	360,773	31,387	278,206	24,204	232,626	20,238
49	59,148	5,146	42,173	3,669	32,530	2,830	27,204	2,367	99*	528,359	45,967	376,720	32,775	290,501	25,274	242,905	21,133

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

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)

信諾尊尚醫療保 – 保費表 (2019年10月1日起生效)

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

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障								Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障							
	Deductible Option 墊底費選項									Deductible Option 墊底費選項							
	\$0		\$15,000		\$25,000		\$50,000			\$0		\$15,000		\$25,000		\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	-	50	22,190	1,931	13,758	1,197	12,204	1,062	10,207	888
1	-	-	-	-	-	-	-	-	51	23,160	2,015	14,359	1,249	12,737	1,108	10,652	927
2	-	-	-	-	-	-	-	-	52	24,172	2,103	14,987	1,304	13,291	1,156	11,116	967
3	-	-	-	-	-	-	-	-	53	25,228	2,195	15,641	1,361	13,873	1,207	11,601	1,009
4	-	-	-	-	-	-	-	-	54	26,331	2,291	16,325	1,420	14,479	1,260	12,109	1,053
5	-	-	-	-	-	-	-	-	55	27,458	2,389	17,024	1,481	15,098	1,314	12,626	1,098
6	-	-	-	-	-	-	-	-	56	28,657	2,493	17,768	1,546	15,759	1,371	13,177	1,146
7	-	-	-	-	-	-	-	-	57	29,911	2,602	18,545	1,613	16,447	1,431	13,752	1,196
8	-	-	-	-	-	-	-	-	58	31,217	2,716	19,354	1,684	17,165	1,493	14,354	1,249
9	-	-	-	-	-	-	-	-	59	32,579	2,834	20,199	1,757	17,915	1,559	14,981	1,303
10	-	-	-	-	-	-	-	-	60	34,060	2,963	21,117	1,837	18,729	1,629	15,660	1,362
11	-	-	-	-	-	-	-	-	61	35,550	3,093	22,040	1,917	19,546	1,701	16,345	1,422
12	-	-	-	-	-	-	-	-	62	37,104	3,228	23,004	2,001	20,399	1,775	17,059	1,484
13	-	-	-	-	-	-	-	-	63	38,720	3,369	24,006	2,089	21,292	1,852	17,803	1,549
14	-	-	-	-	-	-	-	-	64	40,414	3,516	25,057	2,180	22,221	1,933	18,580	1,616
15	-	-	-	-	-	-	-	-	65	43,700	3,802	27,094	2,357	24,027	2,090	20,090	1,748
16	-	-	-	-	-	-	-	-	66	45,609	3,968	28,277	2,460	25,076	2,182	20,967	1,824
17	-	-	-	-	-	-	-	-	67	47,601	4,141	29,513	2,568	26,174	2,277	21,883	1,904
18	8,318	724	5,157	449	4,574	398	3,828	333	68	49,679	4,322	30,801	2,680	27,314	2,376	22,838	1,987
19	8,646	752	5,361	466	4,756	414	3,979	346	69	51,848	4,511	32,145	2,797	28,507	2,480	23,834	2,074
20	8,818	767	5,467	476	4,851	422	4,057	353	70	53,447	4,650	33,137	2,883	29,386	2,557	24,569	2,138
21	9,045	787	5,608	488	4,976	433	4,163	362	71	55,782	4,853	34,585	3,009	30,668	2,668	25,641	2,231
22	9,279	807	5,753	501	5,103	444	4,269	371	72	58,219	5,065	36,096	3,140	32,008	2,785	26,760	2,328
23	9,517	828	5,901	513	5,236	456	4,379	381	73	60,762	5,286	37,673	3,278	33,405	2,906	27,931	2,430
24	9,762	849	6,052	527	5,370	467	4,491	391	74	63,416	5,517	39,318	3,421	34,866	3,033	29,150	2,536
25	10,020	872	6,212	540	5,512	480	4,610	401	75	66,848	5,816	41,446	3,606	36,752	3,197	30,726	2,673
26	10,277	894	6,373	554	5,653	492	4,729	411	76*	69,769	6,070	43,257	3,763	38,355	3,337	32,067	2,790
27	10,541	917	6,535	569	5,799	505	4,850	422	77*	72,814	6,335	45,145	3,928	40,029	3,483	33,469	2,912
28	10,813	941	6,704	583	5,948	517	4,974	433	78*	75,995	6,612	47,117	4,099	41,779	3,635	34,928	3,039
29	11,089	965	6,875	598	6,100	531	5,103	444	79*	79,316	6,900	49,175	4,278	43,603	3,793	36,454	3,171
30	11,593	1,009	7,188	625	6,377	555	5,332	464	80*	82,780	7,202	51,324	4,465	45,505	3,959	38,046	3,310
31	11,892	1,035	7,373	641	6,542	569	5,472	476	81*	86,397	7,517	53,566	4,660	47,495	4,132	39,708	3,455
32	12,197	1,061	7,562	658	6,709	584	5,613	488	82*	90,169	7,845	55,905	4,864	49,567	4,312	41,439	3,605
33	12,513	1,089	7,759	675	6,881	599	5,756	501	83*	94,107	8,187	58,346	5,076	51,734	4,501	43,251	3,763
34	12,834	1,117	7,957	692	7,059	614	5,903	514	84*	98,217	8,545	60,894	5,298	53,992	4,697	45,136	3,927
35	13,062	1,136	8,098	705	7,185	625	6,009	523	85*	102,507	8,918	63,554	5,529	56,349	4,902	47,108	4,098
36	13,399	1,166	8,307	723	7,370	641	6,163	536	86*	106,986	9,308	66,332	5,771	58,810	5,116	49,164	4,277
37	13,742	1,196	8,520	741	7,560	658	6,320	550	87*	111,659	9,714	69,228	6,023	61,379	5,340	51,311	4,464
38	14,096	1,226	8,739	760	7,752	674	6,483	564	88*	116,536	10,139	72,253	6,286	64,059	5,573	53,552	4,659
39	14,457	1,258	8,963	780	7,953	692	6,652	579	89*	121,628	10,582	75,410	6,561	66,855	5,816	55,887	4,862
40	15,001	1,305	9,300	809	8,252	718	6,901	600	90*	126,938	11,044	78,701	6,847	69,776	6,071	58,329	5,075
41	15,659	1,362	9,708	845	8,611	749	7,202	627	91*	132,485	11,526	82,141	7,146	72,822	6,336	60,876	5,296
42	16,343	1,422	10,133	882	8,989	782	7,517	654	92*	138,273	12,030	85,729	7,458	76,003	6,612	63,533	5,527
43	17,057	1,484	10,575	920	9,382	816	7,845	683	93*	144,310	12,555	89,472	7,784	79,321	6,901	66,307	5,769
44	17,799	1,549	11,036	960	9,790	852	8,188	712	94*	150,614	13,103	93,381	8,124	82,784	7,202	69,203	6,021
45	18,037	1,569	11,183	973	9,920	863	8,295	722	95*	157,192	13,676	97,459	8,479	86,399	7,517	72,221	6,283
46	18,826	1,638	11,673	1,016	10,355	901	8,659	753	96*	164,058	14,273	101,715	8,849	90,173	7,845	75,376	6,558
47	19,647	1,709	12,182	1,060	10,806	940	9,037	786	97*	171,222	14,896	106,158	9,236	94,109	8,187	78,667	6,844
48	20,507	1,784	12,715	1,106	11,276	981	9,432	821	98*	178,702	15,547	110,796	9,639	98,218	8,545	82,101	7,143
49	21,400	1,862	13,269	1,154	11,768	1,024	9,842	856	99*	186,508	16,226	115,635	10,060	102,507	8,918	85,685	7,455

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

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)

信諾尊尚醫療保 - 保費表 (2019年10月1日起生效)

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

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障								Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障							
	Deductible Option 墊底費選項									Deductible Option 墊底費選項							
	\$0		\$15,000		\$25,000		\$50,000			\$0		\$15,000		\$25,000		\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	-	50	26,106	2,271	18,613	1,619	14,358	1,249	12,007	1,045
1	-	-	-	-	-	-	-	-	51	27,247	2,370	19,427	1,690	14,985	1,304	12,531	1,090
2	-	-	-	-	-	-	-	-	52	28,437	2,474	20,275	1,764	15,638	1,361	13,077	1,138
3	-	-	-	-	-	-	-	-	53	29,679	2,582	21,162	1,841	16,321	1,420	13,648	1,187
4	-	-	-	-	-	-	-	-	54	30,978	2,695	22,087	1,922	17,034	1,482	14,245	1,239
5	-	-	-	-	-	-	-	-	55	32,305	2,811	23,033	2,004	17,763	1,545	14,854	1,292
6	-	-	-	-	-	-	-	-	56	33,715	2,933	24,039	2,091	18,539	1,613	15,502	1,349
7	-	-	-	-	-	-	-	-	57	35,188	3,061	25,089	2,183	19,348	1,683	16,178	1,407
8	-	-	-	-	-	-	-	-	58	36,724	3,195	26,184	2,278	20,193	1,757	16,888	1,469
9	-	-	-	-	-	-	-	-	59	38,329	3,335	27,328	2,378	21,076	1,834	17,624	1,533
10	-	-	-	-	-	-	-	-	60	40,071	3,486	28,570	2,486	22,035	1,917	18,424	1,603
11	-	-	-	-	-	-	-	-	61	41,823	3,639	29,820	2,594	22,996	2,001	19,229	1,673
12	-	-	-	-	-	-	-	-	62	43,651	3,798	31,123	2,708	23,999	2,088	20,069	1,746
13	-	-	-	-	-	-	-	-	63	45,554	3,963	32,480	2,826	25,048	2,179	20,944	1,822
14	-	-	-	-	-	-	-	-	64	47,546	4,137	33,900	2,949	26,142	2,274	21,858	1,902
15	-	-	-	-	-	-	-	-	65	51,412	4,473	36,656	3,189	28,266	2,459	23,635	2,056
16	-	-	-	-	-	-	-	-	66	53,657	4,668	38,257	3,328	29,501	2,567	24,668	2,146
17	-	-	-	-	-	-	-	-	67	56,001	4,872	39,928	3,474	30,791	2,679	25,744	2,240
18	9,785	851	6,977	607	5,381	468	4,502	392	68	58,445	5,085	41,672	3,625	32,134	2,796	26,869	2,338
19	10,172	885	7,253	631	5,595	487	4,680	407	69	60,998	5,307	43,492	3,784	33,538	2,918	28,041	2,440
20	10,375	903	7,397	644	5,707	497	4,773	415	70	62,878	5,470	44,833	3,900	34,571	3,008	28,905	2,515
21	10,642	926	7,587	660	5,854	509	4,899	426	71	65,626	5,709	46,792	4,071	36,080	3,139	30,165	2,624
22	10,916	950	7,783	677	6,004	522	5,022	437	72	68,494	5,959	48,836	4,249	37,657	3,276	31,482	2,739
23	11,196	974	7,982	694	6,161	536	5,152	448	73	71,485	6,219	50,969	4,434	39,301	3,419	32,859	2,859
24	11,485	999	8,189	712	6,318	550	5,285	460	74	74,608	6,491	53,196	4,628	41,018	3,569	34,294	2,984
25	11,788	1,026	8,405	731	6,484	564	5,424	472	75	78,644	6,842	56,073	4,878	43,237	3,762	36,147	3,145
26	12,091	1,052	8,621	750	6,650	579	5,564	484	76*	82,081	7,141	58,523	5,092	45,124	3,926	37,726	3,282
27	12,400	1,079	8,841	769	6,823	594	5,706	496	77*	85,664	7,453	61,078	5,314	47,095	4,097	39,374	3,426
28	12,721	1,107	9,070	789	6,997	609	5,852	509	78*	89,407	7,778	63,747	5,546	49,152	4,276	41,093	3,575
29	13,047	1,135	9,303	809	7,177	624	6,004	522	79*	93,312	8,118	66,532	5,788	51,299	4,463	42,887	3,731
30	13,638	1,187	9,724	846	7,503	653	6,273	546	80*	97,388	8,473	69,438	6,041	53,538	4,658	44,760	3,894
31	13,989	1,217	9,974	868	7,695	669	6,436	560	81*	101,642	8,843	72,471	6,305	55,877	4,861	46,714	4,064
32	14,350	1,248	10,232	890	7,893	687	6,603	574	82*	106,082	9,229	75,637	6,580	58,315	5,073	48,753	4,242
33	14,721	1,281	10,497	913	8,096	704	6,772	589	83*	110,714	9,632	78,940	6,868	60,863	5,295	50,883	4,427
34	15,098	1,314	10,765	937	8,305	723	6,947	604	84*	115,550	10,053	82,387	7,168	63,519	5,526	53,102	4,620
35	15,367	1,337	10,957	953	8,453	735	7,071	615	85*	120,598	10,492	85,987	7,481	66,293	5,767	55,420	4,822
36	15,762	1,371	11,238	978	8,670	754	7,251	631	86*	125,866	10,950	89,742	7,808	69,189	6,019	57,840	5,032
37	16,167	1,407	11,527	1,003	8,894	774	7,437	647	87*	131,364	11,429	93,663	8,149	72,211	6,282	60,366	5,252
38	16,584	1,443	11,824	1,029	9,121	794	7,628	664	88*	137,101	11,928	97,753	8,505	75,363	6,557	63,002	5,481
39	17,009	1,480	12,128	1,055	9,355	814	7,825	681	89*	143,091	12,449	102,024	8,876	78,654	6,843	65,749	5,720
40	17,649	1,535	12,583	1,095	9,708	845	8,119	706	90*	149,340	12,993	106,480	9,264	82,089	7,142	68,621	5,970
41	18,423	1,603	13,135	1,143	10,131	881	8,473	737	91*	155,864	13,560	111,131	9,668	85,674	7,454	71,618	6,231
42	19,227	1,673	13,708	1,193	10,574	920	8,844	769	92*	162,673	14,153	115,986	10,091	89,415	7,779	74,744	6,503
43	20,066	1,746	14,307	1,245	11,038	960	9,229	803	93*	169,776	14,771	121,051	10,531	93,320	8,119	78,008	6,787
44	20,940	1,822	14,931	1,299	11,518	1,002	9,633	838	94*	177,193	15,416	126,338	10,991	97,393	8,473	81,414	7,083
45	21,220	1,846	15,130	1,316	11,671	1,015	9,759	849	95*	184,933	16,089	131,857	11,472	101,645	8,843	84,967	7,392
46	22,149	1,927	15,792	1,374	12,182	1,060	10,187	886	96*	193,009	16,792	137,615	11,973	106,086	9,229	88,677	7,715
47	23,115	2,011	16,481	1,434	12,712	1,106	10,632	925	97*	201,438	17,525	143,626	12,495	110,717	9,632	92,548	8,052
48	24,126	2,099	17,202	1,497	13,266	1,154	11,096	965	98*	210,237	18,291	149,899	13,041	115,551	10,053	96,590	8,403
49	25,178	2,190	17,951	1,562	13,846	1,205	11,579	1,007	99*	219,422	19,090	156,448	13,611	120,598	10,492	100,805	8,770

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

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)

信諾尊尚醫療保 – 保費表 (2019年10月1日起生效)

