

每年保費表 — 守護一生醫療保障計劃 (適用於香港或澳門居民)
Annual Premium Table — ManuGuard Medical Plan
(for Hong Kong or Macau residents)

保費將於每個保單周年日隨受保人最接近一個生日所達之歲數改變及並非保證。以下每年保費表由2024年7月1日開始生效，有關保費只供參考及可能會隨時更改而不另行通知。

The premiums will vary depending on the age nearest birthday of the life insured at each policy anniversary and are not guaranteed. The annual premium table below (which comes into effect on July 1, 2024) is for reference only and may be revised from time to time without notice to you.

男性 Male 每年保費表 (港元)^ Annual Premium Table (HK\$)^

	私家 Private			半私家 Semi-Private			普通 Ward			基礎 Essential		
年齡# Age#	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus
0	12,845	17,488	20,986	7,193	9,321	11,649	3,586	5,677	6,814	1,273	2,579	3,095
1	12,096	16,468	19,761	6,771	8,776	10,971	3,376	5,346	6,415	1,199	2,427	2,915
2	11,306	15,391	18,469	6,329	8,202	10,254	3,156	4,996	5,996	1,120	2,271	2,724
3	10,567	14,365	17,238	5,926	7,684	9,605	2,966	4,684	5,626	1,036	2,147	2,571
4	9,950	13,525	16,229	5,581	7,233	9,042	2,792	4,412	5,297	976	2,020	2,422
5	9,321	12,677	15,211	5,229	6,781	8,476	2,617	4,135	4,966	913	1,893	2,267
6	8,704	11,835	14,201	4,881	6,330	7,913	2,443	3,861	4,638	852	1,769	2,118
7	8,197	11,144	13,374	4,599	5,963	7,452	2,301	3,636	4,365	802	1,665	1,996
8	7,699	10,466	12,559	4,318	5,597	6,997	2,161	3,413	4,099	755	1,564	1,874
9	7,225	9,820	11,783	4,052	5,252	6,566	2,028	3,203	3,848	706	1,468	1,759
10	7,110	9,626	11,550	3,975	5,138	6,424	1,971	3,129	3,759	694	1,430	1,713
11	6,970	9,433	11,320	3,896	5,036	6,294	1,932	3,067	3,684	681	1,400	1,678
12	6,832	9,245	11,095	3,817	4,934	6,168	1,893	3,005	3,609	667	1,373	1,644
13	6,695	9,061	10,871	3,741	4,836	6,044	1,856	2,946	3,538	654	1,346	1,612
14	6,562	8,881	10,657	3,669	4,741	5,924	1,817	2,886	3,467	640	1,319	1,580
15	6,696	9,063	10,875	3,741	4,836	6,046	1,857	2,946	3,538	654	1,346	1,612
16	6,833	9,247	11,097	3,817	4,936	6,169	1,894	3,007	3,610	667	1,374	1,646
17	6,972	9,435	11,324	3,898	5,037	6,295	1,932	3,068	3,685	681	1,400	1,678
18	7,432	10,053	12,065	4,153	5,367	6,709	2,062	3,269	3,927	725	1,494	1,787
19	7,883	10,670	12,804	4,406	5,696	7,119	2,186	3,468	4,166	770	1,585	1,897
20	8,361	11,290	13,549	4,669	6,024	7,530	2,314	3,669	4,404	816	1,674	2,007
21	8,811	11,900	14,279	4,921	6,349	7,936	2,439	3,866	4,644	883	1,809	2,167
22	9,172	12,389	14,867	5,123	6,611	8,264	2,540	4,025	4,834	941	1,931	2,312
23	9,515	12,854	15,422	5,316	6,857	8,571	2,632	4,175	5,015	1,001	2,050	2,454
24	9,646	13,030	15,635	5,388	6,953	8,692	2,671	4,234	5,084	1,037	2,125	2,548
25	9,747	13,162	15,794	5,444	7,024	8,779	2,697	4,276	5,136	1,072	2,197	2,631
26	9,980	13,478	16,175	5,572	7,193	8,990	2,762	4,379	5,260	1,097	2,251	2,693
27	10,158	13,722	16,465	5,674	7,321	9,150	2,812	4,457	5,354	1,117	2,292	2,742
28	10,305	13,920	16,705	5,757	7,426	9,286	2,852	4,523	5,431	1,133	2,325	2,783
29	10,430	14,087	16,905	5,826	7,516	9,397	2,886	4,577	5,497	1,146	2,352	2,816
30	10,541	14,223	17,066	5,882	7,586	9,482	2,911	4,617	5,546	1,156	2,374	2,841

