



安盛

Medical protection
醫療保障

GlobalReach Medical Insurance Plan
臻尚環球醫療保障

Quick reference to premium rates 保費率速查

Premium table
保費表

List of Principal Country of Residence

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

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

Area / Area of cover

We define Asia as

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

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

Worldwide excluding the USA

We define Worldwide as

Worldwide

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

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

主要居留地列表

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

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

地區／保障地區

亞洲指

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

全球 (不包括美國) 指

全球各地，但不包括美國

全球指

全球

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

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

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港續發的保單之保費生效日期：由2024年9月9日起

Benefit Level 保障級別 Standard 標準						
Age+ 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	9,583	1,236	10,337	1,334	18,602	2,400
1	9,583	1,236	10,337	1,334	18,602	2,400
2	9,583	1,236	10,337	1,334	18,602	2,400
3	9,583	1,236	10,337	1,334	18,602	2,400
4	9,583	1,236	10,337	1,334	18,602	2,400
5	9,080	1,172	9,791	1,264	17,622	2,274
6	9,080	1,172	9,791	1,264	17,622	2,274
7	9,080	1,172	9,791	1,264	17,622	2,274
8	9,080	1,172	9,791	1,264	17,622	2,274
9	9,080	1,172	9,791	1,264	17,622	2,274
10	8,209	1,059	8,853	1,142	15,929	2,055
11	8,326	1,074	8,978	1,159	16,159	2,085
12	8,483	1,095	9,149	1,180	16,463	2,124
13	8,658	1,117	9,442	1,219	16,993	2,192
14	8,836	1,140	9,725	1,255	17,504	2,259
15	9,013	1,163	10,016	1,292	18,030	2,327
16	9,194	1,186	10,214	1,318	18,389	2,373
17	9,471	1,222	10,421	1,345	18,758	2,420
18	9,751	1,258	10,734	1,385	19,134	2,469
19	9,951	1,284	11,001	1,419	19,513	2,517
20	10,151	1,310	11,289	1,456	19,998	2,581
21	10,832	1,398	12,095	1,561	21,297	2,749
22	11,090	1,431	12,386	1,598	21,807	2,814
23	11,433	1,475	12,671	1,635	22,388	2,889
24	11,646	1,503	13,053	1,684	23,061	2,975
25	11,861	1,530	13,321	1,719	23,753	3,065
26	12,079	1,558	13,592	1,753	24,466	3,157
27	12,394	1,599	13,970	1,802	25,144	3,244
28	12,738	1,644	14,357	1,853	25,842	3,335
29	13,029	1,682	14,683	1,895	26,429	3,410
30	13,394	1,728	15,096	1,948	27,173	3,507
31	13,764	1,776	15,512	2,002	27,920	3,602
32	14,077	1,816	15,862	2,046	28,554	3,684
33	14,361	1,853	16,186	2,088	29,130	3,759
34	14,611	1,886	16,467	2,125	29,643	3,825
35	14,869	1,919	16,757	2,163	30,162	3,892
36	15,127	1,952	17,051	2,200	30,689	3,960
37	15,331	1,978	17,278	2,230	31,101	4,013
38	15,580	2,010	17,509	2,259	31,516	4,066
39	15,867	2,047	17,744	2,289	31,939	4,121
40	16,252	2,096	18,282	2,359	32,599	4,207
41	16,734	2,159	19,202	2,477	34,563	4,460
42	17,486	2,256	20,212	2,608	36,384	4,695
43	18,202	2,348	21,310	2,750	38,000	4,903
44	18,915	2,441	22,232	2,868	39,649	5,116
45	19,597	2,529	23,067	2,977	41,128	5,307
46	20,571	2,654	23,747	3,064	42,346	5,464
47	21,374	2,758	24,448	3,154	43,598	5,626
48	22,099	2,851	25,220	3,255	44,968	5,803
49	23,052	2,974	26,019	3,357	46,395	5,986
50	23,957	3,092	27,133	3,501	48,614	6,272
51	24,959	3,221	28,727	3,706	51,221	6,610
52	26,091	3,366	30,486	3,934	54,362	7,014
53	27,339	3,527	31,823	4,106	56,747	7,322
54	28,711	3,705	33,195	4,283	59,190	7,637
55	30,248	3,903	34,634	4,469	61,757	7,969
56	31,918	4,119	36,084	4,656	64,346	8,303
57	33,767	4,357	37,719	4,867	67,263	8,679
58	35,334	4,585	39,788	5,134	70,947	9,154
59	37,844	4,884	42,750	5,516	76,585	9,882
60	40,682	5,250	45,462	5,866	81,935	10,572
61	44,140	5,696	49,055	6,329	87,766	11,325
62	47,892	6,179	53,213	6,867	95,201	12,284
63	51,724	6,674	57,442	7,412	103,685	13,378
64	55,862	7,208	62,075	8,010	110,985	14,321
65	60,219	7,770	67,091	8,657	119,951	15,477
66	64,735	8,352	71,928	9,281	129,496	16,709
67	69,684	8,992	77,435	9,992	139,373	17,983
68	75,799	9,780	84,209	10,866	151,457	19,543
69	82,148	10,600	91,273	11,777	163,296	21,071
70	87,323	11,268	97,024	12,519	174,653	22,536
71	92,701	11,961	103,928	13,410	187,250	24,161
72	97,513	12,583	106,959	13,801	192,697	24,864
73	101,455	13,091	110,162	14,214	196,874	25,403
74	103,480	13,352	113,543	14,651	202,450	26,123
75	107,354	13,852	117,789	15,199	210,616	27,177
76	110,634	14,276	121,404	15,665	217,641	28,083
77	116,147	14,987	127,521	16,455	225,447	29,090
78	121,402	15,665	133,265	17,195	235,692	30,412
79	128,099	16,529	140,602	18,143	240,998	31,096
80	132,272	17,067	146,011	18,840	247,121	31,887
81*	135,315	17,460	149,391	19,277	252,805	32,619
82*	138,427	17,862	152,823	19,719	258,615	33,370
83*	141,611	18,272	156,339	20,173	264,562	34,137
84*	144,868	18,692	159,935	20,636	270,646	34,922
85*	148,200	19,123	163,611	21,112	276,873	35,726
86*	151,608	19,562	167,377	21,598	283,237	36,547
87*	155,095	20,013	171,226	22,094	289,757	37,388
88*	158,662	20,472	175,165	22,602	296,421	38,248
89*	162,312	20,943	179,196	23,122	303,241	39,127
90*	166,045	21,425	183,311	23,653	310,208	40,027
91*	169,864	21,917	187,530	24,198	317,342	40,948
92*	173,771	22,422	191,845	24,754	324,648	41,890
93*	177,767	22,938	196,256	25,324	332,112	42,853
94*	181,856	23,466	200,771	25,906	339,749	43,839
95*	186,039	24,005	205,386	26,501	347,564	44,846
96*	190,318	24,557	210,114	27,112	355,563	45,879
97*	194,695	25,122	214,945	27,735	363,738	46,934
98*	199,173	25,699	219,891	28,373	372,106	48,013
99*	203,754	26,291	224,947	29,025	380,662	49,118

	Benefit Level 保障級別					
	Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	7,475	964	8,064	1,041	14,037	1,811
1	7,475	964	8,064	1,041	14,037	1,811
2	7,475	964	8,064	1,041	14,037	1,811
3	7,475	964	8,064	1,041	14,037	1,811
4	7,475	964	8,064	1,041	14,037	1,811
5	6,725	868	7,287	941	12,993	1,677
6	6,725	868	7,287	941	12,993	1,677
7	6,725	868	7,287	941	12,993	1,677
8	6,725	868	7,287	941	12,993	1,677
9	6,725	868	7,287	941	12,993	1,677
10	6,080	784	6,590	850	11,745	1,515
11	6,167	796	6,683	863	11,915	1,538
12	6,283	811	6,810	878	12,139	1,566
13	6,413	827	7,053	910	12,551	1,619
14	6,544	844	7,284	940	12,946	1,671
15	6,675	861	7,524	970	13,355	1,723
16	6,809	878	7,672	990	13,620	1,757
17	7,014	905	7,805	1,007	13,873	1,790
18	7,222	932	8,041	1,038	14,132	1,824
19	7,370	951	8,252	1,064	14,410	1,859
20	7,518	970	8,483	1,094	14,779	1,907
21	8,010	1,034	9,088	1,173	15,723	2,030
22	8,201	1,058	9,307	1,201	16,100	2,077
23	8,454	1,091	9,498	1,226	16,518	2,132
24	8,612	1,111	9,819	1,266	17,044	2,198
25	8,771	1,131	10,026	1,294	17,586	2,269
26	8,932	1,152	10,236	1,320	18,144	2,341
27	9,165	1,183	10,526	1,358	18,651	2,407
28	9,420	1,216	10,818	1,397	19,169	2,474
29	9,635	1,243	11,063	1,427	19,604	2,529
30	9,904	1,278	11,374	1,468	20,156	2,602
31	10,178	1,313	11,687	1,508	20,710	2,671
32	10,409	1,343	11,950	1,542	21,180	2,733
33	10,619	1,370	12,195	1,573	21,607	2,788
34	10,805	1,394	12,408	1,600	21,989	2,837
35	10,995	1,419	12,625	1,630	22,373	2,887
36	11,186	1,443	12,848	1,657	22,764	2,937
37	11,337	1,463	13,018	1,681	23,070	2,977
38	11,521	1,486	13,181	1,700	23,368	3,014
39	11,733	1,514	13,338	1,721	23,664	3,054
40	12,018	1,550	13,767	1,777	24,140	3,116
41	12,374	1,597	14,545	1,877	25,705	3,317
42	12,931	1,668	15,344	1,980	27,089	3,495
43	13,460	1,737	16,237	2,096	28,305	3,653
44	13,987	1,805	16,958	2,187	29,550	3,813
45	14,491	1,870	17,602	2,272	30,657	3,956
46	15,212	1,963	18,020	2,326	31,478	4,062
47	15,805	2,039	18,501	2,386	32,365	4,176
48	16,342	2,108	19,074	2,462	33,371	4,306
49	17,046	2,199	19,613	2,530	34,374	4,435
50	17,716	2,286	20,474	2,641	36,062	4,652
51	18,479	2,384	21,802	2,812	38,077	4,913
52	19,317	2,492	23,238	2,999	40,500	5,226
53	20,241	2,611	24,231	3,126	42,254	5,452
54	21,256	2,743	25,225	3,255	44,030	5,681
55	22,394	2,890	26,244	3,387	45,875	5,920
56	23,630	3,049	27,240	3,514	47,709	6,156
57	24,507	3,162	27,890	3,599	49,364	6,369
58	26,173	3,377	29,818	3,847	52,414	6,763
59	28,084	3,624	32,330	4,171	56,872	7,338
60	30,246	3,903	34,325	4,429	60,850	7,851
61	32,817	4,235	36,977	4,771	65,058	8,395
62	35,508	4,581	40,012	5,164	70,483	9,094
63	38,278	4,939	43,116	5,563	76,799	9,909
64	41,072	5,300	45,431	5,863	81,868	10,564
65	43,970	5,673	48,666	6,279	88,257	11,387
66	47,502	6,129	52,390	6,761	95,543	12,329
67	51,543	6,651	56,444	7,283	103,176	13,312
68	56,066	7,234	61,253	7,904	112,106	14,466
69	60,762	7,840	66,611	8,594	120,774	15,584
70	65,851	8,497	72,199	9,315	129,294	16,683
71	70,000	9,032	76,748	9,903	139,149	17,955
72	74,310	9,589	82,209	10,607	142,735	18,417
73	78,168	10,086	84,607	10,917	145,431	18,765
74	81,328	10,494	87,140	11,245	149,735	19,322
75	82,952	10,703	89,815	11,589	155,840	20,109
76	86,057	11,104	93,173	12,022	161,104	20,787
77	88,686	11,443	95,809	12,363	166,545	21,489
78	90,299	11,651	100,119	12,917	174,118	22,466
79	95,280	12,294	105,627	13,630	178,012	22,969
80	98,384	12,695	109,881	14,179	181,475	23,417
81*	100,647	12,987	112,429	14,508	185,649	23,954
82*	102,962	13,286	115,011	14,840	189,915	24,506
83*	105,330	13,591	117,657	15,182	194,282	25,069
84*	107,753	13,903	120,364	15,530	198,750	25,645
85*	110,231	14,224	123,129	15,889	203,323	26,236
86*	112,766	14,550	125,964	16,254	207,996	26,838
87*	115,360	14,885	128,861	16,627	212,785	27,455
88*	118,013	15,227	131,826	17,010	217,678	28,088
89*	120,728	15,578	134,860	17,402	222,687	28,734
90*	123,504	15,936	137,955	17,801	227,802	29,394
91*	126,345	16,302	141,131	18,211	233,041	30,071
92*	129,251	16,677	144,379	18,629	238,407	30,762
93*	132,224	17,061	147,699	19,058	243,889	31,469
94*	135,265	17,454	151,096	19,496	249,496	32,193
95*	138,376	17,855	154,569	19,944	255,235	32,933
96*	141,559	18,266	158,128	20,405	261,110	33,692
97*	144,814	18,686	161,763	20,873	267,112	34,466
98*	148,145	19,115	165,486	21,353	273,258	35,259
99*	151,553	19,555	169,291	21,843	279,541	36,070

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

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港總發的保單之保費率生效日期：由2024年9月9日起

		Benefit Level 保障級別 Standard 標準				
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	5,744	741	6,195	800	11,149	1,439
1	5,744	741	6,195	800	11,149	1,439
2	5,744	741	6,195	800	11,149	1,439
3	5,744	741	6,195	800	11,149	1,439
4	5,744	741	6,195	800	11,149	1,439
5	5,442	702	5,868	757	10,562	1,362
6	5,442	702	5,868	757	10,562	1,362
7	5,442	702	5,868	757	10,562	1,362
8	5,442	702	5,868	757	10,562	1,362
9	5,442	702	5,868	757	10,562	1,362
10	4,919	635	5,304	684	9,549	1,232
11	4,992	645	5,380	694	9,685	1,250
12	5,086	656	5,481	708	9,869	1,274
13	5,190	669	5,660	730	10,182	1,314
14	5,295	683	5,829	753	10,491	1,353
15	5,401	696	6,003	775	10,803	1,394
16	5,511	711	6,122	790	11,021	1,422
17	5,675	732	6,246	806	11,242	1,450
18	5,844	754	6,434	830	11,466	1,479
19	5,965	770	6,594	851	11,696	1,509
20	6,084	785	6,768	873	11,985	1,547
21	6,542	844	7,305	943	12,861	1,659
22	6,697	864	7,481	965	13,169	1,699
23	6,903	891	7,652	988	13,518	1,744
24	7,034	907	7,882	1,017	13,923	1,796
25	7,163	924	8,044	1,038	14,342	1,850
26	7,294	942	8,207	1,058	14,772	1,906
27	7,485	965	8,433	1,088	15,182	1,959
28	7,691	992	8,668	1,119	15,606	2,013
29	7,867	1,015	8,864	1,143	15,958	2,059
30	8,089	1,044	9,116	1,176	16,407	2,117
31	8,312	1,073	9,366	1,208	16,857	2,175
32	8,501	1,097	9,577	1,235	17,241	2,224
33	8,671	1,119	9,774	1,261	17,589	2,269
34	8,824	1,139	9,944	1,283	17,896	2,309
35	8,979	1,159	10,117	1,305	18,211	2,349
36	9,134	1,179	10,293	1,329	18,528	2,391
37	9,257	1,194	10,431	1,346	18,777	2,423
38	9,408	1,214	10,574	1,364	19,030	2,456
39	9,580	1,237	10,716	1,383	19,286	2,489
40	9,813	1,266	11,039	1,424	19,684	2,539
41	10,103	1,304	11,594	1,496	20,869	2,693
42	10,560	1,363	12,204	1,574	21,969	2,834
43	10,989	1,418	12,869	1,660	22,943	2,961
44	11,421	1,474	13,424	1,732	23,941	3,089
45	11,833	1,527	13,925	1,797	24,834	3,205
46	12,423	1,602	14,337	1,850	25,569	3,299
47	12,906	1,665	14,764	1,905	26,326	3,397
48	13,345	1,722	15,228	1,965	27,154	3,503
49	13,919	1,796	15,708	2,027	28,012	3,614
50	14,467	1,867	16,382	2,113	29,354	3,788
51	15,072	1,945	17,346	2,238	30,927	3,991
52	15,755	2,033	18,408	2,375	32,825	4,235
53	16,506	2,130	19,217	2,479	34,266	4,421
54	17,335	2,237	20,042	2,587	35,740	4,611
55	18,263	2,356	20,911	2,699	37,290	4,812
56	19,273	2,486	21,788	2,811	38,853	5,014
57	20,387	2,630	22,775	2,938	40,614	5,240
58	21,447	2,767	24,015	3,099	42,824	5,525
59	22,841	2,947	25,804	3,329	46,225	5,965
60	24,554	3,168	27,443	3,541	49,460	6,382
61	26,642	3,438	29,606	3,820	52,971	6,835
62	28,906	3,729	32,121	4,145	57,461	7,414
63	31,305	4,039	34,768	4,486	62,756	8,098
64	33,810	4,363	37,571	4,848	67,174	8,668
65	36,515	4,712	40,682	5,249	72,733	9,385
66	39,436	5,089	43,817	5,654	78,887	10,178
67	41,995	5,419	46,664	6,021	83,990	10,838
68	45,678	5,894	50,744	6,548	91,270	11,776
69	49,505	6,388	55,004	7,098	98,408	12,698
70	52,623	6,790	58,468	7,544	105,249	13,580
71	55,861	7,208	62,629	8,081	112,840	14,560
72	58,761	7,583	64,455	8,316	116,124	14,984
73	61,141	7,889	66,383	8,565	118,639	15,309
74	62,358	8,046	68,424	8,829	122,000	15,743
75	64,693	8,348	70,983	9,159	126,920	16,376
76	66,669	8,603	73,161	9,440	131,156	16,924
77	69,993	9,031	76,848	9,916	135,860	17,530
78	73,159	9,440	80,309	10,363	142,031	18,326
79	77,195	9,961	84,730	10,933	145,229	18,739
80	79,706	10,285	87,988	11,354	148,911	19,214
81*	81,539	10,522	90,019	11,615	152,336	19,656
82*	83,415	10,763	92,089	11,883	155,838	20,109
83*	85,333	11,011	94,209	12,157	159,428	20,571
84*	87,296	11,264	96,374	12,436	163,088	21,043
85*	89,304	11,523	98,589	12,721	166,841	21,528
86*	91,358	11,788	100,860	13,014	170,679	22,022
87*	93,459	12,059	103,180	13,314	174,607	22,530
88*	95,609	12,336	105,556	13,620	178,624	23,048
89*	97,808	12,620	107,978	13,932	182,726	23,578
90*	100,057	12,910	110,466	14,254	186,933	24,120
91*	102,359	13,208	113,002	14,580	191,234	24,676
92*	104,713	13,512	115,605	14,917	195,631	25,242
93*	107,121	13,823	118,260	15,259	200,128	25,823
94*	109,585	14,140	120,985	15,611	204,733	26,417
95*	112,105	14,465	123,768	15,970	209,444	27,025
96*	114,684	14,798	126,615	16,337	214,262	27,647
97*	117,322	15,139	129,525	16,713	219,186	28,282
98*	120,020	15,486	132,503	17,097	224,226	28,932
99*	122,781	15,843	135,550	17,490	229,383	29,598

	Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	4,249	548	4,606	595	8,216	1,060
1	4,249	548	4,606	595	8,216	1,060
2	4,249	548	4,606	595	8,216	1,060
3	4,249	548	4,606	595	8,216	1,060
4	4,249	548	4,606	595	8,216	1,060
5	3,826	494	4,167	538	7,614	982
6	3,826	494	4,167	538	7,614	982
7	3,826	494	4,167	538	7,614	982
8	3,826	494	4,167	538	7,614	982
9	3,826	494	4,167	538	7,614	982
10	3,458	446	3,766	485	6,883	888
11	3,510	453	3,820	492	6,981	900
12	3,576	461	3,892	503	7,114	918
13	3,649	471	4,037	521	7,354	950
14	3,723	480	4,172	539	7,591	979
15	3,798	490	4,312	558	7,830	1,011
16	3,875	500	4,396	567	7,987	1,031
17	3,990	515	4,470	577	8,134	1,049
18	4,109	530	4,605	594	8,282	1,068
19	4,194	541	4,727	610	8,447	1,089
20	4,278	552	4,863	627	8,663	1,118
21	4,557	588	5,214	673	9,256	1,194
22	4,665	602	5,340	689	9,478	1,223
23	4,809	621	5,447	704	9,723	1,254
24	4,900	632	5,633	727	10,033	1,294
25	4,990	644	5,754	743	10,357	1,336
26	5,081	656	5,874	757	10,689	1,379
27	5,214	672	6,039	779	10,988	1,418
28	5,358	691	6,208	802	11,296	1,457
29	5,480	707	6,347	818	11,550	1,490
30	5,635	727	6,529	842	11,875	1,532
31	5,790	747	6,707	864	12,200	1,574
32	5,922	764	6,858	884	12,478	1,609
33	6,040	779	7,000	903	12,730	1,642
34	6,147	793	7,122	918	12,952	1,671
35	6,255	807	7,245	934	13,180	1,700
36	6,363	821	7,372	952	13,410	1,730
37	6,449	832	7,471	964	13,591	1,754
38	6,554	846	7,566	976	13,767	1,777
39	6,674	861	7,654	987	13,940	1,798
40	6,836	882	7,901	1,019	14,219	1,834
41	7,038	908	8,358	1,078	15,152	1,955
42	7,356	949	8,820	1,137	15,970	2,060
43	7,655	988	9,344	1,205	16,689	2,154
44	7,956	1,027	9,760	1,259	17,426	2,249
45	8,243	1,064	10,128	1,307	18,080	2,334
46	8,654	1,116	10,357	1,337	18,553	2,394
47	8,990	1,160	10,631	1,372	19,072	2,461
48	9,296	1,199	10,955	1,413	19,664	2,536
49	9,696	1,251	11,255	1,452	20,246	2,612
50	10,078	1,300	11,753	1,515	21,247	2,741
51	10,512	1,356	12,530	1,616	22,440	2,895
52	10,989	1,418	13,369	1,725	23,880	3,081
53	11,512	1,486	13,939	1,798	24,912	3,214
54	12,091	1,560	14,502	1,872	25,954	3,348
55	12,738	1,644	15,078	1,947	27,034	3,489
56	13,442	1,734	15,638	2,018	28,104	3,627
57	13,952	1,800	16,013	2,066	29,089	3,753
58	14,929	1,926	17,147	2,213	30,899	3,986
59	16,049	2,071	18,632	2,404	33,560	4,331
60	17,333	2,236	19,818	2,557	35,948	4,638
61	18,806	2,427	21,335	2,753	38,413	4,957
62	20,348	2,625	23,092	2,980	41,620	5,370
63	21,935	2,830	24,890	3,211	45,435	5,863
64	23,536	3,037	26,226	3,384	48,426	6,249
65	25,019	3,228	28,092	3,624	52,117	6,724
66	27,029	3,488	30,242	3,902	56,579	7,300
67	29,329	3,784	32,583	4,203	60,701	7,832
68	31,901	4,116	35,358	4,562	65,951	8,509
69	34,574	4,461	38,449	4,961	71,044	9,167
70	37,471	4,835	41,677	5,377	76,066	9,814
71	39,831	5,139	44,302	5,715	81,924	10,570
72	42,282	5,456	47,455	6,122	83,986	10,837
73	44,477	5,738	48,839	6,301	85,526	11,036
74	46,279	5,971	50,299	6,490	88,078	11,366
75	47,199	6,090	51,846	6,689	91,676	11,828
76	48,967	6,318	53,785	6,939	94,781	12,230
77	50,463	6,511	54,953	7,091	97,946	12,638
78	51,445	6,638	57,423	7,410	102,397	13,212
79	54,284	7,005	60,583	7,817	104,686	13,508
80	56,049	7,232	63,044	8,135	106,600	13,754
81*	57,339	7,399	64,503	8,322	109,052	14,071
82*	58,657	7,569	65,984	8,515	111,557	14,396
83*	60,006	7,743	67,504	8,711	114,129	14,726
84*	61,387	7,921	69,056	8,911	116,748	15,064
85*	62,799	8,103	70,642	9,115	119,435	15,411
86*	64,243	8,289	72,270	9,325	122,182	15,764
87*	65,720	8,480	73,932	9,540	124,994	16,129
88*	67,232	8,675	75,635	9,760	127,870	16,500
89*	68,778	8,875	77,369	9,983	130,805	16,879
90*	70,360	9,079	79,154	10,215	133,818	17,267
91*	71,979	9,288	80,970	10,447	136,897	17,665
92*	73,634	9,502	82,835	10,689	140,044	18,070
93*	75,328	9,720	84,738	10,933	143,264	18,485
94*	77,060	9,943	86,691	11,186	146,560	18,911
95*	78,833	10,172	88,686	11,443	149,934	19,346
96*	80,646	10,406	90,725	11,706	153,382	19,791
97*	82,501	10,646	92,810	11,976	156,906	20,246
98*	84,398	10,890	94,943	12,251	160,514	20,711
99*	86,339	11,141	97,126	12,532	164,205	21,188

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港續發的保單之保費率生效日期：由2024年9月9日起

Benefit Level 保障級別						
Standard 標準						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	15,091	1,947	16,768	2,163	30,184	3,895
1	15,091	1,947	16,768	2,163	30,184	3,895
2	15,091	1,947	16,768	2,163	30,184	3,895
3	15,091	1,947	16,768	2,163	30,184	3,895
4	15,091	1,947	16,768	2,163	30,184	3,895
5	14,297	1,845	15,886	2,050	28,594	3,690
6	14,297	1,845	15,886	2,050	28,594	3,690
7	14,297	1,845	15,886	2,050	28,594	3,690
8	14,297	1,845	15,886	2,050	28,594	3,690
9	14,297	1,845	15,886	2,050	28,594	3,690
10	12,925	1,667	14,361	1,853	25,849	3,336
11	13,110	1,692	14,567	1,880	26,223	3,384
12	13,358	1,724	14,840	1,915	26,717	3,447
13	14,087	1,818	15,359	1,982	27,644	3,567
14	14,373	1,855	15,816	2,041	28,472	3,674
15	14,666	1,892	16,295	2,103	29,328	3,785
16	14,957	1,929	16,619	2,144	29,915	3,860
17	15,333	1,979	17,034	2,198	30,662	3,957
18	15,715	2,027	17,459	2,252	31,428	4,056
19	16,108	2,078	17,897	2,310	32,214	4,157
20	16,511	2,131	18,431	2,378	33,172	4,281
21	16,926	2,184	19,157	2,472	34,166	4,409
22	17,327	2,235	19,800	2,555	34,982	4,514
23	17,961	2,318	20,330	2,624	35,913	4,634
24	18,497	2,387	20,941	2,702	36,997	4,773
25	19,052	2,458	21,369	2,757	38,104	4,916
26	19,625	2,532	21,804	2,814	39,247	5,064
27	20,168	2,602	22,408	2,891	40,338	5,205
28	20,730	2,675	23,031	2,972	41,455	5,349
29	21,202	2,736	23,554	3,040	42,397	5,471
30	21,853	2,819	24,282	3,133	43,704	5,640
31	22,457	2,898	24,951	3,220	44,911	5,795
32	22,964	2,963	25,520	3,293	45,932	5,927
33	23,430	3,023	26,034	3,359	46,862	6,047
34	23,840	3,076	26,488	3,418	47,680	6,153
35	24,257	3,130	26,955	3,479	48,515	6,260
36	24,683	3,185	27,423	3,538	49,365	6,370
37	25,012	3,228	27,791	3,585	50,028	6,455
38	25,347	3,270	28,164	3,634	50,698	6,542
39	25,692	3,315	28,547	3,683	51,375	6,630
40	26,263	3,389	28,914	3,731	51,557	6,652
41	27,215	3,511	29,954	3,866	53,917	6,957
42	28,728	3,707	31,623	4,080	56,923	7,345
43	29,903	3,859	33,225	4,287	59,247	7,644
44	31,071	4,009	35,047	4,523	62,494	8,064
45	32,194	4,155	36,282	4,681	64,695	8,348
46	33,794	4,361	37,550	4,845	66,961	8,640
47	35,112	4,530	38,835	5,011	69,249	8,936
48	36,303	4,685	39,967	5,157	71,264	9,196
49	37,868	4,886	40,930	5,281	72,982	9,417
50	39,356	5,078	43,639	5,631	78,199	10,090
51	41,002	5,291	45,134	5,824	80,475	10,384
52	42,590	5,496	46,884	6,049	83,608	10,788
53	43,212	5,576	48,017	6,195	85,623	11,049
54	45,375	5,855	50,417	6,506	89,903	11,600
55	47,418	6,119	52,685	6,798	93,949	12,122
56	50,012	6,453	55,055	7,104	98,178	12,669
57	52,468	6,770	58,031	7,488	103,483	13,353
58	54,644	7,050	60,156	7,763	107,269	13,841
59	57,728	7,449	64,098	8,271	114,824	14,816
60	62,283	8,037	69,603	8,981	125,442	16,187
61	67,551	8,717	75,077	9,687	134,325	17,332
62	72,216	9,318	80,244	10,355	143,553	18,523
63	76,133	9,824	84,549	10,909	152,618	19,693
64	81,502	10,517	90,568	11,687	161,928	20,894
65	87,489	11,289	97,473	12,578	174,267	22,487
66	93,394	12,051	103,773	13,390	186,824	24,107
67	100,116	12,918	111,246	14,354	200,226	25,836
68	107,574	13,880	119,513	15,422	214,947	27,735
69	115,173	14,861	127,970	16,513	228,944	29,541
70	122,430	15,797	136,029	17,552	244,860	31,595
71	129,968	16,770	145,710	18,801	262,521	33,874
72	136,710	17,640	149,959	19,350	270,160	34,859
73	143,990	18,579	156,346	20,174	279,403	36,052
74	148,660	19,182	163,118	21,048	290,847	37,529
75	156,124	20,145	171,297	22,103	306,286	39,521
76	162,865	21,015	178,722	23,061	320,391	41,340
77	170,987	22,062	187,730	24,224	331,881	42,823
78	178,723	23,061	196,184	25,314	346,958	44,768
79	188,578	24,333	206,987	26,708	354,769	45,777
80	194,716	25,125	213,706	27,575	360,632	46,533
81*	199,195	25,703	218,649	28,212	368,927	47,604
82*	203,778	26,294	223,677	28,862	377,410	48,698
83*	208,463	26,898	228,822	29,525	386,093	49,818
84*	213,260	27,517	234,084	30,204	394,973	50,964
85*	218,163	28,151	239,465	30,898	404,056	52,136
86*	223,179	28,797	244,974	31,610	413,349	53,336
87*	228,315	29,460	250,611	32,337	422,854	54,562
88*	233,565	30,138	256,374	33,080	432,586	55,818
89*	238,938	30,830	262,270	33,841	442,533	57,101
90*	244,433	31,539	268,303	34,620	452,712	58,414
91*	250,054	32,265	274,472	35,416	463,121	59,757
92*	255,802	33,007	280,783	36,230	473,771	61,131
93*	261,690	33,767	287,246	37,063	484,673	62,538
94*	267,704	34,543	293,849	37,916	495,816	63,976
95*	273,868	35,337	300,611	38,789	507,226	65,448
96*	280,164	36,150	307,524	39,680	518,890	66,953
97*	286,608	36,982	314,596	40,593	530,821	68,493
98*	293,203	37,833	321,834	41,527	543,035	70,069
99*	299,942	38,702	329,235	42,482	555,520	71,680