Premium for Smoker - Worldwide (excluding US) 吸煙人士保費 - 全球 (美國除外)
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障								Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障							
	Deductible Option 墊底費選項									Deductible Option 墊底費選項							
	\$0		\$15,000		\$25,000		\$50,000			\$0		\$15,000		\$25,000		\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	-	50	38,230	3,326	27,258	2,371	21,027	1,829	17,584	1,530
1	-	-	-	-	-	-	-	-	51	40,039	3,483	28,548	2,484	22,022	1,916	18,412	1,602
2	-	-	-	-	-	-	-	-	52	41,931	3,648	29,897	2,601	23,061	2,006	19,285	1,678
3	-	-	-	-	-	-	-	-	53	43,915	3,821	31,312	2,724	24,152	2,101	20,196	1,757
4	-	-	-	-	-	-	-	-	54	45,992	4,001	32,792	2,853	25,294	2,201	21,150	1,840
5	-	-	-	-	-	-	-	-	55	48,128	4,187	34,315	2,985	26,469	2,303	22,134	1,926
6	-	-	-	-	-	-	-	-	56	50,405	4,385	35,939	3,127	27,719	2,412	23,178	2,016
7	-	-	-	-	-	-	-	-	57	52,789	4,593	37,638	3,275	29,032	2,526	24,276	2,112
8	-	-	-	-	-	-	-	-	58	55,285	4,810	39,419	3,429	30,404	2,645	25,422	2,212
9	-	-	-	-	-	-	-	-	59	57,899	5,037	41,282	3,592	31,841	2,770	26,625	2,316
10	-	-	-	-	-	-	-	-	60	60,742	5,285	43,309	3,768	33,404	2,906	27,931	2,430
11	-	-	-	-	-	-	-	-	61	63,614	5,534	45,357	3,946	34,982	3,043	29,252	2,545
12	-	-	-	-	-	-	-	-	62	66,625	5,796	47,504	4,133	36,637	3,187	30,634	2,665
13	-	-	-	-	-	-	-	-	63	69,773	6,070	49,748	4,328	38,368	3,338	32,084	2,791
14	-	-	-	-	-	-	-	-	64	73,075	6,358	52,103	4,533	40,183	3,496	33,601	2,923
15	-	-	-	-	-	-	-	-	65	79,286	6,898	56,531	4,918	43,601	3,793	36,457	3,172
16	-	-	-	-	-	-	-	-	66	83,036	7,224	59,205	5,151	45,662	3,973	38,179	3,322
17	-	-	-	-	-	-	-	-	67	86,963	7,566	62,004	5,394	47,820	4,160	39,984	3,479
18	13,699	1,192	9,767	850	7,538	656	6,303	548	68	91,074	7,923	64,936	5,649	50,081	4,357	41,874	3,643
19	14,243	1,239	10,156	884	7,835	682	6,555	570	69	95,383	8,298	68,009	5,917	52,449	4,563	43,855	3,815
20	14,529	1,264	10,358	901	7,994	695	6,685	582	70	98,667	8,584	70,349	6,120	54,255	4,720	45,363	3,947
21	14,909	1,297	10,630	925	8,202	714	6,860	597	71	103,333	8,990	73,676	6,410	56,819	4,943	47,507	4,133
22	15,303	1,331	10,910	949	8,420	733	7,042	613	72	108,220	9,415	77,161	6,713	59,503	5,177	49,751	4,328
23	15,702	1,366	11,196	974	8,640	752	7,227	629	73	113,337	9,860	80,810	7,030	62,318	5,422	52,104	4,533
24	16,115	1,402	11,491	1,000	8,866	771	7,415	645	74	118,697	10,327	84,630	7,363	65,266	5,678	54,568	4,747
25	16,548	1,440	11,799	1,027	9,102	792	7,613	662	75	125,552	10,923	89,519	7,788	69,034	6,006	57,718	5,021
26	16,983	1,478	12,109	1,053	9,342	813	7,814	680	76*	131,490	11,440	93,752	8,156	72,299	6,290	60,447	5,259
27	17,429	1,516	12,426	1,081	9,587	834	8,018	698	77*	137,707	11,981	98,185	8,542	75,717	6,587	63,305	5,508
28	17,885	1,556	12,752	1,109	9,839	856	8,228	716	78*	144,222	12,547	102,830	8,946	79,298	6,899	66,297	5,768
29	18,356	1,597	13,088	1,139	10,096	878	8,444	735	79*	151,040	13,140	107,692	9,369	83,045	7,225	69,431	6,040
30	19,198	1,670	13,688	1,191	10,559	919	8,832	768	80*	158,182	13,762	112,784	9,812	86,974	7,567	72,712	6,326
31	19,699	1,714	14,045	1,222	10,838	943	9,063	788	81*	165,665	14,413	118,120	10,276	91,083	7,924	76,151	6,625
32	20,218	1,759	14,415	1,254	11,121	968	9,301	809	82*	173,499	15,094	123,705	10,762	95,390	8,299	79,751	6,938
33	20,750	1,805	14,794	1,287	11,413	993	9,547	831	83*	181,704	15,808	129,555	11,271	99,900	8,691	83,521	7,266
34	21,293	1,852	15,182	1,321	11,713	1,019	9,795	852	84*	190,297	16,556	135,682	11,804	104,623	9,102	87,469	7,610
35	21,685	1,887	15,461	1,345	11,927	1,038	9,974	868	85*	199,297	17,339	142,098	12,363	109,571	9,533	91,604	7,970
36	22,252	1,936	15,866	1,380	12,241	1,065	10,237	891	86*	208,722	18,159	148,818	12,947	114,751	9,983	95,936	8,346
37	22,837	1,987	16,283	1,417	12,562	1,093	10,504	914	87*	218,593	19,018	155,856	13,559	120,178	10,455	100,471	8,741
38	23,436	2,039	16,710	1,454	12,892	1,122	10,782	938	88*	228,930	19,917	163,227	14,201	125,860	10,950	105,217	9,154
39	24,052	2,093	17,149	1,492	13,229	1,151	11,062	962	89*	239,757	20,859	170,947	14,872	131,811	11,468	110,194	9,587
40	24,969	2,172	17,803	1,549	13,733	1,195	11,486	999	90*	251,093	21,845	179,028	15,575	138,042	12,010	115,401	10,040
41	26,149	2,275	18,644	1,622	14,382	1,251	12,027	1,046	91*	262,968	22,878	187,497	16,312	144,569	12,578	120,858	10,515
42	27,386	2,383	19,527	1,699	15,063	1,310	12,598	1,096	92*	275,405	23,960	196,363	17,084	151,405	13,172	126,571	11,012
43	28,682	2,495	20,450	1,779	15,776	1,373	13,193	1,148	93*	288,427	25,093	205,648	17,891	158,565	13,795	132,555	11,532
44	30,037	2,613	21,416	1,863	16,521	1,437	13,817	1,202	94*	302,069	26,280	215,376	18,738	166,060	14,447	138,821	12,077
45	30,543	2,657	21,777	1,895	16,800	1,462	14,048	1,222	95*	316,355	27,523	225,561	19,624	173,911	15,130	145,384	12,648
46	31,988	2,783	22,808	1,984	17,593	1,531	14,713	1,280	96*	331,314	28,824	236,227	20,552	182,135	15,846	152,255	13,246
47	33,500	2,915	23,886	2,078	18,425	1,603	15,408	1,340	97*	346,984	30,188	247,400	21,524	190,747	16,595	159,454	13,872
48	35,084	3,052	25,015	2,176	19,297	1,679	16,136	1,404	98*	363,394	31,615	259,100	22,542	199,764	17,379	166,990	14,528
49	36,745	3,197	26,199	2,279	20,209	1,758	16,899	1,470	99*	380,576	33,110	271,351	23,608	209,207	18,201	174,885	15,215

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

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
- Cigna reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)

信諾尊尚醫療保 – 保費表 (2019年10月1日起生效)

Premium for Smoker - Worldwide 吸煙人士保費 - 全球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障								Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障							
	Deductible Option 墊底費選項									Deductible Option 墊底費選項							
	\$0		\$15,000		\$25,000		\$50,000			\$0		\$15,000		\$25,000		\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	-	50	68,179	5,932	48,611	4,229	37,494	3,262	31,356	2,728
1	-	-	-	-	-	-	-	-	51	71,192	6,194	50,760	4,416	39,152	3,406	32,743	2,849
2	-	-	-	-	-	-	-	-	52	74,337	6,467	53,002	4,611	40,882	3,557	34,192	2,975
3	-	-	-	-	-	-	-	-	53	77,623	6,753	55,346	4,815	42,690	3,714	35,701	3,106
4	-	-	-	-	-	-	-	-	54	81,053	7,052	57,791	5,028	44,575	3,878	37,279	3,243
5	-	-	-	-	-	-	-	-	55	84,569	7,358	60,297	5,246	46,508	4,046	38,896	3,384
6	-	-	-	-	-	-	-	-	56	88,307	7,683	62,963	5,478	48,564	4,225	40,614	3,533
7	-	-	-	-	-	-	-	-	57	92,210	8,022	65,746	5,720	50,709	4,412	42,409	3,690
8	-	-	-	-	-	-	-	-	58	96,284	8,377	68,650	5,973	52,951	4,607	44,282	3,853
9	-	-	-	-	-	-	-	-	59	100,540	8,747	71,685	6,237	55,289	4,810	46,238	4,023
10	-	-	-	-	-	-	-	-	60	105,165	9,149	74,982	6,523	57,834	5,032	48,366	4,208
11	-	-	-	-	-	-	-	-	61	109,812	9,554	78,296	6,812	60,391	5,254	50,501	4,394
12	-	-	-	-	-	-	-	-	62	114,666	9,976	81,757	7,113	63,058	5,486	52,733	4,588
13	-	-	-	-	-	-	-	-	63	119,734	10,417	85,370	7,427	65,845	5,729	55,064	4,791
14	-	-	-	-	-	-	-	-	64	125,027	10,877	89,144	7,756	68,754	5,982	57,497	5,002
15	-	-	-	-	-	-	-	-	65	135,254	11,767	96,437	8,390	74,379	6,471	62,201	5,411
16	-	-	-	-	-	-	-	-	66	141,234	12,287	100,700	8,761	77,666	6,757	64,948	5,650
17	-	-	-	-	-	-	-	-	67	147,474	12,830	105,148	9,148	81,095	7,055	67,818	5,900
18	25,509	2,219	18,187	1,582	14,030	1,221	11,737	1,021	68	153,992	13,397	109,796	9,552	84,681	7,367	70,816	6,161
19	26,518	2,307	18,908	1,645	14,587	1,269	12,201	1,061	69	160,798	13,989	114,649	9,974	88,423	7,693	73,945	6,433
20	27,051	2,353	19,287	1,678	14,880	1,295	12,444	1,083	70	165,841	14,428	118,245	10,287	91,197	7,934	76,265	6,635
21	27,740	2,413	19,779	1,721	15,257	1,327	12,761	1,110	71	173,172	15,066	123,471	10,742	95,227	8,285	79,632	6,928
22	28,449	2,475	20,284	1,765	15,649	1,361	13,090	1,139	72	180,825	15,732	128,928	11,217	99,433	8,651	83,152	7,234
23	29,178	2,538	20,804	1,810	16,049	1,396	13,425	1,168	73	188,814	16,427	134,624	11,712	103,828	9,033	86,828	7,554
24	29,924	2,603	21,336	1,856	16,458	1,432	13,768	1,198	74	197,161	17,153	140,576	12,230	108,419	9,432	90,662	7,888
25	30,706	2,671	21,894	1,905	16,890	1,469	14,125	1,229	75	207,932	18,090	148,256	12,898	114,338	9,947	95,614	8,318
26	31,492	2,740	22,454	1,953	17,323	1,507	14,489	1,261	76*	217,122	18,890	154,808	13,468	119,393	10,387	99,840	8,686
27	32,296	2,810	23,027	2,003	17,764	1,545	14,858	1,293	77*	226,717	19,724	161,649	14,063	124,668	10,846	104,250	9,070
28	33,121	2,882	23,616	2,055	18,218	1,585	15,237	1,326	78*	236,738	20,596	168,795	14,685	130,176	11,325	108,860	9,471
29	33,968	2,955	24,220	2,107	18,683	1,625	15,626	1,359	79*	247,199	21,506	176,253	15,334	135,928	11,826	113,667	9,889
30	35,502	3,089	25,313	2,202	19,527	1,699	16,332	1,421	80*	258,125	22,457	184,044	16,012	141,935	12,348	118,690	10,326
31	36,411	3,168	25,961	2,259	20,026	1,742	16,748	1,457	81*	269,534	23,449	192,178	16,719	148,207	12,894	123,936	10,782
32	37,339	3,248	26,623	2,316	20,538	1,787	17,177	1,494	82*	281,445	24,486	200,670	17,458	154,757	13,464	129,410	11,259
33	38,293	3,331	27,303	2,375	21,062	1,832	17,616	1,533	83*	293,885	25,568	209,539	18,230	161,595	14,059	135,129	11,756
34	39,273	3,417	28,002	2,436	21,599	1,879	18,067	1,572	84*	306,874	26,698	218,802	19,036	168,737	14,680	141,100	12,276
35	39,965	3,477	28,495	2,479	21,982	1,912	18,386	1,600	85*	320,437	27,878	228,471	19,877	176,192	15,329	147,335	12,818
36	40,988	3,566	29,224	2,542	22,542	1,961	18,853	1,640	86*	334,598	29,110	238,568	20,755	183,978	16,006	153,843	13,384
37	42,036	3,657	29,972	2,608	23,119	2,011	19,335	1,682	87*	349,386	30,397	249,111	21,673	192,108	16,713	160,642	13,976
38	43,109	3,750	30,737	2,674	23,708	2,063	19,832	1,725	88*	364,826	31,740	260,121	22,631	200,599	17,452	167,740	14,593
39	44,209	3,846	31,521	2,742	24,315	2,115	20,338	1,769	89*	380,949	33,143	271,617	23,631	209,463	18,223	175,152	15,238
40	45,866	3,990	32,703	2,845	25,227	2,195	21,099	1,836	90*	397,786	34,607	283,621	24,675	218,718	19,028	182,890	15,911
41	47,893	4,167	34,147	2,971	26,341	2,292	22,029	1,917	91*	415,365	36,137	296,155	25,765	228,383	19,869	190,971	16,614
42	50,012	4,351	35,658	3,102	27,505	2,393	23,006	2,002	92*	433,723	37,734	309,244	26,904	238,477	20,747	199,411	17,349
43	52,221	4,543	37,234	3,239	28,722	2,499	24,019	2,090	93*	452,894	39,402	322,913	28,093	249,015	21,664	208,222	18,115
44	54,527	4,744	38,878	3,382	29,988	2,609	25,080	2,182	94*	472,909	41,143	337,184	29,335	260,017	22,621	217,422	18,916
45	55,281	4,809	39,415	3,429	30,403	2,645	25,427	2,212	95*	493,809	42,961	352,085	30,631	271,509	23,621	227,030	19,752
46	57,725	5,022	41,158	3,581	31,746	2,762	26,550	2,310	96*	515,633	44,860	367,647	31,985	283,507	24,665	237,060	20,624
47	60,274	5,244	42,975	3,739	33,151	2,884	27,724	2,412	97*	538,423	46,843	383,895	33,399	296,035	25,755	247,536	21,536
48	62,939	5,476	44,875	3,904	34,615	3,012	28,948	2,518	98*	562,216	48,913	400,861	34,875	309,117	26,893	258,472	22,487
49	65,720	5,718	46,858	4,077	36,144	3,145	30,226	2,630	99*	587,066	51,075	418,578	36,416	322,778	28,082	269,894	23,481

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

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)

信諾尊尚醫療保 - 保費表 (2019年10月1日起生效)