 男性 Male 每年保費表 (港元)^ **Annual Premium Table (HK\$)^**

	私家 Private			半私家 Semi-Private			普通 Ward			基礎 Essential		
年齡# Age#	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus
31	10,692	14,428	17,313	5,967	7,696	9,620	2,953	4,683	5,624	1,172	2,409	2,881
32	10,855	14,649	17,578	6,058	7,813	9,766	2,999	4,755	5,711	1,191	2,445	2,927
33	11,391	15,372	18,444	6,356	8,198	10,248	3,145	4,990	5,992	1,250	2,566	3,070
34	11,641	15,709	18,850	6,495	8,378	10,472	3,213	5,100	6,126	1,277	2,621	3,137
35	11,950	16,111	19,332	6,665	8,591	10,737	3,299	5,230	6,281	1,314	2,693	3,217
36	12,282	16,561	19,873	6,852	8,831	11,038	3,393	5,375	6,455	1,349	2,769	3,307
37	12,661	17,072	20,486	7,062	9,103	11,378	3,496	5,542	6,656	1,391	2,855	3,409
38	13,050	17,599	21,116	7,279	9,385	11,729	3,603	5,713	6,861	1,434	2,942	3,516
39	13,450	18,142	21,769	7,505	9,674	12,091	3,714	5,889	7,072	1,477	3,033	3,622
40	13,880	18,706	22,446	7,737	9,972	12,465	3,826	6,070	7,290	1,522	3,129	3,734
41	14,351	19,341	23,208	8,000	10,311	12,887	3,955	6,276	7,536	1,574	3,235	3,861
42	14,820	19,976	23,971	8,261	10,649	13,310	4,084	6,481	7,785	1,625	3,342	3,986
43	15,298	20,620	24,746	8,528	10,993	13,742	4,216	6,691	8,035	1,678	3,448	4,115
44	15,772	21,265	25,516	8,794	11,337	14,171	4,348	6,901	8,287	1,728	3,553	4,243
45	16,723	22,519	27,022	9,315	12,001	15,000	4,608	7,306	8,774	1,835	3,768	4,493
46	17,634	23,751	28,500	9,825	12,659	15,824	4,859	7,707	9,255	1,935	3,974	4,739
47	18,545	24,985	29,980	10,333	13,318	16,645	5,110	8,105	9,735	2,034	4,177	4,986
48	19,458	26,217	31,457	10,843	13,974	17,468	5,361	8,505	10,214	2,134	4,384	5,232
49	20,367	27,448	32,937	11,350	14,631	18,289	5,613	8,905	10,694	2,233	4,591	5,479
50	21,329	28,708	34,447	11,876	15,298	19,122	5,872	9,312	11,183	2,339	4,799	5,729
51	22,239	29,940	35,923	12,385	15,954	19,943	6,123	9,712	11,663	2,385	4,894	5,843
52	23,755	31,986	38,382	13,232	17,047	21,308	6,540	10,376	12,462	2,489	5,110	6,101
53	25,135	33,853	40,622	14,003	18,042	22,554	6,921	10,983	13,189	2,571	5,282	6,307
54	26,375	35,529	42,634	14,696	18,937	23,671	7,261	11,526	13,841	2,633	5,411	6,463
55	27,580	37,068	44,479	15,341	19,744	24,678	7,591	12,024	14,438	2,691	5,498	6,580
56	28,666	38,538	46,243	15,950	20,528	25,660	7,890	12,501	15,010	2,796	5,719	6,842
57	29,744	39,997	47,994	16,552	21,305	26,631	8,186	12,972	15,579	2,901	5,934	7,099
58	31,048	41,762	50,112	17,281	22,246	27,808	8,547	13,547	16,267	3,027	6,195	7,414
59	32,602	43,859	52,627	18,147	23,366	29,205	8,974	14,226	17,084	3,179	6,506	7,786
60	34,585	46,405	55,681	19,208	24,699	30,874	9,498	15,044	18,065	3,369	6,879	8,239
61	37,472	50,289	60,342	20,818	26,769	33,461	10,292	16,303	19,577	3,632	7,456	8,929
62	39,686	53,279	63,931	22,055	28,367	35,455	10,900	17,274	20,742	3,846	7,898	9,461
63	41,970	56,370	67,638	23,326	30,012	37,514	11,526	18,275	21,946	4,085	8,354	10,005
64	44,385	59,631	71,551	24,674	31,752	39,685	12,191	19,332	23,216	4,320	8,836	10,584
65	47,310	63,336	75,995	26,231	33,683	42,101	12,986	20,528	24,646	4,613	9,367	11,248
66	49,446	66,235	79,476	27,414	35,225	44,030	13,572	21,464	25,772	4,822	9,791	11,755
67	51,607	69,173	82,998	28,612	36,788	45,983	14,165	22,417	26,914	5,032	10,218	12,270
68	53,835	72,204	86,638	29,846	38,403	48,000	14,779	23,398	28,091	5,250	10,663	12,798
69	56,167	75,378	90,445	31,140	40,089	50,109	15,417	24,425	29,324	5,477	11,124	13,353
70	58,612	78,704	94,439	32,485	41,859	52,323	16,076	25,500	30,613	5,712	11,609	13,937
71*	61,177	82,201	98,635	33,905	43,720	54,648	16,780	26,633	31,970	5,963	12,118	14,546
72*	63,868	85,872	103,039	35,396	45,673	57,088	17,518	27,821	33,395	6,224	12,652	15,187
73*	66,656	89,675	107,606	36,940	47,698	59,621	18,282	29,051	34,873	6,497	13,204	15,848
74*	68,921	92,787	111,337	38,195	49,353	61,690	18,904	30,058	36,080	6,717	13,652	16,389