Benefit Level 保障級別						
Essential 精選						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	11,751	1,516	13,159	1,697	22,846	2,948
1	11,751	1,516	13,159	1,697	22,846	2,948
2	11,751	1,516	13,159	1,697	22,846	2,948
3	11,751	1,516	13,159	1,697	22,846	2,948
4	11,751	1,516	13,159	1,697	22,846	2,948
5	10,573	1,364	11,919	1,538	21,166	2,731
6	10,573	1,364	11,919	1,538	21,166	2,731
7	10,573	1,364	11,919	1,538	21,166	2,731
8	10,573	1,364	11,919	1,538	21,166	2,731
9	10,573	1,364	11,919	1,538	21,166	2,731
10	9,559	1,233	10,775	1,391	19,134	2,470
11	9,695	1,251	10,929	1,410	19,411	2,505
12	9,879	1,275	11,134	1,437	19,777	2,551
13	10,418	1,345	11,456	1,479	20,404	2,633
14	10,630	1,372	11,832	1,527	21,046	2,716
15	10,846	1,399	12,226	1,578	21,709	2,802
16	11,061	1,427	12,469	1,609	22,144	2,858
17	11,339	1,463	12,779	1,648	22,696	2,929
18	11,622	1,499	13,099	1,690	23,264	3,003
19	11,913	1,537	13,428	1,734	23,846	3,077
20	12,210	1,576	13,847	1,787	24,571	3,171
21	12,909	1,665	14,837	1,914	25,659	3,311
22	13,215	1,705	15,374	1,985	26,272	3,391
23	13,698	1,767	15,746	2,032	26,936	3,475
24	14,107	1,821	16,220	2,093	27,751	3,580
25	14,530	1,875	16,510	2,131	28,580	3,688
26	14,967	1,931	16,803	2,169	29,437	3,798
27	15,381	1,985	17,269	2,229	30,256	3,905
28	15,810	2,040	17,749	2,290	31,094	4,012
29	16,170	2,087	18,152	2,343	31,800	4,104
30	16,667	2,150	18,714	2,415	32,781	4,231
31	17,127	2,210	19,229	2,481	33,686	4,346
32	17,513	2,260	19,668	2,538	34,452	4,446
33	17,870	2,305	20,065	2,588	35,151	4,535
34	18,182	2,346	20,413	2,634	35,763	4,615
35	18,500	2,387	20,774	2,681	36,390	4,695
36	18,825	2,429	21,134	2,726	37,027	4,778
37	19,076	2,462	21,418	2,763	37,525	4,842
38	19,332	2,494	21,706	2,801	38,028	4,907
39	19,594	2,529	22,000	2,839	38,534	4,974
40	20,030	2,584	22,227	2,867	38,574	4,976
41	20,756	2,678	23,025	2,972	40,390	5,212
42	21,910	2,827	24,309	3,136	42,643	5,502
43	22,806	2,943	25,605	3,304	44,383	5,726
44	23,696	3,057	27,010	3,486	46,815	6,041
45	24,553	3,169	28,068	3,621	48,557	6,266
46	25,773	3,326	28,938	3,734	50,162	6,472
47	26,779	3,455	29,892	3,857	51,843	6,690
48	27,687	3,573	30,724	3,964	53,317	6,880
49	28,880	3,726	31,303	4,039	54,463	7,027
50	30,015	3,873	33,612	4,337	58,603	7,562
51	31,271	4,035	34,695	4,477	60,208	7,769
52	32,482	4,191	36,040	4,649	62,553	8,071
53	32,957	4,252	37,007	4,774	64,143	8,277
54	34,606	4,465	38,855	5,014	67,348	8,689
55	36,164	4,667	40,602	5,239	70,379	9,081
56	38,142	4,921	42,321	5,461	73,454	9,478
57	39,416	5,086	44,079	5,688	76,963	9,931
58	41,547	5,361	46,118	5,953	80,146	10,342
59	44,867	5,789	50,212	6,479	86,777	11,197
60	48,443	6,251	54,648	7,051	94,980	12,256
61	52,927	6,830	59,244	7,644	101,873	13,145
62	57,058	7,363	63,784	8,232	109,272	14,100
63	61,339	7,915	68,360	8,820	117,297	15,135
64	65,938	8,508	72,033	9,295	124,565	16,072
65	70,380	9,082	77,139	9,955	133,751	17,260
66	75,130	9,694	82,060	10,588	143,455	18,511
67	80,538	10,392	87,336	11,269	153,743	19,838
68	86,537	11,166	93,629	12,083	165,030	21,294
69	92,650	11,955	100,580	12,979	175,677	22,668
70	100,415	12,957	109,024	14,068	188,015	24,260
71	106,737	13,773	115,887	14,953	202,381	26,114
72	113,307	14,620	124,139	16,018	217,791	26,811
73	120,656	15,568	129,327	16,688	234,479	27,675
74	127,071	16,396	134,829	17,398	253,462	28,834
75	131,202	16,929	140,675	18,152	235,394	30,374
76	137,785	17,778	147,728	19,061	246,307	31,780
77	141,993	18,322	152,100	19,627	254,770	32,874
78	144,726	18,675	158,943	20,509	266,350	34,368
79	152,706	19,704	167,693	21,637	272,317	35,138
80	157,677	20,345	173,134	22,339	275,404	35,535
81*	161,304	20,813	177,143	22,856	281,733	36,352
82*	165,015	21,292	181,216	23,383	288,210	37,188
83*	168,809	21,782	185,385	23,921	294,842	38,044
84*	172,693	22,283	189,647	24,471	301,622	38,919
85*	176,663	22,796	194,006	25,032	308,558	39,814
86*	180,725	23,319	198,470	25,609	315,655	40,730
87*	184,884	23,856	203,036	26,198	322,913	41,666
88*	189,136	24,405	207,706	26,800	330,346	42,626
89*	193,486	24,966	212,482	27,417	337,941	43,606
90*	197,937	25,540	217,371	28,049	345,716	44,609
91*	202,488	26,127	222,368	28,692	353,664	45,633
92*	207,143	26,728	227,482	29,352	361,797	46,683
93*	211,910	27,344	232,717	30,027	370,122	47,757
94*	216,781	27,972	238,067	30,718	378,632	48,855
95*	221,772	28,615	243,545	31,426	387,345	49,980
96*	226,870	29,274	249,145	32,148	396,252	51,129
97*	232,089	29,947	254,875	32,887	405,363	52,305
98*	237,430	30,636	260,740	33,643	414,691	53,508
99*	242,886	31,340	266,735	34,418	424,225	54,739

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

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
 在香港續發的保單之保費率生效日期：由2024年9月9日起

Benefit Level 保障級別						
Standard 標準						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	8,814	1,138	9,793	1,264	17,627	2,274
1	8,814	1,138	9,793	1,264	17,627	2,274
2	8,814	1,138	9,793	1,264	17,627	2,274
3	8,814	1,138	9,793	1,264	17,627	2,274
4	8,814	1,138	9,793	1,264	17,627	2,274
5	8,349	1,077	9,278	1,197	16,699	2,155
6	8,349	1,077	9,278	1,197	16,699	2,155
7	8,349	1,077	9,278	1,197	16,699	2,155
8	8,349	1,077	9,278	1,197	16,699	2,155
9	8,349	1,077	9,278	1,197	16,699	2,155
10	7,549	975	8,386	1,082	15,097	1,948
11	7,656	988	8,508	1,098	15,312	1,975
12	7,801	1,006	8,667	1,118	15,600	2,013
13	8,225	1,061	8,968	1,157	16,145	2,083
14	8,392	1,083	9,236	1,191	16,629	2,145
15	8,565	1,105	9,518	1,229	17,127	2,210
16	8,735	1,127	9,708	1,253	17,470	2,255
17	8,954	1,155	9,947	1,283	17,907	2,310
18	9,177	1,184	10,196	1,315	18,357	2,368
19	9,407	1,214	10,451	1,348	18,815	2,428
20	9,643	1,244	10,762	1,388	19,372	2,500
21	10,293	1,328	11,646	1,503	20,773	2,680
22	10,534	1,359	12,038	1,554	21,268	2,744
23	10,921	1,409	12,359	1,595	21,836	2,817
24	11,245	1,451	12,732	1,643	22,494	2,902
25	11,584	1,495	12,990	1,676	23,166	2,989
26	11,929	1,539	13,255	1,710	23,861	3,079
27	12,263	1,582	13,622	1,758	24,528	3,165
28	12,603	1,626	14,003	1,807	25,204	3,252
29	12,888	1,663	14,320	1,848	25,778	3,327
30	13,287	1,715	14,763	1,905	26,572	3,429
31	13,654	1,761	15,170	1,957	27,304	3,523
32	13,963	1,801	15,515	2,002	27,928	3,604
33	14,245	1,838	15,830	2,043	28,492	3,677
34	14,495	1,871	16,105	2,078	28,989	3,740
35	14,750	1,904	16,388	2,115	29,496	3,806
36	15,006	1,936	16,674	2,151	30,014	3,873
37	15,208	1,962	16,898	2,181	30,415	3,925
38	15,412	1,988	17,125	2,209	30,824	3,977
39	15,621	2,016	17,355	2,239	31,237	4,031
40	15,969	2,060	17,579	2,269	31,348	4,045
41	16,547	2,135	18,210	2,350	32,781	4,229
42	17,466	2,254	19,226	2,481	34,609	4,465
43	18,181	2,346	20,201	2,606	36,019	4,648
44	18,891	2,438	21,309	2,750	37,996	4,903
45	19,575	2,526	22,058	2,847	39,333	5,075
46	20,547	2,652	22,833	2,946	40,713	5,253
47	21,348	2,754	23,611	3,046	42,105	5,433
48	22,073	2,848	24,299	3,135	43,328	5,591
49	23,023	2,971	24,884	3,211	44,375	5,726
50	23,929	3,087	26,535	3,423	47,545	6,134
51	24,928	3,217	27,441	3,541	48,927	6,313
52	25,895	3,341	28,508	3,679	50,833	6,560
53	26,274	3,390	29,193	3,767	52,059	6,717
54	27,586	3,559	30,655	3,956	54,663	7,053
55	28,829	3,720	32,031	4,133	57,119	7,370
56	30,406	3,924	33,475	4,319	59,692	7,702
57	31,899	4,117	35,283	4,553	62,917	8,118
58	33,225	4,288	36,572	4,719	65,220	8,416
59	35,548	4,587	39,467	5,093	70,703	9,123
60	38,201	4,929	42,690	5,509	76,937	9,928
61	41,931	5,411	46,604	6,014	83,382	10,759
62	45,498	5,871	50,555	6,523	90,438	11,670
63	49,138	6,340	54,572	7,042	98,502	12,710
64	53,070	6,848	58,971	7,610	105,437	13,605
65	57,193	7,380	63,720	8,222	113,919	14,699
66	60,755	7,839	67,506	8,711	121,528	15,682
67	64,608	8,337	71,788	9,263	129,213	16,673
68	69,421	8,958	77,124	9,951	138,712	17,898
69	74,325	9,590	82,580	10,655	147,745	19,064
70	79,011	10,195	87,786	11,327	158,015	20,389
71	83,875	10,822	94,030	12,133	169,415	21,860
72	88,224	11,384	96,775	12,487	174,344	22,496
73	92,922	11,990	100,895	13,018	180,308	23,266
74	95,936	12,378	105,268	13,583	187,692	24,218
75	100,751	13,000	110,544	14,263	197,660	25,504
76	105,103	13,562	115,335	14,882	206,758	26,678
77	110,344	14,238	121,150	15,632	214,174	27,635
78	115,335	14,882	126,606	16,336	223,902	28,891
79	121,696	15,702	133,578	17,236	228,943	29,540
80	125,656	16,214	137,910	17,794	232,734	30,030
81*	128,552	16,587	141,104	18,207	238,087	30,721
82*	131,504	16,968	144,347	18,625	243,559	31,427
83*	134,527	17,358	147,666	19,054	249,160	32,150
84*	137,622	17,758	151,062	19,491	254,889	32,889
85*	140,789	18,166	154,536	19,940	260,751	33,646
86*	144,025	18,584	158,090	20,398	266,752	34,420
87*	147,340	19,011	161,729	20,868	272,888	35,212
88*	150,727	19,448	165,448	21,348	279,167	36,022
89*	154,197	19,896	169,256	21,839	285,586	36,849
90*	157,739	20,354	173,142	22,341	292,149	37,696
91*	161,368	20,822	177,127	22,855	298,868	38,563
92*	165,083	21,301	181,206	23,381	305,747	39,451
93*	168,878	21,791	185,369	23,919	312,777	40,358
94*	172,762	22,292	189,633	24,468	319,971	41,287
95*	176,737	22,805	193,996	25,032	327,330	42,236
96*	180,804	23,329	198,460	25,608	334,863	43,209
97*	184,959	23,865	203,022	26,197	342,561	44,202
98*	189,216	24,415	207,693	26,800	350,445	45,219
99*	193,565	24,976	212,467	27,415	358,502	46,258

Benefit Level 保障級別						
Essential 精選						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	6,875	887	7,697	993	13,351	1,722
1	6,875	887	7,697	993	13,351	1,722
2	6,875	887	7,697	993	13,351	1,722
3	6,875	887	7,697	993	13,351	1,722
4	6,875	887	7,697	993	13,351	1,722
5	6,184	798	6,971	900	12,369	1,597
6	6,184	798	6,971	900	12,369	1,597
7	6,184	798	6,971	900	12,369	1,597
8	6,184	798	6,971	900	12,369	1,597
9	6,184	798	6,971	900	12,369	1,597
10	5,591	722	6,299	812	11,182	1,443
11	5,671	732	6,393	825	11,342	1,463
12	5,778	745	6,511	840	11,555	1,491
13	6,091	786	6,697	864	11,924	1,539
14	6,216	802	6,919	892	12,300	1,586
15	6,344	818	7,151	923	12,686	1,637
16	6,469	835	7,293	942	12,940	1,671
17	6,632	856	7,473	964	13,264	1,711
18	6,797	877	7,660	988	13,597	1,754
19	6,967	899	7,851	1,012	13,936	1,798
20	7,142	921	8,096	1,044	14,358	1,853
21	7,611	982	8,785	1,134	15,397	1,986
22	7,789	1,005	9,107	1,176	15,764	2,034
23	8,076	1,042	9,324	1,203	16,163	2,085
24	8,315	1,073	9,606	1,240	16,650	2,148
25	8,566	1,105	9,773	1,260	17,147	2,212
26	8,821	1,138	9,944	1,283	17,662	2,279
27	9,068	1,170	10,218	1,319	18,156	2,343
28	9,319	1,202	10,505	1,355	18,655	2,407
29	9,530	1,230	10,743	1,387	19,081	2,463
30	9,825	1,268	11,075	1,429	19,668	2,538
31	10,097	1,302	11,381	1,468	20,210	2,608
32	10,325	1,332	11,639	1,502	20,672	2,668
33	10,534	1,359	11,877	1,533	21,090	2,722
34	10,719	1,383	12,082	1,558	21,458	2,768
35	10,908	1,408	12,295	1,587	21,833	2,817
36	11,096	1,431	12,509	1,613	22,216	2,866
37	11,246	1,451	12,677	1,637	22,513	2,906
38	11,397	1,470	12,848	1,657	22,816	2,944
39	11,552	1,490	13,020	1,679	23,122	2,983
40	11,809	1,523	13,151	1,697	23,139	2,986
41	12,236	1,579	13,621	1,758	24,230	3,126
42	12,916	1,667	14,382	1,856	25,582	3,300
43	13,444	1,735	15,155	1,955	26,623	3,436
44	13,970	1,803	15,987	2,063	28,085	3,624
45	14,475	1,868	16,619	2,145	29,134	3,759
46	15,194	1,961	17,130	2,210	30,094	3,883
47	15,786	2,037	17,688	2,282	31,100	4,014
48	16,322	2,106	18,177	2,345	31,980	4,127
49	17,025	2,197	18,508	2,388	32,661	4,214
50	17,695	2,283	19,895	2,567	35,158	4,536
51	18,456	2,382	20,550	2,652	36,132	4,662
52	19,171	2,474	21,348	2,756	37,540	4,845
53	19,452	2,510	21,924	2,829	38,500	4,968
54	20,423	2,635	23,022	2,971	40,426	5,216
55	21,344	2,754	24,055	3,104	42,242	5,450
56	22,511	2,905	25,068	3,234	44,083	5,688
57	23,152	2,988	26,005	3,356	46,102	5,948
58	24,472	3,158	27,263	3,517	48,057	6,201
59	26,380	3,404	29,693	3,832	52,370	6,757
60	28,401	3,665	32,232	4,160	57,138	7,374
61	31,175	4,023	35,131	4,533	61,809	7,975
62	33,733	4,353	38,014	4,905	66,956	8,640
63	36,364	4,692	40,962	5,286	72,960	9,414
64	39,020	5,035	43,160	5,570	77,776	10,036
65	41,761	5,389	46,221	5,964	83,819	10,815
66	44,582	5,752	49,169	6,345	89,664	11,570
67	47,789	6,167	52,327	6,752	95,654	12,343
68	51,349	6,626	56,100	7,238	102,672	13,248
69	54,976	7,094	60,267	7,777	109,273	14,100
70	59,583	7,688	65,324	8,429	116,975	15,094
71	63,335	8,172	69,438	8,961	125,894	16,245
72	67,232	8,675	74,383	9,597	129,141	16,663
73	71,594	9,238	77,490	9,998	133,193	17,186
74	75,398	9,728	80,790	10,425	138,820	17,912
75	77,850	10,046	84,291	10,876	146,254	18,871
76	81,754	10,549	88,516	11,421	153,048	19,747
77	84,255	10,871	91,022	11,744	158,216	20,414
78	85,786	11,069	95,116	12,273	165,407	21,343
79	90,518	11,679	100,352	12,949	169,107	21,820
80	93,463	12,060	103,603	13,367	170,677	22,023
81*	95,617	12,337	106,006	13,678	174,597	22,529
82*	97,813	12,621	108,443	13,992	178,611	23,047
83*	100,062	12,911	110,937	14,315	182,719	23,577
84*	102,364	13,208	113,488	14,642	186,920	24,118
85*	104,719	13,512	116,097	14,980	191,218	24,674
86*	107,126	13,823	118,767	15,324	195,620	25,242
87*	109,592	14,141	121,501	15,678	200,119	25,823
88*	112,111	14,466	124,295	16,039	204,724	26,417
89*	114,692	14,799	127,156	16,407	209,431	27,023
90*	117,327	15,139	130,075	16,783	214,244	27,643
91*	120,026	15,488	133,069	17,171	219,171	28,280
92*	122,789	15,844	136,134	17,566	224,215	28,931
93*	125,612	16,208	139,261	17,969	229,371	29,596
94*	128,501	16,581	142,465	18,382	234,647	30,277
95*	131,457	16,962	145,742	18,805	240,043	30,973
96*	134,482	17,352	149,095	19,238	245,567	31,687
97*	137,573	17,751	152,523	19,681	251,213	32,415
98*	140,739	18,160	156,032	20,134	256,994	33,161
99*	143,974	18,577	159,618	20,596	262,903	33,923

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

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港續發的保單之保費率生效日期：由2024年9月9日起

Age+ 年齡+	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	5,282	682	5,868	757	10,565	1,364
1	5,282	682	5,868	757	10,565	1,364
2	5,282	682	5,868	757	10,565	1,364
3	5,282	682	5,868	757	10,565	1,364
4	5,282	682	5,868	757	10,565	1,364
5	5,005	646	5,560	718	10,007	1,292
6	5,005	646	5,560	718	10,007	1,292
7	5,005	646	5,560	718	10,007	1,292
8	5,005	646	5,560	718	10,007	1,292
9	5,005	646	5,560	718	10,007	1,292
10	4,524	584	5,027	649	9,048	1,168
11	4,590	592	5,100	658	9,178	1,185
12	4,677	603	5,195	671	9,352	1,207
13	4,931	637	5,375	694	9,674	1,249
14	5,031	649	5,537	714	9,964	1,286
15	5,132	663	5,704	736	10,265	1,324
16	5,236	676	5,817	750	10,469	1,351
17	5,365	692	5,964	770	10,733	1,385
18	5,499	710	6,111	789	10,999	1,420
19	5,639	728	6,263	808	11,275	1,455
20	5,777	746	6,449	833	11,612	1,499
21	6,214	801	7,034	907	12,543	1,619
22	6,361	821	7,268	938	12,842	1,657
23	6,594	851	7,465	963	13,184	1,702
24	6,789	876	7,688	992	13,582	1,752
25	6,994	903	7,845	1,012	13,988	1,805
26	7,205	930	8,004	1,033	14,408	1,859
27	7,405	956	8,226	1,061	14,808	1,910
28	7,610	982	8,454	1,090	15,220	1,964
29	7,784	1,004	8,646	1,115	15,563	2,008
30	8,024	1,035	8,915	1,151	16,043	2,070
31	8,245	1,064	9,160	1,182	16,488	2,128
32	8,430	1,088	9,368	1,208	16,865	2,176
33	8,601	1,110	9,559	1,233	17,204	2,220
34	8,752	1,129	9,723	1,254	17,503	2,259
35	8,905	1,149	9,895	1,277	17,810	2,297
36	9,061	1,169	10,068	1,299	18,122	2,339
37	9,183	1,185	10,202	1,317	18,367	2,369
38	9,305	1,201	10,339	1,335	18,612	2,401
39	9,432	1,217	10,478	1,352	18,861	2,433
40	9,639	1,244	10,614	1,370	18,926	2,443
41	9,992	1,290	10,996	1,418	19,795	2,555
42	10,546	1,361	11,610	1,499	20,898	2,696
43	10,978	1,416	12,198	1,574	21,750	2,806
44	11,407	1,472	12,867	1,660	22,940	2,961
45	11,818	1,525	13,320	1,719	23,751	3,064
46	12,408	1,601	13,786	1,778	24,583	3,172
47	12,890	1,664	14,258	1,840	25,422	3,280
48	13,328	1,719	14,672	1,893	26,161	3,376
49	13,903	1,794	15,025	1,939	26,794	3,457
50	14,448	1,864	16,021	2,067	28,708	3,704
51	15,052	1,942	16,568	2,138	29,544	3,813
52	15,636	2,018	17,211	2,221	30,693	3,960
53	15,864	2,047	17,628	2,275	31,434	4,056
54	16,657	2,149	18,508	2,388	33,006	4,259
55	17,409	2,247	19,341	2,496	34,489	4,450
56	18,358	2,368	20,210	2,608	36,043	4,650
57	19,261	2,485	21,303	2,748	37,989	4,902
58	20,054	2,588	22,077	2,849	39,367	5,080
59	21,456	2,768	23,823	3,074	42,675	5,506
60	23,059	2,975	25,768	3,325	46,442	5,993
61	25,306	3,266	28,125	3,629	50,323	6,493
62	27,461	3,543	30,516	3,937	54,590	7,044
63	29,741	3,837	33,029	4,262	59,617	7,692
64	32,119	4,145	35,693	4,606	63,816	8,235
65	34,679	4,475	38,337	4,986	69,078	8,914
66	37,009	4,775	41,122	5,306	74,034	9,553
67	38,933	5,024	43,261	5,583	77,866	10,048
68	41,833	5,398	46,478	5,998	83,591	10,786
69	44,790	5,779	49,766	6,421	89,035	11,489
70	47,613	6,144	52,901	6,826	95,224	12,288
71	50,543	6,521	56,665	7,311	102,094	13,174
72	53,165	6,860	58,320	7,525	105,061	13,556
73	55,999	7,226	60,801	7,845	108,659	14,020
74	57,810	7,459	63,438	8,185	113,106	14,594
75	60,714	7,834	66,614	8,595	119,111	15,369
76	63,336	8,173	69,503	8,968	124,596	16,078
77	66,493	8,580	73,006	9,420	129,066	16,654
78	69,503	8,968	76,294	9,844	134,928	17,410
79	73,335	9,463	80,496	10,386	137,964	17,802
80	75,724	9,771	83,108	10,724	140,240	18,096
81*	77,462	9,995	85,028	10,971	143,465	18,512
82*	79,243	10,225	86,982	11,223	146,764	18,937
83*	81,068	10,460	88,986	11,482	150,148	19,374
84*	82,931	10,700	91,029	11,746	153,598	19,819
85*	84,839	10,948	93,123	12,016	157,127	20,275
86*	86,791	11,199	95,266	12,293	160,743	20,742
87*	88,787	11,456	97,458	12,575	164,442	21,218
88*	90,830	11,720	99,700	12,865	168,227	21,707
89*	92,917	11,990	101,990	13,160	172,090	22,206
90*	95,056	12,265	104,339	13,464	176,052	22,716
91*	97,241	12,547	106,738	13,773	180,100	23,239
92*	99,480	12,835	109,191	14,089	184,242	23,773
93*	101,769	13,132	111,706	14,414	188,480	24,319
94*	104,107	13,433	114,274	14,746	192,816	24,879
95*	106,500	13,741	116,904	15,084	197,251	25,452
96*	108,950	14,057	119,591	15,431	201,788	26,037
97*	111,455	14,381	122,340	15,786	206,427	26,636
98*	114,019	14,713	125,154	16,149	211,175	27,248
99*	116,640	15,051	128,031	16,520	216,027	27,874

	Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	3,907	504	4,403	567	7,821	1,009
1	3,907	504	4,403	567	7,821	1,009
2	3,907	504	4,403	567	7,821	1,009
3	3,907	504	4,403	567	7,821	1,009
4	3,907	504	4,403	567	7,821	1,009
5	3,519	454	3,993	515	7,252	936
6	3,519	454	3,993	515	7,252	936
7	3,519	454	3,993	515	7,252	936
8	3,519	454	3,993	515	7,252	936
9	3,519	454	3,993	515	7,252	936
10	3,181	411	3,610	466	6,557	847
11	3,227	416	3,662	472	6,651	859
12	3,288	424	3,730	482	6,777	875
13	3,467	448	3,833	495	6,987	902
14	3,537	456	3,962	511	7,209	930
15	3,609	466	4,097	528	7,440	959
16	3,681	475	4,177	538	7,586	979
17	3,772	486	4,284	553	7,779	1,003
18	3,866	499	4,388	566	7,971	1,029
19	3,964	512	4,496	580	8,170	1,054
20	4,062	524	4,639	599	8,423	1,087
21	4,329	558	5,046	651	9,071	1,171
22	4,431	572	5,231	675	9,287	1,198
23	4,593	593	5,355	691	9,517	1,229
24	4,729	610	5,515	711	9,806	1,265
25	4,872	629	5,609	723	10,099	1,303
26	5,019	648	5,702	736	10,402	1,342
27	5,158	666	5,859	756	10,690	1,379
28	5,301	684	6,022	776	10,988	1,418
29	5,423	700	6,159	795	11,236	1,450
30	5,590	721	6,351	820	11,582	1,494
31	5,743	741	6,525	842	11,903	1,536
32	5,872	758	6,674	860	12,176	1,571
33	5,992	774	6,811	879	12,421	1,603
34	6,097	787	6,927	894	12,637	1,631
35	6,204	801	7,050	910	12,859	1,659
36	6,312	815	7,173	926	13,083	1,689
37	6,397	825	7,268	938	13,260	1,710
38	6,482	837	7,366	952	13,437	1,734
39	6,570	847	7,464	962	13,616	1,756
40	6,715	866	7,536	972	13,619	1,757
41	6,961	898	7,806	1,005	14,267	1,841
42	7,346	948	8,242	1,064	15,062	1,943
43	7,647	986	8,690	1,121	15,676	2,022
44	7,946	1,026	9,167	1,183	16,534	2,134
45	8,232	1,062	9,539	1,231	17,162	2,214
46	8,643	1,115	9,821	1,266	17,717	2,286
47	8,980	1,159	10,141	1,308	18,308	2,362
48	9,284	1,198	10,415	1,345	18,823	2,430
49	9,685	1,249	10,591	1,366	19,214	2,478
50	10,065	1,299	11,405	1,472	20,702	2,671
51	10,498	1,355	11,774	1,520	21,268	2,746
52	10,906	1,407	12,231	1,578	22,096	2,850
53	11,064	1,428	12,571	1,623	22,667	2,925
54	11,617	1,499	13,199	1,703	23,801	3,071
55	12,142	1,567	13,793	1,780	24,870	3,209
56	12,804	1,652	14,363	1,854	25,948	3,348
57	13,182	1,701	14,920	1,925	27,157	3,505
58	13,959	1,802	15,662	2,022	28,317	3,654
59	15,075	1,945	17,093	2,206	30,889	3,986
60	16,277	2,100	18,606	2,401	33,753	4,356
61	17,863	2,305	20,268	2,615	36,494	4,708
62	19,331	2,494	21,938	2,830	39,540	5,102
63	20,839	2,689	23,644	3,052	43,162	5,569
64	22,359	2,885	24,916	3,215	46,005	5,936
65	23,761	3,066	26,680	3,443	49,498	6,387
66	25,366	3,273	28,383	3,663	53,099	6,852
67	27,190	3,509	30,206	3,899	56,275	7,262
68	29,216	3,770	32,387	4,180	60,403	7,794
69	31,281	4,036	34,788	4,488	64,277	8,294
70	33,904	4,375	37,709	4,866	68,820	8,881
71	36,038	4,650	40,081	5,172	74,121	9,565
72	38,256	4,936	42,939	5,540	75,985	9,804
73	40,736	5,256	44,731	5,771	78,330	10,106
74	42,904	5,536	46,635	6,017	81,658	10,536
75	44,296	5,716	48,654	6,278	86,035	11,101
76	46,520	6,003	51,096	6,592	90,041	11,619
77	47,939	6,185	52,206	6,736	93,048	12,006
78	48,874	6,306	54,552	7,038	97,276	12,551
79	51,569	6,654	57,555	7,425	99,448	12,832
80	53,249	6,871	59,420	7,668	100,230	12,933
81*	54,472	7,028	60,797	7,844	102,532	13,230
82*	55,724	7,190	62,194	8,024	104,889	13,534
83*	57,007	7,356	63,627	8,210	107,308	13,847
84*	58,317	7,524	65,087	8,399	109,774	14,164
85*	59,659	7,698	66,584	8,591	112,295	14,489
86*	61,031	7,875	68,116	8,790	114,879	14,824
87*	62,435	8,056	69,684	8,992	117,523	15,164
88*	63,872	8,242	71,287	9,199	120,229	15,514
89*	65,339	8,431	72,924	9,409	122,989	15,870
90*	66,843	8,625	74,603	9,628	125,820	16,235
91*	68,380	8,823	76,319	9,848	128,714	16,609
92*	69,954	9,026	78,072	10,074	131,673	16,991
93*	71,564	9,234	79,871	10,306	134,702	17,380
94*	73,208	9,446	81,708	10,544	137,802	17,780
95*	74,891	9,663	83,589	10,786	140,972	18,191
96*	76,613	9,885	85,509	11,034	144,214	18,609
97*	78,375	10,113	87,475	11,288	147,529	19,037
98*	80,178	10,346	89,487	11,546	150,923	19,473
99*	82,021	10,584	91,544	11,812	154,390	19,921

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

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港續發的保單之保費率生效日期：由2024年9月9日起

Benefit Level 保障級別						
Standard 標準						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	8,629	1,114	9,586	1,237	17,254	2,226
1	8,629	1,114	9,586	1,237	17,254	2,226
2	8,629	1,114	9,586	1,237	17,254	2,226
3	8,629	1,114	9,586	1,237	17,254	2,226
4	8,629	1,114	9,586	1,237	17,254	2,226
5	8,173	1,054	9,081	1,172	16,346	2,109
6	8,173	1,054	9,081	1,172	16,346	2,109
7	8,173	1,054	9,081	1,172	16,346	2,109
8	8,173	1,054	9,081	1,172	16,346	2,109
9	8,173	1,054	9,081	1,172	16,346	2,109
10	7,390	954	8,210	1,059	14,777	1,906
11	7,493	967	8,327	1,074	14,992	1,935
12	7,634	986	8,485	1,095	15,273	1,971
13	8,053	1,039	8,782	1,133	15,806	2,040
14	8,217	1,060	9,045	1,167	16,277	2,100
15	8,383	1,082	9,315	1,202	16,767	2,164
16	8,550	1,103	9,504	1,226	17,103	2,206
17	8,765	1,131	9,740	1,257	17,530	2,262
18	8,984	1,160	9,983	1,288	17,970	2,319
19	9,208	1,188	10,232	1,321	18,419	2,376
20	9,441	1,219	10,535	1,359	18,963	2,447
21	10,075	1,300	11,405	1,472	20,339	2,624
22	10,312	1,330	11,785	1,521	20,821	2,687
23	10,690	1,379	12,101	1,562	21,378	2,759
24	11,008	1,420	12,466	1,609	22,018	2,841
25	11,340	1,463	12,721	1,642	22,680	2,926
26	11,680	1,507	12,978	1,675	23,360	3,014
27	12,005	1,549	13,340	1,721	24,007	3,097
28	12,337	1,591	13,709	1,769	24,673	3,184
29	12,618	1,628	14,020	1,809	25,236	3,256
30	13,007	1,678	14,453	1,865	26,016	3,357
31	13,364	1,725	14,851	1,916	26,731	3,450
32	13,669	1,764	15,187	1,960	27,339	3,527
33	13,947	1,800	15,495	2,000	27,891	3,599
34	14,190	1,831	15,766	2,035	28,379	3,662
35	14,438	1,863	16,042	2,070	28,881	3,727
36	14,691	1,896	16,324	2,107	29,381	3,792
37	14,886	1,921	16,543	2,134	29,776	3,842
38	15,087	1,947	16,764	2,163	30,177	3,894
39	15,291	1,973	16,989	2,192	30,579	3,946
40	15,635	2,018	17,208	2,221	30,687	3,959
41	16,201	2,091	17,832	2,301	32,091	4,140
42	17,099	2,206	18,821	2,428	33,880	4,372
43	17,797	2,296	19,776	2,551	35,261	4,550
44	18,771	2,423	20,857	2,692	37,198	4,799
45	19,162	2,473	21,596	2,786	38,507	4,968
46	20,113	2,596	22,351	2,884	39,857	5,143
47	20,898	2,696	23,115	2,982	41,219	5,318
48	21,609	2,788	23,787	3,069	42,418	5,473
49	22,540	2,908	24,360	3,143	43,440	5,605
50	23,422	3,022	25,975	3,352	46,541	6,006
51	24,404	3,149	26,864	3,467	47,899	6,181
52	25,349	3,271	27,906	3,601	49,764	6,422
53	25,721	3,319	28,576	3,687	50,961	6,576
54	27,007	3,485	30,007	3,871	53,512	6,905
55	28,223	3,641	31,359	4,046	55,918	7,215
56	29,767	3,841	32,769	4,228	58,435	7,540
57	31,228	4,030	34,541	4,457	61,593	7,947
58	32,525	4,196	35,803	4,619	63,844	8,238
59	34,798	4,490	38,637	4,985	69,217	8,931
60	37,396	4,825	41,790	5,392	75,318	9,719
61	41,049	5,297	45,623	5,887	81,625	10,532
62	44,540	5,747	49,493	6,386	88,534	11,424
63	48,103	6,207	53,420	6,893	96,428	12,443
64	51,952	6,704	57,728	7,448	103,216	13,318
65	55,990	7,224	62,375	8,048	111,523	14,390
66	59,477	7,674	66,083	8,527	118,971	15,351
67	63,249	8,161	70,278	9,068	126,493	16,322
68	67,961	8,769	75,498	9,742	135,791	17,522
69	72,763	9,388	80,841	10,431	144,634	18,662
70	77,344	9,980	85,935	11,088	154,689	19,960
71	82,107	10,595	92,052	11,877	165,846	21,400
72	86,369	11,144	94,737	12,225	170,675	22,023
73	90,964	11,737	98,769	12,745	176,512	22,776
74	93,914	12,118	103,051	13,297	183,740	23,709
75	98,631	12,727	108,218	13,963	193,496	24,967
76	102,888	13,276	112,905	14,568	202,405	26,117
77	108,022	13,938	118,601	15,303	209,664	27,053
78	112,908	14,568	123,938	15,993	219,190	28,283
79	119,133	15,372	130,762	16,872	224,124	28,919
80	123,011	15,873	135,006	17,420	227,833	29,398
81*	125,841	16,237	138,134	17,824	233,074	30,075
82*	128,734	16,610	141,308	18,233	238,432	30,766
83*	131,695	16,992	144,558	18,652	243,914	31,473
84*	134,724	17,383	147,883	19,082	249,525	32,197
85*	137,822	17,783	151,283	19,520	255,263	32,938
86*	140,993	18,193	154,762	19,969	261,134	33,695
87*	144,237	18,612	158,324	20,429	267,142	34,470
88*	147,556	19,039	161,965	20,899	273,289	35,263
89*	150,950	19,477	165,690	21,380	279,575	36,074
90*	154,417	19,925	169,499	21,870	285,999	36,903
91*	157,971	20,383	173,397	22,374	292,576	37,752
92*	161,608	20,853	177,389	22,889	299,311	38,621
93*	165,321	21,331	181,465	23,415	306,191	39,509
94*	169,123	21,822	185,640	23,953	313,234	40,417
95*	173,012	22,324	189,911	24,505	320,439	41,348
96*	176,995	22,838	194,282	25,069	327,813	42,299
97*	181,064	23,363	198,750	25,645	335,350	43,271
98*	185,231	23,901	203,319	26,235	343,065	44,267
99*	189,491	24,451	207,996	26,839	350,955	45,284

Benefit Level 保障級別 Essential精選						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	6,730	869	7,533	972	13,068	1,686
1	6,730	869	7,533	972	13,068	1,686
2	6,730	869	7,533	972	13,068	1,686
3	6,730	869	7,533	972	13,068	1,686
4	6,730	869	7,533	972	13,068	1,686
5	6,053	781	6,822	881	12,107	1,563
6	6,053	781	6,822	881	12,107	1,563
7	6,053	781	6,822	881	12,107	1,563
8	6,053	781	6,822	881	12,107	1,563
9	6,053	781	6,822	881	12,107	1,563
10	5,473	706	6,167	795	10,945	1,411
11	5,550	716	6,256	807	11,106	1,433
12	5,654	730	6,375	822	11,313	1,460
13	5,964	770	6,559	847	11,674	1,507
14	6,086	785	6,776	874	12,039	1,553
15	6,209	801	6,998	903	12,420	1,603
16	6,332	817	7,140	921	12,668	1,634
17	6,492	838	7,318	945	12,985	1,676
18	6,654	859	7,500	967	13,311	1,717
19	6,820	880	7,687	993	13,643	1,760
20	6,992	903	7,924	1,022	14,054	1,814
21	7,450	961	8,604	1,110	15,076	1,945
22	7,626	984	8,917	1,152	15,434	1,992
23	7,905	1,020	9,130	1,179	15,824	2,043
24	8,140	1,050	9,406	1,214	16,298	2,103
25	8,385	1,082	9,571	1,236	16,787	2,166
26	8,637	1,114	9,736	1,256	17,291	2,231
27	8,878	1,146	10,009	1,292	17,770	2,293
28	9,123	1,177	10,285	1,328	18,263	2,357
29	9,330	1,204	10,517	1,357	18,679	2,410
30	9,619	1,241	10,844	1,399	19,258	2,485
31	9,882	1,275	11,142	1,437	19,786	2,553
32	10,108	1,304	11,393	1,470	20,237	2,610
33	10,313	1,331	11,624	1,500	20,644	2,664
34	10,493	1,354	11,828	1,527	21,006	2,711
35	10,677	1,377	12,035	1,552	21,379	2,758
36	10,864	1,402	12,247	1,581	21,748	2,807
37	11,008	1,420	12,412	1,600	22,041	2,843
38	11,156	1,440	12,576	1,623	22,337	2,883
39	11,307	1,459	12,745	1,644	22,634	2,921
40	11,562	1,492	12,872	1,661	22,650	2,922
41	11,980	1,546	13,339	1,721	23,719	3,060
42	12,644	1,631	14,079	1,816	25,043	3,231
43	13,160	1,698	14,836	1,914	26,063	3,363
44	13,881	1,791	15,648	2,019	27,496	3,546
45	14,170	1,828	16,272	2,098	28,523	3,679
46	14,873	1,920	16,769	2,164	29,461	3,802
47	15,454	1,994	17,318	2,234	30,447	3,929
48	15,979	2,062	17,794	2,296	31,309	4,040
49	16,668	2,150	18,118	2,337	31,973	4,125
50	17,320	2,235	19,476	2,514	34,416	4,442
51	18,068	2,331	20,117	2,596	35,373	4,564
52	18,767	2,421	20,898	2,696	36,751	4,742
53	19,042	2,457	21,459	2,769	37,687	4,863
54	19,994	2,580	22,534	2,907	39,574	5,106
55	20,895	2,696	23,550	3,039	41,353	5,336
56	22,038	2,843	24,539	3,165	43,154	5,568
57	22,664	2,925	25,457	3,285	45,131	5,823
58	23,957	3,091	26,690	3,444	47,043	6,071
59	25,824	3,332	29,070	3,750	51,271	6,615
60	27,803	3,588	31,553	4,072	55,936	7,219
61	30,519	3,938	34,391	4,437	60,506	7,807
62	33,023	4,261	37,216	4,802	65,546	8,458
63	35,599	4,593	40,098	5,173	71,425	9,216
64	38,198	4,929	42,250	5,451	76,138	9,824
65	40,883	5,275	45,245	5,838	82,056	10,588
66	43,644	5,631	48,132	6,211	87,777	11,326
67	46,783	6,037	51,226	6,610	93,640	12,083
68	50,269	6,486	54,916	7,086	100,510	12,969
69	53,821	6,944	58,997	7,613	106,972	13,803
70	58,326	7,526	63,947	8,251	114,514	14,776
71	62,000	8,000	67,978	8,770	123,243	15,902
72	65,818	8,492	72,816	9,397	126,423	16,313
73	70,085	9,043	75,857	9,789	130,389	16,825
74	73,810	9,524	79,089	10,206	135,898	17,536
75	76,212	9,834	82,517	10,646	143,172	18,473
76	80,031	10,327	86,650	11,181	149,826	19,333
77	82,482	10,643	89,107	11,497	154,884	19,985
78	83,981	10,836	93,111	12,016	161,926	20,894
79	88,611	11,434	98,235	12,675	165,547	21,361
80	91,496	11,806	101,421	13,086	167,083	21,559
81*	93,601	12,077	103,776	13,391	170,923	22,055
82*	95,753	12,355	106,160	13,698	174,852	22,563
83*	97,955	12,639	108,602	14,013	178,871	23,081
84*	100,208	12,930	111,100	14,336	182,986	23,612
85*	102,512	13,227	113,654	14,665	187,194	24,155
86*	104,871	13,532	116,267	15,002	191,500	24,710
87*	107,284	13,843	118,944	15,347	195,906	25,277
88*	109,752	14,162	121,678	15,702	200,413	25,860
89*	112,277	14,487	124,477	16,062	205,023	26,454
90*	114,855	14,820	127,338	16,430	209,734	27,062
91*	117,499	15,161	130,267	16,809	214,557	27,685
92*	120,204	15,510	133,265	17,195	219,495	28,322
93*	122,966	15,866	136,328	17,591	224,541	28,974
94*	125,794	16,231	139,465	17,995	229,706	29,639
95*	128,687	16,604	142,674	18,409	234,991	30,322
96*	131,649	16,987	145,957	18,834	240,397	31,020
97*	134,676	17,377	149,315	19,266	245,925	31,732
98*	137,775	17,778	152,746	19,710	251,582	32,463
99*	140,944	18,186	156,260	20,163	257,369	33,208

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

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港續發的保單之保費率生效日期：由2024年9月9日起

Benefit Level 保障級別 Prestige 特級						
Age+ 年齡+	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	15,547	2,006	15,611	2,015	34,092	4,399
1	15,547	2,006	15,611	2,015	34,092	4,399
2	15,547	2,006	15,611	2,015	34,092	4,399
3	15,547	2,006	15,611	2,015	34,092	4,399
4	15,547	2,006	15,611	2,015	34,092	4,399
5	14,543	1,877	14,603	1,884	31,895	4,116
6	14,543	1,877	14,603	1,884	31,895	4,116
7	14,543	1,877	14,603	1,884	31,895	4,116
8	14,543	1,877	14,603	1,884	31,895	4,116
9	14,543	1,877	14,603	1,884	31,895	4,116
10	15,166	1,957	15,236	1,966	31,925	4,120
11	15,737	2,030	15,736	2,030	31,956	4,123
12	16,066	2,074	16,137	2,083	32,042	4,135
13	17,117	2,209	17,189	2,219	32,084	4,140
14	17,895	2,309	17,965	2,318	33,179	4,281
15	18,957	2,446	19,033	2,455	34,195	4,413
16	19,990	2,579	20,168	2,602	35,561	4,589
17	20,698	2,670	20,881	2,694	36,648	4,729
18	21,330	2,752	21,622	2,790	37,766	4,873
19	22,710	2,930	23,018	2,970	39,138	5,050
20	23,377	3,016	24,350	3,142	40,631	5,243
21	23,968	3,092	25,231	3,256	42,277	5,456
22	25,044	3,232	26,499	3,419	44,364	5,725
23	26,259	3,388	27,810	3,588	46,758	6,033
24	27,463	3,543	29,176	3,765	49,263	6,356
25	28,275	3,649	30,591	3,947	51,632	6,662
26	28,932	3,733	31,341	4,045	53,869	6,951
27	29,580	3,817	32,030	4,133	55,056	7,104
28	30,339	3,915	32,939	4,250	56,620	7,306
29	31,158	4,020	33,893	4,373	58,260	7,518
30	32,099	4,142	34,916	4,506	60,016	7,744
31	32,979	4,255	35,877	4,629	61,664	7,957
32	33,914	4,376	36,889	4,760	63,408	8,181
33	34,859	4,498	37,919	4,893	65,177	8,410
34	35,843	4,625	38,987	5,030	67,013	8,647
35	36,844	4,754	40,079	5,172	68,888	8,888
36	37,737	4,869	41,047	5,297	70,558	9,105
37	38,305	4,943	41,665	5,376	71,619	9,241
38	38,687	4,992	42,082	5,430	72,335	9,333
39	39,124	5,049	42,555	5,491	73,152	9,439
40	39,198	5,058	42,634	5,502	73,957	9,543
41	39,247	5,065	42,690	5,509	74,728	9,643
42	39,386	5,082	42,839	5,528	75,504	9,743
43	39,578	5,107	43,050	5,555	76,257	9,839
44	40,128	5,177	43,649	5,633	78,129	10,081
45	41,269	5,325	44,889	5,793	80,475	10,383
46	42,223	5,449	45,926	5,926	82,081	10,592
47	43,185	5,572	46,974	6,062	83,726	10,803
48	44,160	5,698	48,032	6,197	85,399	11,019
49	45,140	5,825	49,096	6,335	87,323	11,268
50	46,127	5,951	50,173	6,475	89,496	11,548
51	47,122	6,080	51,259	6,614	91,678	11,829
52	48,129	6,210	52,355	6,755	93,884	12,114
53	50,035	6,456	54,421	7,022	98,291	12,682
54	52,207	6,737	56,784	7,327	103,215	13,318
55	54,412	7,021	59,179	7,636	108,221	13,964
56	56,656	7,311	61,631	7,952	113,300	14,620
57	58,501	7,548	63,636	8,211	117,565	15,170
58	62,300	8,038	67,769	8,744	125,219	16,157
59	66,973	8,642	72,849	9,400	134,597	17,368
60	72,333	9,333	78,671	10,151	144,596	18,658
61	77,976	10,062	84,814	10,944	155,220	20,029
62	83,900	10,826	91,260	11,775	167,022	21,552
63	90,025	11,616	97,924	12,636	179,230	23,127
64	96,415	12,441	104,872	13,532	192,692	24,864
65	100,853	13,013	109,699	14,155	202,310	26,105
66	106,694	13,767	116,055	14,974	215,959	27,865
67	113,380	14,630	123,326	15,913	230,545	29,748
68	121,052	15,620	131,664	16,990	246,127	31,758
69	129,277	16,681	140,607	18,142	262,780	33,907
70	135,323	17,461	147,180	18,991	275,016	35,486
71	140,639	18,147	152,977	19,738	288,468	37,222
72	147,548	19,039	160,488	20,709	302,566	39,041
73	154,775	19,971	168,352	21,723	317,329	40,946
74	162,360	20,950	176,592	22,786	332,804	42,942
75	170,296	21,974	185,233	23,901	345,553	44,588
76	178,621	23,048	194,283	25,068	358,812	46,299
77	187,339	24,173	203,767	26,292	372,596	48,076
78	196,475	25,351	213,701	27,575	386,933	49,927
79	205,244	26,483	223,238	28,805	401,831	51,849
80	210,859	27,207	229,353	29,594	408,976	52,771
81*	215,708	27,833	234,630	30,275	418,381	53,985
82*	220,668	28,473	240,025	30,971	427,856	55,206
83*	225,745	29,128	245,545	31,684	437,700	56,477
84*	230,937	29,798	251,194	32,413	447,652	57,762
85*	236,248	30,484	256,971	33,158	457,867	59,079
86*	241,682	31,185	262,880	33,919	468,481	60,450
87*	247,240	31,902	268,925	34,701	479,377	61,855
88*	252,925	32,635	275,116	35,499	490,574	63,300
89*	258,741	33,386	281,440	36,315	502,069	64,783
90*	264,695	34,155	287,911	37,150	513,621	66,274
91*	270,783	34,940	294,532	38,005	525,427	67,797
92*	277,011	35,743	301,309	38,879	537,514	69,356
93*	283,380	36,565	308,237	39,772	549,876	70,952
94*	289,901	37,406	315,331	40,687	562,525	72,585
95*	296,569	38,267	322,583	41,623	575,463	74,254
96*	303,387	39,146	329,996	42,580	588,696	75,961
97*	310,367	40,047	337,593	43,560	602,246	77,709
98*	317,506	40,969	345,357	44,562	616,096	79,496
99*	324,803	41,910	353,298	45,587	630,260	81,324

	Benefit Level 保障級別					
	Comprehensive 全面					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	12,519	1,615	13,906	1,794	24,805	3,201
1	12,519	1,615	13,906	1,794	24,805	3,201
2	12,519	1,615	13,906	1,794	24,805	3,201
3	12,519	1,615	13,906	1,794	24,805	3,201
4	12,519	1,615	13,906	1,794	24,805	3,201
5	11,701	1,510	12,998	1,678	23,186	2,992
6	11,701	1,510	12,998	1,678	23,186	2,992
7	11,701	1,510	12,998	1,678	23,186	2,992
8	11,701	1,510	12,998	1,678	23,186	2,992
9	11,701	1,510	12,998	1,678	23,186	2,992
10	11,448	1,477	12,718	1,640	22,686	2,927
11	11,562	1,491	12,844	1,657	22,904	2,955
12	11,702	1,510	12,999	1,677	23,170	2,990
13	12,261	1,582	13,622	1,758	24,293	3,134
14	12,454	1,606	13,838	1,786	24,676	3,184
15	12,679	1,636	14,089	1,818	25,123	3,242
16	12,932	1,669	14,369	1,854	25,622	3,306
17	13,176	1,700	14,637	1,888	25,670	3,312
18	13,237	1,708	14,706	1,898	25,744	3,322
19	13,293	1,715	14,771	1,906	25,854	3,336
20	13,293	1,715	14,771	1,906	25,854	3,336
21	13,523	1,745	15,025	1,939	26,792	3,457
22	13,877	1,791	15,419	1,990	27,755	3,581
23	14,375	1,855	15,974	2,061	28,751	3,710
24	14,950	1,929	16,612	2,144	29,903	3,858
25	15,550	2,007	17,278	2,230	31,098	4,012
26	16,171	2,086	17,969	2,318	32,343	4,173
27	16,772	2,164	18,636	2,405	33,546	4,329
28	17,400	2,245	19,330	2,494	34,793	4,490
29	18,044	2,329	20,049	2,588	36,090	4,656
30	18,892	2,438	20,991	2,708	37,433	4,830
31	19,779	2,552	21,978	2,836	38,825	5,009
32	20,705	2,671	23,005	2,968	40,273	5,197
33	21,476	2,772	23,861	3,079	41,771	5,390
34	22,335	2,882	24,818	3,203	43,442	5,605
35	23,228	2,997	25,809	3,330	45,180	5,829
36	24,159	3,118	26,843	3,464	46,988	6,063
37	25,381	3,275	28,200	3,639	49,367	6,370
38	26,646	3,439	29,608	3,820	51,825	6,687
39	27,974	3,610	31,081	4,010	54,405	7,020
40	29,209	3,769	32,456	4,188	57,334	7,398
41	30,449	3,928	33,834	4,365	60,042	7,748
42	31,563	4,072	35,069	4,525	62,532	8,068
43	32,744	4,225	36,418	4,699	64,875	8,371
44	33,473	4,319	37,613	4,853	66,943	8,638
45	34,181	4,410	38,809	5,007	69,009	8,904
46	35,369	4,564	39,892	5,147	70,734	9,128
47	36,598	4,722	40,891	5,276	72,505	9,355
48	37,698	4,865	41,884	5,404	74,224	9,577
49	38,845	5,012	43,155	5,568	75,993	9,806
50	39,995	5,160	44,437	5,734	77,769	10,035
51	41,459	5,350	46,068	5,944	80,046	10,328
52	43,135	5,566	47,931	6,185	82,460	10,640
53	44,894	5,793	49,880	6,437	85,565	11,041
54	46,856	6,046	52,062	6,717	89,130	11,501
55	48,773	6,293	54,193	6,993	92,861	11,982
56	50,751	6,548	56,390	7,276	96,675	12,474
57	52,781	6,811	58,647	7,568	100,666	12,990
58	55,259	7,130	61,406	7,924	105,000	13,549
59	58,193	7,509	64,832	8,365	111,331	14,365
60	61,390	7,921	68,169	8,796	117,383	15,146
61	66,302	8,555	73,667	9,505	128,126	16,533
62	71,410	9,215	79,347	10,238	138,620	17,887
63	76,622	9,887	85,133	10,985	148,430	19,152
64	81,905	10,568	91,011	11,744	159,048	20,522
65	86,917	11,215	96,576	12,462	169,363	21,853
66	91,882	11,856	102,090	13,172	179,034	23,101
67	97,286	12,553	108,091	13,948	190,559	24,588
68	103,298	13,328	114,774	14,809	202,909	26,182
69	108,713	14,028	120,791	15,586	215,168	27,763
70	115,352	14,884	128,168	16,538	225,274	29,068
71	121,196	15,638	134,639	17,372	235,699	30,413
72	125,497	16,193	139,379	17,984	243,869	31,466
73	130,855	16,884	145,344	18,754	252,690	32,605
74	136,226	17,578	151,313	19,524	263,450	33,994
75	140,982	18,191	156,576	20,203	274,229	35,384
76	146,170	18,860	162,352	20,948	283,861	36,628
77	152,615	19,692	169,488	21,870	294,648	38,020
78	158,778	20,488	176,328	22,752	307,346	39,658
79	163,699	21,122	181,840	23,464	318,416	41,086
80	166,169	21,442	184,627	23,822	329,224	42,480
81*	169,991	21,934	188,878	24,371	336,800	43,458
82*	173,900	22,439	193,221	24,932	344,547	44,457
83*	177,900	22,954	197,667	25,506	352,472	45,480
84*	181,990	23,483	202,207	26,091	360,572	46,526
85*	186,176	24,022	206,857	26,691	368,866	47,596
86*	190,459	24,575	211,619	27,305	377,352	48,690
87*	194,840	25,141	216,485	27,933	386,029	49,810
88*	199,322	25,719	221,464	28,575	394,912	50,957
89*	203,904	26,310	226,556	29,233	403,988	52,128
90*	208,595	26,916	231,770	29,906	413,285	53,327
91*	213,392	27,534	237,096	30,593	422,789	54,554
92*	218,300	28,167	242,553	31,297	432,511	55,808
93*	223,321	28,816	248,132	32,017	442,460	57,091
94*	228,460	29,479	253,842	32,753	452,642	58,406
95*	233,710	30,156	259,673	33,506	463,042	59,747
96*	239,085	30,850	265,650	34,278	473,698	61,122
97*	244,588	31,560	271,760	35,066	484,597	62,529
98*	250,214	32,286	278,007	35,872	495,739	63,966
99*	255,969	33,028	284,408	36,697	507,143	65,438