Premium for Non Smoker - Asia 非吸煙人士保費 - 亞洲

Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Premium Waiver due to Cancer 自選癌症保費豁免								Optional Deductible Discount 自選墊底費折扣					
					Deductible Option 墊底費選項								Deductible Option 墊底費選項					
					HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$15,000		HK\$25,000		HK\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	21,579	1,877	2,646	230	23	2	23	2	23	2	23	2	562	49	634	55	757	66
1	19,418	1,689	2,646	230	23	2	23	2	23	2	23	2	513	45	579	50	691	60
2	17,261	1,502	2,646	230	23	2	23	2	23	2	23	2	463	40	521	45	623	54
3	17,261	1,502	2,646	230	23	2	23	2	23	2	23	2	468	41	528	46	631	55
4	17,261	1,502	2,646	230	23	2	23	2	23	2	23	2	474	41	534	46	638	56
5	16,721	1,455	2,563	223	23	2	23	2	23	2	23	2	463	40	522	45	625	54
6	16,721	1,455	1,688	147	23	2	23	2	23	2	23	2	468	41	527	46	631	55
7	16,721	1,455	1,688	147	23	2	23	2	23	2	23	2	472	41	532	46	636	55
8	16,721	1,455	1,688	147	23	2	23	2	23	2	23	2	476	41	536	47	641	56
9	16,721	1,455	1,688	147	23	2	23	2	23	2	23	2	479	42	540	47	646	56
10	16,606	1,445	1,676	146	23	2	23	2	23	2	23	2	479	42	540	47	646	56
11	16,606	1,445	1,286	112	23	2	23	2	23	2	23	2	482	42	543	47	649	56
12	16,606	1,445	1,286	112	23	2	23	2	23	2	23	2	484	42	546	48	653	57
13	16,606	1,445	1,286	112	23	2	23	2	23	2	23	2	486	42	548	48	656	57
14	16,606	1,445	1,286	112	23	2	23	2	23	2	23	2	488	42	550	48	658	57
15	16,748	1,457	1,297	113	23	2	23	2	23	2	23	2	494	43	557	48	666	58
16	17,504	1,523	1,297	113	23	2	23	2	23	2	23	2	518	45	583	51	697	61
17	18,256	1,588	1,297	113	23	2	23	2	23	2	23	2	541	47	610	53	729	63
18	9,505	827	466	41	23	2	23	2	23	2	23	2	282	25	318	28	380	33
19	9,882	860	510	44	23	2	23	2	23	2	23	2	294	26	331	29	396	34
20	10,078	877	526	46	23	2	23	2	23	2	23	2	300	26	338	29	404	35
21	10,615	924	537	47	23	2	23	2	23	2	23	2	308	27	347	30	414	36
22	11,150	970	550	48	23	2	23	2	23	2	23	2	316	27	356	31	425	37
23	11,683	1,016	571	50	23	2	23	2	23	2	23	2	324	28	364	32	436	38
24	12,218	1,063	595	52	23	2	23	2	23	2	23	2	331	29	374	33	447	39
25	12,762	1,110	612	53	23	2	23	2	23	2	23	2	340	30	383	33	458	40
26	13,296	1,157	661	58	23	2	23	2	23	2	23	2	348	30	392	34	469	41
27	13,832	1,203	697	61	23	2	23	2	23	2	23	2	356	31	401	35	479	42
28	14,367	1,250	782	68	23	2	23	2	23	2	23	2	364	32	410	36	491	43
29	14,902	1,296	875	76	23	2	23	2	23	2	23	2	372	32	420	37	502	44
30	15,732	1,369	988	86	23	2	23	2	23	2	23	2	388	34	437	38	523	46
31	15,984	1,391	1,071	93	23	2	23	2	23	2	23	2	397	35	447	39	534	46
32	16,277	1,416	1,168	102	23	2	23	2	23	2	23	2	405	35	456	40	546	48
33	16,593	1,444	1,282	112	23	2	23	2	23	2	23	2	413	36	466	41	557	48
34	16,928	1,473	1,418	123	23	2	23	2	23	2	23	2	422	37	476	41	569	50
35	17,171	1,494	1,551	135	23	2	23	2	23	2	23	2	428	37	482	42	576	50
36	17,590	1,530	1,690	147	23	2	23	2	23	2	23	2	436	38	492	43	588	51
37	18,047	1,570	1,843	160	25	2	23	2	23	2	23	2	445	39	502	44	600	52
38	18,588	1,617	1,978	172	28	2	23	2	23	2	23	2	454	39	512	45	612	53
39	19,253	1,675	2,122	185	32	3	23	2	23	2	23	2	463	40	522	45	624	54
40	20,152	1,753	2,316	201	36	3	23	2	23	2	23	2	477	41	538	47	643	56
41	20,604	1,793	2,479	216	41	4	26	2	23	2	23	2	495	43	558	49	667	58
42	21,056	1,832	2,674	233	47	4	29	3	26	2	23	2	513	45	578	50	692	60
43	21,687	1,887	2,893	252	53	5	33	3	29	3	25	2	532	46	599	52	717	62
44	22,320	1,942	3,140	273	60	5	37	3	33	3	28	2	551	48	621	54	743	65
45	22,284	1,939	3,305	288	65	6	41	4	36	3	30	3	554	48	625	54	747	65
46	22,896	1,992	3,639	317	74	6	46	4	41	4	34	3	574	50	647	56	774	67
47	23,633	2,056	4,002	348	84	7	52	5	46	4	38	3	595	52	670	58	801	70
48	24,531	2,134	4,338	377	94	8	58	5	52	5	43	4	616	54	694	60	830	72
49	25,555	2,223	4,696	409	105	9	65	6	58	5	48	4	638	56	719	63	860	75
					Age 年齡		Annual 年繳						Monthly 月繳					
Optional Dental Benefits 自選牙科保障					All Ages 任何年齡		4,318						376					
Optional Maternity Benefits 自選產科保障					18 - 45		29,552						2,571					
					46 - 49*		29,552						2,571					

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

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
- Cigna reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)

信諾尊尚醫療保 - 保費表 (2019年10月1日起生效)

Premium for Non Smoker - Asia 非吸煙人士保費 - 亞洲

Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Premium Waiver due to Cancer 自選癌症保費豁免								Optional Deductible Discount 自選墊底費折扣					
					Deductible Option 墊底費選項								Deductible Option 墊底費選項					
					HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$15,000		HK\$25,000		HK\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
50	26,201	2,279	5,054	440	115	10	72	6	63	5	53	5	656	57	739	64	884	77
51	27,054	2,354	5,533	481	129	11	80	7	71	6	59	5	679	59	765	67	915	80
52	27,966	2,433	6,038	525	143	12	89	8	79	7	66	6	703	61	792	69	947	82
53	29,002	2,523	6,462	562	158	14	98	9	87	8	73	6	727	63	820	71	980	85
54	30,201	2,627	6,915	602	175	15	108	9	96	8	80	7	753	66	848	74	1,015	88
55	31,577	2,747	7,383	642	192	17	119	10	106	9	88	8	778	68	877	76	1,049	91
56	33,121	2,882	7,938	691	214	19	133	12	118	10	99	9	805	70	908	79	1,085	94
57	34,886	3,035	8,523	742	239	21	148	13	131	11	110	10	833	72	939	82	1,123	98
58	36,794	3,201	9,277	807	264	23	164	14	145	13	122	11	862	75	972	85	1,162	101
59	38,965	3,390	10,091	878	292	25	181	16	161	14	134	12	892	78	1,005	87	1,203	105
60	41,493	3,610	10,988	956	322	28	200	17	177	15	148	13	924	80	1,042	91	1,246	108
61	44,115	3,838	12,110	1,054	360	31	223	19	198	17	166	14	956	83	1,078	94	1,289	112
62	46,962	4,086	13,307	1,158	402	35	249	22	221	19	185	16	989	86	1,116	97	1,334	116
63	50,009	4,351	14,519	1,263	446	39	276	24	245	21	205	18	1,024	89	1,154	100	1,381	120
64	53,262	4,634	15,821	1,376	493	43	306	27	271	24	227	20	1,060	92	1,195	104	1,429	124
65	58,867	5,121	16,056	1,397	563	49	349	30	310	27	259	23	1,136	99	1,281	111	1,532	133
66	62,806	5,464	17,295	1,505	628	55	389	34	345	30	289	25	1,176	102	1,326	115	1,586	138
67	67,019	5,831	18,193	1,583	695	60	431	37	382	33	320	28	1,218	106	1,373	119	1,642	143
68	71,505	6,221	19,463	1,693	789	69	489	43	434	38	363	32	1,261	110	1,422	124	1,700	148
69	76,453	6,651	20,702	1,801	898	78	557	48	493	43	413	36	1,306	114	1,472	128	1,761	153
70	80,924	7,040	21,825	1,899	1,002	87	621	54	551	48	461	40	1,336	116	1,506	131	1,801	157
71	84,148	7,321	23,585	2,052	1,098	96	681	59	604	53	505	44	1,384	120	1,561	136	1,867	162
72	87,373	7,601	25,479	2,217	1,195	104	741	64	657	57	549	48	1,434	125	1,617	141	1,934	168
73	90,596	7,882	27,554	2,397	1,296	113	803	70	712	62	596	52	1,486	129	1,676	146	2,005	174
74	93,820	8,162	29,802	2,593	1,407	122	872	76	774	67	647	56	1,541	134	1,738	151	2,079	181
75	98,015	8,527	32,552	2,832	1,540	134	955	83	846	74	708	62	1,614	140	1,821	158	2,178	189
76*	101,272	8,811	34,648	3,014	1,662	145	1,031	90	914	80	764	66	1,675	146	1,889	164	2,260	197
77*	104,529	9,094	47,489	4,132	1,828	159	1,133	99	1,005	87	840	73	1,739	151	1,961	171	2,345	204
78*	107,786	9,377	50,893	4,428	2,008	175	1,245	108	1,104	96	923	80	1,805	157	2,036	177	2,435	212
79*	111,041	9,661	54,541	4,745	2,209	192	1,369	119	1,214	106	1,015	88	1,875	163	2,114	184	2,529	220
80*	114,297	9,944	58,446	5,085	2,431	211	1,507	131	1,336	116	1,117	97	1,948	169	2,197	191	2,628	229
81*	117,727	10,242	62,629	5,449	2,638	230	1,636	142	1,450	126	1,213	106	2,025	176	2,284	199	2,732	238
82*	121,259	10,550	67,119	5,839	2,869	250	1,779	155	1,577	137	1,319	115	2,106	183	2,376	207	2,842	247
83*	124,896	10,866	70,241	6,111	3,123	272	1,936	168	1,717	149	1,435	125	2,192	191	2,472	215	2,957	257
84*	128,643	11,192	73,502	6,395	3,407	296	2,112	184	1,873	163	1,566	136	2,282	199	2,574	224	3,079	268
85*	132,503	11,528	76,920	6,692	3,725	324	2,310	201	2,048	178	1,712	149	2,377	207	2,681	233	3,207	279
86*	136,479	11,874	80,492	7,003	4,095	356	2,539	221	2,251	196	1,882	164	2,477	215	2,794	243	3,342	291
87*	140,572	12,230	84,231	7,328	4,509	392	2,796	243	2,479	216	2,072	180	2,583	225	2,914	254	3,485	303
88*	144,789	12,597	88,151	7,669	4,973	433	3,083	268	2,734	238	2,285	199	2,695	234	3,040	264	3,637	316
89*	149,134	12,975	92,248	8,026	5,491	478	3,405	296	3,018	263	2,523	220	2,814	245	3,174	276	3,797	330
90*	153,608	13,364	96,537	8,399	6,071	528	3,764	327	3,337	290	2,790	243	2,940	256	3,316	288	3,966	345
91*	158,217	13,765	101,028	8,789	6,729	585	4,172	363	3,699	322	3,092	269	3,068	267	3,461	301	4,140	360
92*	162,963	14,178	105,724	9,198	7,467	650	4,629	403	4,104	357	3,431	298	3,202	279	3,612	314	4,321	376
93*	167,851	14,603	110,648	9,626	8,292	721	5,141	447	4,558	397	3,810	331	3,342	291	3,769	328	4,509	392
94*	172,887	15,041	115,796	10,074	9,216	802	5,714	497	5,065	441	4,234	368	3,488	303	3,934	342	4,706	409
95*	178,072	15,492	121,690	10,587	10,247	891	6,353	553	5,632	490	4,708	410	3,640	317	4,106	357	4,912	427
96*	183,417	15,957	129,672	11,281	11,710	1,019	7,260	632	6,436	560	5,380	468	3,799	331	4,285	373	5,126	446
97*	188,919	16,436	138,579	12,056	13,415	1,167	8,317	724	7,373	641	6,163	536	3,965	345	4,472	389	5,351	466
98*	194,584	16,929	148,101	12,885	15,402	1,340	9,549	831	8,465	736	7,076	616	4,138	360	4,668	406	5,584	486
99*	200,423	17,437	158,285	13,771	17,719	1,542	10,986	956	9,739	847	8,140	708	4,319	376	4,872	424	5,828	507
					Age 年齡		Annual 年繳						Monthly 月繳					
Optional Dental Benefits 自選牙科保障					All Ages 任何年齡		4,318						376					
Optional Maternity Benefits 自選產科保障					18 - 45		29,552						2,571					
					46 - 49*		29,552						2,571					

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

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

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

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

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)

信諾尊尚醫療保 - 保費表 (2019年10月1日起生效)

Premium for Non Smoker - Asia 非吸煙人士保費 - 亞洲

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

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Premium Waiver due to Cancer 自選癌症保費豁免								Optional Deductible Discount 自選墊底費折扣					
					Deductible Option 墊底費選項								Deductible Option 墊底費選項					
					HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$15,000		HK\$25,000		HK\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	21,579	1,877	2,646	230	23	2	23	2	23	2	23	2	575	50	746	65	891	78
1	19,418	1,689	2,646	230	23	2	23	2	23	2	23	2	525	46	681	59	813	71
2	17,261	1,502	2,646	230	23	2	23	2	23	2	23	2	473	41	613	53	733	64
3	17,261	1,502	2,646	230	23	2	23	2	23	2	23	2	479	42	621	54	742	65
4	17,261	1,502	2,646	230	23	2	23	2	23	2	23	2	484	42	628	55	751	65
5	16,721	1,455	2,563	223	23	2	23	2	23	2	23	2	474	41	614	53	735	64
6	16,721	1,455	1,688	147	23	2	23	2	23	2	23	2	479	42	620	54	742	65
7	16,721	1,455	1,688	147	23	2	23	2	23	2	23	2	483	42	626	54	748	65
8	16,721	1,455	1,688	147	23	2	23	2	23	2	23	2	487	42	631	55	754	66
9	16,721	1,455	1,688	147	23	2	23	2	23	2	23	2	490	43	635	55	760	66
10	16,606	1,445	1,676	146	23	2	23	2	23	2	23	2	490	43	635	55	759	66
11	16,606	1,445	1,286	112	23	2	23	2	23	2	23	2	493	43	639	56	764	66
12	16,606	1,445	1,286	112	23	2	23	2	23	2	23	2	495	43	642	56	768	67
13	16,606	1,445	1,286	112	23	2	23	2	23	2	23	2	498	43	645	56	771	67
14	16,606	1,445	1,286	112	23	2	23	2	23	2	23	2	500	44	647	56	774	67
15	16,748	1,457	1,297	113	23	2	23	2	23	2	23	2	505	44	655	57	783	68
16	17,504	1,523	1,297	113	23	2	23	2	23	2	23	2	530	46	686	60	820	71
17	18,256	1,588	1,297	113	23	2	23	2	23	2	23	2	554	48	718	62	858	75
18	9,505	827	466	41	23	2	23	2	23	2	23	2	289	25	374	33	447	39
19	9,882	860	510	44	23	2	23	2	23	2	23	2	301	26	390	34	466	41
20	10,078	877	526	46	23	2	23	2	23	2	23	2	307	27	398	35	476	41
21	10,615	924	537	47	23	2	23	2	23	2	23	2	315	27	408	35	488	42
22	11,150	970	550	48	23	2	23	2	23	2	23	2	323	28	418	36	500	44
23	11,683	1,016	571	50	23	2	23	2	23	2	23	2	331	29	429	37	513	45
24	12,218	1,063	595	52	23	2	23	2	23	2	23	2	339	29	439	38	525	46
25	12,762	1,110	612	53	23	2	23	2	23	2	23	2	348	30	450	39	539	47
26	13,296	1,157	661	58	23	2	23	2	23	2	23	2	356	31	461	40	551	48
27	13,832	1,203	697	61	23	2	23	2	23	2	23	2	364	32	472	41	564	49
28	14,367	1,250	782	68	23	2	23	2	23	2	23	2	372	32	483	42	577	50
29	14,902	1,296	875	76	23	2	23	2	23	2	23	2	381	33	494	43	590	51
30	15,732	1,369	988	86	23	2	23	2	23	2	23	2	397	35	514	45	615	54
31	15,984	1,391	1,071	93	23	2	23	2	23	2	23	2	405	35	526	46	628	55
32	16,277	1,416	1,168	102	23	2	23	2	23	2	23	2	414	36	537	47	642	56
33	16,593	1,444	1,282	112	23	2	23	2	23	2	23	2	423	37	548	48	656	57
34	16,928	1,473	1,418	123	23	2	23	2	23	2	23	2	432	38	560	49	669	58
35	17,171	1,494	1,551	135	23	2	23	2	23	2	23	2	437	38	567	49	678	59
36	17,590	1,530	1,690	147	26	2	23	2	23	2	23	2	446	39	579	50	692	60
37	18,047	1,570	1,843	160	30	3	23	2	23	2	23	2	455	40	590	51	706	61
38	18,588	1,617	1,978	172	33	3	24	2	23	2	23	2	464	40	602	52	720	63
39	19,253	1,675	2,122	185	37	3	27	2	23	2	23	2	473	41	614	53	734	64
40	20,152	1,753	2,316	201	42	4	30	3	23	2	23	2	488	42	633	55	757	66
41	20,604	1,793	2,479	216	49	4	35	3	27	2	23	2	506	44	656	57	785	68
42	21,056	1,832	2,674	233	55	5	40	3	30	3	25	2	525	46	680	59	813	71
43	21,687	1,887	2,893	252	63	5	45	4	35	3	29	3	544	47	705	61	843	73
44	22,320	1,942	3,140	273	71	6	50	4	39	3	33	3	564	49	731	64	874	76
45	22,284	1,939	3,305	288	77	7	55	5	42	4	35	3	567	49	735	64	879	76
46	22,896	1,992	3,639	317	87	8	62	5	48	4	40	3	587	51	762	66	911	79
47	23,633	2,056	4,002	348	98	9	70	6	54	5	45	4	608	53	789	69	943	82
48	24,531	2,134	4,338	377	110	10	79	7	61	5	51	4	630	55	817	71	977	85
49	25,555	2,223	4,696	409	123	11	88	8	68	6	57	5	652	57	846	74	1,011	88
					Age 年齡		Annual 年繳						Monthly 月繳					
Optional Dental Benefits 自選牙科保障					All Ages 任何年齡		4,318						376					
Optional Maternity Benefits 自選產科保障					18 - 45		29,552						2,571					
					46 - 49*		29,552						2,571					