 男性 Male 每年保費表 (港元)^ **Annual Premium Table (HK\$)^**

	私家 Private			半私家 Semi-Private			普通 Ward			基礎 Essential		
年齡# Age#	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus
75*	70,996	95,647	114,772	39,345	50,876	63,593	19,473	30,986	37,189	6,920	14,065	16,882
76*	73,040	98,470	118,158	40,476	52,378	65,472	20,033	31,896	38,283	7,118	14,470	17,367
77*	75,052	101,252	121,500	41,592	53,861	67,324	20,586	32,800	39,363	7,313	14,871	17,845
78*	77,033	103,996	124,794	42,688	55,321	69,151	21,128	33,685	40,426	7,508	15,263	18,317
79*	78,982	106,702	128,041	43,767	56,763	70,952	21,663	34,561	41,476	7,698	15,650	18,780
80*	80,968	109,395	131,274	44,912	58,210	72,762	22,294	35,462	42,554	7,940	16,073	19,287
81*	83,407	112,691	135,227	46,264	59,962	74,953	22,964	36,531	43,836	8,179	16,556	19,868
82*	85,619	115,677	138,812	47,490	61,552	76,940	23,574	37,500	44,997	8,396	16,995	20,393
83*	87,462	118,260	141,912	48,535	62,930	78,664	24,080	38,335	46,001	8,571	17,367	20,840
84*	89,274	120,808	144,968	49,562	64,289	80,362	24,579	39,157	46,989	8,742	17,734	21,280
85*	90,445	122,491	146,990	50,236	65,190	81,488	24,900	39,701	47,640	8,850	17,971	21,566
86*	91,631	124,197	149,037	50,917	66,101	82,625	25,226	40,249	48,301	8,958	18,213	21,856
87*	92,827	125,925	151,109	51,607	67,024	83,779	25,554	40,807	48,970	9,069	18,458	22,150
88*	94,039	127,673	153,208	52,305	67,960	84,949	25,887	41,372	49,646	9,181	18,706	22,446
89*	95,263	129,443	155,331	53,011	68,905	86,131	26,223	41,942	50,331	9,292	18,957	22,747
90*	96,503	131,235	157,484	53,725	69,865	87,330	26,564	42,521	51,024	9,405	19,208	23,050
91*	97,754	133,052	159,661	54,448	70,836	88,544	26,907	43,106	51,727	9,520	19,465	23,358
92*	99,021	134,889	161,867	55,180	71,818	89,772	27,254	43,699	52,437	9,636	19,723	23,669
93*	100,300	136,751	164,100	55,920	72,812	91,017	27,606	44,298	53,157	9,753	19,986	23,985
94*	101,594	138,633	166,361	56,669	73,821	92,275	27,961	44,905	53,886	9,871	20,250	24,303
95*	102,901	140,540	168,648	57,428	74,841	93,550	28,320	45,519	54,625	9,989	20,521	24,624
96*	104,223	142,470	170,964	58,194	75,874	94,841	28,683	46,142	55,370	10,110	20,791	24,949
97*	105,559	144,424	173,310	58,970	76,920	96,148	29,048	46,771	56,126	10,231	21,066	25,280
98*	106,909	146,402	175,683	59,753	77,977	97,473	29,418	47,407	56,890	10,353	21,343	25,613
99*	108,277	148,406	178,090	60,548	79,050	98,817	29,794	48,055	57,666	10,477	21,626	25,951