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

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港續發的保單之保費率生效日期：由2024年9月9日起

Age* 年齡*	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	5,169	667	5,744	741	10,340	1,334
1	5,169	667	5,744	741	10,340	1,334
2	5,169	667	5,744	741	10,340	1,334
3	5,169	667	5,744	741	10,340	1,334
4	5,169	667	5,744	741	10,340	1,334
5	4,896	632	5,442	702	9,798	1,265
6	4,896	632	5,442	702	9,798	1,265
7	4,896	632	5,442	702	9,798	1,265
8	4,896	632	5,442	702	9,798	1,265
9	4,896	632	5,442	702	9,798	1,265
10	4,428	572	4,920	635	8,857	1,143
11	4,492	579	4,993	645	8,984	1,159
12	4,575	591	5,086	656	9,154	1,181
13	4,825	622	5,262	678	9,471	1,222
14	4,923	636	5,421	700	9,756	1,259
15	5,025	648	5,580	720	10,050	1,297
16	5,124	662	5,694	735	10,249	1,322
17	5,253	677	5,837	753	10,506	1,356
18	5,383	694	5,984	772	10,769	1,389
19	5,519	712	6,134	791	11,037	1,424
20	5,657	730	6,315	815	11,366	1,467
21	6,082	785	6,886	889	12,280	1,585
22	6,228	804	7,117	918	12,571	1,623
23	6,452	833	7,309	943	12,908	1,665
24	6,648	858	7,524	971	13,296	1,716
25	6,848	884	7,679	991	13,694	1,766
26	7,053	910	7,836	1,011	14,103	1,820
27	7,249	936	8,054	1,040	14,495	1,870
28	7,449	962	8,278	1,068	14,898	1,922
29	7,617	983	8,468	1,093	15,235	1,966
30	7,854	1,014	8,727	1,126	15,708	2,027
31	8,070	1,041	8,966	1,156	16,140	2,083
32	8,254	1,066	9,171	1,184	16,508	2,130
33	8,422	1,087	9,356	1,207	16,842	2,174
34	8,569	1,106	9,520	1,228	17,136	2,211
35	8,718	1,125	9,687	1,250	17,435	2,249
36	8,871	1,145	9,858	1,272	17,740	2,289
37	8,989	1,160	9,989	1,289	17,980	2,320
38	9,111	1,175	10,122	1,306	18,219	2,351
39	9,232	1,192	10,258	1,324	18,465	2,382
40	9,440	1,218	10,389	1,340	18,528	2,391
41	9,780	1,261	10,765	1,389	19,376	2,500
42	10,324	1,332	11,363	1,467	20,458	2,640
43	10,747	1,387	11,943	1,541	21,292	2,747
44	11,335	1,462	12,595	1,625	22,458	2,898
45	11,571	1,493	13,040	1,683	23,251	3,000
46	12,143	1,567	13,494	1,742	24,065	3,105
47	12,619	1,628	13,956	1,801	24,886	3,211
48	13,047	1,684	14,364	1,854	25,610	3,304
49	13,608	1,756	14,709	1,897	26,228	3,384
50	14,142	1,824	15,685	2,024	28,102	3,626
51	14,735	1,901	16,219	2,093	28,919	3,731
52	15,308	1,975	16,850	2,175	30,049	3,877
53	15,531	2,004	17,255	2,227	30,771	3,971
54	16,308	2,104	18,119	2,338	32,310	4,169
55	17,040	2,198	18,934	2,443	33,766	4,357
56	17,974	2,319	19,786	2,554	35,283	4,552
57	18,858	2,433	20,855	2,692	37,190	4,799
58	19,634	2,534	21,612	2,789	38,538	4,972
59	21,004	2,711	23,322	3,009	41,777	5,390
60	22,574	2,913	25,227	3,255	45,462	5,866
61	24,776	3,197	27,535	3,552	49,262	6,357
62	26,883	3,469	29,871	3,854	53,439	6,895
63	29,114	3,757	32,334	4,172	58,363	7,531
64	31,440	4,057	34,941	4,508	62,470	8,060
65	33,950	4,380	37,824	4,881	67,624	8,726
66	36,232	4,675	40,256	5,194	72,474	9,352
67	38,114	4,918	42,350	5,465	76,228	9,836
68	40,953	5,284	45,496	5,870	81,833	10,559
69	43,848	5,658	48,716	6,286	87,159	11,246
70	46,611	6,014	51,786	6,683	93,218	12,028
71	49,479	6,384	55,471	7,158	99,943	12,896
72	52,048	6,716	57,090	7,366	102,853	13,271
73	54,818	7,074	59,520	7,680	106,370	13,725
74	56,595	7,303	62,101	8,013	110,725	14,288
75	59,436	7,669	65,213	8,415	116,605	15,046
76	62,006	8,001	68,039	8,779	121,973	15,739
77	65,096	8,400	71,471	9,223	126,345	16,303
78	68,043	8,780	74,688	9,638	132,088	17,044
79	71,791	9,264	78,803	10,168	135,063	17,427
80	74,128	9,565	81,358	10,498	137,289	17,714
81*	75,831	9,784	83,237	10,741	140,448	18,122
82*	77,572	10,009	85,149	10,986	143,678	18,538
83*	79,360	10,240	87,112	11,241	146,985	18,966
84*	81,186	10,475	89,113	11,499	150,364	19,401
85*	83,051	10,717	91,163	11,763	153,821	19,847
86*	84,961	10,962	93,261	12,033	157,360	20,305
87*	86,917	11,215	95,405	12,310	160,978	20,772
88*	88,918	11,474	97,601	12,593	164,685	21,249
89*	90,958	11,737	99,844	12,882	168,465	21,738
90*	93,054	12,007	102,140	13,179	172,346	22,238
91*	95,194	12,284	104,492	13,483	176,309	22,750
92*	97,383	12,565	106,892	13,792	180,363	23,273
93*	99,624	12,855	109,352	14,110	184,513	23,808
94*	101,916	13,150	111,867	14,435	188,756	24,356
95*	104,261	13,453	114,439	14,767	193,099	24,916
96*	106,656	13,762	117,072	15,106	197,539	25,489
97*	109,109	14,078	119,765	15,453	202,081	26,075
98*	111,618	14,402	122,519	15,809	206,728	26,675
99*	114,185	14,734	125,339	16,173	211,481	27,288

	Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	3,824	493	4,311	556	7,655	987
1	3,824	493	4,311	556	7,655	987
2	3,824	493	4,311	556	7,655	987
3	3,824	493	4,311	556	7,655	987
4	3,824	493	4,311	556	7,655	987
5	3,442	445	3,908	505	7,101	917
6	3,442	445	3,908	505	7,101	917
7	3,442	445	3,908	505	7,101	917
8	3,442	445	3,908	505	7,101	917
9	3,442	445	3,908	505	7,101	917
10	3,113	402	3,533	456	6,419	828
11	3,158	407	3,586	464	6,511	840
12	3,217	415	3,653	470	6,635	855
13	3,393	437	3,753	483	6,842	883
14	3,461	447	3,880	501	7,059	911
15	3,533	456	4,006	517	7,283	940
16	3,603	465	4,090	527	7,428	957
17	3,693	476	4,191	541	7,614	983
18	3,785	488	4,298	555	7,805	1,007
19	3,881	501	4,406	568	7,999	1,032
20	3,977	513	4,542	586	8,243	1,064
21	4,237	547	4,940	638	8,881	1,146
22	4,339	560	5,123	661	9,091	1,174
23	4,495	580	5,245	676	9,320	1,202
24	4,631	598	5,397	697	9,599	1,239
25	4,770	616	5,489	709	9,886	1,275
26	4,913	634	5,582	720	10,181	1,314
27	5,050	652	5,738	741	10,465	1,350
28	5,189	670	5,898	760	10,756	1,387
29	5,306	685	6,034	779	10,999	1,420
30	5,471	706	6,217	802	11,340	1,463
31	5,622	725	6,388	823	11,653	1,504
32	5,750	742	6,534	843	11,918	1,537
33	5,867	757	6,665	859	12,159	1,569
34	5,969	770	6,782	874	12,371	1,596
35	6,073	783	6,901	890	12,587	1,623
36	6,180	797	7,024	906	12,808	1,652
37	6,262	808	7,117	918	12,981	1,675
38	6,347	819	7,211	931	13,153	1,698
39	6,431	830	7,308	943	13,331	1,719
40	6,576	848	7,375	951	13,331	1,720
41	6,813	879	7,642	987	13,965	1,803
42	7,192	928	8,066	1,042	14,746	1,903
43	7,487	966	8,509	1,098	15,346	1,980
44	7,896	1,018	8,973	1,157	16,186	2,089
45	8,061	1,040	9,339	1,205	16,801	2,168
46	8,459	1,092	9,614	1,242	17,346	2,238
47	8,790	1,134	9,924	1,281	17,921	2,312
48	9,089	1,173	10,198	1,316	18,427	2,377
49	9,479	1,223	10,368	1,337	18,808	2,426
50	9,852	1,271	11,167	1,442	20,266	2,615
51	10,277	1,326	11,526	1,488	20,818	2,686
52	10,677	1,378	11,975	1,546	21,632	2,791
53	10,832	1,397	12,305	1,588	22,189	2,863
54	11,374	1,467	12,921	1,667	23,299	3,006
55	11,885	1,533	13,503	1,742	24,350	3,142
56	12,536	1,617	14,061	1,815	25,400	3,277
57	12,906	1,665	14,605	1,886	26,586	3,431
58	13,667	1,764	15,332	1,979	27,720	3,576
59	14,758	1,905	16,734	2,159	30,239	3,901
60	15,935	2,056	18,216	2,350	33,041	4,263
61	17,489	2,257	19,843	2,560	35,723	4,610
62	18,924	2,442	21,474	2,770	38,706	4,994
63	20,400	2,632	23,148	2,986	42,254	5,452
64	21,886	2,824	24,391	3,147	45,035	5,810
65	23,262	3,001	26,119	3,371	48,456	6,253
66	24,833	3,204	27,784	3,585	51,979	6,707
67	26,619	3,434	29,571	3,815	55,092	7,108
68	28,601	3,690	31,701	4,090	59,133	7,630
69	30,623	3,951	34,053	4,393	62,923	8,118
70	33,190	4,282	36,913	4,764	67,370	8,693
71	35,279	4,552	39,237	5,063	72,559	9,363
72	37,451	4,833	42,032	5,423	74,387	9,598
73	39,877	5,145	43,789	5,650	76,681	9,894
74	42,002	5,419	45,652	5,890	79,939	10,315
75	43,365	5,595	47,632	6,147	84,226	10,868
76	45,543	5,876	50,019	6,453	88,145	11,374
77	46,933	6,056	51,108	6,595	91,085	11,753
78	47,847	6,174	53,402	6,891	95,227	12,288
79	50,484	6,514	56,346	7,270	97,357	12,561
80	52,126	6,726	58,169	7,506	98,120	12,660
81*	53,324	6,880	59,515	7,680	100,375	12,951
82*	54,548	7,038	60,883	7,855	102,684	13,249
83*	55,806	7,201	62,287	8,038	105,048	13,555
84*	57,090	7,366	63,717	8,222	107,462	13,866
85*	58,401	7,536	65,183	8,410	109,933	14,184
86*	59,744	7,709	66,683	8,604	112,462	14,512
87*	61,120	7,887	68,216	8,802	115,048	14,846
88*	62,527	8,068	69,786	9,003	117,697	15,186
89*	63,962	8,253	71,391	9,210	120,399	15,535
90*	65,436	8,443	73,032	9,423	123,173	15,893
91*	66,941	8,638	74,714	9,640	126,005	16,259
92*	68,480	8,836	76,429	9,862	128,902	16,633
93*	70,056	9,040	78,188	10,089	131,868	17,015
94*	71,667	9,247	79,986	10,321	134,900	17,407
95*	73,316	9,460	81,824	10,559	138,003	17,807
96*	75,000	9,678	83,708	10,802	141,177	18,217
97*	76,725	9,900	85,633	11,050	144,423	18,636
98*	78,490	10,127	87,603	11,303	147,745	19,064
99*	80,295	10,361	89,620	11,564	151,141	19,502

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港續發的保單之保費率生效日期：由2024年9月9日起

Benefit Level 保障級別						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	12,152	1,568	13,501	1,743	24,303	3,135
1	12,152	1,568	13,501	1,743	24,303	3,135
2	12,152	1,568	13,501	1,743	24,303	3,135
3	12,152	1,568	13,501	1,743	24,303	3,135
4	12,152	1,568	13,501	1,743	24,303	3,135
5	11,513	1,486	12,790	1,650	23,027	2,971
6	11,513	1,486	12,790	1,650	23,027	2,971
7	11,513	1,486	12,790	1,650	23,027	2,971
8	11,513	1,486	12,790	1,650	23,027	2,971
9	11,513	1,486	12,790	1,650	23,027	2,971
10	10,410	1,343	11,564	1,492	20,814	2,685
11	10,559	1,362	11,729	1,513	21,113	2,725
12	10,757	1,388	11,952	1,542	21,509	2,775
13	11,340	1,464	12,368	1,596	22,262	2,872
14	11,573	1,493	12,737	1,644	22,929	2,959
15	11,806	1,523	13,122	1,693	23,616	3,048
16	12,045	1,555	13,381	1,727	24,089	3,108
17	12,346	1,593	13,716	1,770	24,692	3,186
18	12,652	1,632	14,061	1,815	25,307	3,266
19	12,970	1,674	14,412	1,860	25,941	3,347
20	13,298	1,716	14,841	1,915	26,713	3,447
21	13,633	1,760	15,427	1,990	27,514	3,551
22	13,955	1,801	15,941	2,057	28,169	3,635
23	14,462	1,866	16,370	2,113	28,920	3,732
24	14,897	1,923	16,863	2,176	29,789	3,844
25	15,343	1,980	17,208	2,221	30,682	3,959
26	15,802	2,039	17,559	2,266	31,604	4,078
27	16,242	2,096	18,045	2,329	32,478	4,191
28	16,691	2,153	18,546	2,393	33,382	4,308
29	17,071	2,203	18,968	2,447	34,144	4,406
30	17,596	2,270	19,553	2,523	35,195	4,542
31	18,083	2,333	20,091	2,592	36,167	4,667
32	18,495	2,386	20,548	2,652	36,988	4,772
33	18,867	2,435	20,963	2,705	37,735	4,869
34	19,197	2,477	21,332	2,753	38,396	4,955
35	19,535	2,521	21,705	2,800	39,068	5,041
36	19,877	2,565	22,085	2,850	39,751	5,129
37	20,141	2,599	22,381	2,888	40,286	5,199
38	20,411	2,634	22,679	2,926	40,825	5,267
39	20,687	2,670	22,984	2,966	41,372	5,338
40	21,148	2,729	23,283	3,004	41,518	5,357
41	21,916	2,828	24,120	3,112	43,417	5,603
42	23,135	2,985	25,464	3,286	45,837	5,914
43	24,076	3,106	26,756	3,453	47,709	6,156
44	25,397	3,277	28,217	3,641	50,326	6,494
45	25,926	3,346	29,215	3,770	52,097	6,722
46	27,215	3,511	30,240	3,902	53,921	6,958
47	28,276	3,648	31,272	4,035	55,763	7,196
48	29,235	3,772	32,182	4,152	57,391	7,405
49	30,491	3,934	32,959	4,253	58,772	7,584
50	31,691	4,089	35,144	4,535	62,970	8,125
51	33,015	4,260	36,344	4,690	64,805	8,362
52	34,297	4,426	37,757	4,872	67,328	8,687
53	34,799	4,490	38,665	4,989	68,947	8,897
54	36,540	4,715	40,600	5,239	72,397	9,342
55	38,183	4,926	42,424	5,474	75,654	9,762
56	40,273	5,196	44,336	5,721	79,057	10,200
57	42,248	5,452	46,730	6,030	83,331	10,753
58	44,004	5,678	48,439	6,251	86,380	11,145
59	46,487	5,999	51,616	6,660	92,465	11,931
60	50,156	6,472	56,048	7,232	101,015	13,034
61	54,397	7,019	60,458	7,801	108,167	13,957
62	58,152	7,504	64,618	8,337	115,597	14,915
63	61,308	7,911	68,086	8,785	122,897	15,858
64	65,629	8,468	72,930	9,411	130,399	16,826
65	70,451	9,090	78,491	10,128	140,333	18,107
66	75,209	9,704	83,564	10,782	150,445	19,412
67	80,619	10,403	89,583	11,559	161,236	20,805
68	86,628	11,178	96,234	12,418	173,087	22,334
69	92,744	11,967	103,046	13,296	184,362	23,788
70	98,588	12,722	109,538	14,133	197,175	25,442
71	104,659	13,505	117,332	15,139	211,395	27,277
72	110,091	14,205	120,755	15,581	217,550	28,071
73	115,948	14,961	125,900	16,245	224,993	29,032
74	119,712	15,446	131,354	16,949	234,209	30,221
75	125,720	16,221	137,942	17,799	246,642	31,825
76	131,149	16,922	143,919	18,570	257,996	33,290
77	137,689	17,766	151,174	19,506	267,248	34,484
78	143,918	18,570	157,977	20,384	279,393	36,051
79	151,855	19,594	166,680	21,507	285,681	36,863
80	156,798	20,232	172,089	22,205	290,403	37,471
81*	160,404	20,697	176,071	22,719	297,083	38,333
82*	164,094	21,174	180,121	23,242	303,916	39,215
83*	167,867	21,660	184,260	23,776	310,904	40,117
84*	171,728	22,159	188,500	24,323	318,058	41,040
85*	175,677	22,668	192,832	24,881	325,369	41,983
86*	179,717	23,189	197,269	25,454	332,853	42,948
87*	183,851	23,722	201,805	26,040	340,510	43,937
88*	188,082	24,269	206,451	26,639	348,343	44,947
89*	192,404	24,827	211,198	27,252	356,354	45,981
90*	196,830	25,398	216,054	27,878	364,551	47,039
91*	201,358	25,982	221,024	28,519	372,933	48,120
92*	205,987	26,579	226,106	29,175	381,510	49,228
93*	210,728	27,190	231,310	29,846	390,286	50,360
94*	215,575	27,817	236,628	30,533	399,261	51,518
95*	220,534	28,456	242,073	31,235	408,449	52,703
96*	225,605	29,110	247,638	31,953	417,843	53,916
97*	230,794	29,780	253,333	32,688	427,451	55,155
98*	236,103	30,464	259,160	33,440	437,284	56,424
99*	241,533	31,165	265,121	34,209	447,340	57,722

Benefit Level 保障級別						
Essential精選						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	9,463	1,221	10,596	1,368	18,395	2,373
1	9,463	1,221	10,596	1,368	18,395	2,373
2	9,463	1,221	10,596	1,368	18,395	2,373
3	9,463	1,221	10,596	1,368	18,395	2,373
4	9,463	1,221	10,596	1,368	18,395	2,373
5	8,515	1,099	9,596	1,238	17,046	2,199
6	8,515	1,099	9,596	1,238	17,046	2,199
7	8,515	1,099	9,596	1,238	17,046	2,199
8	8,515	1,099	9,596	1,238	17,046	2,199
9	8,515	1,099	9,596	1,238	17,046	2,199
10	7,698	993	8,675	1,119	15,406	1,987
11	7,809	1,008	8,799	1,136	15,628	2,018
12	7,956	1,027	8,968	1,157	15,922	2,054
13	8,387	1,082	9,227	1,190	16,433	2,119
14	8,559	1,104	9,529	1,230	16,949	2,187
15	8,731	1,127	9,846	1,271	17,482	2,257
16	8,908	1,150	10,039	1,296	17,831	2,300
17	9,130	1,178	10,290	1,328	18,277	2,358
18	9,357	1,207	10,551	1,362	18,734	2,418
19	9,592	1,238	10,813	1,396	19,203	2,477
20	9,834	1,269	11,149	1,439	19,786	2,553
21	10,397	1,342	11,947	1,541	20,662	2,666
22	10,643	1,374	12,376	1,597	21,155	2,730
23	11,030	1,423	12,679	1,637	21,692	2,799
24	11,362	1,466	13,061	1,685	22,344	2,883
25	11,701	1,510	13,295	1,716	23,013	2,969
26	12,051	1,555	13,532	1,746	23,705	3,059
27	12,387	1,598	13,906	1,794	24,360	3,143
28	12,729	1,642	14,292	1,844	25,038	3,231
29	13,019	1,680	14,618	1,886	25,610	3,305
30	13,420	1,731	15,069	1,944	26,399	3,407
31	13,791	1,779	15,483	1,997	27,128	3,500
32	14,106	1,820	15,836	2,044	27,744	3,580
33	14,390	1,857	16,156	2,084	28,305	3,652
34	14,641	1,889	16,440	2,122	28,800	3,717
35	14,898	1,923	16,727	2,158	29,303	3,781
36	15,159	1,956	17,020	2,196	29,815	3,847
37	15,361	1,982	17,249	2,226	30,218	3,900
38	15,567	2,009	17,478	2,255	30,622	3,951
39	15,777	2,036	17,713	2,285	31,031	4,003
40	16,129	2,082	17,899	2,310	31,063	4,009
41	16,715	2,157	18,541	2,392	32,524	4,197
42	17,644	2,276	19,574	2,525	34,337	4,430
43	18,362	2,369	20,621	2,662	35,740	4,612
44	19,369	2,499	21,745	2,806	37,700	4,865
45	19,773	2,552	22,601	2,916	39,101	5,045
46	20,756	2,678	23,305	3,008	40,393	5,213
47	21,565	2,782	24,070	3,106	41,746	5,387
48	22,297	2,877	24,739	3,192	42,939	5,540
49	23,254	3,000	25,208	3,253	43,860	5,660
50	24,170	3,119	27,071	3,494	47,191	6,089
51	25,180	3,249	27,939	3,605	48,485	6,256
52	26,157	3,375	29,025	3,745	50,373	6,499
53	26,540	3,424	29,798	3,845	51,649	6,665
54	27,868	3,596	31,289	4,038	54,234	6,998
55	29,121	3,757	32,695	4,219	56,674	7,313
56	30,715	3,963	34,082	4,398	59,148	7,631
57	31,739	4,096	35,497	4,581	61,976	7,997
58	33,457	4,317	37,134	4,792	64,539	8,327
59	36,131	4,662	40,435	5,217	69,880	9,016
60	39,010	5,034	44,004	5,678	76,484	9,869
61	42,621	5,499	47,708	6,155	82,035	10,585
62	45,947	5,929	51,365	6,627	87,993	11,353
63	49,395	6,374	55,050	7,103	94,454	12,188
64	53,096	6,851	58,005	7,485	100,311	12,944
65	56,674	7,312	62,117	8,015	107,707	13,897
66	60,501	7,807	66,079	8,527	115,521	14,906
67	64,853	8,369	70,328	9,075	123,804	15,975
68	69,688	8,992	75,391	9,728	132,891	17,147
69	74,607	9,626	80,990	10,449	141,468	18,253
70	80,861	10,434	87,792	11,327	151,401	19,535
71	85,952	11,091	93,317	12,040	162,967	21,028
72	91,246	11,773	99,963	12,898	167,327	21,591
73	97,158	12,536	104,142	13,438	172,712	22,286
74	102,327	13,203	108,574	14,010	179,946	23,220
75	105,651	13,632	113,283	14,618	189,555	24,460
76	110,953	14,316	118,961	15,350	198,340	25,592
77	114,341	14,754	122,482	15,804	205,154	26,472
78	116,541	15,038	127,988	16,515	214,482	27,676
79	122,969	15,867	135,038	17,424	219,286	28,296
80	126,972	16,383	139,418	17,989	221,772	28,615
81*	129,892	16,760	142,648	18,406	226,869	29,273
82*	132,879	17,146	145,928	18,830	232,086	29,946
83*	135,935	17,540	149,281	19,263	237,423	30,636
84*	139,061	17,944	152,716	19,706	242,886	31,340
85*	142,259	18,356	156,226	20,158	248,469	32,060
86*	145,531	18,778	159,821	20,622	254,185	32,797
87*	148,879	19,210	163,496	21,097	260,032	33,553
88*	152,304	19,652	167,260	21,582	266,013	34,323
89*	155,805	20,104	171,107	22,078	272,132	35,113
90*	159,389	20,567	175,041	22,586	278,391	35,922
91*	163,055	21,040	179,067	23,105	284,791	36,747
92*	166,804	21,523	183,185	23,637	291,342	37,593
93*	170,643	22,018	187,401	24,181	298,043	38,458
94*	174,568	22,525	191,709	24,736	304,897	39,341
95*	178,584	23,043	196,121	25,306	311,914	40,247
96*	182,690	23,573	200,629	25,888	319,088	41,174
97*	186,892	24,115	205,242	26,483	326,425	42,119
98*	191,191	24,669	209,963	27,092	333,934	43,089
99*	195,588	25,237	214,792	27,715	341,613	44,080

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

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港續發的保單之保費率生效日期：由2024年9月9日起

Age+ 年齡+	Benefit Level 保障級別 Prestige 特級					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	21,064	2,718	21,147	2,728	46,190	5,960
1	21,064	2,718	21,147	2,728	46,190	5,960
2	21,064	2,718	21,147	2,728	46,190	5,960
3	21,064	2,718	21,147	2,728	46,190	5,960
4	21,064	2,718	21,147	2,728	46,190	5,960
5	19,672	2,538	19,748	2,549	43,139	5,566
6	19,672	2,538	19,748	2,549	43,139	5,566
7	19,672	2,538	19,748	2,549	43,139	5,566
8	19,672	2,538	19,748	2,549	43,139	5,566
9	19,672	2,538	19,748	2,549	43,139	5,566
10	20,513	2,646	20,613	2,659	43,181	5,572
11	21,486	2,772	21,454	2,768	43,227	5,577
12	22,099	2,852	22,159	2,859	43,365	5,596
13	23,272	3,003	23,373	3,016	43,626	5,629
14	24,572	3,171	24,675	3,184	45,566	5,880
15	26,031	3,359	26,141	3,373	46,960	6,059
16	27,452	3,543	27,694	3,574	48,841	6,302
17	28,424	3,668	28,679	3,700	50,328	6,494
18	29,632	3,824	29,693	3,832	51,863	6,692
19	31,547	4,070	31,614	4,079	53,748	6,935
20	32,474	4,190	33,443	4,315	55,800	7,200
21	33,295	4,296	34,653	4,471	58,061	7,492
22	34,789	4,489	36,394	4,696	60,927	7,861
23	36,478	4,707	38,195	4,928	64,214	8,286
24	38,154	4,924	40,066	5,170	67,658	8,730
25	39,282	5,069	42,017	5,422	70,907	9,149
26	40,192	5,186	43,042	5,554	73,982	9,546
27	41,094	5,302	43,987	5,676	75,611	9,756
28	42,146	5,438	45,237	5,837	77,762	10,034
29	43,289	5,585	46,545	6,005	80,009	10,324
30	44,597	5,755	47,954	6,188	82,425	10,636
31	45,819	5,912	49,267	6,357	84,689	10,928
32	47,114	6,079	50,662	6,537	87,080	11,236
33	48,429	6,248	52,073	6,719	89,514	11,551
34	49,793	6,425	53,539	6,908	92,034	11,875
35	51,187	6,605	55,039	7,102	94,608	12,207
36	52,427	6,765	56,374	7,274	96,902	12,504
37	53,213	6,867	57,220	7,383	98,356	12,691
38	53,747	6,935	57,791	7,457	99,338	12,818
39	54,356	7,013	58,447	7,542	100,463	12,963
40	54,558	7,027	58,556	7,556	101,565	13,105
41	54,526	7,036	58,630	7,566	102,630	13,243
42	54,719	7,060	58,834	7,591	103,693	13,380
43	54,988	7,095	59,121	7,628	104,730	13,514
44	55,747	7,193	59,946	7,735	107,298	13,845
45	57,333	7,398	61,646	7,954	110,518	14,261
46	58,660	7,569	63,077	8,139	112,729	14,545
47	59,992	7,740	64,512	8,324	114,983	14,837
48	61,348	7,916	65,965	8,512	117,283	15,133
49	62,708	8,091	67,426	8,700	119,926	15,474
50	64,084	8,269	68,907	8,892	122,907	15,859
51	65,464	8,447	70,396	9,083	125,905	16,246
52	66,865	8,627	71,900	9,277	128,934	16,636
53	69,512	8,969	74,741	9,644	134,987	17,417
54	72,524	9,358	77,984	10,062	141,752	18,291
55	75,590	9,754	81,275	10,487	148,623	19,177
56	78,709	10,156	84,637	10,921	155,599	20,077
57	81,326	10,494	87,450	11,284	161,567	20,847
58	86,614	11,176	93,138	12,018	172,091	22,205
59	92,939	11,992	99,935	12,895	184,641	23,824
60	100,093	12,915	107,615	13,886	197,795	25,522
61	106,798	13,781	114,831	14,817	210,165	27,118
62	113,742	14,676	122,306	15,781	223,839	28,883
63	120,907	15,601	130,009	16,776	237,958	30,705
64	128,161	16,537	137,807	17,782	253,207	32,672
65	135,055	17,426	145,220	18,738	267,820	34,558
66	142,875	18,436	153,634	19,824	285,888	36,889
67	151,831	19,591	163,260	21,066	305,195	39,379
68	162,103	20,916	174,297	22,491	325,827	42,042
69	173,118	22,338	186,136	24,018	347,870	44,887
70	181,212	23,382	194,838	25,140	364,069	46,976
71	188,333	24,301	202,514	26,130	381,875	49,274
72	197,583	25,494	212,454	27,414	400,536	51,682
73	207,263	26,743	222,864	28,757	420,081	54,204
74	217,422	28,054	233,772	30,165	440,568	56,848
75	228,051	29,426	245,211	31,640	457,442	59,025
76	239,199	30,865	257,189	33,186	474,998	61,290
77	250,870	32,370	269,746	34,806	493,247	63,644
78	263,105	33,949	282,902	36,503	512,223	66,093
79	274,850	35,465	295,527	38,133	531,945	68,638
80	282,365	36,434	303,621	39,177	541,403	69,858
81*	288,860	37,272	310,603	40,077	553,857	71,465
82*	295,502	38,130	317,745	41,000	566,398	73,084
83*	302,297	39,007	325,054	41,943	579,428	74,765
84*	309,254	39,903	332,532	42,907	592,605	76,465
85*	316,367	40,821	340,180	43,895	606,127	78,210
86*	323,641	41,760	348,002	44,904	620,175	80,022
87*	331,087	42,720	356,007	45,937	634,603	81,885
88*	338,698	43,703	364,197	46,993	649,421	83,796
89*	346,493	44,708	372,574	48,075	664,649	85,762
90*	354,460	45,737	381,143	49,179	679,935	87,733
91*	362,611	46,788	389,907	50,310	695,569	89,750
92*	370,953	47,865	398,875	51,467	711,566	91,815
93*	379,486	48,966	408,048	52,652	727,933	93,927
94*	388,214	50,092	417,434	53,862	744,676	96,088
95*	397,143	51,245	427,037	55,102	761,803	98,296
96*	406,275	52,423	436,858	56,369	779,325	100,558
97*	415,620	53,628	446,906	57,666	797,249	102,871
98*	425,180	54,862	457,185	58,991	815,590	105,238
99*	434,960	56,124	467,700	60,349	834,346	107,657