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

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

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

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

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)

信諾尊尚醫療保 - 保費表 (2019年10月1日起生效)

Premium for Non Smoker - Asia 非吸煙人士保費 - 亞洲

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

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Premium Waiver due to Cancer 自選癌症保費豁免								Optional Deductible Discount 自選墊底費折扣					
					Deductible Option 墊底費選項								Deductible Option 墊底費選項					
					HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$15,000		HK\$25,000		HK\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
50	26,201	2,279	5,054	440	136	12	97	8	75	7	62	5	671	58	870	76	1,040	90
51	27,054	2,354	5,533	481	151	13	108	9	83	7	70	6	695	60	900	78	1,077	94
52	27,966	2,433	6,038	525	168	15	120	10	93	8	77	7	719	63	932	81	1,114	97
53	29,002	2,523	6,462	562	186	16	133	12	102	9	86	7	744	65	964	84	1,153	100
54	30,201	2,627	6,915	602	205	18	147	13	113	10	94	8	770	67	998	87	1,194	104
55	31,577	2,747	7,383	642	226	20	161	14	124	11	104	9	796	69	1,032	90	1,234	107
56	33,121	2,882	7,938	691	252	22	180	16	139	12	116	10	824	72	1,068	93	1,277	111
57	34,886	3,035	8,523	742	281	24	200	17	154	13	129	11	852	74	1,105	96	1,321	115
58	36,794	3,201	9,277	807	311	27	222	19	171	15	143	12	882	77	1,143	99	1,367	119
59	38,965	3,390	10,091	878	343	30	245	21	189	16	158	14	912	79	1,183	103	1,415	123
60	41,493	3,610	10,988	956	379	33	270	23	208	18	174	15	945	82	1,226	107	1,466	128
61	44,115	3,838	12,110	1,054	424	37	302	26	233	20	195	17	978	85	1,268	110	1,517	132
62	46,962	4,086	13,307	1,158	473	41	337	29	260	23	217	19	1,012	88	1,313	114	1,570	137
63	50,009	4,351	14,519	1,263	525	46	374	33	288	25	241	21	1,047	91	1,358	118	1,624	141
64	53,262	4,634	15,821	1,376	580	50	414	36	319	28	267	23	1,084	94	1,406	122	1,681	146
65	58,867	5,121	16,056	1,397	663	58	473	41	364	32	305	27	1,162	101	1,507	131	1,803	157
66	62,806	5,464	17,295	1,505	738	64	527	46	406	35	339	29	1,203	105	1,560	136	1,866	162
67	67,019	5,831	18,193	1,583	818	71	583	51	450	39	376	33	1,246	108	1,615	141	1,932	168
68	71,505	6,221	19,463	1,693	928	81	662	58	510	44	427	37	1,290	112	1,672	145	2,000	174
69	76,453	6,651	20,702	1,801	1,056	92	753	66	581	51	485	42	1,336	116	1,732	151	2,072	180
70	80,924	7,040	21,825	1,899	1,179	103	840	73	648	56	542	47	1,366	119	1,772	154	2,119	184
71	84,148	7,321	23,585	2,052	1,292	112	921	80	710	62	594	52	1,416	123	1,836	160	2,196	191
72	87,373	7,601	25,479	2,217	1,406	122	1,002	87	773	67	646	56	1,467	128	1,903	166	2,276	198
73	90,596	7,882	27,554	2,397	1,525	133	1,087	95	838	73	701	61	1,521	132	1,972	172	2,359	205
74	93,820	8,162	29,802	2,593	1,655	144	1,180	103	910	79	761	66	1,577	137	2,045	178	2,446	213
75	98,015	8,527	32,552	2,832	1,811	158	1,291	112	996	87	832	72	1,652	144	2,142	186	2,562	223
76*	101,272	8,811	34,648	3,014	1,956	170	1,394	121	1,075	94	899	78	1,714	149	2,222	193	2,658	231
77*	104,529	9,094	47,489	4,132	2,150	187	1,533	133	1,182	103	988	86	1,779	155	2,307	201	2,759	240
78*	107,786	9,377	50,893	4,428	2,363	206	1,685	147	1,299	113	1,086	94	1,847	161	2,395	208	2,865	249
79*	111,041	9,661	54,541	4,745	2,598	226	1,853	161	1,428	124	1,194	104	1,918	167	2,488	216	2,975	259
80*	114,297	9,944	58,446	5,085	2,860	249	2,039	177	1,572	137	1,314	114	1,993	173	2,585	225	3,092	269
81*	117,727	10,242	62,629	5,449	3,104	270	2,213	193	1,706	148	1,426	124	2,072	180	2,687	234	3,214	280
82*	121,259	10,550	67,119	5,839	3,375	294	2,407	209	1,856	161	1,551	135	2,155	187	2,795	243	3,343	291
83*	124,896	10,866	70,241	6,111	3,674	320	2,620	228	2,020	176	1,689	147	2,242	195	2,908	253	3,479	303
84*	128,643	11,192	73,502	6,395	4,008	349	2,858	249	2,203	192	1,842	160	2,335	203	3,028	263	3,622	315
85*	132,503	11,528	76,920	6,692	4,383	381	3,125	272	2,409	210	2,014	175	2,432	212	3,154	274	3,773	328
86*	136,479	11,874	80,492	7,003	4,818	419	3,435	299	2,648	230	2,214	193	2,534	220	3,287	286	3,932	342
87*	140,572	12,230	84,231	7,328	5,305	462	3,782	329	2,916	254	2,438	212	2,643	230	3,428	298	4,100	357
88*	144,789	12,597	88,151	7,669	5,851	509	4,172	363	3,216	280	2,689	234	2,757	240	3,577	311	4,278	372
89*	149,134	12,975	92,248	8,026	6,460	562	4,606	401	3,551	309	2,969	258	2,879	250	3,734	325	4,467	389
90*	153,608	13,364	96,537	8,399	7,142	621	5,093	443	3,926	342	3,282	286	3,007	262	3,901	339	4,666	406
91*	158,217	13,765	101,028	8,789	7,917	689	5,645	491	4,352	379	3,638	317	3,139	273	4,071	354	4,870	424
92*	162,963	14,178	105,724	9,198	8,784	764	6,263	545	4,828	420	4,036	351	3,276	285	4,249	370	5,083	442
93*	167,851	14,603	110,648	9,626	9,755	849	6,955	605	5,362	466	4,482	390	3,419	297	4,435	386	5,305	462
94*	172,887	15,041	115,796	10,074	10,842	943	7,730	673	5,959	518	4,982	433	3,568	310	4,628	403	5,537	482
95*	178,072	15,492	121,690	10,587	12,055	1,049	8,595	748	6,626	576	5,539	482	3,724	324	4,831	420	5,779	503
96*	183,417	15,957	129,672	11,281	13,777	1,199	9,823	855	7,572	659	6,330	551	3,886	338	5,042	439	6,031	525
97*	188,919	16,436	138,579	12,056	15,782	1,373	11,252	979	8,674	755	7,251	631	4,056	353	5,262	458	6,295	548
98*	194,584	16,929	148,101	12,885	18,120	1,576	12,920	1,124	9,959	866	8,325	724	4,233	368	5,492	478	6,570	572
99*	200,423	17,437	158,285	13,771	20,846	1,814	14,863	1,293	11,457	997	9,577	833	4,418	384	5,731	499	6,857	597
					Age 年齡		Annual 年繳						Monthly 月繳					
Optional Dental Benefits 自選牙科保障					All Ages 任何年齡		4,318						376					
Optional Maternity Benefits 自選產科保障					18 - 45		29,552						2,571					
					46 - 49*		29,552						2,571					

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

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

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

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

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)

信諾尊尚醫療保 - 保費表 (2019年10月1日起生效)

Premium for Non Smoker - Worldwide (excluding US) 非吸煙人士保費 - 全球 (美國除外)
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Premium Waiver due to Cancer 自選癌症保費豁免								Optional Deductible Discount 自選墊底費折扣					
					Deductible Option 墊底費選項								Deductible Option 墊底費選項					
					HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$15,000		HK\$25,000		HK\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	26,144	2,275	3,004	261	23	2	23	2	23	2	23	2	806	70	1,044	91	1,249	109
1	23,532	2,047	3,004	261	23	2	23	2	23	2	23	2	736	64	953	83	1,140	99
2	20,918	1,820	3,004	261	23	2	23	2	23	2	23	2	663	58	859	75	1,027	89
3	20,918	1,820	3,004	261	23	2	23	2	23	2	23	2	671	58	869	76	1,039	90
4	20,918	1,820	3,004	261	23	2	23	2	23	2	23	2	678	59	879	76	1,051	91
5	20,264	1,763	2,910	253	23	2	23	2	23	2	23	2	664	58	860	75	1,029	90
6	20,264	1,763	1,915	167	23	2	23	2	23	2	23	2	670	58	869	76	1,038	90
7	20,264	1,763	1,915	167	23	2	23	2	23	2	23	2	676	59	876	76	1,048	91
8	20,264	1,763	1,915	167	23	2	23	2	23	2	23	2	682	59	883	77	1,056	92
9	20,264	1,763	1,915	167	23	2	23	2	23	2	23	2	686	60	890	77	1,063	92
10	20,125	1,751	1,902	165	23	2	23	2	23	2	23	2	686	60	889	77	1,063	92
11	20,125	1,751	1,459	127	23	2	23	2	23	2	23	2	690	60	894	78	1,069	93
12	20,125	1,751	1,459	127	23	2	23	2	23	2	23	2	694	60	899	78	1,075	94
13	20,125	1,751	1,459	127	23	2	23	2	23	2	23	2	697	61	903	79	1,079	94
14	20,125	1,751	1,459	127	23	2	23	2	23	2	23	2	700	61	907	79	1,084	94
15	20,297	1,766	1,471	128	23	2	23	2	23	2	23	2	708	62	917	80	1,097	95
16	21,208	1,845	1,471	128	23	2	23	2	23	2	23	2	742	65	961	84	1,150	100
17	22,123	1,925	1,471	128	23	2	23	2	23	2	23	2	775	67	1,005	87	1,201	104
18	11,519	1,002	532	46	23	2	23	2	23	2	23	2	404	35	524	46	627	55
19	11,974	1,042	582	51	23	2	23	2	23	2	23	2	421	37	546	48	652	57
20	12,214	1,063	599	52	23	2	23	2	23	2	23	2	430	37	557	48	666	58
21	12,861	1,119	612	53	23	2	23	2	23	2	23	2	441	38	572	50	683	59
22	13,510	1,175	625	54	23	2	23	2	23	2	23	2	453	39	586	51	701	61
23	14,158	1,232	647	56	23	2	23	2	23	2	23	2	464	40	601	52	719	63
24	14,807	1,288	676	59	23	2	23	2	23	2	23	2	476	41	617	54	737	64
25	15,465	1,345	695	60	23	2	23	2	23	2	23	2	488	42	632	55	756	66
26	16,112	1,402	750	65	23	2	23	2	23	2	23	2	500	44	648	56	774	67
27	16,761	1,458	791	69	23	2	23	2	23	2	23	2	512	45	663	58	793	69
28	17,409	1,515	889	77	23	2	23	2	23	2	23	2	524	46	679	59	812	71
29	18,057	1,571	994	86	23	2	23	2	23	2	23	2	536	47	695	60	830	72
30	19,065	1,659	1,124	98	23	2	23	2	23	2	23	2	558	49	724	63	865	75
31	19,369	1,685	1,218	106	23	2	23	2	23	2	23	2	571	50	740	64	885	77
32	19,724	1,716	1,327	115	23	2	23	2	23	2	23	2	584	51	757	66	905	79
33	20,106	1,749	1,458	127	25	2	23	2	23	2	23	2	596	52	773	67	924	80
34	20,513	1,785	1,611	140	28	2	23	2	23	2	23	2	609	53	790	69	944	82
35	20,809	1,810	1,762	153	31	3	23	2	23	2	23	2	617	54	800	70	957	83
36	21,315	1,854	1,921	167	36	3	26	2	23	2	23	2	630	55	817	71	977	85
37	21,869	1,903	2,096	182	42	4	30	3	23	2	23	2	643	56	834	73	997	87
38	22,524	1,960	2,248	196	47	4	34	3	26	2	23	2	656	57	851	74	1,017	88
39	23,331	2,030	2,410	210	53	5	38	3	29	3	24	2	669	58	868	76	1,038	90
40	24,419	2,124	2,632	229	60	5	43	4	33	3	27	2	691	60	895	78	1,071	93
41	24,967	2,172	2,819	245	69	6	49	4	38	3	32	3	719	63	932	81	1,114	97
42	25,515	2,220	3,038	264	79	7	56	5	43	4	36	3	748	65	969	84	1,159	101
43	26,281	2,286	3,288	286	90	8	64	6	49	4	41	4	778	68	1,008	88	1,205	105
44	27,046	2,353	3,569	311	101	9	72	6	56	5	47	4	809	70	1,048	91	1,253	109
45	27,003	2,349	3,755	327	111	10	79	7	61	5	51	4	816	71	1,058	92	1,265	110
46	27,744	2,414	4,137	360	126	11	90	8	69	6	58	5	848	74	1,100	96	1,315	114
47	28,638	2,492	4,547	396	143	12	102	9	78	7	66	6	882	77	1,143	99	1,367	119
48	29,726	2,586	4,930	429	160	14	114	10	88	8	74	6	916	80	1,188	103	1,420	124
49	30,964	2,694	5,336	464	179	16	128	11	99	9	83	7	952	83	1,234	107	1,476	128
					Age 年齡		Annual 年繳						Monthly 月繳					
Optional Dental Benefits 自選牙科保障					All Ages 任何年齡		4,558						397					
Optional Maternity Benefits 自選產科保障					18 - 45		29,552						2,571					
					46 - 49*		29,552						2,571					

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

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

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

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

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)
信諾尊尚醫療保 - 保費表 (2019年10月1日起生效)