100*	108,819	149,148	178,980	60,851	79,445	99,312	29,943	48,295	57,954	10,529	21,734	26,081
101*	109,363	149,894	179,875	61,155	79,842	99,808	30,093	48,537	58,244	10,582	21,843	26,211
102*	109,909	150,644	180,774	61,461	80,241	100,307	30,244	48,780	58,535	10,635	21,952	26,342
103*	110,459	151,397	181,678	61,768	80,642	100,809	30,395	49,023	58,828	10,688	22,062	26,474
104*	111,011	152,154	182,586	62,077	81,046	101,313	30,547	49,269	59,122	10,742	22,172	26,606
105*	111,566	152,915	183,499	62,388	81,451	101,819	30,700	49,515	59,418	10,795	22,283	26,739
106*	112,124	153,679	184,417	62,700	81,858	102,328	30,853	49,762	59,715	10,849	22,394	26,873
107*	112,685	154,448	185,339	63,013	82,267	102,840	31,007	50,011	60,014	10,904	22,506	27,007
108*	113,248	155,220	186,266	63,328	82,679	103,354	31,162	50,261	60,314	10,958	22,619	27,142
109*	113,814	155,996	187,197	63,645	83,092	103,871	31,318	50,513	60,615	11,013	22,732	27,278
110*	114,384	156,776	188,133	63,963	83,508	104,390	31,475	50,765	60,918	11,068	22,846	27,414
111*	114,955	157,560	189,074	64,283	83,925	104,912	31,632	51,019	61,223	11,123	22,960	27,552
112*	115,530	158,348	190,019	64,604	84,345	105,437	31,790	51,274	61,529	11,179	23,075	27,689
113*	116,108	159,139	190,969	64,927	84,766	105,964	31,949	51,530	61,837	11,235	23,190	27,828
114*	116,688	159,935	191,924	65,252	85,190	106,494	32,109	51,788	62,146	11,291	23,306	27,967
115*	117,272	160,735	192,884	65,578	85,616	107,026	32,270	52,047	62,457	11,347	23,423	28,107
116*	117,858	161,538	193,848	65,906	86,044	107,561	32,431	52,307	62,769	11,404	23,540	28,247
117*	118,448	162,346	194,817	66,235	86,475	108,099	32,593	52,569	63,083	11,461	23,657	28,388
118*	119,040	163,158	195,791	66,567	86,907	108,640	32,756	52,832	63,398	11,518	23,776	28,530

 男性 Male 每年保費表 (港元)^ **Annual Premium Table (HK\$)^**

	私家 Private			半私家 Semi-Private			普通 Ward			基礎 Essential		
年齡# Age#	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus
119*	119,635	163,973	196,770	66,900	87,341	109,183	32,920	53,096	63,715	11,576	23,895	28,673
120 及以上* & above*	120,233	164,793	197,754	67,234	87,778	109,729	33,084	53,361	64,034	11,634	24,014	28,816

^8港元 = 1美元

*任何出現於此表之特定年齡是指在保單周年日當天，受保人於最接近一個生日所達之歲數。

*只供續保

註解：

- 以上保費為以每年繳付形式。如以其他繳付形式，每個保費到期日的應繳保費為以上保費乘以以下調整因子：每半年：0.52，每季：0.265，每月：0.09。
- 以上保費並未包括由保險業監管局徵收的保費徵費（如適用）。

^HK\$8 = US\$1

*Any reference to a specified age will mean the policy anniversary on which the life insured's age, nearest birthday, is the specified age.