Age* 年齡*	Benefit Level 保障級別 Comprehensive 全面					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	16,946	2,186	18,823	2,429	33,581	4,333
1	16,946	2,186	18,823	2,429	33,581	4,333
2	16,946	2,186	18,823	2,429	33,581	4,333
3	16,946	2,186	18,823	2,429	33,581	4,333
4	16,946	2,186	18,823	2,429	33,581	4,333
5	15,816	2,041	17,564	2,267	31,332	4,042
6	15,816	2,041	17,564	2,267	31,332	4,042
7	15,816	2,041	17,564	2,267	31,332	4,042
8	15,816	2,041	17,564	2,267	31,332	4,042
9	15,816	2,041	17,564	2,267	31,332	4,042
10	15,473	1,996	17,184	2,217	30,656	3,956
11	15,659	2,020	17,393	2,244	31,015	4,002
12	15,877	2,048	17,636	2,275	31,439	4,057
13	16,665	2,150	18,517	2,389	33,025	4,261
14	16,962	2,189	18,850	2,433	33,611	4,336
15	17,305	2,233	19,226	2,481	34,288	4,425
16	17,684	2,281	19,652	2,536	35,037	4,521
17	18,092	2,334	20,100	2,594	35,186	4,540
18	18,176	2,345	20,199	2,606	35,356	4,562
19	18,254	2,355	20,287	2,617	35,507	4,582
20	18,254	2,355	20,287	2,617	35,507	4,582
21	18,570	2,396	20,635	2,662	36,792	4,748
22	19,058	2,460	21,175	2,732	38,116	4,918
23	19,744	2,548	21,937	2,830	39,484	5,095
24	20,532	2,649	22,813	2,943	41,066	5,299
25	21,353	2,755	23,725	3,061	42,709	5,510
26	22,206	2,865	24,675	3,184	44,416	5,731
27	23,036	2,972	25,595	3,303	46,069	5,944
28	23,892	3,083	26,548	3,426	47,785	6,166
29	24,782	3,198	27,532	3,553	49,562	6,395
30	25,945	3,348	28,832	3,721	51,410	6,634
31	27,162	3,504	30,183	3,894	53,323	6,880
32	28,436	3,669	31,596	4,077	55,307	7,137
33	29,496	3,806	32,771	4,228	57,364	7,402
34	30,675	3,958	34,080	4,397	59,660	7,698
35	31,902	4,116	35,448	4,574	62,049	8,007
36	33,179	4,281	36,865	4,757	64,529	8,326
37	34,860	4,498	38,731	4,997	67,797	8,748
38	36,593	4,722	40,663	5,247	71,175	9,184
39	38,417	4,957	42,685	5,508	74,717	9,641
40	40,115	5,177	44,570	5,751	78,742	10,161
41	41,816	5,396	46,464	5,995	82,459	10,640
42	43,345	5,593	48,160	6,214	85,880	11,081
43	44,967	5,803	50,011	6,453	89,096	11,497
44	45,967	5,932	51,654	6,665	91,936	11,863
45	46,939	6,057	53,299	6,877	94,774	12,229
46	48,571	6,268	54,785	7,069	97,148	12,535
47	50,259	6,485	56,157	7,246	99,578	12,849
48	51,774	6,681	57,521	7,422	101,935	13,153
49	53,346	6,884	59,266	7,647	104,367	13,467
50	54,928	7,087	61,028	7,875	106,803	13,782
51	56,939	7,347	63,264	8,164	109,929	14,185
52	59,240	7,644	65,827	8,494	113,250	14,613
53	61,658	7,955	68,504	8,839	117,510	15,163
54	64,350	8,304	71,501	9,225	122,407	15,794
55	66,984	8,643	74,423	9,603	127,531	16,456
56	69,698	8,994	77,444	9,993	132,767	17,132
57	72,544	9,360	80,609	10,402	138,362	17,853
58	75,811	9,781	84,239	10,870	144,043	18,586
59	79,600	10,271	88,686	11,443	152,292	19,651
60	83,980	10,836	93,252	12,032	160,573	20,719
61	90,107	11,627	100,117	12,919	174,127	22,468
62	96,507	12,453	107,237	13,838	187,343	24,174
63	103,165	13,312	114,624	14,790	199,846	25,786
64	110,182	14,217	122,428	15,798	213,946	27,606
65	117,458	15,156	130,511	16,841	228,873	29,532
66	124,164	16,021	137,961	17,801	241,946	31,219
67	131,470	16,964	146,072	18,849	257,518	33,228
68	139,600	18,012	155,103	20,013	274,209	35,382
69	146,911	18,957	163,237	21,062	290,779	37,520
70	155,885	20,115	173,206	22,349	304,431	39,282
71	163,784	21,134	181,947	23,477	318,522	41,100
72	169,599	21,883	188,353	24,304	329,558	42,524
73	176,833	22,817	196,417	25,344	341,483	44,062
74	184,093	23,754	204,479	26,384	356,023	45,938
75	190,522	24,584	211,595	27,302	370,589	47,818
76	197,532	25,487	219,398	28,310	383,604	49,497
77	206,242	26,612	229,043	29,554	398,181	51,379
78	214,568	27,686	238,289	30,748	415,341	53,592
79	221,219	28,544	245,737	31,708	430,298	55,522
80	224,557	28,975	249,504	32,194	444,910	57,408
81*	229,722	29,642	255,242	32,934	455,143	58,728
82*	235,003	30,323	261,113	33,692	465,607	60,078
83*	240,408	31,021	267,117	34,467	476,316	61,460
84*	245,939	31,734	273,262	35,259	487,275	62,874
85*	251,594	32,464	279,545	36,070	498,477	64,319
86*	257,382	33,210	285,979	36,900	509,945	65,799
87*	263,301	33,974	292,552	37,749	521,672	67,313
88*	269,358	34,756	299,283	38,617	533,675	68,862
89*	275,554	35,556	306,165	39,505	545,948	70,445
90*	281,891	36,373	313,208	40,414	558,506	72,065
91*	288,375	37,209	320,412	41,343	571,350	73,722
92*	295,006	38,065	327,781	42,294	584,491	75,418
93*	301,792	38,942	335,320	43,267	597,935	77,152
94*	308,733	39,836	343,033	44,262	611,687	78,927
95*	315,834	40,752	350,923	45,281	625,754	80,742
96*	323,097	41,690	358,993	46,322	640,150	82,600
97*	330,528	42,649	367,250	47,387	654,873	84,499
98*	338,132	43,630	375,698	48,477	669,937	86,444
99*	345,909	44,633	384,338	49,592	685,343	88,431

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

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港總發的保單之保費生效日期：由2024年9月9日起

Benefit Level 保障級別						
Standard 標準						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	7,099	917	7,884	1,017	14,192	1,831
1	7,099	917	7,884	1,017	14,192	1,831
2	7,099	917	7,884	1,017	14,192	1,831
3	7,099	917	7,884	1,017	14,192	1,831
4	7,099	917	7,884	1,017	14,192	1,831
5	6,724	867	7,470	964	13,447	1,736
6	6,724	867	7,470	964	13,447	1,736
7	6,724	867	7,470	964	13,447	1,736
8	6,724	867	7,470	964	13,447	1,736
9	6,724	867	7,470	964	13,447	1,736
10	6,079	784	6,754	872	12,156	1,568
11	6,166	796	6,850	884	12,330	1,591
12	6,284	811	6,978	900	12,563	1,621
13	6,621	854	7,223	932	13,000	1,678
14	6,758	872	7,439	960	13,392	1,728
15	6,894	889	7,663	989	13,793	1,779
16	7,035	908	7,814	1,008	14,067	1,816
17	7,212	931	8,010	1,034	14,419	1,860
18	7,390	954	8,210	1,059	14,780	1,907
19	7,575	978	8,417	1,086	15,149	1,955
20	7,765	1,002	8,667	1,118	15,598	2,013
21	8,287	1,069	9,381	1,211	16,728	2,158
22	8,483	1,094	9,693	1,251	17,127	2,210
23	8,792	1,134	9,954	1,285	17,582	2,269
24	9,055	1,169	10,254	1,324	18,115	2,337
25	9,330	1,204	10,463	1,350	18,656	2,408
26	9,608	1,239	10,676	1,377	19,216	2,480
27	9,876	1,275	10,973	1,416	19,748	2,548
28	10,147	1,310	11,276	1,455	20,295	2,619
29	10,379	1,340	11,531	1,488	20,758	2,679
30	10,699	1,381	11,887	1,533	21,401	2,761
31	10,993	1,418	12,217	1,577	21,989	2,837
32	11,245	1,451	12,493	1,612	22,488	2,901
33	11,471	1,480	12,746	1,645	22,945	2,961
34	11,671	1,506	12,971	1,674	23,345	3,012
35	11,877	1,532	13,196	1,703	23,753	3,065
36	12,082	1,558	13,425	1,732	24,168	3,118
37	12,246	1,580	13,606	1,756	24,494	3,160
38	12,410	1,602	13,788	1,780	24,824	3,203
39	12,579	1,623	13,974	1,803	25,156	3,246
40	12,859	1,659	14,154	1,826	25,243	3,257
41	13,325	1,719	14,665	1,892	26,398	3,406
42	14,064	1,815	15,481	1,997	27,867	3,596
43	14,639	1,889	16,267	2,099	29,008	3,743
44	15,440	1,993	17,157	2,214	30,599	3,948
45	15,762	2,034	17,762	2,291	31,675	4,087
46	16,547	2,135	18,387	2,372	32,783	4,231
47	17,191	2,218	19,012	2,453	33,904	4,374
48	17,777	2,294	19,567	2,525	34,892	4,502
49	18,540	2,392	20,039	2,586	35,733	4,611
50	19,267	2,486	21,366	2,757	38,285	4,940
51	20,075	2,590	22,098	2,851	39,401	5,084
52	20,854	2,690	22,957	2,962	40,935	5,282
53	21,160	2,730	23,507	3,034	41,919	5,409
54	22,219	2,867	24,686	3,185	44,018	5,679
55	23,217	2,996	25,796	3,329	45,997	5,935
56	24,485	3,159	26,956	3,478	48,066	6,202
57	25,685	3,314	28,410	3,666	50,663	6,537
58	26,755	3,452	29,452	3,801	52,522	6,777
59	28,625	3,693	31,782	4,101	56,934	7,346
60	30,764	3,970	34,372	4,436	61,955	7,994
61	33,766	4,356	37,531	4,843	67,143	8,664
62	36,637	4,727	40,710	5,253	72,825	9,397
63	39,569	5,106	43,942	5,670	79,320	10,234
64	42,735	5,515	47,490	6,127	84,907	10,956
65	46,057	5,942	51,314	6,621	91,737	11,837
66	48,924	6,313	54,361	7,014	97,865	12,627
67	52,024	6,713	57,810	7,460	104,052	13,426
68	55,903	7,213	62,106	8,014	111,700	14,412
69	59,851	7,722	66,500	8,580	118,976	15,351
70	63,623	8,210	70,691	9,121	127,245	16,418
71	67,540	8,714	75,721	9,771	136,420	17,603
72	71,045	9,167	77,929	10,055	140,394	18,115
73	74,824	9,655	81,247	10,483	145,198	18,736
74	77,255	9,968	84,767	10,937	151,142	19,503
75	81,132	10,469	89,020	11,487	159,165	20,537
76	84,637	10,921	92,877	11,984	166,495	21,484
77	88,854	11,465	97,557	12,588	172,465	22,253
78	92,876	11,984	101,947	13,154	180,300	23,265
79	97,995	12,645	107,564	13,879	184,362	23,788
80	101,185	13,056	111,055	14,330	187,411	24,182
81*	103,519	13,357	113,626	14,662	191,723	24,739
82*	105,896	13,664	116,238	14,999	196,130	25,307
83*	108,331	13,978	118,910	15,343	200,637	25,889
84*	110,824	14,300	121,643	15,696	205,252	26,484
85*	113,731	14,628	124,443	16,057	209,973	27,094
86*	115,978	14,964	127,305	16,426	214,802	27,717
87*	118,647	15,310	130,234	16,805	219,743	28,354
88*	121,377	15,661	133,230	17,190	224,803	29,007
89*	124,170	16,022	136,297	17,587	229,972	29,674
90*	127,023	16,389	139,426	17,991	235,256	30,356
91*	129,945	16,768	142,633	18,405	240,667	31,054
92*	132,934	17,152	145,919	18,829	246,207	31,768
93*	135,991	17,547	149,271	19,261	251,868	32,499
94*	139,118	17,950	152,705	19,704	257,659	33,246
95*	142,321	18,364	156,218	20,157	263,586	34,011
96*	145,593	18,786	159,811	20,621	269,652	34,793
97*	148,941	19,218	163,484	21,095	275,853	35,594
98*	152,366	19,660	167,246	21,580	282,197	36,413
99*	155,871	20,113	171,094	22,076	288,686	37,250

Benefit Level 保障級別						
Essential 精選						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	5,537	715	6,196	799	10,749	1,386
1	5,537	715	6,196	799	10,749	1,386
2	5,537	715	6,196	799	10,749	1,386
3	5,537	715	6,196	799	10,749	1,386
4	5,537	715	6,196	799	10,749	1,386
5	4,980	642	5,611	724	9,960	1,286
6	4,980	642	5,611	724	9,960	1,286
7	4,980	642	5,611	724	9,960	1,286
8	4,980	642	5,611	724	9,960	1,286
9	4,980	642	5,611	724	9,960	1,286
10	4,503	581	5,074	656	9,004	1,162
11	4,567	590	5,146	664	9,133	1,179
12	4,654	601	5,241	676	9,305	1,201
13	4,904	633	5,396	697	9,603	1,240
14	5,005	646	5,572	719	9,906	1,278
15	5,106	659	5,758	744	10,217	1,318
16	5,211	672	5,870	757	10,420	1,345
17	5,341	689	6,016	776	10,679	1,377
18	5,473	706	6,167	795	10,947	1,412
19	5,610	724	6,323	815	11,220	1,448
20	5,751	742	6,520	841	11,561	1,492
21	6,128	791	7,078	914	12,399	1,600
22	6,273	809	7,333	947	12,695	1,638
23	6,501	839	7,510	970	13,014	1,680
24	6,696	864	7,737	999	13,409	1,729
25	6,899	890	7,871	1,015	13,809	1,782
26	7,105	916	8,010	1,033	14,224	1,836
27	7,303	942	8,232	1,061	14,617	1,885
28	7,504	969	8,460	1,092	15,023	1,939
29	7,675	991	8,650	1,116	15,365	1,983
30	7,912	1,021	8,918	1,150	15,842	2,043
31	8,129	1,049	9,166	1,184	16,277	2,100
32	8,315	1,073	9,372	1,209	16,645	2,147
33	8,482	1,094	9,562	1,234	16,984	2,191
34	8,631	1,114	9,732	1,256	17,281	2,230
35	8,782	1,133	9,899	1,278	17,581	2,269
36	8,934	1,152	10,071	1,299	17,889	2,308
37	9,056	1,168	10,208	1,317	18,131	2,339
38	9,177	1,184	10,344	1,335	18,375	2,370
39	9,302	1,200	10,483	1,352	18,620	2,403
40	9,509	1,227	10,588	1,366	18,832	2,404
41	9,854	1,271	10,970	1,415	19,512	2,517
42	10,400	1,342	11,581	1,494	20,598	2,658
43	10,825	1,397	12,204	1,575	21,442	2,767
44	11,418	1,474	12,872	1,661	22,619	2,918
45	11,655	1,504	13,382	1,726	23,462	3,027
46	12,236	1,579	13,794	1,780	24,231	3,128
47	12,712	1,640	14,242	1,838	25,043	3,231
48	13,146	1,696	14,637	1,888	25,754	3,323
49	13,710	1,769	14,905	1,924	26,300	3,394
50	14,248	1,839	16,020	2,068	28,311	3,654
51	14,863	1,918	16,548	2,135	29,097	3,755
52	15,439	1,992	17,191	2,219	30,230	3,901
53	15,665	2,021	17,652	2,279	30,999	4,000
54	16,450	2,123	18,539	2,392	32,552	4,200
55	17,189	2,218	19,373	2,500	34,016	4,389
56	18,127	2,339	20,186	2,605	35,496	4,580
57	18,642	2,405	20,940	2,702	37,123	4,790

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

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港續發的保單之保費率生效日期：由2024年9月9日起

Benefit Level 保障級別 Prestige 特級						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	17,552	2,265	17,625	2,275	38,493	4,967
1	17,552	2,265	17,625	2,275	38,493	4,967
2	17,552	2,265	17,625	2,275	38,493	4,967
3	17,552	2,265	17,625	2,275	38,493	4,967
4	17,552	2,265	17,625	2,275	38,493	4,967
5	16,392	2,115	16,462	2,124	35,950	4,639
6	16,392	2,115	16,462	2,124	35,950	4,639
7	16,392	2,115	16,462	2,124	35,950	4,639
8	16,392	2,115	16,462	2,124	35,950	4,639
9	16,392	2,115	16,462	2,124	35,950	4,639
10	17,095	2,206	17,176	2,216	35,987	4,644
11	17,909	2,311	17,880	2,307	36,023	4,649
12	18,414	2,376	18,468	2,383	36,138	4,663
13	19,395	2,502	19,479	2,513	36,360	4,692
14	20,476	2,642	20,563	2,653	37,971	4,900
15	21,693	2,799	21,784	2,811	39,135	5,050
16	22,877	2,952	23,079	2,978	40,700	5,252
17	23,689	3,056	23,899	3,083	41,944	5,412
18	24,694	3,186	24,743	3,193	43,219	5,576
19	26,292	3,392	26,344	3,399	44,790	5,779
20	27,063	3,492	27,866	3,595	46,500	6,000
21	27,747	3,581	28,878	3,726	48,384	6,243
22	28,991	3,741	30,327	3,913	50,773	6,551
23	30,398	3,922	31,828	4,107	53,512	6,905
24	31,797	4,103	33,388	4,309	56,382	7,276
25	32,735	4,224	35,012	4,518	59,089	7,624
26	33,495	4,322	35,868	4,628	61,653	7,955
27	34,246	4,418	36,658	4,730	63,010	8,130
28	35,124	4,533	37,697	4,864	64,802	8,362
29	36,074	4,655	38,791	5,005	66,675	8,603
30	37,164	4,796	39,962	5,156	68,688	8,863
31	38,183	4,927	41,059	5,298	70,575	9,107
32	39,263	5,066	42,218	5,448	72,567	9,363
33	40,356	5,207	43,394	5,599	74,596	9,625
34	41,495	5,355	44,620	5,758	76,694	9,896
35	42,653	5,504	45,867	5,918	78,837	10,173
36	43,692	5,638	46,977	6,061	80,751	10,419
37	44,348	5,722	47,684	6,153	81,964	10,576
38	44,788	5,779	48,158	6,214	82,783	10,681
39	45,297	5,845	48,704	6,284	83,721	10,802
40	45,380	5,855	48,796	6,297	84,640	10,921
41	45,438	5,863	48,858	6,304	85,524	11,035
42	45,600	5,883	49,026	6,326	86,411	11,150
43	45,823	5,912	49,268	6,357	87,275	11,262
44	46,455	5,994	49,955	6,446	89,416	11,537
45	47,779	6,166	51,373	6,629	92,099	11,883
46	48,884	6,308	52,564	6,783	93,940	12,122
47	49,996	6,451	53,760	6,937	95,819	12,364
48	51,124	6,597	54,972	7,093	97,735	12,611
49	52,257	6,742	56,189	7,250	99,939	12,896
50	53,405	6,891	57,421	7,409	102,423	13,216
51	54,555	7,039	58,663	7,569	104,920	13,539
52	55,720	7,189	59,918	7,731	107,446	13,864
53	57,925	7,474	62,284	8,037	112,489	14,515
54	60,436	7,799	64,987	8,385	118,126	15,242
55	62,993	8,128	67,732	8,739	123,854	15,981
56	65,593	8,464	70,530	9,101	129,667	16,732
57	67,774	8,745	72,876	9,403	134,640	17,373
58	72,179	9,313	77,614	10,015	143,407	18,504
59	77,445	9,993	83,274	10,745	153,861	19,853
60	83,412	10,763	89,681	11,571	164,829	21,269
61	89,001	11,484	95,694	12,347	175,135	22,598
62	94,786	12,231	101,919	13,151	186,531	24,068
63	100,757	13,001	108,344	13,980	198,299	25,587
64	106,802	13,780	114,840	14,818	211,007	27,227
65	112,547	14,522	121,018	15,615	223,184	28,798
66	119,063	15,363	128,028	16,520	238,240	30,741
67	126,529	16,327	136,050	17,555	254,331	32,816
68	135,088	17,431	145,247	18,742	271,522	35,035
69	144,262	18,614	155,113	20,015	289,892	37,405
70	151,010	19,486	162,366	20,951	303,391	39,147
71	156,945	20,252	168,760	21,775	318,231	41,062
72	164,654	21,245	177,047	22,845	333,783	43,069
73	172,719	22,286	185,720	23,964	350,069	45,170
74	181,185	23,378	194,812	25,137	367,141	47,373
75	190,043	24,521	204,341	26,366	381,203	49,188
76	199,332	25,720	214,326	27,655	395,833	51,075
77	209,060	26,976	224,792	29,005	411,040	53,037
78	219,254	28,291	235,749	30,419	426,850	55,077
79	229,042	29,554	246,271	31,777	443,286	57,199
80	235,305	30,362	253,017	32,647	451,170	58,215
81*	240,717	31,060	258,838	33,399	461,550	59,555
82*	246,251	31,774	264,788	34,166	472,001	60,903
83*	251,917	32,505	270,879	34,952	482,859	62,305
84*	257,711	33,253	277,110	35,756	493,834	63,720
85*	263,633	34,017	283,479	36,578	505,106	65,175
86*	269,700	34,800	290,003	37,420	516,814	66,686
87*	275,903	35,600	296,674	38,281	528,835	68,238
88*	282,249	36,420	303,495	39,161	541,183	69,830
89*	288,741	37,257	310,477	40,061	553,869	71,467
90*	295,379	38,113	317,619	40,983	566,609	73,111
91*	302,175	38,991	324,924	41,926	579,638	74,792
92*	309,126	39,887	332,398	42,890	592,973	76,512
93*	316,236	40,805	340,040	43,876	606,609	78,272
94*	323,509	41,743	347,862	44,885	620,562	80,072
95*	330,948	42,703	355,862	45,918	634,833	81,915
96*	338,562	43,686	364,047	46,974	649,437	83,799
97*	346,349	44,691	372,422	48,054	664,374	85,725
98*	354,313	45,718	380,987	49,159	679,654	87,698
99*	362,461	46,769	389,749	50,290	695,282	89,715

	Benefit Level 保障級別 Comprehensive 全面					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	14,123	1,823	15,686	2,024	27,982	3,611
1	14,123	1,823	15,686	2,024	27,982	3,611
2	14,123	1,823	15,686	2,024	27,982	3,611
3	14,123	1,823	15,686	2,024	27,982	3,611
4	14,123	1,823	15,686	2,024	27,982	3,611
5	13,178	1,701	14,637	1,888	26,112	3,370
6	13,178	1,701	14,637	1,888	26,112	3,370
7	13,178	1,701	14,637	1,888	26,112	3,370
8	13,178	1,701	14,637	1,888	26,112	3,370
9	13,178	1,701	14,637	1,888	26,112	3,370
10	12,895	1,664	14,320	1,848	25,547	3,296
11	13,048	1,683	14,492	1,870	25,843	3,334
12	13,231	1,708	14,693	1,895	26,202	3,381
13	13,887	1,792	15,431	1,992	27,516	3,551
14	14,136	1,824	15,706	2,026	28,008	3,613
15	14,421	1,861	16,023	2,068	28,574	3,687
16	14,738	1,902	16,376	2,113	29,202	3,768
17	15,076	1,945	16,750	2,162	29,319	3,783
18	15,147	1,954	16,832	2,172	29,464	3,801
19	15,211	1,962	16,905	2,182	29,589	3,818
20	15,211	1,962	16,905	2,182	29,589	3,818
21	15,477	1,997	17,196	2,219	30,662	3,957
22	15,880	2,050	17,648	2,277	31,762	4,098
23	16,452	2,122	18,283	2,359	32,904	4,246
24	17,111	2,208	19,012	2,453	34,220	4,415
25	17,796	2,296	19,774	2,551	35,590	4,592
26	18,507	2,388	20,562	2,653	37,015	4,776
27	19,198	2,477	21,330	2,752	38,391	4,954
28	19,910	2,569	22,123	2,855	39,820	5,139
29	20,653	2,664	22,948	2,961	41,302	5,329
30	21,622	2,790	24,025	3,100	42,843	5,528
31	22,636	2,921	25,153	3,246	44,436	5,733
32	23,697	3,058	26,329	3,397	46,090	5,947
33	24,581	3,172	27,309	3,524	47,805	6,168
34	25,562	3,298	28,402	3,665	49,718	6,415
35	26,584	3,431	29,539	3,811	51,707	6,672
36	27,649	3,567	30,720	3,964	53,776	6,938
37	29,049	3,749	32,275	4,164	56,497	7,290
38	30,495	3,935	33,884	4,372	59,315	7,654
39	32,014	4,131	35,571	4,590	62,266	8,035
40	33,428	4,313	37,144	4,792	65,620	8,467
41	34,850	4,497	38,721	4,996	68,715	8,867
42	36,122	4,661	40,134	5,179	71,567	9,234
43	37,473	4,835	41,677	5,378	74,248	9,580
44	38,307	4,943	43,046	5,554	76,616	9,886
45	39,117	5,048	44,417	5,731	78,980	10,191
46	40,477	5,223	45,656	5,891	80,956	10,446
47	41,881	5,404	46,796	6,038	82,982	10,707
48	43,142	5,566	47,935	6,185	84,946	10,960
49	44,456	5,737	49,388	6,373	86,972	11,222
50	45,773	5,906	50,858	6,562	89,002	11,484
51	47,448	6,122	52,720	6,803	91,610	11,820
52	49,367	6,369	54,856	7,078	94,373	12,178
53	51,381	6,629	57,089	7,366	97,924	12,636
54	53,624	6,919	59,583	7,688	102,005	13,162
55	55,820	7,203	62,022	8,002	106,276	13,713
56	58,082	7,494	64,539	8,327	110,639	14,276
57	60,453	7,801	67,175	8,667	115,305	14,878
58	63,175	8,151	70,201	9,058	120,037	15,489
59	66,336	8,559	73,904	9,536	126,913	16,376
60	69,982	9,030	77,709	10,027	133,811	17,266
61	75,092	9,689	83,434	10,765	145,109	18,723
62	80,425	10,378	89,367	11,531	156,120	20,144
63	85,973	11,093	95,521	12,325	166,543	21,490
64	91,732	11,836	101,927	13,152	178,124	22,984
65	97,881	12,629	108,759	14,033	190,728	24,610
66	103,471	13,352	114,967	14,834	201,621	26,015
67	109,558	14,137	121,728	15,707	214,599	27,690
68	116,332	15,011	129,254	16,678	228,508	29,485
69	122,427	15,798	136,031	17,552	242,317	31,266
70	129,905	16,762	144,339	18,624	253,693	32,735
71	136,487	17,611	151,623	19,564	265,435	34,249
72	141,330	18,237	156,960	20,253	274,633	35,436
73	147,361	19,014	163,682	21,120	284,568	36,718
74	153,412	19,795	170,400	21,987	296,687	38,282
75	158,768	20,486	176,332	22,753	308,824	39,849
76	164,610	21,241	182,833	23,591	319,669	41,247
77	171,869	22,177	190,870	24,628	331,818	42,816
78	178,809	23,072	198,575	25,623	346,119	44,660
79	184,351	23,788	204,782	26,424	358,583	46,269
80	187,129	24,145	207,921	26,828	370,759	47,840
81*	191,434	24,701	212,703	27,446	379,289	48,940
82*	195,839	25,269	217,592	28,077	388,010	50,066
83*	200,342	25,850	222,601	28,722	396,937	51,218
84*	204,951	26,445	227,720	29,383	406,065	52,396
85*	209,665	27,054	232,957	30,059	415,405	53,600
86*	214,484	27,675	238,312	30,750	424,957	54,833
87*	219,418	28,312	243,797	31,457	434,732	56,095
88*	224,467	28,964	249,401	32,181	444,732	57,385
89*	229,629	29,630	255,138	32,921	454,960	58,705
90*	234,908	30,311	261,008	33,679	465,423	60,055
91*	240,312	31,007	267,010	34,452	476,128	61,436
92*	245,841	31,721	273,153	35,246	487,082	62,849
93*	251,494	32,450	279,435	36,056	498,281	64,294
94*	257,278	33,197	285,860	36,886	509,742	65,773
95*	263,196	33,961	292,436	37,734	521,465	67,286
96*	269,246	34,741	299,160	38,601	533,460	68,833
97*	275,444	35,541	306,042	39,490	545,730	70,416
98*	281,775	36,359	313,079	40,398	558,279	72,037
99*	288,258	37,195	320,281	41,327	571,120	73,693