Premium for Non Smoker - Worldwide (excluding US) 非吸煙人士保費 - 全球 (美國除外)
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Premium Waiver due to Cancer 自選癌症保費豁免								Optional Deductible Discount 自選墊底費折扣					
					Deductible Option 墊底費選項								Deductible Option 墊底費選項					
					HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$15,000		HK\$25,000		HK\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
50	31,748	2,762	5,744	500	199	17	142	12	109	9	91	8	983	86	1,274	111	1,523	133
51	32,781	2,852	6,287	547	223	19	159	14	122	11	102	9	1,021	89	1,323	115	1,582	138
52	33,891	2,949	6,861	597	248	22	177	15	136	12	114	10	1,060	92	1,374	120	1,643	143
53	35,144	3,058	7,343	639	276	24	196	17	152	13	127	11	1,101	96	1,427	124	1,706	148
54	36,597	3,184	7,858	684	305	27	218	19	168	15	140	12	1,143	99	1,482	129	1,772	154
55	38,265	3,329	8,391	730	336	29	240	21	185	16	155	13	1,186	103	1,538	134	1,839	160
56	40,134	3,492	9,020	785	377	33	269	23	207	18	173	15	1,231	107	1,596	139	1,909	166
57	42,272	3,678	9,685	843	421	37	300	26	232	20	194	17	1,278	111	1,658	144	1,982	172
58	44,585	3,879	10,543	917	468	41	334	29	257	22	215	19	1,327	115	1,721	150	2,058	179
59	47,215	4,108	11,466	998	519	45	370	32	285	25	239	21	1,378	120	1,787	155	2,137	186
60	50,278	4,374	12,490	1,087	574	50	409	36	316	27	264	23	1,433	125	1,858	162	2,222	193
61	53,457	4,651	13,764	1,197	645	56	460	40	355	31	297	26	1,488	129	1,929	168	2,307	201
62	56,905	4,951	15,123	1,316	721	63	514	45	397	35	332	29	1,545	134	2,003	174	2,396	208
63	60,599	5,272	16,502	1,436	804	70	573	50	442	38	370	32	1,604	140	2,080	181	2,488	216
64	64,542	5,615	17,978	1,564	892	78	636	55	490	43	410	36	1,666	145	2,160	188	2,584	225
65	71,333	6,206	18,248	1,588	1,022	89	729	63	562	49	470	41	1,793	156	2,325	202	2,780	242
66	76,107	6,621	19,656	1,710	1,143	99	815	71	628	55	525	46	1,862	162	2,415	210	2,888	251
67	81,210	7,065	20,678	1,799	1,270	110	906	79	698	61	584	51	1,935	168	2,508	218	3,000	261
68	86,647	7,538	22,120	1,924	1,446	126	1,031	90	795	69	665	58	2,010	175	2,606	227	3,117	271
69	92,643	8,060	23,530	2,047	1,651	144	1,177	102	908	79	759	66	2,089	182	2,708	236	3,239	282
70	98,061	8,531	24,804	2,158	1,850	161	1,319	115	1,017	88	850	74	2,144	187	2,781	242	3,326	289
71	101,967	8,871	26,806	2,332	2,034	177	1,450	126	1,118	97	935	81	2,229	194	2,891	252	3,457	301
72	105,875	9,211	28,958	2,519	2,221	193	1,584	138	1,221	106	1,021	89	2,318	202	3,006	262	3,595	313
73	109,781	9,551	31,317	2,725	2,417	210	1,723	150	1,329	116	1,111	97	2,411	210	3,127	272	3,740	325
74	113,690	9,891	33,869	2,947	2,634	229	1,878	163	1,448	126	1,211	105	2,509	218	3,253	283	3,891	339
75	118,770	10,333	36,994	3,218	2,891	252	2,062	179	1,590	138	1,329	116	2,637	229	3,420	298	4,090	356
76*	122,719	10,677	39,379	3,426	3,133	273	2,234	194	1,723	150	1,440	125	2,746	239	3,560	310	4,258	370
77*	126,665	11,020	53,972	4,696	3,457	301	2,465	214	1,901	165	1,589	138	2,859	249	3,708	323	4,435	386
78*	130,611	11,363	57,841	5,032	3,812	332	2,718	236	2,096	182	1,752	152	2,979	259	3,863	336	4,621	402
79*	134,557	11,706	61,986	5,393	4,206	366	2,999	261	2,312	201	1,933	168	3,105	270	4,027	350	4,816	419
80*	138,503	12,050	66,425	5,779	4,645	404	3,312	288	2,554	222	2,135	186	3,238	282	4,199	365	5,022	437
81*	142,656	12,411	71,181	6,193	5,059	440	3,607	314	2,781	242	2,325	202	3,378	294	4,380	381	5,239	456
82*	146,937	12,784	76,283	6,637	5,521	480	3,936	342	3,035	264	2,538	221	3,525	307	4,571	398	5,468	476
83*	151,346	13,167	79,830	6,945	6,030	525	4,300	374	3,315	288	2,772	241	3,681	320	4,773	415	5,709	497
84*	155,885	13,562	83,537	7,268	6,601	574	4,707	410	3,629	316	3,034	264	3,845	335	4,987	434	5,965	519
85*	160,562	13,969	87,419	7,605	7,243	630	5,164	449	3,982	346	3,329	290	4,019	350	5,212	453	6,235	542
86*	165,378	14,388	91,481	7,959	7,989	695	5,696	496	4,392	382	3,672	319	4,203	366	5,451	474	6,520	567
87*	170,341	14,820	95,730	8,329	8,827	768	6,294	548	4,853	422	4,057	353	4,398	383	5,704	496	6,823	594
88*	175,452	15,264	100,184	8,716	9,770	850	6,966	606	5,371	467	4,490	391	4,605	401	5,972	520	7,144	622
89*	180,714	15,722	104,841	9,121	10,825	942	7,718	671	5,951	518	4,975	433	4,824	420	6,257	544	7,484	651
90*	186,137	16,194	109,715	9,545	12,009	1,045	8,562	745	6,602	574	5,519	480	5,057	440	6,559	571	7,846	683
91*	191,719	16,680	114,820	9,989	13,357	1,162	9,524	829	7,343	639	6,139	534	5,296	461	6,869	598	8,217	715
92*	197,471	17,180	120,158	10,454	14,872	1,294	10,604	923	8,176	711	6,835	595	5,547	483	7,194	626	8,605	749
93*	203,396	17,695	125,754	10,941	16,573	1,442	11,816	1,028	9,111	793	7,617	663	5,809	505	7,534	655	9,012	784
94*	209,496	18,226	131,603	11,449	18,483	1,608	13,178	1,146	10,161	884	8,494	739	6,084	529	7,890	686	9,438	821
95*	215,782	18,773	138,302	12,032	20,621	1,794	14,703	1,279	11,336	986	9,477	824	6,371	554	8,263	719	9,885	860
96*	222,256	19,336	147,376	12,822	23,649	2,057	16,862	1,467	13,001	1,131	10,868	946	6,673	581	8,654	753	10,352	901
97*	228,924	19,916	157,495	13,702	27,184	2,365	19,383	1,686	14,944	1,300	12,492	1,087	6,988	608	9,063	788	10,842	943
98*	235,791	20,514	168,319	14,644	31,320	2,725	22,331	1,943	17,217	1,498	14,392	1,252	7,318	637	9,492	826	11,355	988
99*	242,865	21,129	179,891	15,651	36,156	3,146	25,779	2,243	19,876	1,729	16,615	1,446	7,664	667	9,941	865	11,892	1,035
					Age 年齡		Annual 年繳						Monthly 月繳					
Optional Dental Benefits 自選牙科保障					All Ages 任何年齡		4,558						397					
Optional Maternity Benefits 自選產科保障					18 - 45		29,552						2,571					
					46 - 49*		29,552						2,571					

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

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

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)

信諾尊尚醫療保 - 保費表 (2019年10月1日起生效)

Premium for Non Smoker - Worldwide 非吸煙人士保費 - 全球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Premium Waiver due to Cancer 自選癌症保費豁免								Optional Deductible Discount 自選墊底費折扣					
					Deductible Option 墊底費選項								Deductible Option 墊底費選項					
					HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$15,000		HK\$25,000		HK\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	35,966	3,129	3,307	288	23	2	23	2	23	2	23	2	1,500	131	1,944	169	2,324	202
1	32,369	2,816	3,307	288	23	2	23	2	23	2	23	2	1,369	119	1,775	154	2,122	185
2	28,771	2,503	3,307	288	23	2	23	2	23	2	23	2	1,233	107	1,599	139	1,911	166
3	28,771	2,503	3,307	288	23	2	23	2	23	2	23	2	1,249	109	1,618	141	1,935	168
4	28,771	2,503	3,307	288	23	2	23	2	23	2	23	2	1,263	110	1,637	142	1,957	170
5	27,872	2,425	3,204	279	23	2	23	2	23	2	23	2	1,236	108	1,602	139	1,915	167
6	27,872	2,425	2,109	183	23	2	23	2	23	2	23	2	1,248	109	1,617	141	1,934	168
7	27,872	2,425	2,109	183	23	2	23	2	23	2	23	2	1,259	110	1,631	142	1,951	170
8	27,872	2,425	2,109	183	23	2	23	2	23	2	23	2	1,269	110	1,644	143	1,966	171
9	27,872	2,425	2,109	183	23	2	23	2	23	2	23	2	1,278	111	1,656	144	1,980	172
10	27,681	2,408	2,095	182	23	2	23	2	23	2	23	2	1,277	111	1,656	144	1,979	172
11	27,681	2,408	1,607	140	23	2	23	2	23	2	23	2	1,285	112	1,665	145	1,991	173
12	27,681	2,408	1,607	140	23	2	23	2	23	2	23	2	1,291	112	1,674	146	2,001	174
13	27,681	2,408	1,607	140	23	2	23	2	23	2	23	2	1,297	113	1,681	146	2,010	175
14	27,681	2,408	1,607	140	23	2	23	2	23	2	23	2	1,302	113	1,688	147	2,018	176
15	27,916	2,429	1,621	141	23	2	23	2	23	2	23	2	1,318	115	1,708	149	2,042	178
16	29,172	2,538	1,621	141	23	2	23	2	23	2	23	2	1,381	120	1,790	156	2,140	186
17	30,430	2,647	1,621	141	23	2	23	2	23	2	23	2	1,443	126	1,871	163	2,237	195
18	15,841	1,378	585	51	23	2	23	2	23	2	23	2	753	66	976	85	1,166	101
19	16,469	1,433	640	56	23	2	23	2	23	2	23	2	784	68	1,016	88	1,214	106
20	16,799	1,462	658	57	23	2	23	2	23	2	23	2	800	70	1,037	90	1,240	108
21	17,691	1,539	672	58	23	2	23	2	23	2	23	2	820	71	1,063	92	1,271	111
22	18,584	1,617	687	60	23	2	23	2	23	2	23	2	841	73	1,090	95	1,304	113
23	19,473	1,694	713	62	23	2	23	2	23	2	23	2	862	75	1,118	97	1,336	116
24	20,365	1,772	745	65	23	2	23	2	23	2	23	2	883	77	1,145	100	1,369	119
25	21,270	1,850	764	66	23	2	23	2	23	2	23	2	905	79	1,173	102	1,403	122
26	22,163	1,928	827	72	23	2	23	2	23	2	23	2	926	81	1,201	104	1,436	125
27	23,052	2,006	872	76	23	2	23	2	23	2	23	2	948	82	1,229	107	1,469	128
28	23,945	2,083	977	85	23	2	23	2	23	2	23	2	970	84	1,257	109	1,503	131
29	24,837	2,161	1,093	95	25	2	23	2	23	2	23	2	991	86	1,285	112	1,537	134
30	26,221	2,281	1,237	108	29	3	23	2	23	2	23	2	1,033	90	1,339	116	1,601	139
31	26,642	2,318	1,340	117	34	3	24	2	23	2	23	2	1,055	92	1,368	119	1,636	142
32	27,132	2,360	1,460	127	40	3	28	2	23	2	23	2	1,078	94	1,397	122	1,671	145
33	27,656	2,406	1,604	140	46	4	33	3	25	2	23	2	1,101	96	1,427	124	1,706	148
34	28,215	2,455	1,774	154	52	5	37	3	29	3	24	2	1,123	98	1,456	127	1,741	151
35	28,622	2,490	1,938	169	58	5	41	4	32	3	27	2	1,138	99	1,475	128	1,763	153
36	29,316	2,550	2,114	184	67	6	48	4	37	3	31	3	1,161	101	1,505	131	1,799	157
37	30,078	2,617	2,305	201	77	7	55	5	42	4	35	3	1,184	103	1,535	134	1,835	160
38	30,981	2,695	2,474	215	87	8	62	5	48	4	40	3	1,207	105	1,565	136	1,871	163
39	32,091	2,792	2,651	231	97	8	69	6	54	5	45	4	1,231	107	1,595	139	1,907	166
40	33,587	2,922	2,894	252	110	10	78	7	60	5	50	4	1,269	110	1,645	143	1,967	171
41	34,340	2,988	3,099	270	126	11	90	8	69	6	58	5	1,316	114	1,706	148	2,040	177
42	35,096	3,053	3,342	291	144	13	103	9	79	7	66	6	1,365	119	1,770	154	2,116	184
43	36,148	3,145	3,618	315	163	14	117	10	90	8	75	7	1,416	123	1,835	160	2,195	191
44	37,199	3,236	3,926	342	184	16	131	11	101	9	85	7	1,468	128	1,903	166	2,275	198
45	37,139	3,231	4,131	359	200	17	143	12	110	10	92	8	1,477	128	1,915	167	2,290	199
46	38,163	3,320	4,551	396	227	20	162	14	125	11	105	9	1,531	133	1,985	173	2,373	206
47	39,388	3,427	5,003	435	256	22	183	16	141	12	118	10	1,586	138	2,057	179	2,459	214
48	40,888	3,557	5,425	472	288	25	205	18	158	14	132	11	1,644	143	2,131	185	2,548	222
49	42,592	3,706	5,870	511	321	28	229	20	177	15	148	13	1,703	148	2,207	192	2,639	230
					Age 年齡		Annual 年繳						Monthly 月繳					
Optional Dental Benefits 自選牙科保障					All Ages 任何年齡		4,797						417					
Optional Maternity Benefits 自選產科保障					18 - 45		29,552						2,571					
					46 - 49*		29,552						2,571					

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

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

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Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)

信諾尊尚醫療保 - 保費表 (2019年10月1日起生效)

Premium for Non Smoker - Worldwide 非吸煙人士保費 - 全球

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

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Premium Waiver due to Cancer 自選癌症保費豁免								Optional Deductible Discount 自選墊底費折扣					
					Deductible Option 墊底費選項								Deductible Option 墊底費選項					
					HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$15,000		HK\$25,000		HK\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
50	43,668	3,799	6,319	550	355	31	253	22	195	17	163	14	1,752	152	2,271	198	2,716	236
51	45,090	3,923	6,917	602	396	34	282	25	218	19	182	16	1,815	158	2,352	205	2,813	245
52	46,614	4,055	7,547	657	440	38	314	27	242	21	202	18	1,879	163	2,436	212	2,913	253
53	48,340	4,206	8,077	703	487	42	347	30	268	23	224	19	1,946	169	2,522	219	3,016	262
54	50,338	4,379	8,645	752	538	47	383	33	296	26	247	21	2,014	175	2,612	227	3,123	272
55	52,630	4,579	9,229	803	591	51	422	37	325	28	272	24	2,084	181	2,702	235	3,230	281
56	55,202	4,803	9,923	863	661	58	471	41	363	32	304	26	2,157	188	2,797	243	3,344	291
57	58,144	5,059	10,655	927	735	64	524	46	404	35	338	29	2,233	194	2,895	252	3,462	301
58	61,323	5,335	11,597	1,009	815	71	581	51	448	39	375	33	2,312	201	2,997	261	3,584	312
59	64,943	5,650	12,614	1,097	901	78	642	56	495	43	414	36	2,393	208	3,103	270	3,710	323
60	69,155	6,016	13,738	1,195	994	86	709	62	547	48	457	40	2,482	216	3,217	280	3,847	335
61	73,526	6,397	15,140	1,317	1,114	97	794	69	612	53	512	45	2,569	224	3,331	290	3,983	347
62	78,270	6,809	16,636	1,447	1,242	108	885	77	683	59	571	50	2,660	231	3,448	300	4,123	359
63	83,352	7,252	18,151	1,579	1,379	120	983	86	758	66	634	55	2,753	240	3,570	311	4,269	371
64	88,773	7,723	19,777	1,721	1,526	133	1,088	95	839	73	702	61	2,851	248	3,696	322	4,420	385
65	98,115	8,536	20,072	1,746	1,744	152	1,243	108	959	83	802	70	3,058	266	3,965	345	4,742	413
66	104,681	9,107	21,623	1,881	1,944	169	1,386	121	1,069	93	894	78	3,167	276	4,107	357	4,911	427
67	111,701	9,718	22,746	1,979	2,154	187	1,536	134	1,185	103	991	86	3,281	285	4,254	370	5,087	443
68	119,178	10,368	24,332	2,117	2,445	213	1,743	152	1,345	117	1,124	98	3,399	296	4,407	383	5,270	458
69	127,426	11,086	25,883	2,252	2,784	242	1,985	173	1,531	133	1,280	111	3,521	306	4,566	397	5,460	475
70	134,877	11,734	27,285	2,374	3,109	270	2,217	193	1,710	149	1,430	124	3,605	314	4,674	407	5,589	486
71	140,252	12,202	29,487	2,565	3,408	296	2,430	211	1,874	163	1,567	136	3,736	325	4,844	421	5,793	504
72	145,627	12,670	31,855	2,771	3,711	323	2,646	230	2,041	178	1,707	149	3,874	337	5,023	437	6,006	523
73	150,998	13,137	34,448	2,997	4,027	350	2,871	250	2,214	193	1,852	161	4,017	349	5,209	453	6,229	542
74	156,373	13,604	37,257	3,241	4,375	381	3,119	271	2,406	209	2,012	175	4,168	363	5,404	470	6,462	562
75	163,365	14,213	40,695	3,540	4,789	417	3,414	297	2,633	229	2,202	192	4,368	380	5,663	493	6,773	589
76*	168,792	14,685	43,315	3,768	5,173	450	3,688	321	2,845	248	2,379	207	4,534	394	5,879	511	7,030	612
77*	174,219	15,157	59,372	5,165	5,691	495	4,058	353	3,129	272	2,617	228	4,708	410	6,105	531	7,300	635
78*	179,647	15,629	63,625	5,535	6,257	544	4,461	388	3,440	299	2,877	250	4,891	426	6,342	552	7,583	660
79*	185,075	16,102	68,185	5,932	6,883	599	4,908	427	3,785	329	3,165	275	5,082	442	6,590	573	7,881	686
80*	190,503	16,574	73,067	6,357	7,580	659	5,404	470	4,168	363	3,485	303	5,284	460	6,852	596	8,193	713
81*	196,219	17,071	78,299	6,812	8,231	716	5,868	511	4,526	394	3,785	329	5,496	478	7,126	620	8,522	741
82*	202,106	17,583	83,911	7,300	8,955	779	6,385	555	4,924	428	4,118	358	5,719	498	7,416	645	8,868	772
83*	208,168	18,111	87,811	7,640	9,753	849	6,954	605	5,363	467	4,485	390	5,954	518	7,720	672	9,232	803
84*	214,416	18,654	91,891	7,995	10,645	926	7,590	660	5,853	509	4,895	426	6,202	540	8,042	700	9,617	837
85*	220,846	19,214	96,160	8,366	11,645	1,013	8,303	722	6,403	557	5,354	466	6,463	562	8,381	729	10,022	872
86*	227,472	19,790	100,630	8,755	12,807	1,114	9,131	794	7,042	613	5,888	512	6,739	586	8,739	760	10,450	909
87*	234,295	20,384	105,303	9,161	14,109	1,227	10,060	875	7,758	675	6,487	564	7,031	612	9,117	793	10,903	949
88*	241,324	20,995	110,204	9,588	15,569	1,355	11,101	966	8,561	745	7,158	623	7,340	639	9,518	828	11,382	990
89*	248,564	21,625	115,325	10,033	17,199	1,496	12,263	1,067	9,457	823	7,908	688	7,667	667	9,941	865	11,889	1,034
90*	256,021	22,274	120,687	10,500	19,025	1,655	13,565	1,180	10,461	910	8,747	761	8,013	697	10,390	904	12,426	1,081
91*	263,703	22,942	126,303	10,988	21,098	1,836	15,043	1,309	11,601	1,009	9,700	844	8,367	728	10,850	944	12,975	1,129
92*	271,614	23,630	132,174	11,499	23,421	2,038	16,699	1,453	12,878	1,120	10,768	937	8,737	760	11,329	986	13,549	1,179
93*	279,761	24,339	138,329	12,035	26,023	2,264	18,554	1,614	14,308	1,245	11,964	1,041	9,123	794	11,830	1,029	14,147	1,231
94*	288,154	25,069	144,762	12,594	28,936	2,517	20,632	1,795	15,910	1,384	13,304	1,157	9,526	829	12,353	1,075	14,773	1,285
95*	296,797	25,821	152,133	13,236	32,189	2,800	22,950	1,997	17,698	1,540	14,799	1,288	9,947	865	12,899	1,122	15,426	1,342
96*	305,703	26,596	162,113	14,104	36,806	3,202	26,242	2,283	20,237	1,761	16,921	1,472	10,386	904	13,469	1,172	16,108	1,401
97*	314,873	27,394	173,245	15,072	42,183	3,670	30,076	2,617	23,193	2,018	19,393	1,687	10,845	944	14,064	1,224	16,820	1,463
98*	324,319	28,216	185,152	16,108	48,456	4,216	34,549	3,006	26,642	2,318	22,277	1,938	11,325	985	14,685	1,278	17,563	1,528
99*	334,050	29,062	197,881	17,216	55,774	4,852	39,767	3,460	30,665	2,668	25,641	2,231	11,825	1,029	15,335	1,334	18,339	1,595
					Age 年齡		Annual 年繳						Monthly 月繳					
Optional Dental Benefits 自選牙科保障					All Ages 任何年齡		4,797						417					
Optional Maternity Benefits 自選產科保障					18 - 45		29,552						2,571					
					46 - 49*		29,552						2,571					