*For renewal only

Remarks:

- The premiums above are for annual payment mode. The following adjustment factor will be multiplied to the premiums above for the premium payable at each premium due date for the respective payment modes: Semi-annual: 0.52, Quarterly: 0.265, Monthly: 0.09.
- The premiums above do not include levy which is collected by the Insurance Authority (if applicable).



	私家 Private			半私家 Semi-Private			普通 Ward			基礎 Essential		
年齡# Age#	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus
0	15,389	17,785	21,340	6,667	9,873	12,834	3,723	5,222	6,266	1,429	2,753	3,164
1	14,544	16,806	20,167	6,301	9,331	12,130	3,518	4,934	5,922	1,349	2,600	2,989
2	13,649	15,772	18,925	5,914	8,755	11,381	3,303	4,630	5,558	1,267	2,440	2,804
3	12,805	14,786	17,742	5,569	8,238	10,708	3,124	4,364	5,237	1,178	2,317	2,664
4	12,117	13,990	16,787	5,270	7,794	10,131	2,957	4,130	4,954	1,114	2,192	2,519
5	11,418	13,185	15,822	4,967	7,347	9,551	2,787	3,892	4,671	1,048	2,067	2,374
6	10,757	12,421	14,906	4,680	6,921	8,997	2,626	3,668	4,401	988	1,946	2,238
7	10,098	11,659	13,989	4,393	6,495	8,444	2,463	3,443	4,130	928	1,826	2,100
8	9,437	10,896	13,074	4,104	6,070	7,891	2,303	3,216	3,859	868	1,709	1,963
9	8,776	10,130	12,157	3,816	5,643	7,335	2,140	2,990	3,587	807	1,587	1,824
10	8,641	9,933	11,918	3,745	5,522	7,178	2,081	2,921	3,506	792	1,547	1,778
11	8,467	9,734	11,679	3,670	5,410	7,034	2,041	2,865	3,437	776	1,517	1,744
12	8,299	9,539	11,447	3,598	5,303	6,894	1,999	2,806	3,369	761	1,486	1,709
13	8,132	9,348	11,219	3,525	5,197	6,755	1,960	2,751	3,301	744	1,456	1,674
14	8,865	10,190	12,228	3,843	5,665	7,365	2,136	2,999	3,598	812	1,587	1,825
15	9,051	10,403	12,484	3,923	5,783	7,516	2,180	3,061	3,672	829	1,621	1,862
16	9,234	10,614	12,735	4,002	5,900	7,670	2,225	3,124	3,748	845	1,653	1,900
17	9,421	10,829	12,995	4,083	6,019	7,825	2,268	3,185	3,823	864	1,686	1,939
18	9,869	11,345	13,613	4,278	6,306	8,198	2,379	3,338	4,007	903	1,768	2,030