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

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港續發的保單之保費率生效日期：由2024年9月9日起

Age* 年齡*	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	5,916	763	6,573	849	11,828	1,526
1	5,916	763	6,573	849	11,828	1,526
2	5,916	763	6,573	849	11,828	1,526
3	5,916	763	6,573	849	11,828	1,526
4	5,916	763	6,573	849	11,828	1,526
5	5,604	723	6,226	804	11,206	1,446
6	5,604	723	6,226	804	11,206	1,446
7	5,604	723	6,226	804	11,206	1,446
8	5,604	723	6,226	804	11,206	1,446
9	5,604	723	6,226	804	11,206	1,446
10	5,068	654	5,628	726	10,129	1,307
11	5,139	664	5,709	737	10,274	1,326
12	5,235	676	5,814	750	10,469	1,351
13	5,518	712	6,019	776	10,835	1,398
14	5,633	727	6,198	799	11,159	1,440
15	5,745	741	6,386	825	11,492	1,483
16	5,864	757	6,514	841	11,724	1,513
17	6,005	775	6,678	862	12,018	1,551
18	6,158	795	6,844	883	12,318	1,589
19	6,312	815	7,013	904	12,624	1,629
20	6,470	834	7,223	932	13,002	1,678
21	6,906	891	7,818	1,009	13,941	1,799
22	7,069	912	8,078	1,042	14,273	1,841
23	7,328	945	8,294	1,070	14,655	1,891
24	7,546	974	8,544	1,102	15,096	1,948
25	7,773	1,003	8,720	1,125	15,546	2,006
26	8,005	1,033	8,898	1,148	16,015	2,067
27	8,230	1,061	9,144	1,180	16,457	2,124
28	8,459	1,091	9,399	1,213	16,914	2,182
29	8,651	1,116	9,610	1,240	17,298	2,232
30	8,917	1,150	9,907	1,278	17,833	2,301
31	9,161	1,182	10,182	1,314	18,324	2,364
32	9,370	1,210	10,414	1,344	18,742	2,418
33	9,561	1,233	10,624	1,370	19,119	2,467
34	9,728	1,255	10,808	1,394	19,454	2,510
35	9,896	1,277	10,998	1,419	19,796	2,555
36	10,070	1,300	11,189	1,443	20,143	2,599
37	10,206	1,317	11,338	1,463	20,411	2,633
38	10,344	1,335	11,490	1,483	20,685	2,669
39	10,482	1,352	11,644	1,503	20,963	2,705
40	10,716	1,383	11,798	1,522	21,035	2,714
41	11,106	1,433	12,221	1,577	21,999	2,839
42	11,723	1,513	12,901	1,664	23,224	2,997
43	12,200	1,574	13,555	1,749	24,171	3,119
44	12,869	1,661	14,298	1,845	25,501	3,290
45	13,134	1,695	14,804	1,911	26,398	3,406
46	13,788	1,780	15,322	1,977	27,320	3,525
47	14,326	1,849	15,845	2,044	28,254	3,646
48	14,814	1,912	16,304	2,103	29,078	3,752
49	15,450	1,994	16,700	2,155	29,779	3,843
50	16,058	2,073	17,806	2,297	31,905	4,117
51	16,728	2,158	18,418	2,377	32,835	4,237
52	17,378	2,242	19,133	2,469	34,113	4,402
53	17,635	2,275	19,592	2,529	34,933	4,508
54	18,514	2,388	20,572	2,655	36,681	4,733
55	19,346	2,497	21,496	2,774	38,330	4,945
56	20,408	2,633	22,465	2,899	40,054	5,169
57	21,407	2,762	23,679	3,055	42,220	5,448
58	22,294	2,877	24,543	3,167	43,762	5,647
59	23,854	3,078	26,485	3,417	47,445	6,122
60	25,636	3,307	28,645	3,696	51,630	6,662
61	28,138	3,631	31,273	4,035	55,952	7,219
62	30,529	3,939	33,923	4,377	60,683	7,830
63	32,973	4,255	36,617	4,725	66,096	8,529
64	35,609	4,595	39,570	5,105	70,749	9,129
65	38,450	4,961	42,837	5,527	76,585	9,882
66	41,033	5,294	45,591	5,882	82,077	10,590
67	43,357	5,594	48,175	6,216	86,709	11,188
68	46,587	6,011	51,754	6,678	93,084	12,010
69	49,877	6,436	55,416	7,150	99,146	12,793
70	53,021	6,841	58,909	7,601	106,036	13,681
71	56,280	7,262	63,102	8,142	113,686	14,669
72	59,207	7,640	64,939	8,379	116,994	15,096
73	62,355	8,045	67,708	8,736	120,999	15,613
74	64,378	8,307	70,641	9,115	125,951	16,252
75	67,612	8,724	74,181	9,572	132,638	17,114
76	70,530	9,100	77,396	9,986	138,745	17,902
77	74,047	9,554	81,297	10,489	143,721	18,544
78	77,395	9,986	84,959	10,963	150,251	19,387
79	81,668	10,538	89,638	11,566	153,633	19,824
80	84,322	10,880	92,547	11,941	156,174	20,152
81*	86,261	11,130	94,685	12,218	159,764	20,615
82*	88,247	11,386	96,865	12,498	163,439	21,089
83*	90,273	11,648	99,092	12,786	167,196	21,574
84*	92,351	11,917	101,372	13,080	171,043	22,071
85*	94,475	12,190	103,702	13,380	174,977	22,578
86*	96,650	12,471	106,089	13,689	179,003	23,098
87*	98,869	12,757	108,528	14,004	183,118	23,628
88*	101,145	13,051	111,025	14,326	187,331	24,171
89*	103,470	13,351	113,578	14,656	191,639	24,728
90*	105,854	13,659	116,192	14,992	196,048	25,297
91*	108,285	13,972	118,861	15,337	200,554	25,877
92*	110,776	14,293	121,597	15,690	205,168	26,473
93*	113,323	14,623	124,390	16,050	209,885	27,082
94*	115,930	14,959	127,254	16,420	214,712	27,705
95*	118,598	15,303	130,181	16,798	219,654	28,342
96*	121,323	15,655	133,176	17,184	224,703	28,994
97*	124,114	16,015	136,237	17,580	229,872	29,661
98*	126,971	16,383	139,371	17,983	235,160	30,343
99*	129,891	16,760	142,576	18,397	240,573	31,042

Age* 年齡*	Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	4,615	595	5,167	667	8,959	1,156
1	4,615	595	5,167	667	8,959	1,156
2	4,615	595	5,167	667	8,959	1,156
3	4,615	595	5,167	667	8,959	1,156
4	4,615	595	5,167	667	8,959	1,156
5	4,151	535	4,678	604	8,300	1,071
6	4,151	535	4,678	604	8,300	1,071
7	4,151	535	4,678	604	8,300	1,071
8	4,151	535	4,678	604	8,300	1,071
9	4,151	535	4,678	604	8,300	1,071
10	3,753	484	4,227	545	7,501	968
11	3,806	491	4,288	553	7,609	981
12	3,877	500	4,367	563	7,754	1,000
13	4,087	527	4,496	579	8,003	1,032
14	4,172	539	4,642	599	8,254	1,066
15	4,255	549	4,798	620	8,512	1,099
16	4,343	560	4,893	631	8,683	1,120
17	4,448	574	5,019	648	8,903	1,149
18	4,561	589	5,142	663	9,124	1,177
19	4,675	603	5,268	678	9,351	1,206
20	4,792	618	5,434	702	9,637	1,244
21	5,107	659	5,899	761	10,334	1,334
22	5,227	674	6,111	788	10,580	1,364
23	5,419	699	6,257	808	10,848	1,400
24	5,580	720	6,446	831	11,174	1,442
25	5,748	742	6,561	847	11,507	1,485
26	5,920	764	6,677	861	11,855	1,530
27	6,086	785	6,860	886	12,181	1,573
28	6,255	807	7,051	910	12,519	1,615
29	6,398	825	7,210	930	12,804	1,652
30	6,594	851	7,432	959	13,200	1,704
31	6,774	874	7,639	986	13,563	1,750
32	6,929	894	7,814	1,007	13,873	1,789
33	7,070	912	7,970	1,028	14,151	1,826
34	7,193	928	8,108	1,046	14,399	1,858
35	7,318	944	8,252	1,064	14,654	1,891
36	7,446	961	8,394	1,082	14,910	1,923
37	7,547	974	8,505	1,098	15,108	1,949
38	7,649	987	8,619	1,112	15,311	1,975
39	7,751	1,000	8,735	1,128	15,517	2,003
40	7,924	1,023	8,826	1,139	15,526	2,003
41	8,213	1,060	9,141	1,180	16,260	2,099
42	8,669	1,119	9,650	1,245	17,166	2,215
43	9,022	1,164	10,169	1,312	17,866	2,306
44	9,517	1,228	10,727	1,384	18,550	2,431
45	9,712	1,254	11,154	1,441	19,554	2,523
46	10,196	1,316	11,495	1,483	20,194	2,605
47	10,594	1,367	11,871	1,531	20,870	2,693
48	10,955	1,414	12,196	1,573	21,463	2,769
49	11,425	1,474	12,422	1,602	21,918	2,828
50	11,874	1,533	13,350	1,722	23,592	3,044
51	12,385	1,598	13,794	1,781	24,249	3,129
52	12,866	1,660	14,329	1,849	25,192	3,251
53	13,056	1,685	14,713	1,900	25,833	3,334
54	13,707	1,768	15,450	1,994	27,127	3,500
55	14,323	1,848	16,144	2,083	28,346	3,656
56	15,109	1,950	16,823	2,172	29,579	3,818
57	15,536	2,005	17,452	2,252	30,935	3,992
58	16,421	2,119	18,297	2,361	32,246	4,161
59	17,702	2,284	19,926	2,571	35,143	4,534
60	19,060	2,459	21,628	2,791	38,344	4,948</

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

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港續發的保單之保費率生效日期：由2024年9月9日起

Benefit Level 保障級別 Prestige 特級						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	12,790	1,650	12,841	1,656	28,045	3,618
1	12,790	1,650	12,841	1,656	28,045	3,618
2	12,790	1,650	12,841	1,656	28,045	3,618
3	12,790	1,650	12,841	1,656	28,045	3,618
4	12,790	1,650	12,841	1,656	28,045	3,618
5	11,963	1,544	12,012	1,550	26,235	3,385
6	11,963	1,544	12,012	1,550	26,235	3,385
7	11,963	1,544	12,012	1,550	26,235	3,385
8	11,963	1,544	12,012	1,550	26,235	3,385
9	11,963	1,544	12,012	1,550	26,235	3,385
10	12,474	1,610	12,535	1,618	26,260	3,388
11	13,096	1,690	13,074	1,688	26,286	3,392
12	13,366	1,725	13,407	1,729	26,357	3,401
13	14,079	1,817	14,140	1,825	26,392	3,406
14	14,719	1,899	14,780	1,907	27,293	3,521
15	15,592	2,011	15,656	2,021	28,128	3,629
16	16,442	2,122	16,586	2,140	29,253	3,774
17	17,027	2,197	17,176	2,216	30,146	3,889
18	17,749	2,290	17,887	2,295	31,064	4,008
19	18,896	2,438	18,935	2,444	32,193	4,154
20	19,450	2,509	20,028	2,584	33,424	4,313
21	19,943	2,574	20,755	2,678	34,776	4,487
22	20,838	2,689	21,799	2,813	36,491	4,708
23	21,850	2,820	22,875	2,952	38,464	4,963
24	22,853	2,949	23,999	3,097	40,524	5,229
25	23,527	3,036	25,165	3,248	42,471	5,480
26	24,076	3,106	25,778	3,326	44,311	5,718
27	24,618	3,176	26,348	3,399	45,288	5,843
28	25,245	3,258	27,093	3,496	46,576	6,010
29	25,929	3,345	27,882	3,597	47,923	6,184
30	26,712	3,447	28,720	3,705	49,371	6,370
31	27,444	3,541	29,510	3,808	50,724	6,545
32	28,220	3,641	30,343	3,916	52,159	6,730
33	29,008	3,743	31,191	4,025	53,616	6,918
34	29,825	3,848	32,070	4,138	55,124	7,113
35	30,659	3,956	32,966	4,254	56,664	7,312
36	31,401	4,051	33,765	4,357	58,038	7,489
37	31,875	4,112	34,275	4,423	58,913	7,602
38	32,193	4,154	34,615	4,467	59,499	7,677
39	32,558	4,201	35,007	4,517	60,175	7,765
40	32,615	4,208	35,072	4,525	60,830	7,849
41	32,658	4,214	35,116	4,531	61,472	7,932
42	32,774	4,229	35,238	4,547	62,107	8,014
43	32,933	4,249	35,411	4,569	62,728	8,094
44	33,390	4,308	35,904	4,633	64,268	8,293
45	34,340	4,431	36,924	4,764	66,196	8,541
46	35,135	4,533	37,779	4,875	67,519	8,712
47	35,935	4,637	38,639	4,985	68,869	8,886
48	36,746	4,741	39,512	5,098	70,245	9,064
49	37,559	4,846	40,386	5,211	71,831	9,269
50	38,382	4,953	41,270	5,326	73,616	9,499
51	39,210	5,059	42,166	5,441	75,410	9,730
52	40,049	5,168	43,066	5,557	77,226	9,965
53	41,633	5,372	44,765	5,776	80,851	10,433
54	43,440	5,605	46,710	6,027	84,902	10,955
55	45,276	5,842	48,683	6,281	89,019	11,486
56	47,144	6,084	50,693	6,541	93,197	12,026
57	48,680	6,281	52,343	6,754	96,706	12,478
58	51,840	6,689	55,747	7,194	103,001	13,290
59	55,729	7,190	59,923	7,732	110,715	14,286
60	60,188	7,766	64,710	8,350	118,939	15,347
61	64,882	8,371	69,763	9,001	127,679	16,475
62	69,813	9,008	75,069	9,687	137,390	17,728
63	74,909	9,666	80,549	10,394	147,432	19,024
64	80,229	10,352	86,263	11,130	158,505	20,452
65	83,919	10,828	90,237	11,644	166,417	21,473
66	88,777	11,455	95,465	12,319	177,643	22,922
67	94,345	12,174	101,447	13,090	189,642	24,469
68	100,728	12,997	108,302	13,975	202,462	26,124
69	107,567	13,879	115,661	14,924	216,159	27,892
70	112,602	14,530	121,068	15,621	226,224	29,191
71	117,025	15,101	125,837	16,237	237,287	30,618
72	122,773	15,842	132,015	17,034	248,886	32,115
73	128,789	16,618	138,484	17,869	261,027	33,681
74	135,100	17,432	145,263	18,744	273,757	35,323
75	141,706	18,284	152,368	19,660	284,245	36,677
76	148,633	19,179	159,811	20,620	295,153	38,084
77	155,886	20,115	167,614	21,627	306,493	39,548
78	163,487	21,096	175,788	22,682	318,283	41,069
79	170,785	22,037	183,632	23,694	330,538	42,650
80	175,456	22,639	188,662	24,343	336,417	43,409
81*	179,489	23,160	193,001	24,903	344,154	44,407
82*	183,618	23,692	197,442	25,476	351,948	45,413
83*	187,841	24,238	201,981	26,062	360,042	46,456
84*	192,162	24,795	206,626	26,662	368,228	47,514
85*	196,582	25,366	211,378	27,275	376,635	48,599
86*	201,103	25,949	216,242	27,902	385,364	49,724
87*	205,728	26,546	221,215	28,543	394,326	50,881
88*	210,460	27,156	226,303	29,201	403,536	52,069
89*	215,299	27,781	231,508	29,871	412,990	53,289
90*	220,252	28,419	236,834	30,559	422,494	54,515
91*	225,318	29,073	242,278	31,262	432,206	55,769
92*	230,501	29,742	247,850	31,981	442,150	57,053
93*	235,800	30,426	253,551	32,716	452,316	58,364
94*	241,225	31,125	259,386	33,469	462,723	59,707
95*	246,774	31,842	265,351	34,239	473,365	61,080
96*	252,449	32,574	271,453	35,026	484,249	62,484
97*	258,255	33,323	277,698	35,831	495,394	63,922
98*	264,196	34,090	284,085	36,657	506,788	65,391
99*	270,271	34,874	290,615	37,498	518,437	66,896

Benefit Level 保障級別						
Comprehensive 全面						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	10,299	1,329	11,438	1,476	20,403	2,633
1	10,299	1,329	11,438	1,476	20,403	2,633
2	10,299	1,329	11,438	1,476	20,403	2,633
3	10,299	1,329	11,438	1,476	20,403	2,633
4	10,299	1,329	11,438	1,476	20,403	2,633
5	9,626	1,242	10,691	1,380	19,072	2,461
6	9,626	1,242	10,691	1,380	19,072	2,461
7	9,626	1,242	10,691	1,380	19,072	2,461
8	9,626	1,242	10,691	1,380	19,072	2,461
9	9,626	1,242	10,691	1,380	19,072	2,461
10	9,416	1,216	10,462	1,350	18,661	2,408
11	9,513	1,227	10,566	1,363	18,839	2,430
12	9,625	1,241	10,692	1,380	19,061	2,460
13	10,083	1,301	11,204	1,446	19,983	2,578
14	10,245	1,322	11,381	1,469	20,298	2,619
15	10,429	1,345	11,589	1,496	20,666	2,667
16	10,638	1,372	11,821	1,526	21,078	2,719
17	10,835	1,398	12,038	1,554	21,116	2,725
18	10,887	1,405	12,098	1,561	21,178	2,732
19	10,934	1,411	12,151	1,567	21,266	2,744
20	10,934	1,411	12,151	1,567	21,266	2,744
21	11,123	1,435	12,361	1,595	22,039	2,844
22	11,415	1,473	12,682	1,636	22,832	2,946
23	11,825	1,526	13,139	1,695	23,650	3,052
24	12,297	1,587	13,665	1,763	24,596	3,174
25	12,791	1,650	14,211	1,833	25,582	3,301
26	13,302	1,717	14,779	1,907	26,603	3,433
27	13,799	1,780	15,330	1,978	27,591	3,560
28	14,309	1,847	15,902	2,052	28,622	3,693
29	14,842	1,915	16,492	2,128	29,685	3,831
30	15,540	2,006	17,267	2,228	30,791	3,973
31	16,270	2,100	18,078	2,332	31,938	4,120
32	17,032	2,198	18,923	2,441	33,128	4,275
33	17,669	2,279	19,628	2,532	34,360	4,433
34	18,372	2,370	20,415	2,635	35,734	4,610
35	19,107	2,466	21,231	2,739	37,165	4,796
36	19,872	2,565	22,080	2,849	38,653	4,988
37	20,879	2,694	23,197	2,993	40,608	5,239
38	21,920	2,828	24,356	3,143	42,632	5,500
39	23,012	2,969	25,567	3,299	44,753	5,774
40	24,029	3,100	26,697	3,444	47,163	6,086
41	25,047	3,232	27,832	3,591	49,389	6,373
42	25,960	3,350	28,847	3,723	51,437	6,637
43	26,934	3,475	29,958	3,865	53,363	6,885
44	27,534	3,552	30,938	3,992	55,069	7,106
45	28,115	3,628	31,924	4,119	56,766	7,324
46	29,094	3,754	32,814	4,234	58,187	7,508
47	30,104	3,885	33,636	4,340	59,644	7,696
48	31,010	4,001	34,452	4,446	61,057	7,879
49	31,952	4,123	35,497	4,580	62,509	8,066
50	32,899	4,245	36,550	4,716	63,972	8,255
51	34,103	4,400	37,893	4,890	65,843	8,496
52	35,481	4,578	39,428	5,088	67,829	8,753
53	36,931	4,766	41,031	5,295	70,385	9,082
54	38,540	4,973	42,824	5,526	73,315	9,460
55	40,121	5,177	44,577	5,752	76,385	9,857
56	41,750	5,387	46,385	5,986	79,523	10,261
57	43,414	5,602	48,241	6,225	82,807	10,685
58	45,546	5,866	50,510	6,518	86,371	11,144
59	47,865	6,176	53,331	6,881	91,577	11,817
60	50,498	6,516	56,075	7,235	96,558	12,459
61	54,537	7,037	60,599	7,819	105,393	13,600
62	58,739	7,580	65,270	8,422	114,024	14,713
63	63,031	8,133	70,028	9,036	122,097	15,755
64	67,375	8,693	74,863	9,659	130,829	16,882
65	71,497	9,226	79,440	10,250	139,313	17,976
66	75,581	9,752	83,980	10,836	147,270	19,002
67	80,024	10,326	88,913	11,473	156,750	20,226
68	84,972	10,964	94,412	12,182	166,909	21,536
69	89,423	11,538	99,361	12,821	176,998	22,838
70	94,885	12,244	105,427	13,603	185,304	23,910
71	99,695	12,864	110,752	14,291	193,883	25,018
72	103,234	13,320	114,649	14,794	200,599	25,884
73	107,638	13,889	119,558	15,427	207,858	26,820
74	112,058	14,459	124,466	16,060	216,709	27,962
75	115,972	14,964	128,798	16,619	225,575	29,106
76	120,238	15,515	133,546	17,232	233,500	30,128
77	125,538	16,199	139,417	17,989	242,371	31,273
78	130,607	16,853	145,048	18,716	252,817	32,622
79	134,653	17,375	149,580	19,301	261,920	33,796
80	136,685	17,636	151,871	19,596	270,816	34,944
81*	139,830	18,042	155,365	20,047	277,043	35,748
82*	143,046	18,457	158,939	20,509	283,417	36,570
83*	146,337	18,882	162,595	20,980	289,938	37,411
84*	149,699	19,316	166,332	21,462	296,599	38,270
85*	153,147	19,761	170,156	21,955	303,420	39,150
86*	156,668	20,216	174,074	22,461	310,402	40,051
87*	160,270	20,680	178,075	22,977	317,540	40,973
88*	163,956	21,156	182,171	23,506	324,845	41,915
89*	167,724	21,642	186,360	24,047	332,315	42,879
90*	171,585	22,140	190,647	24,599	339,958	43,866
91*	175,532	22,650	195,034	25,166	347,780	44,875
92*	179,596	23,170	199,518	25,744	355,776	45,906
93*	183,700	23,704	204,106	26,336	363,958	46,963
94*	187,925	24,248	208,804	26,942	372,334	48,043
95*	192,243	24,805	213,602	27,562	380,892	49,147
96*	196,666	25,376	218,517	28,195	389,655	50,278
97*	201,191	25,961	223,543	28,844	398,618	51,434
98*	205,820	26,558	228,681	29,508	407,785	52,618
99*	210,526	27,168	233,944	30,186	417,165	53,827

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

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港續發的保單之保費率生效日期：由2024年9月9日起

Age+ 年齡*	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	4,254	549	4,726	610	8,507	1,098
1	4,254	549	4,726	610	8,507	1,098
2	4,254	549	4,726	610	8,507	1,098
3	4,254	549	4,726	610	8,507	1,098
4	4,254	549	4,726	610	8,507	1,098
5	4,031	520	4,478	578	8,060	1,040
6	4,031	520	4,478	578	8,060	1,040
7	4,031	520	4,478	578	8,060	1,040
8	4,031	520	4,478	578	8,060	1,040
9	4,031	520	4,478	578	8,060	1,040
10	3,644	470	4,049	522	7,284	939
11	3,696	477	4,105	530	7,390	954
12	3,764	486	4,183	540	7,530	972
13	3,968	512	4,329	559	7,791	1,006
14	4,050	523	4,458	575	8,025	1,035
15	4,131	533	4,592	593	8,265	1,067
16	4,213	543	4,682	604	8,432	1,088
17	4,320	557	4,800	620	8,643	1,115
18	4,428	572	4,920	635	8,858	1,143
19	4,541	586	5,045	651	9,079	1,171
20	4,653	601	5,194	671	9,349	1,206
21	5,006	645	5,665	730	10,100	1,303
22	5,125	661	5,853	755	10,340	1,335
23	5,308	684	6,009	775	10,619	1,370
24	5,468	706	6,191	799	10,935	1,411
25	5,633	727	6,315	815	11,263	1,454
26	5,801	748	6,446	832	11,602	1,497
27	5,964	769	6,626	856	11,923	1,539
28	6,127	791	6,806	878	12,257	1,581
29	6,266	808	6,962	898	12,534	1,618
30	6,461	833	7,178	926	12,921	1,667
31	6,638	857	7,377	952	13,276	1,713
32	6,789	876	7,545	974	13,579	1,752
33	6,927	893	7,697	994	13,854	1,788
34	7,047	910	7,833	1,011	14,096	1,818
35	7,173	925	7,969	1,028	14,342	1,850
36	7,296	942	8,109	1,047	14,592	1,883
37	7,394	955	8,216	1,060	14,790	1,908
38	7,493	966	8,327	1,075	14,987	1,934
39	7,594	979	8,439	1,089	15,188	1,960
40	7,762	1,002	8,549	1,103	15,243	1,967
41	8,045	1,038	8,856	1,142	15,939	2,057
42	8,494	1,096	9,349	1,206	16,827	2,171
43	8,839	1,141	9,822	1,267	17,514	2,260
44	9,323	1,202	10,359	1,337	18,474	2,384
45	9,517	1,228	10,725	1,384	19,125	2,467
46	9,991	1,290	11,103	1,433	19,797	2,555
47	10,380	1,339	11,481	1,481	20,471	2,641
48	10,732	1,385	11,814	1,525	21,070	2,719
49	11,195	1,444	12,100	1,561	21,575	2,784
50	11,634	1,501	12,902	1,665	23,117	2,983
51	12,121	1,564	13,342	1,722	23,790	3,069
52	12,589	1,625	13,861	1,789	24,717	3,190
53	12,775	1,648	14,194	1,831	25,311	3,266
54	13,414	1,731	14,906	1,923	26,581	3,430
55	14,018	1,809	15,572	2,010	27,775	3,584
56	14,785	1,908	16,278	2,100	29,022	3,745
57	15,511	2,001	17,156	2,214	30,592	3,947
58	16,149	2,083	17,777	2,294	31,703	4,091
59	17,277	2,229	19,185	2,475	34,367	4,434
60	18,570	2,397	20,751	2,678	37,398	4,825
61	20,380	2,630	22,651	2,923	40,524	5,229
62	22,114	2,853	24,573	3,171	43,959	5,673
63	23,949	3,090	26,597	3,432	48,006	6,194
64	25,861	3,337	28,739	3,708	51,388	6,631
65	27,927	3,603	31,114	4,015	55,626	7,177
66	29,804	3,845	33,113	4,272	59,619	7,693
67	31,351	4,045	34,838	4,495	62,704	8,091
68	33,688	4,346	37,424	4,829	67,313	8,685
69	36,065	4,654	40,073	5,171	71,696	9,251
70	38,340	4,948	42,600	5,496	76,679	9,894
71	40,700	5,251	45,631	5,888	82,209	10,608
72	42,814	5,524	46,960	6,059	84,604	10,916
73	45,091	5,819	48,961	6,318	87,499	11,290
74	46,556	6,008	51,083	6,591	91,079	11,753
75	48,891	6,309	53,644	6,921	95,915	12,376
76	51,004	6,581	55,970	7,223	100,331	12,946
77	53,546	6,909	58,790	7,586	103,933	13,411
78	55,969	7,221	61,435	7,928	108,653	14,020
79	59,055	7,620	64,820	8,364	111,097	14,336
80	60,976	7,868	66,925	8,635	112,930	14,571
81*	62,379	8,048	68,471	8,836	115,529	14,906
82*	63,812	8,234	70,042	9,038	118,185	15,249
83*	65,281	8,424	71,655	9,246	120,909	15,601
84*	66,779	8,617	73,304	9,458	123,683	15,959
85*	68,316	8,815	74,989	9,676	126,528	16,326
86*	69,890	9,018	76,713	9,899	129,439	16,701
87*	71,498	9,225	78,480	10,127	132,419	17,087
88*	73,140	9,438	80,285	10,359	135,467	17,479
89*	74,822	9,655	82,132	10,597	138,576	17,881
90*	76,545	9,877	84,020	10,842	141,768	18,293
91*	78,305	10,103	85,952	11,091	145,029	18,714
92*	80,105	10,337	87,929	11,346	148,363	19,144
93*	81,946	10,574	89,952	11,607	151,775	19,584
94*	83,835	10,818	92,022	11,873	155,265	20,034
95*	85,764	11,066	94,139	12,147	158,839	20,496
96*	87,733	11,320	96,302	12,427	162,492	20,966
97*	89,751	11,581	98,517	12,712	166,229	21,448
98*	91,815	11,847	100,783	13,004	170,049	21,942
99*	93,927	12,120	103,101	13,303	173,959	22,446