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

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

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

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

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)

信諾尊尚醫療保 - 保費表 (2019年10月1日起生效)

Premium for Smoker - Asia 吸煙人士保費 - 亞洲

Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Premium Waiver due to Cancer 自選癌症保費豁免								Optional Deductible Discount 自選墊底費折扣					
					Deductible Option 墊底費選項								Deductible Option 墊底費選項					
					HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$15,000		HK\$25,000		HK\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	10,562	919	519	45	23	2	23	2	23	2	23	2	314	27	354	31	422	37
19	10,981	955	567	49	23	2	23	2	23	2	23	2	326	28	368	32	440	38
20	11,198	974	586	51	23	2	23	2	23	2	23	2	333	29	376	33	449	39
21	11,795	1,026	597	52	23	2	23	2	23	2	23	2	342	30	385	33	461	40
22	12,389	1,078	610	53	23	2	23	2	23	2	23	2	351	31	395	34	472	41
23	12,981	1,129	633	55	23	2	23	2	23	2	23	2	359	31	405	35	484	42
24	13,576	1,181	660	57	23	2	23	2	23	2	23	2	368	32	415	36	496	43
25	14,180	1,234	681	59	23	2	23	2	23	2	23	2	377	33	425	37	509	44
26	14,773	1,285	735	64	23	2	23	2	23	2	23	2	386	34	435	38	521	45
27	15,369	1,337	775	67	23	2	23	2	23	2	23	2	395	34	446	39	533	46
28	15,963	1,389	869	76	23	2	23	2	23	2	23	2	405	35	456	40	545	47
29	16,556	1,440	974	85	23	2	23	2	23	2	23	2	414	36	466	41	557	48
30	17,480	1,521	1,098	96	23	2	23	2	23	2	23	2	431	37	486	42	581	51
31	17,760	1,545	1,191	104	23	2	23	2	23	2	23	2	440	38	496	43	594	52
32	18,086	1,573	1,298	113	23	2	23	2	23	2	23	2	450	39	507	44	606	53
33	18,436	1,604	1,424	124	23	2	23	2	23	2	23	2	459	40	518	45	619	54
34	18,810	1,636	1,575	137	23	2	23	2	23	2	23	2	469	41	529	46	632	55
35	19,080	1,660	1,724	150	23	2	23	2	23	2	23	2	475	41	536	47	640	56
36	19,543	1,700	1,878	163	24	2	23	2	23	2	23	2	485	42	547	48	654	57
37	20,051	1,744	2,048	178	28	2	23	2	23	2	23	2	495	43	557	48	667	58
38	20,652	1,797	2,198	191	32	3	23	2	23	2	23	2	504	44	569	50	680	59
39	21,393	1,861	2,355	205	35	3	23	2	23	2	23	2	514	45	580	50	693	60
40	22,390	1,948	2,573	224	40	3	25	2	23	2	23	2	530	46	598	52	715	62
41	22,893	1,992	2,754	240	46	4	28	2	25	2	23	2	550	48	620	54	741	64
42	23,397	2,036	2,971	258	52	5	32	3	29	3	24	2	570	50	643	56	768	67
43	24,099	2,097	3,214	280	59	5	37	3	33	3	27	2	591	51	666	58	797	69
44	24,800	2,158	3,488	303	67	6	41	4	37	3	31	3	612	53	690	60	825	72
45	24,760	2,154	3,672	319	73	6	45	4	40	3	33	3	616	54	694	60	830	72
46	25,439	2,213	4,044	352	82	7	51	4	45	4	38	3	638	56	719	63	860	75
47	26,259	2,285	4,444	387	93	8	58	5	51	4	43	4	661	58	745	65	891	78
48	27,257	2,371	4,819	419	104	9	65	6	57	5	48	4	684	60	771	67	922	80
49	28,394	2,470	5,218	454	116	10	72	6	64	6	53	5	708	62	799	70	955	83
					Age 年齡		Annual 年繳						Monthly 月繳					
Optional Dental Benefits 自選牙科保障					All Ages 任何年齡		4,318						376					
Optional Maternity Benefits 自選產科保障					18 - 45		29,552						2,571					
					46 - 49*		29,552						2,571					

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

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

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

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

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)
信諾尊尚醫療保 - 保費表 (2019年10月1日起生效)

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

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Premium Waiver due to Cancer 自選癌症保費豁免								Optional Deductible Discount 自選墊底費折扣					
					Deductible Option 墊底費選項								Deductible Option 墊底費選項					
					HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$15,000		HK\$25,000		HK\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
50	29,112	2,533	5,617	489	128	11	80	7	71	6	59	5	729	63	821	71	982	85
51	30,059	2,615	6,148	535	143	12	89	8	79	7	66	6	754	66	850	74	1,017	88
52	31,074	2,703	6,707	584	159	14	99	9	87	8	73	6	781	68	880	77	1,052	92
53	32,226	2,804	7,179	625	176	15	109	9	97	8	81	7	808	70	911	79	1,089	95
54	33,558	2,920	7,682	668	194	17	120	10	107	9	89	8	836	73	943	82	1,127	98
55	35,085	3,052	8,203	714	213	19	132	11	117	10	98	9	864	75	975	85	1,165	101
56	36,799	3,202	8,819	767	238	21	148	13	131	11	110	10	894	78	1,008	88	1,206	105
57	38,762	3,372	9,471	824	265	23	164	14	146	13	122	11	925	80	1,044	91	1,248	109
58	40,882	3,557	10,308	897	294	26	182	16	161	14	135	12	958	83	1,080	94	1,291	112
59	43,295	3,767	11,210	975	324	28	201	17	178	15	149	13	991	86	1,117	97	1,336	116
60	46,104	4,011	12,208	1,062	358	31	222	19	197	17	164	14	1,027	89	1,158	101	1,385	120
61	49,015	4,264	13,457	1,171	401	35	248	22	220	19	184	16	1,062	92	1,198	104	1,433	125
62	52,180	4,540	14,787	1,286	446	39	277	24	245	21	205	18	1,099	96	1,240	108	1,482	129
63	55,565	4,834	16,132	1,403	495	43	307	27	272	24	228	20	1,138	99	1,283	112	1,534	133
64	59,180	5,149	17,578	1,529	548	48	340	30	301	26	252	22	1,177	102	1,328	116	1,588	138
65	65,408	5,690	17,839	1,552	626	54	388	34	344	30	288	25	1,262	110	1,424	124	1,703	148
66	69,784	6,071	19,218	1,672	697	61	432	38	383	33	321	28	1,307	114	1,474	128	1,762	153
67	74,465	6,478	20,214	1,759	773	67	479	42	425	37	355	31	1,353	118	1,526	133	1,825	159
68	79,450	6,912	21,626	1,881	876	76	543	47	482	42	403	35	1,401	122	1,580	137	1,889	164
69	84,949	7,391	23,002	2,001	997	87	618	54	548	48	458	40	1,451	126	1,636	142	1,957	170
70	89,915	7,823	24,250	2,110	1,113	97	690	60	612	53	512	45	1,484	129	1,674	146	2,002	174
71	93,498	8,134	26,205	2,280	1,220	106	756	66	671	58	561	49	1,538	134	1,734	151	2,074	180
72	97,081	8,446	28,311	2,463	1,328	116	823	72	730	64	610	53	1,593	139	1,797	156	2,149	187
73	100,662	8,758	30,616	2,664	1,440	125	893	78	792	69	662	58	1,652	144	1,863	162	2,228	194
74	104,243	9,069	33,113	2,881	1,563	136	969	84	860	75	719	63	1,713	149	1,931	168	2,310	201
75	108,906	9,475	36,169	3,147	1,711	149	1,061	92	940	82	786	68	1,794	156	2,023	176	2,420	211
76*	112,523	9,790	38,498	3,349	1,847	161	1,145	100	1,015	88	849	74	1,861	162	2,099	183	2,511	218
77*	116,144	10,105	52,766	4,591	2,031	177	1,259	110	1,116	97	934	81	1,932	168	2,178	189	2,605	227
78*	119,762	10,419	56,549	4,920	2,232	194	1,384	120	1,227	107	1,026	89	2,006	175	2,262	197	2,706	235
79*	123,379	10,734	60,600	5,272	2,454	213	1,521	132	1,349	117	1,128	98	2,083	181	2,349	204	2,810	244
80*	126,998	11,049	64,940	5,650	2,701	235	1,675	146	1,485	129	1,241	108	2,165	188	2,441	212	2,920	254
81*	130,807	11,380	69,588	6,054	2,931	255	1,817	158	1,612	140	1,347	117	2,250	196	2,538	221	3,036	264
82*	134,733	11,722	74,577	6,488	3,188	277	1,976	172	1,752	152	1,465	127	2,340	204	2,640	230	3,158	275
83*	138,773	12,073	78,045	6,790	3,470	302	2,152	187	1,908	166	1,595	139	2,436	212	2,747	239	3,286	286
84*	142,938	12,436	81,670	7,105	3,786	329	2,347	204	2,081	181	1,740	151	2,536	221	2,860	249	3,421	298
85*	147,227	12,809	85,467	7,436	4,139	360	2,566	223	2,275	198	1,902	165	2,641	230	2,979	259	3,563	310
86*	151,643	13,193	89,435	7,781	4,550	396	2,821	245	2,501	218	2,091	182	2,753	240	3,105	270	3,714	323
87*	156,193	13,589	93,592	8,143	5,010	436	3,106	270	2,754	240	2,302	200	2,870	250	3,237	282	3,873	337
88*	160,877	13,996	97,945	8,521	5,526	481	3,426	298	3,037	264	2,539	221	2,995	261	3,378	294	4,041	352
89*	165,705	14,416	102,498	8,917	6,102	531	3,783	329	3,354	292	2,804	244	3,127	272	3,527	307	4,219	367
90*	170,674	14,849	107,264	9,332	6,746	587	4,182	364	3,708	323	3,100	270	3,266	284	3,684	321	4,407	383
91*	175,797	15,294	112,254	9,766	7,477	650	4,636	403	4,110	358	3,436	299	3,409	297	3,845	335	4,600	400
92*	181,070	15,753	117,472	10,220	8,296	722	5,144	448	4,560	397	3,812	332	3,558	310	4,013	349	4,801	418
93*	186,499	16,225	122,942	10,696	9,213	802	5,712	497	5,064	441	4,233	368	3,713	323	4,188	364	5,010	436
94*	192,096	16,712	128,662	11,194	10,240	891	6,349	552	5,628	490	4,705	409	3,875	337	4,371	380	5,229	455
95*	197,858	17,214	135,211	11,763	11,385	990	7,059	614	6,258	544	5,231	455	4,044	352	4,562	397	5,458	475
96*	203,795	17,730	144,081	12,535	13,012	1,132	8,067	702	7,152	622	5,978	520	4,221	367	4,761	414	5,696	496
97*	209,909	18,262	153,977	13,396	14,905	1,297	9,241	804	8,192	713	6,848	596	4,405	383	4,969	432	5,945	517
98*	216,206	18,810	164,557	14,316	17,113	1,489	10,610	923	9,406	818	7,862	684	4,598	400	5,186	451	6,205	540
99*	222,693	19,374	175,871	15,301	19,688	1,713	12,206	1,062	10,821	941	9,045	787	4,798	417	5,413	471	6,476	563
					Age 年齡		Annual 年繳						Monthly 月繳					
Optional Dental Benefits 自選牙科保障					All Ages 任何年齡		4,318						376					
Optional Maternity Benefits 自選產科保障					18 - 45		29,552						2,571					
					46 - 49*		29,552						2,571					

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

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

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

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

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)

信諾尊尚醫療保 - 保費表 (2019年10月1日起生效)

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

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Premium Waiver due to Cancer 自選癌症保費豁免								Optional Deductible Discount 自選墊底費折扣					
					Deductible Option 墊底費選項								Deductible Option 墊底費選項					
					HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$15,000		HK\$25,000		HK\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	10,562	919	519	45	23	2	23	2	23	2	23	2	321	28	416	36	497	43
19	10,981	955	567	49	23	2	23	2	23	2	23	2	334	29	433	38	517	45
20	11,198	974	586	51	23	2	23	2	23	2	23	2	341	30	442	38	528	46
21	11,795	1,026	597	52	23	2	23	2	23	2	23	2	350	30	453	39	542	47
22	12,389	1,078	610	53	23	2	23	2	23	2	23	2	359	31	465	40	556	48
23	12,981	1,129	633	55	23	2	23	2	23	2	23	2	368	32	477	41	570	50
24	13,576	1,181	660	57	23	2	23	2	23	2	23	2	377	33	488	42	584	51
25	14,180	1,234	681	59	23	2	23	2	23	2	23	2	386	34	500	44	598	52
26	14,773	1,285	735	64	23	2	23	2	23	2	23	2	395	34	512	45	612	53
27	15,369	1,337	775	67	23	2	23	2	23	2	23	2	405	35	524	46	627	55
28	15,963	1,389	869	76	23	2	23	2	23	2	23	2	414	36	536	47	641	56
29	16,556	1,440	974	85	23	2	23	2	23	2	23	2	423	37	548	48	656	57
30	17,480	1,521	1,098	96	23	2	23	2	23	2	23	2	441	38	571	50	683	59
31	17,760	1,545	1,191	104	23	2	23	2	23	2	23	2	451	39	584	51	698	61
32	18,086	1,573	1,298	113	23	2	23	2	23	2	23	2	460	40	597	52	713	62
33	18,436	1,604	1,424	124	23	2	23	2	23	2	23	2	470	41	609	53	729	63
34	18,810	1,636	1,575	137	23	2	23	2	23	2	23	2	480	42	622	54	744	65
35	19,080	1,660	1,724	150	25	2	23	2	23	2	23	2	486	42	630	55	753	66
36	19,543	1,700	1,878	163	29	3	23	2	23	2	23	2	496	43	643	56	769	67
37	20,051	1,744	2,048	178	33	3	23	2	23	2	23	2	506	44	656	57	784	68
38	20,652	1,797	2,198	191	37	3	26	2	23	2	23	2	516	45	669	58	800	70
39	21,393	1,861	2,355	205	42	4	30	3	23	2	23	2	526	46	682	59	815	71
40	22,390	1,948	2,573	224	47	4	33	3	26	2	23	2	543	47	703	61	841	73
41	22,893	1,992	2,754	240	54	5	38	3	30	3	25	2	563	49	729	63	872	76
42	23,397	2,036	2,971	258	62	5	44	4	34	3	28	2	583	51	756	66	904	79
43	24,099	2,097	3,214	280	70	6	50	4	38	3	32	3	605	53	784	68	937	82
44	24,800	2,158	3,488	303	79	7	56	5	43	4	36	3	626	54	812	71	971	84
45	24,760	2,154	3,672	319	85	7	61	5	47	4	39	3	630	55	817	71	977	85
46	25,439	2,213	4,044	352	97	8	69	6	53	5	45	4	653	57	846	74	1,012	88
47	26,259	2,285	4,444	387	109	9	78	7	60	5	50	4	676	59	876	76	1,048	91
48	27,257	2,371	4,819	419	122	11	87	8	67	6	56	5	700	61	908	79	1,085	94
49	28,394	2,470	5,218	454	137	12	97	8	75	7	63	5	725	63	940	82	1,124	98
					Age 年齡		Annual 年繳						Monthly 月繳					
Optional Dental Benefits 自選牙科保障					All Ages 任何年齡		4,318						376					
Optional Maternity Benefits 自選產科保障					18 - 45		29,552						2,571					
					46 - 49*		29,552						2,571					