19	10,314	11,856	14,227	4,471	6,592	8,568	2,486	3,488	4,187	943	1,847	2,122
20	10,791	12,377	14,853	4,674	6,877	8,940	2,596	3,638	4,366	990	1,925	2,213
21	11,236	12,890	15,466	4,868	7,161	9,311	2,704	3,791	4,546	1,055	2,055	2,363
22	11,682	13,402	16,081	5,062	7,448	9,680	2,812	3,940	4,729	1,124	2,190	2,518
23	12,129	13,915	16,697	5,254	7,734	10,051	2,918	4,091	4,910	1,195	2,327	2,674
24	12,577	14,429	17,314	5,447	8,018	10,424	3,027	4,241	5,091	1,269	2,469	2,839
25	13,038	14,951	17,943	5,647	8,306	10,797	3,137	4,395	5,274	1,345	2,617	3,008
26	13,360	15,322	18,385	5,785	8,510	11,063	3,216	4,504	5,405	1,380	2,682	3,082
27	13,604	15,602	18,723	5,891	8,668	11,268	3,273	4,588	5,505	1,405	2,732	3,140
28	13,976	16,028	19,234	6,052	8,904	11,575	3,363	4,713	5,655	1,443	2,806	3,225
29	14,483	16,610	19,932	6,273	9,227	11,995	3,485	4,882	5,860	1,496	2,908	3,342
30	15,176	17,388	20,864	6,567	9,650	12,545	3,644	5,106	6,128	1,568	3,041	3,494
31	15,974	18,303	21,963	6,912	10,158	13,205	3,837	5,374	6,450	1,648	3,200	3,678
32	16,687	19,120	22,944	7,221	10,613	13,797	4,008	5,615	6,738	1,721	3,344	3,843
33	17,358	19,890	23,866	7,510	11,040	14,352	4,168	5,841	7,009	1,790	3,480	3,998
34	18,156	20,803	24,964	7,857	11,548	15,013	4,360	6,111	7,333	1,872	3,638	4,182
35	18,802	21,522	25,824	8,128	11,930	15,509	4,517	6,315	7,576	1,946	3,763	4,324
36	19,522	22,346	26,813	8,440	12,388	16,105	4,689	6,557	7,868	2,020	3,907	4,491
37	20,204	23,128	27,752	8,735	12,824	16,670	4,853	6,786	8,144	2,090	4,043	4,647
38	20,922	23,953	28,741	9,046	13,282	17,266	5,024	7,030	8,437	2,163	4,188	4,813
39	21,677	24,822	29,782	9,374	13,765	17,894	5,206	7,284	8,742	2,241	4,340	4,988
40	22,560	25,803	30,958	9,745	14,291	18,578	5,410	7,564	9,078	2,335	4,507	5,181
41	23,272	26,619	31,940	10,053	14,746	19,170	5,581	7,804	9,364	2,407	4,650	5,345
42	24,072	27,539	33,042	10,400	15,258	19,836	5,772	8,075	9,689	2,489	4,812	5,530
43	24,952	28,549	34,256	10,781	15,822	20,566	5,983	8,374	10,048	2,578	4,989	5,734



