

Premium Table

Effective from 1 January 2025



Core Coverage: Hospitalization & Surgical Benefit

Sub-limit Plan												
	Plan H1		Plan H2		Plan H3		Plan H4		Plan H5		Plan H6	
Annual premium in HK\$												
Attained Age	Gender											
	M	F	M	F	M	F	M	F	M	F	M	F
0-4	1,253	1,251	1,713	1,672	2,852	1,972	3,208	2,101	3,242	2,539	3,248	2,834
5-14	1,057	806	1,495	1,137	1,846	1,372	2,131	1,620	2,406	1,848	2,671	2,065
15-24	681	646	905	900	1,200	1,035	1,867	1,660	2,122	1,884	2,355	2,093
25-34	883	1,057	1,197	1,464	1,357	1,691	2,374	2,928	3,309	3,945	3,972	4,481
35-44	1,571	1,868	2,299	2,642	2,522	3,424	2,840	3,850	3,474	4,568	4,991	6,173
45-54	2,482	3,267	3,238	4,297	3,996	5,207	6,214	7,581	7,877	9,458	8,360	10,072
55-64	3,892	4,023	5,147	5,265	6,235	6,217	11,051	10,970	13,863	13,747	15,871	15,723
65-69*	4,764	5,244	6,839	7,259	7,378	8,561	15,145	16,045	17,258	17,714	17,970	18,539

* For renewals only



Optional Coverage - Supplementary Major Medical (SMM) Benefit

	Plan S1		Plan S2		Plan S3		Plan S4		Plan S5		Plan S6	
Annual premium in HK\$												
Attained Age	Gender											
	M	F	M	F	M	F	M	F	M	F	M	F
0-4	946	773	870	584	553	298	870	641	1,209	910	1,349	1,064
5-14	715	440	609	398	528	331	733	554	1,144	912	1,286	1,065
15-24	514	394	560	452	481	389	745	663	1,124	1,052	1,420	1,351
25-34	572	1,020	752	1,120	706	1,058	1,278	1,595	1,616	2,016	2,608	2,989
35-44	1,190	1,883	1,210	1,789	1,123	1,649	1,782	2,255	2,243	2,819	2,343	2,892
45-54	2,324	3,358	1,852	2,716	1,782	2,549	1,604	2,292	2,059	2,848	2,747	3,496
55-64	3,835	3,662	3,197	3,050	3,512	3,148	3,160	2,835	5,366	4,855	7,890	7,406
65-69*	5,665	5,522	4,321	4,578	3,821	4,268	3,380	3,841	7,807	8,986	8,282	9,404

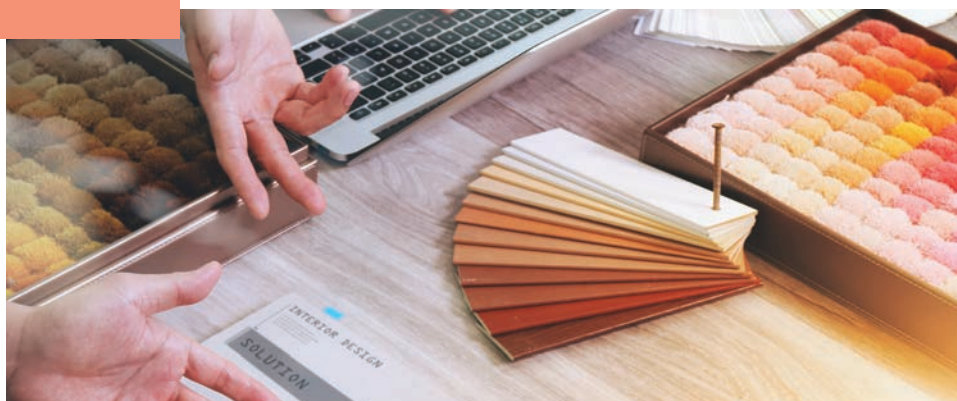
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Core Coverage: Hospitalization & Surgical Benefit