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

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
- Cigna reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)

信諾尊尚醫療保 - 保費表 (2019年10月1日起生效)

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

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Premium Waiver due to Cancer 自選癌症保費豁免								Optional Deductible Discount 自選墊底費折扣					
					Deductible Option 墊底費選項								Deductible Option 墊底費選項					
					HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$15,000		HK\$25,000		HK\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
50	29,112	2,533	5,617	489	151	13	108	9	83	7	69	6	745	65	966	84	1,156	101
51	30,059	2,615	6,148	535	168	15	120	10	93	8	77	7	772	67	1,000	87	1,196	104
52	31,074	2,703	6,707	584	187	16	133	12	103	9	86	7	799	70	1,035	90	1,238	108
53	32,226	2,804	7,179	625	207	18	148	13	114	10	95	8	826	72	1,072	93	1,281	111
54	33,558	2,920	7,682	668	228	20	163	14	126	11	105	9	855	74	1,109	96	1,326	115
55	35,085	3,052	8,203	714	251	22	179	16	138	12	115	10	884	77	1,147	100	1,371	119
56	36,799	3,202	8,819	767	280	24	200	17	154	13	129	11	915	80	1,186	103	1,419	123
57	38,762	3,372	9,471	824	312	27	222	19	171	15	143	12	947	82	1,228	107	1,468	128
58	40,882	3,557	10,308	897	346	30	246	21	190	17	159	14	980	85	1,270	110	1,519	132
59	43,295	3,767	11,210	975	382	33	272	24	210	18	175	15	1,014	88	1,314	114	1,572	137
60	46,104	4,011	12,208	1,062	421	37	300	26	231	20	193	17	1,051	91	1,362	118	1,629	142
61	49,015	4,264	13,457	1,171	471	41	336	29	259	23	217	19	1,087	95	1,409	123	1,686	147
62	52,180	4,540	14,787	1,286	525	46	374	33	289	25	241	21	1,125	98	1,458	127	1,744	152
63	55,565	4,834	16,132	1,403	583	51	416	36	321	28	268	23	1,164	101	1,509	131	1,805	157
64	59,180	5,149	17,578	1,529	645	56	460	40	355	31	296	26	1,204	105	1,562	136	1,868	163
65	65,408	5,690	17,839	1,552	737	64	525	46	405	35	339	29	1,291	112	1,675	146	2,003	174
66	69,784	6,071	19,218	1,672	821	71	585	51	451	39	377	33	1,337	116	1,734	151	2,073	180
67	74,465	6,478	20,214	1,759	909	79	648	56	500	44	418	36	1,384	120	1,795	156	2,147	187
68	79,450	6,912	21,626	1,881	1,031	90	735	64	567	49	474	41	1,433	125	1,858	162	2,222	193
69	84,949	7,391	23,002	2,001	1,173	102	837	73	645	56	539	47	1,484	129	1,924	167	2,302	200
70	89,915	7,823	24,250	2,110	1,310	114	934	81	720	63	602	52	1,518	132	1,969	171	2,355	205
71	93,498	8,134	26,205	2,280	1,435	125	1,023	89	789	69	660	57	1,573	137	2,040	177	2,440	212
72	97,081	8,446	28,311	2,463	1,562	136	1,114	97	859	75	718	62	1,630	142	2,114	184	2,529	220
73	100,662	8,758	30,616	2,664	1,694	147	1,208	105	931	81	779	68	1,690	147	2,191	191	2,621	228
74	104,243	9,069	33,113	2,881	1,839	160	1,312	114	1,011	88	846	74	1,752	152	2,272	198	2,718	236
75	108,906	9,475	36,169	3,147	2,012	175	1,435	125	1,106	96	925	80	1,835	160	2,380	207	2,847	248
76*	112,523	9,790	38,498	3,349	2,173	189	1,549	135	1,195	104	999	87	1,904	166	2,469	215	2,954	257
77*	116,144	10,105	52,766	4,591	2,389	208	1,704	148	1,314	114	1,098	96	1,976	172	2,563	223	3,066	267
78*	119,762	10,419	56,549	4,920	2,625	228	1,872	163	1,443	126	1,207	105	2,052	179	2,661	232	3,183	277
79*	123,379	10,734	60,600	5,272	2,887	251	2,058	179	1,587	138	1,327	115	2,131	185	2,764	240	3,306	288
80*	126,998	11,049	64,940	5,650	3,177	276	2,266	197	1,747	152	1,460	127	2,215	193	2,872	250	3,436	299
81*	130,807	11,380	69,588	6,054	3,449	300	2,459	214	1,896	165	1,585	138	2,302	200	2,986	260	3,572	311
82*	134,733	11,722	74,577	6,488	3,750	326	2,674	233	2,062	179	1,724	150	2,394	208	3,106	270	3,715	323
83*	138,773	12,073	78,045	6,790	4,083	355	2,911	253	2,244	195	1,876	163	2,492	217	3,232	281	3,865	336
84*	142,938	12,436	81,670	7,105	4,454	387	3,175	276	2,448	213	2,047	178	2,594	226	3,364	293	4,024	350
85*	147,227	12,809	85,467	7,436	4,870	424	3,472	302	2,677	233	2,238	195	2,702	235	3,505	305	4,192	365
86*	151,643	13,193	89,435	7,781	5,353	466	3,817	332	2,943	256	2,460	214	2,816	245	3,652	318	4,369	380
87*	156,193	13,589	93,592	8,143	5,894	513	4,203	366	3,240	282	2,709	236	2,936	255	3,809	331	4,556	396
88*	160,877	13,996	97,945	8,521	6,501	566	4,635	403	3,573	311	2,987	260	3,064	267	3,974	346	4,754	414
89*	165,705	14,416	102,498	8,917	7,178	624	5,118	445	3,946	343	3,298	287	3,199	278	4,149	361	4,963	432
90*	170,674	14,849	107,264	9,332	7,936	690	5,658	492	4,362	379	3,647	317	3,341	291	4,334	377	5,185	451
91*	175,797	15,294	112,254	9,766	8,797	765	6,272	546	4,835	421	4,042	352	3,487	303	4,524	394	5,411	471
92*	181,070	15,753	117,472	10,220	9,760	849	6,959	605	5,365	467	4,485	390	3,640	317	4,721	411	5,648	491
93*	186,499	16,225	122,942	10,696	10,839	943	7,728	672	5,958	518	4,980	433	3,799	331	4,927	429	5,895	513
94*	192,096	16,712	128,662	11,194	12,047	1,048	8,589	747	6,621	576	5,535	482	3,964	345	5,143	447	6,152	535
95*	197,858	17,214	135,211	11,763	13,394	1,165	9,550	831	7,362	640	6,154	535	4,138	360	5,367	467	6,421	559
96*	203,795	17,730	144,081	12,535	15,308	1,332	10,914	950	8,414	732	7,033	612	4,318	376	5,602	487	6,701	583
97*	209,909	18,262	153,977	13,396	17,535	1,526	12,503	1,088	9,638	839	8,056	701	4,507	392	5,846	509	6,994	608
98*	216,206	18,810	164,557	14,316	20,133	1,752	14,355	1,249	11,066	963	9,250	805	4,704	409	6,102	531	7,300	635
99*	222,693	19,374	175,871	15,301	23,162	2,015	16,515	1,437	12,730	1,108	10,641	926	4,909	427	6,368	554	7,619	663
					Age 年齡		Annual 年繳						Monthly 月繳					
Optional Dental Benefits 自選牙科保障					All Ages 任何年齡		4,318						376					
Optional Maternity Benefits 自選產科保障					18 - 45		29,552						2,571					
					46 - 49*		29,552						2,571					

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

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

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

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

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)

信諾尊尚醫療保 - 保費表 (2019年10月1日起生效)

Premium for Smoker - Worldwide (excluding US) 吸煙人士保費 - 全球 (美國除外)

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

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Premium Waiver due to Cancer 自選癌症保費豁免								Optional Deductible Discount 自選墊底費折扣					
					Deductible Option 墊底費選項								Deductible Option 墊底費選項					
					HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$15,000		HK\$25,000		HK\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	12,798	1,113	591	51	23	2	23	2	23	2	23	2	449	39	582	51	696	61
19	13,306	1,158	645	56	23	2	23	2	23	2	23	2	468	41	606	53	724	63
20	13,571	1,181	667	58	23	2	23	2	23	2	23	2	478	42	619	54	740	64
21	14,291	1,243	680	59	23	2	23	2	23	2	23	2	490	43	635	55	759	66
22	15,012	1,306	694	60	23	2	23	2	23	2	23	2	503	44	652	57	779	68
23	15,732	1,369	720	63	23	2	23	2	23	2	23	2	516	45	668	58	799	70
24	16,452	1,431	751	65	23	2	23	2	23	2	23	2	529	46	685	60	819	71
25	17,182	1,495	772	67	23	2	23	2	23	2	23	2	542	47	703	61	840	73
26	17,904	1,558	833	72	23	2	23	2	23	2	23	2	555	48	720	63	860	75
27	18,624	1,620	880	77	23	2	23	2	23	2	23	2	569	50	737	64	881	77
28	19,342	1,683	988	86	23	2	23	2	23	2	23	2	582	51	754	66	902	78
29	20,065	1,746	1,104	96	23	2	23	2	23	2	23	2	595	52	772	67	923	80
30	21,183	1,843	1,248	109	23	2	23	2	23	2	23	2	621	54	804	70	962	84
31	21,522	1,872	1,353	118	23	2	23	2	23	2	23	2	635	55	822	72	983	86
32	21,917	1,907	1,475	128	24	2	23	2	23	2	23	2	649	56	841	73	1,005	87
33	22,340	1,944	1,620	141	28	2	23	2	23	2	23	2	663	58	859	75	1,027	89
34	22,792	1,983	1,791	156	31	3	23	2	23	2	23	2	677	59	877	76	1,049	91
35	23,121	2,012	1,959	170	35	3	25	2	23	2	23	2	686	60	889	77	1,063	92
36	23,681	2,060	2,136	186	41	4	29	3	23	2	23	2	700	61	908	79	1,085	94
37	24,299	2,114	2,329	203	46	4	33	3	25	2	23	2	715	62	926	81	1,108	96
38	25,026	2,177	2,498	217	52	5	37	3	29	3	24	2	729	63	945	82	1,130	98
39	25,924	2,255	2,678	233	59	5	42	4	32	3	27	2	744	65	964	84	1,153	100
40	27,132	2,360	2,924	254	66	6	47	4	36	3	30	3	767	67	995	87	1,190	104
41	27,740	2,413	3,131	272	77	7	55	5	42	4	35	3	799	70	1,035	90	1,238	108
42	28,350	2,466	3,376	294	88	8	63	5	48	4	40	3	831	72	1,077	94	1,288	112
43	29,200	2,540	3,655	318	100	9	71	6	55	5	46	4	864	75	1,120	97	1,339	116
44	30,050	2,614	3,965	345	113	10	80	7	62	5	52	5	898	78	1,165	101	1,393	121
45	30,003	2,610	4,174	363	123	11	88	8	68	6	57	5	907	79	1,176	102	1,406	122
46	30,828	2,682	4,596	400	140	12	100	9	77	7	64	6	943	82	1,222	106	1,461	127
47	31,820	2,768	5,052	440	158	14	113	10	87	8	73	6	980	85	1,270	110	1,519	132
48	33,031	2,874	5,480	477	178	15	127	11	98	9	82	7	1,018	89	1,320	115	1,578	137
49	34,405	2,993	5,928	516	199	17	142	12	110	10	92	8	1,058	92	1,371	119	1,640	143
					Age 年齡		Annual 年繳						Monthly 月繳					
Optional Dental Benefits 自選牙科保障					All Ages 任何年齡		4,558						397					
Optional Maternity Benefits 自選產科保障					18 - 45		29,552						2,571					
					46 - 49*		29,552						2,571					

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

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

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

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

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)

信諾尊尚醫療保 - 保費表 (2019年10月1日起生效)

Premium for Smoker - Worldwide (excluding US) 吸煙人士保費 - 全球 (美國除外)