	私家 Private			半私家 Semi-Private			普通 Ward			基礎 Essential		
年齡# Age#	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus
44	25,904	29,642	35,568	11,195	16,429	21,356	6,209	8,694	10,431	2,675	5,179	5,953
45	27,023	30,893	37,066	11,666	17,102	22,232	6,479	9,055	10,864	2,797	5,395	6,202
46	27,963	31,973	38,364	12,076	17,705	23,015	6,703	9,373	11,246	2,895	5,585	6,419
47	28,815	32,954	39,541	12,443	18,251	23,726	6,907	9,661	11,591	2,981	5,757	6,615
48	29,533	33,780	40,532	12,756	18,712	24,325	7,080	9,904	11,885	3,054	5,901	6,783
49	30,120	34,452	41,339	13,010	19,086	24,811	7,220	10,102	12,121	3,114	6,019	6,918
50	30,610	34,994	41,988	13,218	19,377	25,191	7,332	10,256	12,307	3,166	6,112	7,024
51	30,971	35,411	42,489	13,374	19,611	25,492	7,420	10,381	12,455	3,176	6,138	7,055
52	31,237	35,720	42,860	13,490	19,783	25,717	7,484	10,470	12,565	3,191	6,164	7,086
53	31,554	36,086	43,298	13,627	19,988	25,984	7,560	10,579	12,694	3,203	6,190	7,116
54	31,930	36,517	43,814	13,790	20,229	26,295	7,649	10,705	12,845	3,216	6,217	7,147
55	32,715	37,416	44,894	14,129	20,726	26,945	7,837	10,969	13,162	3,229	6,242	7,176
56	33,441	38,246	45,891	14,444	21,189	27,545	8,010	11,214	13,454	3,243	6,272	7,207
57	34,414	39,366	47,234	14,865	21,811	28,352	8,243	11,541	13,849	3,255	6,297	7,238
58	35,600	40,723	48,863	15,378	22,564	29,331	8,528	11,941	14,327	3,268	6,324	7,267
59	36,998	42,328	50,789	15,983	23,456	30,492	8,861	12,410	14,894	3,395	6,572	7,554
60	38,719	44,268	53,116	16,713	24,509	31,858	9,258	12,969	15,563	3,551	6,870	7,897
61	41,250	47,168	56,594	17,806	26,119	33,953	9,862	13,819	16,584	3,783	7,320	8,414
62	43,947	50,259	60,303	18,974	27,835	36,183	10,507	14,729	17,672	4,027	7,801	8,967
63	46,638	53,343	64,005	20,139	29,549	38,410	11,149	15,633	18,759	4,274	8,280	9,516
64	49,325	56,422	67,700	21,300	31,255	40,631	11,790	16,535	19,842	4,517	8,757	10,067
65	52,124	59,599	71,510	22,500	32,999	42,895	12,460	17,461	20,952	4,777	9,250	10,631
66	53,710	61,426	73,704	23,175	34,012	44,215	12,837	17,996	21,594	4,923	9,527	10,952
67	55,852	63,890	76,660	24,091	35,380	45,990	13,344	18,720	22,461	5,119	9,904	11,383
68	58,225	66,618	79,932	25,103	36,891	47,957	13,906	19,517	23,419	5,335	10,320	11,864
69	60,841	69,627	83,545	26,220	38,560	50,125	14,528	20,400	24,479	5,572	10,781	12,391
70	63,734	72,944	87,526	27,447	40,399	52,516	15,200	21,370	25,642	5,833	11,290	12,975
71*	66,693	76,350	91,613	28,709	42,287	54,971	15,902	22,368	26,839	6,102	11,811	13,573
72*	69,732	79,847	95,810	30,004	44,225	57,492	16,623	23,392	28,069	6,379	12,343	14,188
73*	73,172	83,806	100,562	31,470	46,423	60,346	17,436	24,553	29,462	6,693	12,948	14,881
74*	75,934	86,991	104,385	32,645	48,189	62,644	18,089	25,486	30,582	6,942	13,431	15,437
75*	78,722	90,208	108,245	33,829	49,974	64,966	18,746	26,428	31,713	7,195	13,919	16,000
76*	81,473	93,382	112,055	34,996	51,736	67,257	19,396	27,356	32,827	7,445	14,400	16,552
77*	84,184	96,515	115,815	36,144	53,475	69,516	20,036	28,274	33,930	7,690	14,873	17,096
78*	86,857	99,604	119,522	37,275	55,191	71,747	20,663	29,180	35,015	7,934	15,338	17,631
79*	89,491	102,649	123,178	38,387	56,882	73,946	21,283	30,072	36,087	8,173	15,798	18,157
80*	92,169	105,679	126,815	39,556	58,578	76,151	21,996	30,987	37,186	8,467	16,292	18,726
81*	95,316	109,288	131,146	40,906	60,578	78,752	22,747	32,045	38,454	8,756	16,848	19,365
82*	98,203	112,597	135,118	42,145	62,413	81,137	23,436	33,015	39,618	9,021	17,359	19,952
83*	100,662	115,509	138,612	43,220	64,030	83,239	24,022	33,867	40,640	9,240	17,798	20,458
84*	103,083	118,383	142,059	44,278	65,626	85,314	24,598	34,707	41,648	9,455	18,232	20,957
85*	104,434	120,032	144,038	44,879	66,545	86,508	24,920	35,189	42,226	9,572	18,479	21,240
86*	105,802	121,704	146,045	45,490	67,475	87,719	25,245	35,675	42,811	9,691	18,728	21,525
87*	107,184	123,396	148,076	46,106	68,419	88,944	25,574	36,169	43,404	9,809	18,978	21,815