Age* 年齡*	Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	3,147	406	3,547	458	6,298	813
1	3,147	406	3,547	458	6,298	813
2	3,147	406	3,547	458	6,298	813
3	3,147	406	3,547	458	6,298	813
4	3,147	406	3,547	458	6,298	813
5	2,834	365	3,215	415	5,841	753
6	2,834	365	3,215	415	5,841	753
7	2,834	365	3,215	415	5,841	753
8	2,834	365	3,215	415	5,841	753
9	2,834	365	3,215	415	5,841	753
10	2,562	331	2,908	375	5,278	681
11	2,598	335	2,947	380	5,355	691
12	2,647	342	3,005	388	5,458	705
13	2,790	360	3,088	399	5,628	727
14	2,848	368	3,191	412	5,807	749
15	2,905	375	3,299	426	5,991	774
16	2,962	382	3,362	434	6,111	789
17	3,037	392	3,447	446	6,264	809
18	3,113	402	3,533	456	6,420	828
19	3,192	412	3,622	467	6,579	849
20	3,272	422	3,737	482	6,781	874
21	3,487	450	4,063	524	7,303	943
22	3,570	460	4,212	543	7,477	965
23	3,697	477	4,310	557	7,666	990
24	3,809	492	4,441	573	7,894	1,019
25	3,924	506	4,514	582	8,131	1,049
26	4,041	521	4,592	593	8,376	1,081
27	4,154	536	4,720	611	8,607	1,111
28	4,268	551	4,848	625	8,849	1,141
29	4,365	563	4,960	640	9,049	1,169
30	4,500	580	5,113	660	9,328	1,203
31	4,624	597	5,256	678	9,585	1,237
32	4,729	610	5,375	694	9,803	1,265
33	4,825	622	5,483	709	10,002	1,291
34	4,909	634	5,581	720	10,177	1,312
35	4,997	644	5,677	732	10,354	1,335
36	5,082	656	5,777	746	10,534	1,359
37	5,151	665	5,854	755	10,678	1,377
38	5,220	673	5,933	766	10,820	1,397
39	5,290	682	6,012	776	10,965	1,415
40	5,407	698	6,070	783	10,969	1,415
41	5,604	723	6,287	810	11,488	1,483
42	5,917	764	6,637	857	12,128	1,565
43	6,158	795	6,998	903	12,624	1,629
44	6,495	838	7,380	954	13,316	1,719
45	6,629	856	7,680	992	13,819	1,783
46	6,960	898	7,911	1,020	14,269	1,841
47	7,231	933	8,165	1,054	14,742	1,902
48	7,476	965	8,387	1,083	15,161	1,957
49	7,798	1,006	8,529	1,101	15,471	1,997
50	8,104	1,046	9,185	1,186	16,670	2,151
51	8,454	1,090	9,482	1,223	17,126	2,209
52	8,781	1,133	9,852	1,271	17,795	2,296
53	8,910	1,150	10,122	1,306	18,252	2,356
54	9,356	1,207	10,631	1,371	19,169	2,473
55	9,777	1,262	11,104	1,434	20,029	2,585
56	10,312	1,331	11,569	1,493	20,893	2,696
57	10,615	1,370	12,015	1,551	21,869	2,822
58	11,241	1,450	12,612	1,628	22,804	2,943
59	12,139	1,566	13,766	1,776	24,876	3,209
60	13,108	1,692	14,983	1,934	27,180	3,506
61	14,386	1,856	16,324	2,106	29,387	3,791
62	15,567	2,008	17,665	2,279	31,840	4,109
63	16,780	2,165	19,039	2,457	34,755	4,484
64	18,003	2,323	20,062	2,588	37,047	4,780
65	19,135	2,469	21,486	2,773	39,859	5,143
66	20,427	2,636	22,854	2,949	42,759	5,518
67	21,896	2,825	24,326	3,139	45,318	5,848
68	23,527	3,035	26,076	3,365	48,640	6,276
69	25,188	3,250	28,013	3,614	51,761	6,678
70	27,301	3,523	30,367	3,917	55,418	7,150
71	29,020	3,745	32,277	4,166	59,684	7,702
72	30,807	3,974	34,573	4,460	61,189	7,894
73	32,801	4,233	36,022	4,648	63,077	8,139
74	34,551	4,458	37,551	4,844	65,754	8,484
75	35,670	4,602	39,181	5,054	69,280	8,939
76	37,462	4,834	41,147	5,311	72,505	9,356
77	38,605	4,981	42,040	5,424	74,929	9,668
78	39,357	5,078	43,927	5,669	78,333	10,108
79	41,527	5,358	46,346	5,980	80,081	10,333
80	42,878	5,532	47,850	6,173	80,711	10,413
81*	43,865	5,660	48,958	6,319	82,566	10,654
82*	44,873	5,790	50,081	6,462	84,465	10,898
83*	45,905	5,924	51,233	6,611	86,411	11,150
84*	46,959	6,059	52,414	6,762	88,394	11,405
85*	48,040	6,198	53,619	6,918	90,427	11,667
86*	49,147	6,341	54,851	7,078	92,507	11,935
87*	50,277	6,487	56,114	7,241	94,637	12,212
88*	51,432	6,637	57,405	7,407	96,816	12,492
89*	52,615	6,789	58,727	7,576	99,037	12,779
90*	53,827	6,945	60,076	7,752	101,319	13,073
91*	55,064	7,105	61,457	7,931	103,649	13,375
92*	56,330	7,269	62,871	8,112	106,032	13,682
93*	57,624	7,436	64,317	8,300	108,471	13,997
94*	58,953	7,607	65,797	8,489	110,964	14,317
95*	60,309	7,781	67,310	8,685	113,518	14,648
96*	61,694	7,960	68,858	8,886	116,130	14,984
97*	63,113	8,144	70,441	9,090	118,801	15,329
98*	64,565	8,331	72,062	9,298	121,531	15,682
99*	66,049	8,522	73,719	9,511	124,324	16,041

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港續發的保單之保費率生效日期：由2024年9月9日起

Benefit Level 保障級別						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	11,881	1,533	13,203	1,703	23,767	3,067
1	11,881	1,533	13,203	1,703	23,767	3,067
2	11,881	1,533	13,203	1,703	23,767	3,067
3	11,881	1,533	13,203	1,703	23,767	3,067
4	11,881	1,533	13,203	1,703	23,767	3,067
5	11,255	1,452	12,509	1,614	22,517	2,906
6	11,255	1,452	12,509	1,614	22,517	2,906
7	11,255	1,452	12,509	1,614	22,517	2,906
8	11,255	1,452	12,509	1,614	22,517	2,906
9	11,255	1,452	12,509	1,614	22,517	2,906
10	10,175	1,313	11,309	1,459	20,355	2,627
11	10,322	1,332	11,469	1,479	20,649	2,664
12	10,515	1,357	11,689	1,509	21,038	2,715
13	11,088	1,431	12,090	1,560	21,765	2,808
14	11,315	1,460	12,452	1,607	22,418	2,892
15	11,545	1,490	12,830	1,655	23,091	2,979
16	11,777	1,520	13,087	1,689	23,552	3,039
17	12,072	1,558	13,411	1,730	24,141	3,115
18	12,372	1,596	13,746	1,774	24,747	3,193
19	12,681	1,636	14,090	1,818	25,365	3,273
20	12,998	1,677	14,509	1,872	26,118	3,371
21	13,326	1,719	15,085	1,946	26,906	3,472
22	13,645	1,761	15,587	2,012	27,543	3,554
23	14,139	1,825	16,007	2,066	28,279	3,648
24	14,563	1,879	16,489	2,127	29,130	3,759
25	15,000	1,935	16,826	2,171	30,002	3,871
26	15,451	1,994	17,169	2,215	30,902	3,987
27	15,877	2,049	17,643	2,277	31,761	4,098
28	16,320	2,106	18,133	2,340	32,641	4,212
29	16,692	2,153	18,547	2,393	33,381	4,308
30	17,207	2,221	19,117	2,467	34,415	4,440
31	17,679	2,282	19,646	2,535	35,360	4,563
32	18,082	2,333	20,090	2,592	36,168	4,667
33	18,450	2,381	20,499	2,645	36,897	4,761
34	18,770	2,422	20,856	2,691	37,544	4,844
35	19,099	2,465	21,221	2,738	38,199	4,929
36	19,433	2,508	21,593	2,787	38,868	5,015
37	19,697	2,541	21,885	2,824	39,391	5,083
38	19,959	2,575	22,177	2,862	39,917	5,150
39	20,229	2,610	22,474	2,900	40,454	5,220
40	20,680	2,669	22,763	2,937	40,593	5,238
41	21,427	2,765	23,585	3,043	42,452	5,478
42	22,618	2,918	24,897	3,213	44,818	5,783
43	23,542	3,038	26,157	3,375	46,645	6,019
44	24,830	3,204	27,592	3,561	49,208	6,350
45	25,349	3,270	28,566	3,686	50,940	6,573
46	26,610	3,434	29,566	3,815	52,722	6,803
47	27,645	3,567	30,575	3,945	54,523	7,036
48	28,584	3,688	31,469	4,060	56,112	7,241
49	29,816	3,848	32,227	4,158	57,466	7,415
50	30,986	3,998	34,363	4,434	61,569	7,945
51	32,283	4,166	35,537	4,586	63,362	8,175
52	33,536	4,327	36,917	4,763	65,832	8,495
53	34,023	4,390	37,807	4,878	67,416	8,699
54	35,724	4,609	39,697	5,122	70,787	9,134
55	37,335	4,817	41,483	5,353	73,972	9,545
56	39,378	5,082	43,349	5,594	77,301	9,974
57	41,311	5,330	45,693	5,896	81,480	10,513
58	43,026	5,552	47,365	6,112	84,461	10,898
59	45,456	5,866	50,470	6,513	90,410	11,666
60	49,039	6,328	54,802	7,072	98,771	12,745
61	53,191	6,864	59,112	7,628	105,764	13,647
62	56,860	7,337	63,181	8,153	113,024	14,583
63	59,943	7,734	66,573	8,591	120,166	15,505
64	64,170	8,280	71,309	9,201	127,501	16,452
65	68,885	8,889	76,746	9,902	137,214	17,705
66	73,537	9,488	81,708	10,542	147,098	18,980
67	78,827	10,171	87,590	11,302	157,653	20,342
68	84,701	10,929	94,100	12,142	169,243	21,837
69	90,683	11,701	100,754	13,001	180,264	23,259
70	96,399	12,439	107,109	13,821	192,794	24,877
71	102,332	13,204	114,725	14,803	206,703	26,672
72	107,643	13,889	118,071	15,235	212,716	27,448
73	113,373	14,628	123,101	15,884	219,993	28,386
74	117,051	15,103	128,437	16,572	229,003	29,549
75	122,925	15,861	134,875	17,404	241,160	31,118
76	128,237	16,547	140,720	18,158	252,266	32,551
77	134,628	17,371	147,815	19,073	261,309	33,717
78	140,721	18,158	154,469	19,932	273,184	35,250
79	148,476	19,159	162,979	21,030	279,333	36,043
80	153,312	19,782	168,266	21,711	283,952	36,639
81*	156,839	20,238	172,157	22,214	290,484	37,481
82*	160,445	20,703	176,117	22,724	297,163	38,344
83*	164,135	21,178	180,168	23,248	303,996	39,226
84*	167,911	21,666	184,313	23,782	310,990	40,127
85*	171,773	22,164	188,550	24,329	318,143	41,051
86*	175,721	22,674	192,886	24,888	325,458	41,995
87*	179,764	23,195	197,324	25,462	332,943	42,960
88*	183,900	23,728	201,864	26,047	340,603	43,949
89*	188,129	24,275	206,508	26,646	348,436	44,959
90*	192,454	24,833	211,254	27,259	356,449	45,994
91*	196,883	25,404	216,112	27,885	364,648	47,051
92*	201,410	25,989	221,082	28,527	373,034	48,134
93*	206,043	26,586	226,171	29,183	381,616	49,241
94*	210,783	27,197	231,370	29,854	390,391	50,373
95*	215,632	27,824	236,694	30,541	399,374	51,532
96*	220,589	28,463	242,137	31,243	408,557	52,717
97*	225,662	29,118	247,705	31,961	417,951	53,929
98*	230,854	29,787	253,405	32,698	427,569	55,170
99*	236,162	30,473	259,231	33,449	437,401	56,439

Benefit Level 保障級別						
Essential精選						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	9,251	1,194	10,362	1,337	17,989	2,322
1	9,251	1,194	10,362	1,337	17,989	2,322
2	9,251	1,194	10,362	1,337	17,989	2,322
3	9,251	1,194	10,362	1,337	17,989	2,322
4	9,251	1,194	10,362	1,337	17,989	2,322
5	8,323	1,074	9,385	1,211	16,668	2,151
6	8,323	1,074	9,385	1,211	16,668	2,151
7	8,323	1,074	9,385	1,211	16,668	2,151
8	8,323	1,074	9,385	1,211	16,668	2,151
9	8,323	1,074	9,385	1,211	16,668	2,151
10	7,525	971	8,486	1,095	15,068	1,945
11	7,634	985	8,605	1,109	15,286	1,972
12	7,777	1,003	8,772	1,132	15,574	2,009
13	8,200	1,058	9,018	1,163	16,066	2,072
14	8,368	1,080	9,315	1,202	16,571	2,138
15	8,538	1,102	9,627	1,242	17,093	2,205
16	8,709	1,124	9,819	1,267	17,433	2,249
17	8,928	1,152	10,062	1,298	17,870	2,306
18	9,150	1,181	10,314	1,332	18,319	2,364
19	9,378	1,210	10,571	1,364	18,776	2,423
20	9,613	1,241	10,902	1,407	19,347	2,498
21	10,163	1,311	11,684	1,507	20,207	2,608
22	10,407	1,343	12,102	1,562	20,685	2,669
23	10,783	1,392	12,398	1,600	21,211	2,736
24	11,107	1,433	12,772	1,647	21,850	2,820
25	11,440	1,476	13,001	1,678	22,504	2,904
26	11,784	1,520	13,232	1,706	23,179	2,990
27	12,109	1,562	13,598	1,754	23,824	3,073
28	12,447	1,606	13,975	1,803	24,483	3,159
29	12,730	1,642	14,293	1,844	25,037	3,231
30	13,123	1,694	14,732	1,901	25,814	3,330
31	13,483	1,740	15,141	1,953	26,523	3,422
32	13,791	1,779	15,483	1,997	27,129	3,500
33	14,071	1,816	15,798	2,038	27,675	3,571
34	14,315	1,847	16,073	2,074	28,161	3,633
35	14,566	1,880	16,354	2,110	28,652	3,697
36	14,821	1,912	16,641	2,147	29,154	3,761
37	15,022	1,938	16,866	2,177	29,546	3,813
38	15,222	1,964	17,091	2,206	29,940	3,863
39	15,428	1,991	17,320	2,235	30,343	3,916
40	15,772	2,035	17,498	2,257	30,370	3,918
41	16,341	2,109	18,129	2,339	31,801	4,104
42	17,250	2,226	19,138	2,471	33,574	4,333
43	17,955	2,317	20,159	2,601	34,943	4,509
44	18,937	2,444	21,265	2,745	36,864	4,757
45	19,332	2,494	22,098	2,852	38,232	4,934
46	20,294	2,619	22,785	2,940	39,494	5,096
47	21,084	2,721	23,534	3,037	40,819	5,268
48	21,800	2,813	24,191	3,121	41,981	5,418
49	22,740	2,934	24,648	3,179	42,885	5,533
50	23,632	3,049	26,469	3,415	46,140	5,954
51	24,621	3,177	27,318	3,525	47,404	6,116
52	25,577	3,300	28,379	3,661	49,254	6,356
53	25,948	3,348	29,137	3,759	50,503	6,517
54	27,246	3,515	30,595	3,947	53,029	6,843
55	28,474	3,674	31,970	4,126	55,414	7,151
56	30,033	3,876	33,324	4,300	57,835	7,462
57	31,035	4,004	34,709	4,479	60,599	7,819
58	32,713	4,221	36,311	4,685	63,105	8,142
59	35,329	4,559	39,536	5,102	68,326	8,816
60	38,141	4,922	43,026	5,553	74,786	9,650
61	41,676	5,378	46,645	6,019	80,212	10,350
62	44,925	5,797	50,221	6,481	86,033	11,100
63	48,295	6,231	53,827	6,946	92,356	11,917
64	51,916	6,699	56,716	7,318	98,083	12,656
65	55,414	7,150	60,735	7,835	105,313	13,588
66	59,156	7,633	64,612	8,337	112,951	14,574
67	63,412	8,182	68,764	8,873	121,054	15,620
68	68,137	8,792	73,720	9,513	129,940	16,766
69	72,949	9,413	79,188	10,219	138,323	17,848
70	79,066	10,203	85,846	11,078	148,037	19,102
71	84,041	10,844	91,244	11,773	159,351	20,562
72	89,216	11,511	97,740	12,612	163,609	21,111
73	95,000	12,258	101,827	13,140	168,874	21,791
74	100,052	12,910	106,163	13,698	175,946	22,703
75	103,302	13,329	110,765	14,293	185,342	23,916
76	108,488	13,998	116,315	15,009	193,934	25,024
77	111,799	14,426	119,761	15,454	200,595	25,883
78	113,952	14,704	125,146	16,148	209,715	27,060
79	120,233	15,514	132,041	17,037	214,415	27,666
80	124,148	16,019	136,320	17,589	216,845	27,980
81*	127,005	16,388	139,477	17,997	221,830	28,622
82*	129,925	16,764	142,685	18,409	226,930	29,281
83*	132,913	17,150	145,967	18,836	232,148	29,956
84*	135,971	17,545	149,326	19,268	237,489	30,643
85*	139,098	17,948	152,758	19,711	242,951	31,349
86*	142,295	18,361	156,271	20,164	248,538	32,070
87*	145,569	18,783	159,866	20,629	254,254	32,807
88*	148,918	19,215	163,544	21,103	260,103	33,563
89*	152,342	19,657	167,307	21,587	266,084	34,333
90*	155,845	20,109	171,152	22,084	272,204	35,123
91*	159,431	20,571	175,087	22,591	278,465	35,930
92*	163,098	21,045	179,115	23,111	284,870	36,757
93*	166,849	21,529	183,237	23,643	291,423	37,603
94*	170,687	22,024	187,449	24,187	298,123	38,468
95*	174,614	22,531	191,762	24,743	304,984	39,352
96*	178,628	23,049	196,172	25,312	311,997	40,258
97*	182,736	23,579	200,683	25,894	319,170	41,183
98*	186,940	24,121	205,301	26,491	326,515	42,131
99*	191,239	24,676	210,022	27,099	334,024	43,100

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

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港總發的保單之保費率生效日期：由2024年9月9日起

Benefit Level 保障級別 Standard 標準						
Age+ 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	6,937	895	7,710	995	13,880	1,791
1	6,937	895	7,710	995	13,880	1,791
2	6,937	895	7,710	995	13,880	1,791
3	6,937	895	7,710	995	13,880	1,791
4	6,937	895	7,710	995	13,880	1,791
5	6,573	849	7,304	943	13,148	1,696
6	6,573	849	7,304	943	13,148	1,696
7	6,573	849	7,304	943	13,148	1,696
8	6,573	849	7,304	943	13,148	1,696
9	6,573	849	7,304	943	13,148	1,696
10	5,941	767	6,604	852	11,887	1,534
11	6,030	779	6,700	865	12,057	1,556
12	6,143	793	6,825	880	12,286	1,586
13	6,476	835	7,062	911	12,710	1,640
14	6,609	853	7,272	938	13,093	1,690
15	6,742	869	7,491	967	13,485	1,740
16	6,878	887	7,641	986	13,753	1,775
17	7,050	910	7,833	1,011	14,099	1,819
18	7,224	932	8,030	1,036	14,454	1,865
19	7,405	956	8,230	1,062	14,814	1,912
20	7,593	980	8,474	1,094	15,253	1,968
21	8,102	1,045	9,172	1,183	16,358	2,110
22	8,295	1,070	9,478	1,223	16,748	2,161
23	8,597	1,109	9,732	1,256	17,197	2,218
24	8,853	1,142	10,025	1,294	17,711	2,286
25	9,121	1,176	10,232	1,320	18,240	2,354
26	9,392	1,212	10,438	1,346	18,787	2,424
27	9,654	1,246	10,727	1,384	19,309	2,492
28	9,923	1,280	11,024	1,423	19,846	2,560
29	10,148	1,310	11,275	1,455	20,294	2,619
30	10,463	1,350	11,623	1,500	20,925	2,700
31	10,748	1,387	11,944	1,541	21,502	2,775
32	10,993	1,418	12,215	1,577	21,989	2,837
33	11,219	1,448	12,464	1,609	22,433	2,894
34	11,414	1,473	12,680	1,636	22,825	2,945
35	11,613	1,498	12,903	1,664	23,224	2,997
36	11,814	1,524	13,128	1,694	23,630	3,050
37	11,975	1,545	13,304	1,717	23,949	3,091
38	12,136	1,566	13,485	1,740	24,271	3,132
39	12,298	1,587	13,664	1,764	24,596	3,174
40	12,572	1,622	13,838	1,785	24,680	3,184
41	13,027	1,680	14,340	1,850	25,810	3,330
42	13,752	1,775	15,138	1,953	27,252	3,517
43	14,312	1,847	15,904	2,052	28,360	3,659
44	15,097	1,948	16,775	2,165	29,919	3,860
45	15,415	1,989	17,369	2,241	30,970	3,996
46	16,178	2,087	17,977	2,320	32,056	4,136
47	16,809	2,169	18,591	2,399	33,150	4,277
48	17,379	2,242	19,134	2,469	34,118	4,403
49	18,129	2,339	19,593	2,529	34,939	4,509
50	18,837	2,430	20,893	2,696	37,433	4,830
51	19,629	2,533	21,605	2,787	38,523	4,970
52	20,390	2,631	22,445	2,897	40,027	5,164
53	20,686	2,669	22,987	2,966	40,988	5,288
54	21,719	2,802	24,135	3,114	43,040	5,553
55	22,697	2,929	25,223	3,255	44,975	5,804
56	23,945	3,089	26,355	3,401	46,999	6,065
57	25,116	3,241	27,781	3,584	49,541	6,392
58	26,162	3,376	28,797	3,715	51,352	6,626
59	27,988	3,611	31,076	4,010	55,668	7,183
60	30,076	3,881	33,612	4,337	60,580	7,817
61	33,017	4,260	36,694	4,735	65,651	8,471
62	35,823	4,622	39,807	5,136	71,208	9,188
63	38,689	4,992	42,967	5,544	77,557	10,007
64	41,784	5,391	46,432	5,991	83,018	10,712
65	45,032	5,811	50,169	6,473	89,700	11,575
66	47,838	6,173	53,151	6,858	95,687	12,347
67	50,867	6,563	56,525	7,294	101,738	13,127
68	54,659	7,053	60,724	7,835	109,218	14,093
69	58,520	7,552	65,021	8,390	116,332	15,010
70	62,209	8,027	69,120	8,919	124,416	16,053
71	66,038	8,521	74,034	9,553	133,390	17,212
72	69,467	8,964	76,196	9,831	137,273	17,713
73	73,163	9,440	79,441	10,250	141,971	18,318
74	75,539	9,747	82,883	10,694	147,785	19,068
75	79,326	10,235	87,040	11,231	155,628	20,081
76	82,757	10,678	90,811	11,718	162,797	21,006
77	86,879	11,211	95,390	12,308	168,632	21,759
78	90,813	11,718	99,686	12,862	176,293	22,748
79	95,817	12,364	105,177	13,571	180,266	23,261
80	98,937	12,766	108,589	14,012	183,250	23,645
81*	101,216	13,060	111,103	14,336	187,463	24,189
82*	103,543	13,360	113,655	14,666	191,772	24,744
83*	105,923	13,667	116,270	15,003	196,184	25,314
84*	108,359	13,982	118,946	15,348	200,694	25,896
85*	110,851	14,303	121,680	15,700	205,310	26,491
86*	113,402	14,632	124,479	16,062	210,029	27,100
87*	116,009	14,968	127,341	16,431	214,864	27,725
88*	118,679	15,314	130,271	16,810	219,808	28,362
89*	121,408	15,665	133,271	17,196	224,863	29,014
90*	124,198	16,025	136,331	17,591	230,029	29,681
91*	127,056	16,395	139,466	17,996	235,321	30,364
92*	129,980	16,772	142,677	18,410	240,737	31,062
93*	132,971	17,157	145,957	18,834	246,274	31,778
94*	136,028	17,552	149,312	19,266	251,937	32,508
95*	139,156	17,956	152,747	19,709	257,733	33,256
96*	142,355	18,368	156,263	20,163	263,664	34,021
97*	145,630	18,791	159,855	20,627	269,723	34,803
98*	148,980	19,224	163,532	21,100	275,930	35,604
99*	152,405	19,665	167,295	21,586	282,273	36,423

	Benefit Level 保障級別					
	Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	5,411	698	6,060	782	10,514	1,357
1	5,411	698	6,060	782	10,514	1,357
2	5,411	698	6,060	782	10,514	1,357
3	5,411	698	6,060	782	10,514	1,357
4	5,411	698	6,060	782	10,514	1,357
5	4,868	629	5,487	709	9,739	1,256
6	4,868	629	5,487	709	9,739	1,256
7	4,868	629	5,487	709	9,739	1,256
8	4,868	629	5,487	709	9,739	1,256
9	4,868	629	5,487	709	9,739	1,256
10	4,400	568	4,962	640	8,805	1,136
11	4,466	577	5,033	650	8,930	1,152
12	4,550	587	5,127	661	9,100	1,174
13	4,796	619	5,274	681	9,387	1,212
14	4,895	632	5,447	703	9,684	1,250
15	4,993	644	5,627	727	9,988	1,289
16	5,094	657	5,740	741	10,186	1,315
17	5,221	674	5,884	760	10,443	1,347
18	5,350	690	6,033	778	10,706	1,381
19	5,485	708	6,184	798	10,974	1,416
20	5,623	726	6,374	823	11,305	1,459
21	5,991	773	6,920	893	12,125	1,564
22	6,134	792	7,171	926	12,414	1,603
23	6,357	820	7,342	948	12,729	1,642
24	6,547	845	7,565	977	13,111	1,693
25	6,745	870	7,699	994	13,501	1,743
26	6,945	896	7,831	1,009	13,906	1,794
27	7,139	921	8,048	1,038	14,293	1,844
28	7,337	947	8,269	1,068	14,689	1,895
29	7,504	969	8,458	1,092	15,021	1,939
30	7,737	998	8,719	1,125	15,489	1,998
31	7,948	1,026	8,961	1,156	15,917	2,054
32	8,129	1,049	9,164	1,184	16,277	2,100
33	8,296	1,071	9,350	1,207	16,604	2,142
34	8,440	1,089	9,512	1,227	16,894	2,180
35	8,588	1,108	9,680	1,249	17,191	2,219
36	8,736	1,127	9,849	1,271	17,491	2,258
37	8,855	1,142	9,980	1,288	17,727	2,288
38	8,975	1,158	10,118	1,305	17,966	2,318
39	9,094	1,173	10,251	1,323	18,206	2,349
40	9,297	1,200	10,352	1,336	18,217	2,351
41	9,633	1,243	10,727	1,385	19,077	2,462
42	10,169	1,313	11,324	1,461	20,144	2,600
43	10,583	1,366	11,932	1,540	20,963	2,705
44	11,164	1,441	12,585	1,625	22,116	2,854
45	11,399	1,471	13,086	1,689	22,940	2,960
46	11,963	1,544	13,487	1,741	23,694	3,058
47	12,430	1,604	13,928	1,797	24,486	3,159
48	12,852	1,658	14,315	1,847	25,184	3,250
49	13,406	1,730	14,573	1,882	25,716	3,319
50	13,930	1,797	15,666	2,022	27,682	3,572
51	14,532	1,875	16,178	2,086	28,448	3,670
52	15,096	1,948	16,808	2,170	29,560	3,814
53	15,315	1,976	17,264	2,228	30,312	3,911
54	16,080	2,075	18,126	2,339	31,831	4,107
55	16,804	2,168	18,943	2,444	33,261	4,292
56	17,727	2,287	19,734	2,547	34,707	4,479
57	18,229	2,352	20,476	2,641	36,301	4,683
58	19,270	2,486	21,467	2,769	37,838	4,882
59	20,770	2,680	23,381	3,017	41,234	5,321
60	22,361	2,886	25,379	3,275	44,991	5,806
61	24,548	3,167	27,661	3,569	48,666	6,279
62	26,560	3,427	29,933	3,862	52,719	6,803
63	28,632	3,694	32,252	4,161	57,447	7,412
64	30,722	3,964	33,983	4,385	61,239	7,902
65	32,881	4,243	36,391	4,695	65,999	8,517
66	35,103	4,530	38,713	4,995	70,597	9,110
67	37,625	4,854	41,203	5,317	75,316	9,717
68	40,430	5,217	44,171	5,699	80,842	10,431
69	43,286	5,586	47,453	6,123	86,041	11,101
70	46,913	6,053	51,434	6,637	92,103	11,883
71	49,866	6,434	54,672	7,055	99,124	12,791
72	52,938	6,831	58,565	7,555	101,682	13,120
73	56,370	7,274	61,013	7,873	104,874	13,532
74	59,368	7,661	63,609	8,207	109,304	14,103
75	61,295	7,909	66,369	8,564	115,153	14,859
76	64,372	8,307	69,694	8,994	120,506	15,550
77	66,339	8,561	71,669	9,247	124,574	16,074
78	67,547	8,716	74,892	9,663	130,236	16,805
79	71,269	9,196	79,016	10,195	133,153	17,181
80	73,589	9,495	81,576	10,526	134,388	17,340
81*	75,285	9,714	83,469	10,770	137,474	17,739
82*	77,015	9,938	85,384	11,019	140,633	18,146
83*	78,786	10,166	87,350	11,272	143,870	18,564
84*	80,598	10,400	89,361	11,531	147,177	18,991
85*	82,451	10,639	91,414	11,795	150,562	19,427
86*	84,348	10,883	93,517	12,067	154,021	19,873
87*	86,288	11,133	95,668	12,344	157,569	20,332
88*	88,273	11,390	97,868	12,628	161,193	20,798
89*	90,303	11,652	100,123	12,919	164,900	21,277
90*	92,378	11,920	102,421	13,216	168,689	21,767
91*	94,504	12,194	104,776	13,519	172,569	22,266
92*	96,679	12,475	107,188	13,831	176,541	22,779
93*	98,904	12,762	109,652	14,150	180,602	23,305
94*	101,178	13,055	112,173	14,474	184,755	23,839
95*	103,504	13,355	114,753	14,806	189,005	24,387
96*	105,884	13,662	117,396	15,148	193,356	24,949
97*	108,320	13,976	120,094	15,496	197,798	25,522
98*	110,811	14,298	122,854	15,851	202,350	26,109
99*	113,359	14,627	125,684	16,217	207,002	26,711