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

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Premium Waiver due to Cancer 自選癌症保費豁免								Optional Deductible Discount 自選墊底費折扣					
					Deductible Option 墊底費選項								Deductible Option 墊底費選項					
					HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$15,000		HK\$25,000		HK\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
50	35,275	3,069	6,383	555	221	19	158	14	122	11	102	9	1,092	95	1,415	123	1,692	147
51	36,424	3,169	6,987	608	247	21	176	15	136	12	114	10	1,134	99	1,470	128	1,758	153
52	37,658	3,276	7,625	663	276	24	197	17	152	13	127	11	1,178	102	1,527	133	1,826	159
53	39,049	3,397	8,160	710	306	27	218	19	168	15	141	12	1,223	106	1,586	138	1,896	165
54	40,664	3,538	8,732	760	339	29	242	21	186	16	156	14	1,270	110	1,647	143	1,969	171
55	42,516	3,699	9,323	811	374	33	267	23	206	18	172	15	1,318	115	1,708	149	2,043	178
56	44,592	3,880	10,023	872	419	36	299	26	230	20	193	17	1,368	119	1,774	154	2,121	185
57	46,970	4,086	10,761	936	468	41	334	29	257	22	215	19	1,421	124	1,842	160	2,203	192
58	49,539	4,310	11,715	1,019	520	45	371	32	286	25	239	21	1,475	128	1,912	166	2,287	199
59	52,462	4,564	12,741	1,108	576	50	411	36	317	28	265	23	1,531	133	1,985	173	2,374	207
60	55,864	4,860	13,876	1,207	638	56	455	40	351	31	293	25	1,593	139	2,065	180	2,469	215
61	59,395	5,167	15,293	1,330	717	62	511	44	394	34	330	29	1,653	144	2,144	187	2,564	223
62	63,227	5,501	16,804	1,462	802	70	572	50	441	38	369	32	1,717	149	2,226	194	2,662	232
63	67,333	5,858	18,334	1,595	893	78	637	55	491	43	411	36	1,783	155	2,311	201	2,764	240
64	71,713	6,239	19,976	1,738	991	86	707	62	545	47	456	40	1,851	161	2,400	209	2,871	250
65	79,260	6,896	20,273	1,764	1,136	99	810	70	625	54	522	45	1,992	173	2,583	225	3,089	269
66	84,562	7,357	21,841	1,900	1,270	110	905	79	698	61	584	51	2,069	180	2,683	233	3,209	279
67	90,234	7,850	22,975	1,999	1,411	123	1,006	88	776	68	649	56	2,149	187	2,787	242	3,333	290
68	96,275	8,376	24,577	2,138	1,607	140	1,146	100	884	77	739	64	2,233	194	2,896	252	3,463	301
69	102,938	8,956	26,143	2,274	1,835	160	1,308	114	1,009	88	844	73	2,321	202	3,009	262	3,599	313
70	108,956	9,479	27,561	2,398	2,055	179	1,465	127	1,130	98	945	82	2,383	207	3,089	269	3,695	321
71	113,297	9,857	29,784	2,591	2,260	197	1,611	140	1,243	108	1,039	90	2,477	215	3,212	279	3,841	334
72	117,639	10,235	32,176	2,799	2,468	215	1,760	153	1,357	118	1,135	99	2,576	224	3,340	291	3,995	348
73	121,979	10,612	34,798	3,027	2,686	234	1,915	167	1,477	128	1,235	107	2,679	233	3,474	302	4,155	361
74	126,320	10,990	37,632	3,274	2,926	255	2,087	182	1,609	140	1,345	117	2,788	243	3,615	315	4,323	376
75	131,968	11,481	41,106	3,576	3,213	280	2,291	199	1,767	154	1,477	128	2,930	255	3,800	331	4,545	395
76*	136,356	11,863	43,752	3,806	3,481	303	2,482	216	1,914	167	1,600	139	3,051	265	3,956	344	4,732	412
77*	140,737	12,244	59,970	5,217	3,841	334	2,739	238	2,112	184	1,766	154	3,177	276	4,120	358	4,928	429
78*	145,124	12,626	64,268	5,591	4,235	368	3,020	263	2,329	203	1,947	169	3,310	288	4,293	373	5,134	447
79*	149,508	13,007	68,874	5,992	4,673	407	3,332	290	2,569	224	2,148	187	3,450	300	4,474	389	5,351	466
80*	153,891	13,389	73,806	6,421	5,161	449	3,680	320	2,838	247	2,372	206	3,598	313	4,665	406	5,580	485
81*	158,507	13,790	79,089	6,881	5,621	489	4,008	349	3,090	269	2,584	225	3,753	327	4,867	423	5,821	506
82*	163,265	14,204	84,759	7,374	6,134	534	4,374	381	3,372	293	2,820	245	3,917	341	5,079	442	6,075	529
83*	168,163	14,630	88,698	7,717	6,700	583	4,777	416	3,684	321	3,080	268	4,090	356	5,304	461	6,344	552
84*	173,207	15,069	92,818	8,075	7,335	638	5,230	455	4,032	351	3,371	293	4,272	372	5,541	482	6,627	577
85*	178,402	15,521	97,132	8,450	8,047	700	5,738	499	4,424	385	3,699	322	4,466	389	5,792	504	6,927	603
86*	183,753	15,987	101,645	8,843	8,877	772	6,329	551	4,880	425	4,080	355	4,670	406	6,057	527	7,245	630
87*	189,267	16,466	106,366	9,254	9,808	853	6,993	608	5,392	469	4,508	392	4,887	425	6,338	551	7,581	660
88*	194,947	16,960	111,315	9,684	10,855	944	7,740	673	5,968	519	4,989	434	5,117	445	6,636	577	7,938	691
89*	200,793	17,469	116,489	10,135	12,028	1,046	8,576	746	6,612	575	5,528	481	5,360	466	6,952	605	8,316	723
90*	206,817	17,993	121,906	10,606	13,343	1,161	9,514	828	7,336	638	6,133	534	5,619	489	7,287	634	8,717	758
91*	213,021	18,533	127,579	11,099	14,842	1,291	10,582	921	8,159	710	6,821	593	5,885	512	7,632	664	9,129	794
92*	219,414	19,089	133,511	11,615	16,524	1,438	11,782	1,025	9,084	790	7,594	661	6,163	536	7,993	695	9,561	832
93*	225,994	19,661	139,726	12,156	18,414	1,602	13,129	1,142	10,123	881	8,463	736	6,454	561	8,371	728	10,014	871
94*	232,774	20,251	146,225	12,722	20,537	1,787	14,643	1,274	11,290	982	9,438	821	6,760	588	8,767	763	10,487	912
95*	239,758	20,859	153,669	13,369	22,913	1,993	16,337	1,421	12,596	1,096	10,530	916	7,079	616	9,182	799	10,983	956
96*	246,952	21,485	163,750	14,246	26,277	2,286	18,735	1,630	14,445	1,257	12,076	1,051	7,414	645	9,616	837	11,503	1,001
97*	254,361	22,129	174,995	15,225	30,205	2,628	21,536	1,874	16,605	1,445	13,881	1,208	7,764	675	10,071	876	12,047	1,048
98*	261,989	22,793	187,021	16,271	34,800	3,028	24,812	2,159	19,130	1,664	15,992	1,391	8,131	707	10,547	918	12,617	1,098
99*	269,850	23,477	199,880	17,390	40,174	3,495	28,644	2,492	22,084	1,921	18,461	1,606	8,516	741	11,045	961	13,213	1,150
					Age 年齡		Annual 年繳						Monthly 月繳					
Optional Dental Benefits 自選牙科保障					All Ages 任何年齡		4,558						397					
Optional Maternity Benefits 自選產科保障					18 - 45		29,552						2,571					
					46 - 49*		29,552						2,571					

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

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

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

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)

信諾尊尚醫療保 - 保費表 (2019年10月1日起生效)

Premium for Smoker - Worldwide 吸煙人士保費 - 全球

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

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Premium Waiver due to Cancer 自選癌症保費豁免								Optional Deductible Discount 自選墊底費折扣					
					Deductible Option 墊底費選項								Deductible Option 墊底費選項					
					HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$15,000		HK\$25,000		HK\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	17,601	1,531	652	57	23	2	23	2	23	2	23	2	836	73	1,084	94	1,296	113
19	18,299	1,592	711	62	23	2	23	2	23	2	23	2	871	76	1,128	98	1,349	117
20	18,667	1,624	732	64	23	2	23	2	23	2	23	2	889	77	1,152	100	1,377	120
21	19,656	1,710	748	65	23	2	23	2	23	2	23	2	911	79	1,182	103	1,413	123
22	20,648	1,796	763	66	23	2	23	2	23	2	23	2	935	81	1,212	105	1,448	126
23	21,637	1,882	792	69	23	2	23	2	23	2	23	2	958	83	1,242	108	1,485	129
24	22,627	1,969	828	72	23	2	23	2	23	2	23	2	981	85	1,272	111	1,521	132
25	23,634	2,056	849	74	23	2	23	2	23	2	23	2	1,006	88	1,304	113	1,559	136
26	24,626	2,142	917	80	23	2	23	2	23	2	23	2	1,029	90	1,334	116	1,595	139
27	25,613	2,228	968	84	23	2	23	2	23	2	23	2	1,053	92	1,365	119	1,632	142
28	26,605	2,315	1,086	94	25	2	23	2	23	2	23	2	1,077	94	1,397	122	1,670	145
29	27,597	2,401	1,214	106	28	2	23	2	23	2	23	2	1,102	96	1,428	124	1,707	149
30	29,135	2,535	1,375	120	32	3	23	2	23	2	23	2	1,148	100	1,488	129	1,779	155
31	29,600	2,575	1,489	130	38	3	27	2	23	2	23	2	1,173	102	1,520	132	1,818	158
32	30,145	2,623	1,623	141	44	4	32	3	24	2	23	2	1,198	104	1,553	135	1,856	161
33	30,727	2,673	1,783	155	51	4	36	3	28	2	23	2	1,223	106	1,585	138	1,895	165
34	31,350	2,727	1,970	171	58	5	41	4	32	3	27	2	1,248	109	1,618	141	1,935	168
35	31,802	2,767	2,154	187	64	6	46	4	35	3	30	3	1,264	110	1,639	143	1,959	170
36	32,572	2,834	2,349	204	75	7	53	5	41	4	34	3	1,290	112	1,672	145	1,999	174
37	33,420	2,908	2,561	223	85	7	61	5	47	4	39	3	1,315	114	1,705	148	2,039	177
38	34,423	2,995	2,749	239	96	8	69	6	53	5	44	4	1,341	117	1,739	151	2,079	181
39	35,657	3,102	2,945	256	108	9	77	7	59	5	50	4	1,367	119	1,773	154	2,119	184
40	37,318	3,247	3,216	280	122	11	87	8	67	6	56	5	1,410	123	1,828	159	2,185	190
41	38,154	3,319	3,443	300	140	12	100	9	77	7	65	6	1,463	127	1,896	165	2,267	197
42	38,993	3,392	3,712	323	160	14	114	10	88	8	74	6	1,517	132	1,967	171	2,351	205
43	40,165	3,494	4,020	350	182	16	129	11	100	9	84	7	1,573	137	2,039	177	2,439	212
44	41,333	3,596	4,361	379	205	18	146	13	112	10	94	8	1,631	142	2,114	184	2,528	220
45	41,265	3,590	4,591	399	223	19	159	14	122	11	102	9	1,641	143	2,128	185	2,544	221
46	42,404	3,689	5,056	440	253	22	180	16	139	12	116	10	1,701	148	2,205	192	2,637	229
47	43,765	3,808	5,559	484	285	25	203	18	157	14	131	11	1,763	153	2,285	199	2,732	238
48	45,430	3,952	6,027	524	320	28	228	20	176	15	147	13	1,826	159	2,368	206	2,831	246
49	47,323	4,117	6,521	567	357	31	254	22	196	17	164	14	1,892	165	2,453	213	2,933	255
					Age 年齡		Annual 年繳						Monthly 月繳					
Optional Dental Benefits 自選牙科保障					All Ages 任何年齡		4,797						417					
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Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 October 2019)

信諾尊尚醫療保 - 保費表 (2019年10月1日起生效)

Premium for Smoker - Worldwide 吸煙人士保費 - 全球

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

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Premium Waiver due to Cancer 自選癌症保費豁免								Optional Deductible Discount 自選墊底費折扣					
					Deductible Option 墊底費選項								Deductible Option 墊底費選項					
					HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$15,000		HK\$25,000		HK\$50,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
50	48,520	4,221	7,021	611	394	34	281	24	217	19	181	16	1,947	169	2,524	220	3,018	263
51	50,101	4,359	7,685	669	440	38	314	27	242	21	202	18	2,016	175	2,614	227	3,125	272
52	51,794	4,506	8,384	729	489	43	348	30	269	23	225	20	2,088	182	2,707	236	3,236	282
53	53,710	4,673	8,975	781	541	47	386	34	298	26	249	22	2,162	188	2,803	244	3,351	292
54	55,929	4,866	9,604	836	597	52	426	37	329	29	275	24	2,238	195	2,902	252	3,470	302
55	58,478	5,088	10,254	892	657	57	468	41	361	31	302	26	2,315	201	3,002	261	3,589	312
56	61,336	5,336	11,026	959	734	64	524	46	404	35	338	29	2,397	209	3,108	270	3,716	323
57	64,605	5,621	11,838	1,030	817	71	583	51	449	39	376	33	2,481	216	3,217	280	3,847	335
58	68,137	5,928	12,886	1,121	906	79	646	56	498	43	417	36	2,569	224	3,330	290	3,982	346
59	72,159	6,278	14,015	1,219	1,001	87	714	62	550	48	460	40	2,659	231	3,447	300	4,122	359
60	76,839	6,685	15,264	1,328	1,104	96	787	68	607	53	508	44	2,757	240	3,575	311	4,275	372
61	81,697	7,108	16,823	1,464	1,237	108	882	77	680	59	569	50	2,854	248	3,701	322	4,425	385
62	86,967	7,566	18,485	1,608	1,380	120	984	86	759	66	634	55	2,955	257	3,831	333	4,581	399
63	92,614	8,057	20,168	1,755	1,532	133	1,092	95	843	73	705	61	3,059	266	3,967	345	4,743	413
64	98,637	8,581	21,974	1,912	1,696	148	1,209	105	932	81	780	68	3,168	276	4,107	357	4,911	427
65	109,016	9,484	22,301	1,940	1,938	169	1,382	120	1,066	93	891	78	3,398	296	4,406	383	5,269	458
66	116,311	10,119	24,024	2,090	2,160	188	1,540	134	1,188	103	993	86	3,519	306	4,563	397	5,457	475
67	124,111	10,798	25,273	2,199	2,393	208	1,707	149	1,316	114	1,101	96	3,645	317	4,726	411	5,652	492
68	132,421	11,521	27,037	2,352	2,717	236	1,937	169	1,494	130	1,249	109	3,776	329	4,896	426	5,855	509
69	141,585	12,318	28,759	2,502	3,093	269	2,205	192	1,701	148	1,422	124	3,913	340	5,073	441	6,066	528
70	149,864	13,038	30,317	2,638	3,454	300	2,463	214	1,899	165	1,588	138	4,005	348	5,193	452	6,210	540
71	155,834	13,558	32,763	2,850	3,787	329	2,700	235	2,082	181	1,741	151	4,151	361	5,383	468	6,437	560
72	161,807	14,077	35,394	3,079	4,124	359	2,940	256	2,268	197	1,896	165	4,304	374	5,581	486	6,674	581
73	167,776	14,597	38,277	3,330	4,474	389	3,190	278	2,460	214	2,058	179	4,464	388	5,788	504	6,921	602
74	173,748	15,116	41,395	3,601	4,861	423	3,466	302	2,673	233	2,235	194	4,631	403	6,004	522	7,180	625
75	181,517	15,792	45,215	3,934	5,321	463	3,794	330	2,926	255	2,447	213	4,853	422	6,293	547	7,525	655
76*	187,546	16,317	48,128	4,187	5,748	500	4,098	357	3,161	275	2,643	230	5,038	438	6,532	568	7,811	680
77*	193,578	16,841	65,968	5,739	6,324	550	4,509	392	3,477	302	2,908	253	5,231	455	6,783	590	8,112	706
78*	199,609	17,366	70,695	6,150	6,952	605	4,957	431	3,823	333	3,197	278	5,434	473	7,046	613	8,426	733
79*	205,638	17,891	75,761	6,591	7,648	665	5,453	474	4,206	366	3,517	306	5,647	491	7,322	637	8,757	762
80*	211,671	18,415	81,187	7,063	8,422	733	6,005	522	4,631	403	3,872	337	5,871	511	7,613	662	9,104	792
81*	218,020	18,968	87,000	7,569	9,145	796	6,521	567	5,029	438	4,205	366	6,106	531	7,918	689	9,469	824
82*	224,561	19,537	93,234	8,111	9,950	866	7,095	617	5,471	476	4,575	398	6,354	553	8,239	717	9,853	857
83*	231,298	20,123	97,567	8,488	10,837	943	7,727	672	5,959	518	4,983	434	6,615	576	8,578	746	10,258	892
84*	238,238	20,727	102,101	8,883	11,828	1,029	8,433	734	6,504	566	5,438	473	6,891	600	8,935	777	10,685	930
85*	245,385	21,348	106,846	9,296	12,939	1,126	9,226	803	7,115	619	5,949	518	7,181	625	9,312	810	11,136	969
86*	252,747	21,989	111,811	9,728	14,230	1,238	10,146	883	7,824	681	6,543	569	7,488	651	9,710	845	11,612	1,010
87*	260,329	22,649	117,004	10,179	15,677	1,364	11,178	972	8,620	750	7,208	627	7,812	680	10,130	881	12,114	1,054
88*	268,139	23,328	122,448	10,653	17,299	1,505	12,334	1,073	9,512	828	7,954	692	8,155	709	10,575	920	12,647	1,100
89*	276,182	24,028	128,140	11,148	19,110	1,663	13,626	1,185	10,508	914	8,787	764	8,518	741	11,046	961	13,210	1,149
90*	284,468	24,749	134,096	11,666	21,139	1,839	15,072	1,311	11,623	1,011	9,719	846	8,903	775	11,545	1,004	13,807	1,201
91*	293,002	25,491	140,337	12,209	23,443	2,040	16,715	1,454	12,890	1,121	10,778	938	9,296	809	12,055	1,049	14,417	1,254
92*	301,792	26,256	146,859	12,777	26,023	2,264	18,554	1,614	14,308	1,245	11,965	1,041	9,707	845	12,588	1,095	15,054	1,310
93*	310,846	27,044	153,699	13,372	28,914	2,516	20,616	1,794	15,898	1,383	13,294	1,157	10,136	882	13,144	1,144	15,719	1,368
94*	320,171	27,855	160,848	13,994	32,151	2,797	22,924	1,994	17,678	1,538	14,782	1,286	10,584	921	13,725	1,194	16,414	1,428
95*	329,775	28,690	169,037	14,706	35,765	3,112	25,501	2,219	19,665	1,711	16,443	1,431	11,052	962	14,332	1,247	17,140	1,491
96*	339,670	29,551	180,125	15,671	40,895	3,558	29,158	2,537	22,485	1,956	18,801	1,636	11,540	1,004	14,965	1,302	17,897	1,557
97*	349,859	30,438	192,495	16,747	46,870	4,078	33,418	2,907	25,770	2,242	21,548	1,875	12,050	1,048	15,627	1,360	18,688	1,626
98*	360,354	31,351	205,724	17,898	53,840	4,684	38,388	3,340	29,602	2,575	24,752	2,153	12,583	1,095	16,317	1,420	19,514	1,698
99*	371,166	32,291	219,868	19,129	61,971	5,391	44,185	3,844	34,072	2,964	28,490	2,479	13,139	1,143	17,038	1,482	20,377	1,773
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Cigna Worldwide General Insurance Company Limited

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Issued by Cigna

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