	私家 Private			半私家 Semi-Private			普通 Ward			基礎 Essential		
年齡# Age#	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus	不含 自選保障 No Optional Benefits	連額外 醫療保障 Include Major Medical	連特級額外 醫療保障 Include Major Medical Plus
88*	108,581	125,109	150,132	46,729	69,372	90,184	25,907	36,671	44,003	9,929	19,232	22,106
89*	109,995	126,845	152,214	47,361	70,339	91,441	26,245	37,175	44,610	10,051	19,490	22,402
90*	111,424	128,602	154,322	47,999	71,318	92,712	26,584	37,688	45,227	10,174	19,751	22,701
91*	112,869	130,380	156,456	48,643	72,309	94,002	26,927	38,208	45,849	10,298	20,014	23,003
92*	114,331	132,181	158,618	49,298	73,312	95,305	27,276	38,732	46,479	10,423	20,281	23,310
93*	115,806	134,004	160,806	49,960	74,327	96,625	27,626	39,265	47,116	10,549	20,550	23,620
94*	117,300	135,851	163,021	50,628	75,356	97,963	27,982	39,802	47,763	10,675	20,823	23,934
95*	118,808	137,718	165,264	51,305	76,397	99,317	28,341	40,347	48,416	10,805	21,098	24,251
96*	120,334	139,610	167,533	51,990	77,452	100,687	28,703	40,899	49,078	10,934	21,377	24,572
97*	121,876	141,526	169,830	52,683	78,518	102,074	29,071	41,457	49,747	11,064	21,660	24,896
98*	123,435	143,464	172,157	53,384	79,600	103,479	29,440	42,021	50,424	11,197	21,944	25,224
99*	125,014	145,429	174,515	54,095	80,697	104,903	29,817	42,594	51,112	11,332	22,235	25,557
100*	125,639	146,156	175,388	54,365	81,100	105,427	29,966	42,807	51,368	11,389	22,346	25,684
101*	126,268	146,887	176,265	54,637	81,506	105,955	30,116	43,021	51,625	11,446	22,457	25,813
102*	126,899	147,621	177,146	54,910	81,913	106,484	30,266	43,236	51,883	11,503	22,570	25,942
103*	127,533	148,359	178,032	55,185	82,323	107,017	30,418	43,452	52,142	11,561	22,683	26,072
104*	128,171	149,101	178,922	55,461	82,734	107,552	30,570	43,670	52,403	11,619	22,796	26,202
105*	128,812	149,847	179,817	55,738	83,148	108,090	30,722	43,888	52,665	11,677	22,910	26,333
106*	129,456	150,596	180,716	56,017	83,564	108,630	30,876	44,107	52,928	11,735	23,025	26,465
107*	130,103	151,349	181,619	56,297	83,982	109,173	31,030	44,328	53,193	11,794	23,140	26,597
108*	130,754	152,106	182,527	56,579	84,402	109,719	31,186	44,549	53,459	11,853	23,255	26,730
109*	131,408	152,866	183,440	56,861	84,824	110,268	31,342	44,772	53,726	11,912	23,372	26,864
110*	132,065	153,630	184,357	57,146	85,248	110,819	31,498	44,996	53,995	11,972	23,488	26,998
111*	132,725	154,399	185,279	57,431	85,674	111,373	31,656	45,221	54,265	12,031	23,606	27,133
112*	133,389	155,171	186,205	57,719	86,102	111,930	31,814	45,447	54,536	12,092	23,724	27,269
113*	134,055	155,946	187,136	58,007	86,533	112,490	31,973	45,674	54,809	12,152	23,843	27,405
114*	134,726	156,726	188,072	58,297	86,965	113,052	32,133	45,903	55,083	12,213	23,962	27,542
115*	135,399	157,510	189,012	58,589	87,400	113,617	32,294	46,132	55,358	12,274	24,082	27,680
116*	136,076	158,297	189,957	58,882	87,837	114,185	32,455	46,363	55,635	12,335	24,202	27,818
117*	136,757	159,089	190,907	59,176	88,276	114,756	32,617	46,595	55,913	12,397	24,323	27,957
118*	137,441	159,884	191,862	59,472	88,718	115,330	32,780	46,828	56,193	12,459	24,445	28,097
119*	138,128	160,684	192,821	59,769	89,161	115,907	32,944	47,062	56,474	12,521	24,567	28,237
120 及以上* & above*	138,818	161,487	193,785	60,068	89,607	116,486	33,109	47,297	56,756	12,584	24,690	28,379

^8港元 = 1美元

*任何出現於此表之特定年齡是指在保單周年日當天，受保人於最接近一個生日所達之歲數。

*只供續保

註解： • 以上保費為以每年繳付形式。如以其他繳付形式，每個保費到期日的應繳保費為以上保費乘以以下調整因子：每半年：0.52，每季：0.265，每月：0.09。

• 以上保費並未包括由保險業監管局徵收的保費徵費（如適用）。

^HK\$8 = US\$1

*Any reference to a specified age will mean the policy anniversary on which the life insured's age, nearest birthday, is the specified age.

*For renewal only

Remarks: • The premiums above are for annual payment mode. The following adjustment factor will be multiplied to the premiums above for the premium payable at each premium due date for the respective payment modes: Semi-annual: 0.52, Quarterly: 0.265, Monthly: 0.09.

• The premiums above do not include levy which is collected by the Insurance Authority (if applicable).