Lump Sum Plan						
	Plan H7		Plan H8		Plan H9	
Annual premium in HK\$						
Reimbursement %	80%	100%	80%	100%	80%	100%
Attained Age	Gender					
	M / F	M / F	M / F	M / F	M / F	M / F
0-4	2,631	3,208	3,528	4,302	4,425	5,397
5-9	1,815	2,213	2,434	2,969	3,053	3,724
10-14	1,472	1,795	1,975	2,408	2,476	3,021
15-19	1,542	1,881	2,069	2,522	2,595	3,165
20-24	1,965	2,396	2,635	3,213	3,306	4,030
25-29	2,679	3,267	3,594	4,381	4,507	5,497
30-34	3,626	4,421	4,862	5,929	6,100	7,438
35-39	4,743	5,784	6,360	7,757	7,979	9,731
40-44	5,972	7,283	8,010	9,768	10,046	12,253
45-49	7,252	8,844	9,726	11,861	12,200	14,879
50-54	8,522	10,394	11,430	13,939	14,339	17,486
55-59	9,724	11,858	13,041	15,904	16,358	19,950
60-64	10,794	13,165	14,477	17,656	18,161	22,147
65-69*	16,191	19,746	21,717	26,484	27,242	33,220

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Premium Table



Optional Coverage - Outpatient Benefit

	Plan C1		Plan C2		Plan C3		Plan C4		Plan C5	
Annual premium in HK\$										
80% reimbursement										
Attained Age	Gender									
	M	F	M	F	M	F	M	F	M	F
0-4	2,488	2,178	3,033	2,642	3,905	3,368	4,475	3,886	5,334	4,633
5-14	1,904	1,725	2,324	2,145	3,038	2,816	4,348	4,104	5,007	4,743
15-24	1,198	1,555	1,560	1,950	2,014	2,423	2,886	3,282	5,188	5,578
25-34	1,412	2,468	1,851	3,158	2,385	3,935	3,027	4,693	5,470	7,234
35-44	1,701	2,713	2,339	3,653	2,862	4,444	3,622	5,321	5,212	6,955
45-54	2,241	3,597	2,831	4,683	3,590	5,832	4,046	6,494	5,551	8,152
55-64	2,563	3,750	3,238	4,817	4,090	5,964	4,672	6,663	6,311	8,402
65-69*	2,740	4,157	3,396	5,205	4,199	6,402	5,719	7,616	8,504	10,492
100% reimbursement										
Attained Age	Gender									
	M	F	M	F	M	F	M	F	M	F
0-4	2,593	2,275	3,165	2,769	4,277	3,710	7,273	6,574	8,028	7,176
5-14	1,984	1,801	2,438	2,248	3,467	3,216	5,862	5,563	6,531	6,196
15-24	1,253	1,631	1,664	2,113	2,322	2,825	4,859	5,366	5,744	6,224
25-34	1,473	2,575	1,991	3,379	2,676	4,414	3,916	5,886	6,093	8,240
35-44	1,773	2,827	2,356	3,744	3,188	4,946	4,402	6,409	6,868	9,008
45-54	2,341	3,752	3,022	4,969	3,869	6,345	5,426	8,287	6,476	9,635
55-64	2,696	3,915	3,474	5,119	4,424	6,522	6,145	8,512	7,338	9,899
65-69*	2,807	4,258	3,612	5,533	4,671	7,147	7,297	9,503	9,549	12,228

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Optional Coverage - Dental Benefit

	Plan D1	Plan D2	Plan D3
Annual premium in HK\$			
Attained Age	Gender		
	M / F	M / F	M / F
0-4	405	442	507
5-9	679	740	850
10-14	860	939	1,079
15-19	970	1,059	1,218
20-24	1,027	1,122	1,288
25-29	1,047	1,145	1,313
30-34	1,052	1,148	1,319
35-39	1,056	1,154	1,323
40-44	1,080	1,180	1,354
45-49	1,080	1,180	1,354
50-54	1,080	1,180	1,354
55-59	1,080	1,180	1,354
60-64	1,080	1,180	1,354
65-69*	1,620	1,770	2,033

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