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

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港續發的保單之保費率生效日期：由2024年9月9日起

Benefit Level 保障級別 Prestige 特級						
Age+ 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	17,186	2,217	17,233	2,223	37,636	4,856
1	17,186	2,217	17,233	2,223	37,636	4,856
2	17,186	2,217	17,233	2,223	37,636	4,856
3	17,186	2,217	17,233	2,223	37,636	4,856
4	17,186	2,217	17,233	2,223	37,636	4,856
5	16,049	2,070	16,095	2,076	35,150	4,536
6	16,049	2,070	16,095	2,076	35,150	4,536
7	16,049	2,070	16,095	2,076	35,150	4,536
8	16,049	2,070	16,095	2,076	35,150	4,536
9	16,049	2,070	16,095	2,076	35,150	4,536
10	16,737	2,160	16,793	2,167	35,185	4,540
11	17,329	2,236	17,308	2,233	35,220	4,544
12	17,818	2,299	17,876	2,306	35,337	4,559
13	18,987	2,449	19,047	2,457	35,550	4,588
14	20,048	2,587	20,105	2,594	37,128	4,790
15	21,240	2,741	21,300	2,748	38,266	4,938
16	22,396	2,890	22,566	2,912	39,797	5,135
17	23,192	2,993	23,369	3,015	41,010	5,292
18	23,894	3,083	24,194	3,121	42,259	5,453
19	25,444	3,283	25,760	3,324	43,796	5,652
20	26,191	3,379	27,247	3,516	45,466	5,867
21	26,852	3,465	28,234	3,643	47,310	6,104
22	28,058	3,621	29,654	3,826	49,645	6,405
23	29,420	3,796	31,120	4,015	52,325	6,751
24	30,770	3,970	32,647	4,212	55,128	7,113
25	31,679	4,088	34,234	4,417	57,777	7,455
26	32,415	4,182	35,068	4,525	60,282	7,778
27	33,141	4,276	35,846	4,626	61,610	7,950
28	33,992	4,386	36,863	4,757	63,360	8,175
29	34,913	4,505	37,927	4,893	65,194	8,412
30	35,962	4,640	39,071	5,041	67,163	8,667
31	36,952	4,768	40,145	5,180	69,005	8,904
32	37,996	4,902	41,281	5,327	70,955	9,156
33	39,057	5,040	42,431	5,475	72,937	9,411
34	40,155	5,181	43,626	5,629	74,991	9,676
35	41,279	5,327	44,847	5,787	77,087	9,947
36	42,280	5,456	45,936	5,927	78,958	10,189
37	42,915	5,537	46,626	6,017	80,145	10,341
38	43,344	5,593	47,090	6,076	80,944	10,444
39	43,835	5,656	47,625	6,145	81,861	10,563
40	43,917	5,667	47,713	6,157	82,757	10,678
41	43,973	5,674	47,772	6,164	83,624	10,790
42	44,127	5,694	47,939	6,186	84,491	10,902
43	44,344	5,722	48,176	6,216	85,335	11,011
44	44,956	5,800	48,844	6,302	87,428	11,281
45	46,237	5,966	50,233	6,481	90,051	11,620
46	47,307	6,104	51,396	6,632	91,851	11,852
47	48,383	6,243	52,566	6,783	93,689	12,089
48	49,475	6,384	53,751	6,936	95,563	12,331
49	50,575	6,526	54,940	7,090	97,719	12,609
50	51,680	6,668	56,144	7,244	100,148	12,923
51	52,796	6,812	57,360	7,401	102,589	13,237
52	53,925	6,959	58,587	7,560	105,057	13,555
53	56,058	7,233	60,899	7,858	109,988	14,192
54	58,488	7,547	63,541	8,198	115,500	14,903
55	60,962	7,866	66,227	8,546	121,101	15,626
56	63,476	8,191	68,962	8,898	126,785	16,360
57	65,586	8,463	71,255	9,194	131,646	16,987
58	69,852	9,013	75,889	9,793	140,223	18,094
59	74,948	9,670	81,426	10,507	150,442	19,412
60	80,720	10,416	87,688	11,315	161,169	20,795
61	86,129	11,114	93,571	12,074	171,244	22,096
62	91,726	11,835	99,653	12,858	182,386	23,533
63	97,504	12,581	105,936	13,669	193,894	25,019
64	103,359	13,337	112,286	14,488	206,317	26,622
65	108,917	14,054	118,326	15,267	218,223	28,158
66	115,225	14,868	125,184	16,153	232,944	30,058
67	122,446	15,800	133,027	17,165	248,678	32,087
68	130,729	16,868	142,018	18,325	265,489	34,256
69	139,609	18,014	151,668	19,570	283,451	36,575
70	146,140	18,857	158,758	20,485	296,653	38,278
71	151,882	19,597	165,012	21,292	311,158	40,150
72	159,343	20,561	173,114	22,338	326,362	42,111
73	167,148	21,567	181,594	23,431	342,287	44,166
74	175,339	22,624	190,483	24,579	358,982	46,320
75	183,909	23,730	199,800	25,781	372,730	48,094
76	192,901	24,891	209,566	27,041	387,037	49,940
77	202,315	26,105	219,795	28,360	401,905	51,859
78	212,180	27,378	230,508	29,742	417,365	53,853
79	221,651	28,601	240,799	31,071	433,436	55,927
80	227,714	29,383	247,395	31,922	441,143	56,922
81*	232,954	30,059	253,086	32,656	451,291	58,231
82*	238,309	30,749	258,904	33,407	461,509	59,549
83*	243,792	31,457	264,861	34,175	472,130	60,920
84*	249,399	32,180	270,951	34,961	482,862	62,306
85*	255,133	32,920	277,182	35,765	493,880	63,727
86*	261,003	33,678	283,558	36,588	505,329	65,204
87*	267,004	34,453	290,076	37,429	517,081	66,720
88*	273,148	35,245	296,751	38,291	529,158	68,278
89*	279,428	36,056	303,575	39,172	541,560	69,878
90*	285,856	36,885	310,558	40,072	554,017	71,487
91*	292,431	37,734	317,701	40,993	566,759	73,130
92*	299,158	38,601	325,009	41,936	579,794	74,813
93*	306,038	39,488	332,448	42,901	593,125	76,533
94*	313,075	40,397	340,131	43,887	606,768	78,292
95*	320,274	41,326	347,952	44,897	620,726	80,094
96*	327,642	42,276	355,954	45,929	635,001	81,936
97*	335,180	43,249	364,143	46,986	649,610	83,821
98*	342,889	44,244	372,519	48,067	664,551	85,748
99*	350,773	45,261	381,084	49,173	679,831	87,721

Benefit Level 保障級別 Comprehensive 全面						
Age+ 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	13,808	1,782	15,338	1,979	27,360	3,530
1	13,808	1,782	15,338	1,979	27,360	3,530
2	13,808	1,782	15,338	1,979	27,360	3,530
3	13,808	1,782	15,338	1,979	27,360	3,530
4	13,808	1,782	15,338	1,979	27,360	3,530
5	12,887	1,663	14,314	1,847	25,530	3,295
6	12,887	1,663	14,314	1,847	25,530	3,295
7	12,887	1,663	14,314	1,847	25,530	3,295
8	12,887	1,663	14,314	1,847	25,530	3,295
9	12,887	1,663	14,314	1,847	25,530	3,295
10	12,607	1,627	14,004	1,807	24,979	3,223
11	12,758	1,646	14,171	1,829	25,269	3,261
12	12,938	1,670	14,370	1,854	25,618	3,305
13	13,580	1,753	15,089	1,947	26,905	3,472
14	13,821	1,784	15,360	1,982	27,385	3,534
15	14,101	1,820	15,666	2,021	27,934	3,604
16	14,412	1,859	16,011	2,066	28,553	3,685
17	14,740	1,902	16,379	2,113	28,671	3,699
18	14,812	1,911	16,461	2,124	28,809	3,717
19	14,875	1,920	16,527	2,132	28,930	3,733
20	14,875	1,920	16,527	2,132	28,930	3,733
21	15,132	1,952	16,812	2,169	29,982	3,868
22	15,531	2,004	17,254	2,227	31,056	4,007
23	16,088	2,075	17,873	2,306	32,178	4,152
24	16,732	2,159	18,589	2,399	33,462	4,318
25	17,400	2,246	19,332	2,494	34,802	4,490
26	18,096	2,335	20,106	2,594	36,194	4,670
27	18,769	2,421	20,856	2,691	37,539	4,844
28	19,468	2,512	21,632	2,791	38,937	5,024
29	20,191	2,605	22,435	2,895	40,385	5,211
30	21,143	2,728	23,493	3,032	41,888	5,405
31	22,133	2,856	24,594	3,173	43,449	5,607
32	23,169	2,989	25,744	3,322	45,064	5,815
33	24,035	3,101	26,703	3,445	46,745	6,031
34	24,995	3,226	27,773	3,584	48,612	6,273
35	25,994	3,354	28,883	3,726	50,558	6,524
36	27,035	3,489	30,041	3,876	52,577	6,784
37	28,402	3,665	31,558	4,072	55,243	7,128
38	29,820	3,847	33,133	4,275	57,995	7,483
39	31,303	4,039	34,780	4,488	60,882	7,856
40	32,686	4,218	36,319	4,686	64,158	8,278
41	34,072	4,396	37,860	4,885	67,189	8,670
42	35,318	4,557	39,241	5,064	69,975	9,029
43	36,641	4,728	40,751	5,258	72,597	9,368
44	37,457	4,833	42,088	5,431	74,913	9,667
45	38,249	4,936	43,429	5,603	77,224	9,965
46	39,577	5,107	44,641	5,760	79,155	10,213
47	40,952	5,284	45,758	5,905	81,137	10,470
48	42,186	5,443	46,868	6,047	83,059	10,717
49	43,468	5,609	48,290	6,231	85,038	10,973
50	44,755	5,775	49,729	6,416	87,024	11,229
51	46,395	5,986	51,548	6,652	89,573	11,557
52	48,270	6,228	53,637	6,920	92,277	11,907
53	50,239	6,483	55,819	7,203	95,750	12,355</

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

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港總發的保單之保費率生效日期：由2024年9月9日起

Age+ 年齡*	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	5,783	746	6,427	829	11,566	1,492
1	5,783	746	6,427	829	11,566	1,492
2	5,783	746	6,427	829	11,566	1,492
3	5,783	746	6,427	829	11,566	1,492
4	5,783	746	6,427	829	11,566	1,492
5	5,478	707	6,089	786	10,957	1,414
6	5,478	707	6,089	786	10,957	1,414
7	5,478	707	6,089	786	10,957	1,414
8	5,478	707	6,089	786	10,957	1,414
9	5,478	707	6,089	786	10,957	1,414
10	4,953	639	5,503	711	9,905	1,278
11	5,024	648	5,582	721	10,050	1,296
12	5,119	660	5,687	734	10,239	1,322
13	5,396	696	5,887	760	10,593	1,367
14	5,509	711	6,061	782	10,911	1,408
15	5,620	725	6,244	806	11,237	1,450
16	5,731	739	6,369	821	11,462	1,479
17	5,874	758	6,528	842	11,749	1,517
18	6,020	776	6,690	863	12,044	1,554
19	6,173	796	6,857	885	12,344	1,593
20	6,327	817	7,061	911	12,711	1,640
21	6,753	871	7,644	986	13,631	1,759
22	6,914	893	7,897	1,019	13,958	1,801
23	7,165	925	8,111	1,047	14,329	1,849
24	7,378	952	8,356	1,078	14,760	1,905
25	7,600	980	8,525	1,100	15,201	1,962
26	7,827	1,010	8,698	1,123	15,657	2,020
27	8,045	1,039	8,940	1,154	16,095	2,077
28	8,267	1,067	9,188	1,186	16,539	2,134
29	8,459	1,091	9,397	1,213	16,914	2,182
30	8,716	1,125	9,685	1,249	17,436	2,250
31	8,959	1,156	9,954	1,285	17,917	2,312
32	9,161	1,182	10,182	1,314	18,324	2,364
33	9,348	1,206	10,385	1,340	18,696	2,412
34	9,511	1,228	10,567	1,363	19,022	2,454
35	9,677	1,248	10,751	1,387	19,354	2,498
36	9,846	1,270	10,942	1,411	19,694	2,541
37	9,978	1,287	11,088	1,431	19,960	2,575
38	10,114	1,305	11,237	1,450	20,225	2,609
39	10,250	1,322	11,387	1,469	20,497	2,645
40	10,478	1,352	11,531	1,488	20,568	2,654
41	10,856	1,401	11,949	1,542	21,510	2,776
42	11,462	1,479	12,615	1,628	22,709	2,930
43	11,930	1,539	13,253	1,710	23,636	3,050
44	12,582	1,623	13,979	1,803	24,933	3,217
45	12,844	1,658	14,476	1,867	25,810	3,330
46	13,481	1,740	14,980	1,932	26,714	3,447
47	14,007	1,807	15,493	2,000	27,624	3,565
48	14,484	1,868	15,943	2,058	28,429	3,669
49	15,108	1,949	16,331	2,107	29,117	3,757
50	15,699	2,026	17,411	2,247	31,196	4,025
51	16,358	2,110	18,007	2,323	32,104	4,143
52	16,991	2,192	18,704	2,413	33,353	4,304
53	17,240	2,224	19,158	2,472	34,156	4,407
54	18,102	2,336	20,113	2,596	35,868	4,628
55	18,916	2,441	21,018	2,712	37,481	4,836
56	19,950	2,574	21,963	2,834	39,167	5,054
57	20,932	2,701	23,150	2,987	41,281	5,326
58	21,797	2,812	23,996	3,096	42,791	5,522
59	23,322	3,010	25,898	3,341	46,391	5,986
60	25,065	3,234	28,009	3,614	50,484	6,514
61	27,514	3,550	30,573	3,945	54,706	7,059
62	29,851	3,852	33,168	4,279	59,334	7,656
63	32,237	4,160	35,805	4,620	64,625	8,339
64	34,818	4,492	38,688	4,992	69,179	8,926
65	37,595	4,851	41,884	5,404	74,883	9,662
66	40,121	5,177	44,578	5,752	80,252	10,355
67	42,390	5,469	47,107	6,078	84,783	10,940
68	45,549	5,877	50,605	6,529	91,015	11,744
69	48,769	6,293	54,185	6,991	96,943	12,509
70	51,841	6,689	57,601	7,432	103,678	13,378
71	55,034	7,101	61,698	7,961	111,158	14,343
72	57,888	7,469	63,497	8,193	114,393	14,761
73	60,969	7,867	66,203	8,543	118,309	15,265
74	62,948	8,123	69,069	8,912	123,154	15,891
75	66,108	8,531	72,535	9,359	129,691	16,734
76	68,964	8,898	75,678	9,765	135,664	17,505
77	72,403	9,342	79,493	10,257	140,528	18,133
78	75,678	9,765	83,068	10,718	146,915	18,957
79	79,848	10,303	87,648	11,310	150,219	19,384
80	82,448	10,638	90,492	11,677	152,704	19,704
81*	84,344	10,883	92,585	11,947	156,217	20,157
82*	86,284	11,133	94,713	12,221	159,809	20,621
83*	88,269	11,389	96,890	12,502	163,483	21,094
84*	90,299	11,651	99,119	12,790	167,245	21,579
85*	92,374	11,920	101,400	13,083	171,090	22,076
86*	94,502	12,194	103,734	13,384	175,027	22,584
87*	96,672	12,474	106,117	13,693	179,051	23,104
88*	98,897	12,761	108,559	14,008	183,172	23,636
89*	101,172	13,054	111,055	14,330	187,381	24,178
90*	103,499	13,355	113,610	14,660	191,695	24,735
91*	105,879	13,662	116,221	14,996	196,097	25,303
92*	108,315	13,976	118,895	15,341	200,613	25,886
93*	110,803	14,297	121,629	15,694	205,224	26,480
94*	113,353	14,627	124,428	16,056	209,944	27,090
95*	115,963	14,963	127,290	16,425	214,774	27,713
96*	118,628	15,307	130,219	16,803	219,712	28,350
97*	121,357	15,658	133,210	17,189	224,768	29,002
98*	124,149	16,019	136,276	17,583	229,937	29,670
99*	127,004	16,388	139,410	17,988	235,228	30,353

Age* 年齡*	Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	4,511	582	5,052	652	8,761	1,130
1	4,511	582	5,052	652	8,761	1,130
2	4,511	582	5,052	652	8,761	1,130
3	4,511	582	5,052	652	8,761	1,130
4	4,511	582	5,052	652	8,761	1,130
5	4,057	524	4,575	591	8,116	1,048
6	4,057	524	4,575	591	8,116	1,048
7	4,057	524	4,575	591	8,116	1,048
8	4,057	524	4,575	591	8,116	1,048
9	4,057	524	4,575	591	8,116	1,048
10	3,668	474	4,134	535	7,336	947
11	3,721	480	4,193	542	7,444	960
12	3,791	489	4,272	552	7,584	980
13	3,997	516	4,398	568	7,825	1,010
14	4,080	526	4,539	585	8,070	1,041
15	4,162	537	4,690	606	8,323	1,074
16	4,245	547	4,785	616	8,490	1,095
17	4,350	561	4,904	632	8,702	1,123
18	4,459	575	5,026	649	8,922	1,151
19	4,572	590	5,151	665	9,143	1,180
20	4,686	605	5,312	685	9,421	1,215
21	4,994	644	5,767	744	10,104	1,304
22	5,113	660	5,974	770	10,346	1,334
23	5,298	684	6,119	790	10,606	1,369
24	5,456	704	6,305	813	10,926	1,410
25	5,620	725	6,414	828	11,252	1,453
26	5,788	747	6,526	843	11,590	1,495
27	5,949	768	6,707	865	11,914	1,537
28	6,113	789	6,893	890	12,243	1,580
29	6,255	807	7,049	910	12,519	1,615
30	6,446	832	7,267	937	12,907	1,666
31	6,625	855	7,468	964	13,262	1,711
32	6,774	874	7,639	986	13,563	1,750
33	6,913	892	7,791	1,005	13,839	1,786
34	7,033	908	7,927	1,022	14,080	1,816
35	7,156	923	8,065	1,041	14,326	1,849
36	7,281	939	8,209	1,058	14,578	1,881
37	7,379	952	8,319	1,074	14,775	1,906
38	7,479	965	8,430	1,088	14,970	1,931
39	7,579	978	8,542	1,103	15,171	1,958
40	7,748	1,000	8,625	1,113	15,181	1,959
41	8,028	1,036	8,939	1,153	15,900	2,052
42	8,476	1,093	9,436	1,217	16,786	2,165
43	8,822	1,138	9,942	1,283	17,471	2,254
44	9,304	1,200	10,487	1,352	18,430	2,378
45	9,498	1,226	10,907	1,406	19,118	2,466
46	9,968	1,286	11,238	1,448	19,746	2,547
47	10,358	1,336	11,607	1,498	20,404	2,633
48	10,710	1,382	11,926	1,541	20,983	2,709
49	11,172	1,442	12,147	1,568	21,431	2,766
50	11,609	1,498	13,055	1,685	23,069	2,976
51	12,111	1,562	13,485	1,740	23,708	3,060
52	12,579	1,623	14,006	1,807	24,631	3,179
53	12,764	1,647	14,388	1,857	25,260	3,260
54	13,402	1,729	15,105	1,949	26,526	3,422
55	14,004	1,807	15,784	2,036	27,718	3,576
56	14,770	1,906	16,447	2,123	28,925	3,733
57	15,191	1,960	17,061	2,201	30,247	3,902
58	16,055	2,071	17,889	2,308	31,531	4,069
59	17,308	2,234	19,486	2,514	34,363	4,434
60	18,636	2,404	21,148	2,728	37,494	4,837
61	20,456	2,639	23,045	2,973	40,551	5,232
62	22,132	2,856	24,940	3,217	43,928	5,668
63	23,857	3,079	26,877	3,468	47,868	6,177
64	25,600	3,303	28,318	3,654	51,031	6,585
65	27,402	3,536	30,326	3,913	55,055	7,104
66	29,252	3,774	32,259	4,162	59,049	7,619
67	31,355	4,045	34,338	4,430	62,764	8,099
68	33,691	4,347	36,810	4,749	67,368	8,693
69	36,073	4,655	39,541	5,102	71,700	9,252
70	39,093	5,044	42,863	5,531	76,751	9,904
71	41,558	5,362	45,561	5,879	82,603	10,659
72	44,114	5,692	48,803	6,298	84,734	10,934
73	46,974	6,062	50,846	6,562	87,395	11,277
74	49,475	6,385	53,007	6,839	91,087	11,753
75	51,083	6,592	55,306	7,135	95,962	12,381
76	53,644	6,922	58,081	7,495	100,422	12,958
77	55,282	7,133	59,724	7,707	103,811	13,396
78	56,290	7,263	62,406	8,052	108,534	14,004
79	59,391	7,664	65,847	8,498	110,958	14,318
80	61,325	7,913	67,982	8,773	111,986	14,451
81*	62,735	8,095	69,556	8,976	114,560	14,782
82*	64,178	8,281	71,155	9,182	117,194	15,123
83*	65,655	8,471	72,790	9,392	119,889	15,469
84*	67,164	8,666	74,464	9,609	122,647	15,825
85*	68,708	8,866	76,179	9,828	125,467	16,189
86*	70,291	9,070	77,933	10,055	128,354	16,562
87*	71,905	9,278	79,723	10,287	131,306	16,943
88*	73,560	9,492	81,558	10,524	134,328	17,334
89*	75,252	9,710	83,432	10,766	137,414	17,731
90*	76,983	9,934	85,352	11,014	140,578	18,140
91*	78,753	10,162	87,313	11,266	143,805	18,556
92*	80,565	10,395	89,322	11,525	147,117	18,983
93*	82,415	10,634	91,376	11,790	150,499	19,419
94*	84,312	10,879	93,479	12,062	153,960	19,866
95*	86,253	11,130	95,628	12,340	157,501	20,323
96*	88,235	11,385	97,829	12,623	161,123	20,790
97*	90,265	11,647	100,076	12,914	164,831	21,269
98*	92,342	11,915	102,380	13,209	168,621	21,758
99*	94,466	12,190	104,735	13,514	172,502	22,260

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

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港續發的保單之保費率生效日期：由2024年9月9日起

Benefit Level 保障級別 Prestige 特級						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	12,519	1,615	12,554	1,619	27,420	3,538
1	12,519	1,615	12,554	1,619	27,420	3,538
2	12,519	1,615	12,554	1,619	27,420	3,538
3	12,519	1,615	12,554	1,619	27,420	3,538
4	12,519	1,615	12,554	1,619	27,420	3,538
5	11,712	1,512	11,747	1,515	25,652	3,310
6	11,712	1,512	11,747	1,515	25,652	3,310
7	11,712	1,512	11,747	1,515	25,652	3,310
8	11,712	1,512	11,747	1,515	25,652	3,310
9	11,712	1,512	11,747	1,515	25,652	3,310
10	12,214	1,575	12,257	1,581	25,678	3,314
11	12,671	1,635	12,657	1,633	25,703	3,316
12	12,938	1,670	12,979	1,675	25,773	3,325
13	13,783	1,779	13,827	1,784	25,807	3,330
14	14,410	1,860	14,450	1,864	26,686	3,443
15	15,264	1,970	15,309	1,976	27,505	3,549
16	16,097	2,077	16,218	2,093	28,603	3,690
17	16,668	2,151	16,796	2,168	29,477	3,803
18	17,174	2,216	17,388	2,244	30,374	3,919
19	18,287	2,360	18,513	2,389	31,478	4,062
20	18,823	2,429	19,586	2,528	32,680	4,217
21	19,300	2,491	20,293	2,619	34,004	4,387
22	20,165	2,602	21,315	2,751	35,680	4,603
23	21,145	2,729	22,369	2,887	37,607	4,853
24	22,115	2,853	23,465	3,028	39,622	5,113
25	22,771	2,938	24,607	3,175	41,525	5,358
26	23,298	3,006	25,207	3,252	43,327	5,590
27	23,820	3,074	25,762	3,325	44,282	5,714
28	24,431	3,152	26,493	3,419	45,539	5,877
29	25,092	3,237	27,261	3,518	46,859	6,047
30	25,850	3,335	28,083	3,624	48,274	6,228
31	26,560	3,427	28,855	3,724	49,597	6,400
32	27,309	3,524	29,669	3,828	51,000	6,580
33	28,069	3,621	30,496	3,935	52,423	6,764
34	28,862	3,724	31,357	4,046	53,899	6,955
35	29,668	3,828	32,233	4,160	55,405	7,150
36	30,391	3,922	33,017	4,261	56,749	7,322
37	30,844	3,980	33,512	4,324	57,602	7,432
38	31,155	4,020	33,847	4,368	58,176	7,506
39	31,505	4,065	34,229	4,417	58,839	7,592
40	31,566	4,073	34,292	4,425	59,481	7,675
41	31,607	4,078	34,337	4,431	60,104	7,756
42	31,716	4,093	34,456	4,446	60,729	7,836
43	31,872	4,112	34,624	4,468	61,334	7,914
44	32,312	4,169	35,106	4,530	62,841	8,109
45	33,234	4,288	36,102	4,659	64,724	8,351
46	34,001	4,387	36,937	4,766	66,018	8,518
47	34,774	4,487	37,779	4,875	67,337	8,688
48	35,559	4,589	38,632	4,985	68,685	8,863
49	36,349	4,690	39,490	5,096	70,235	9,063
50	37,146	4,793	40,352	5,207	71,983	9,289
51	37,944	4,896	41,228	5,320	73,735	9,514
52	38,757	5,001	42,110	5,434	75,510	9,743
53	40,290	5,199	43,771	5,648	79,056	10,201
54	42,037	5,425	45,670	5,893	83,014	10,711
55	43,816	5,653	47,600	6,142	87,039	11,231
56	45,624	5,887	49,568	6,396	91,127	11,759
57	47,108	6,078	51,180	6,603	94,557	12,201
58	50,169	6,474	54,506	7,033	100,713	12,996
59	53,931	6,959	58,591	7,560	108,256	13,968
60	58,247	7,516	63,274	8,164	116,297	15,006
61	62,792	8,102	68,214	8,802	124,843	16,108
62	67,562	8,717	73,401	9,472	134,339	17,334
63	72,493	9,354	78,762	10,163	144,153	18,601
64	77,638	10,018	84,348	10,884	154,982	19,998
65	81,211	10,479	88,232	11,385	162,718	20,995
66	85,917	11,086	93,343	12,044	173,696	22,413
67	91,303	11,781	99,192	12,799	185,428	23,927
68	97,478	12,578	105,896	13,664	197,962	25,544
69	104,099	13,432	113,091	14,592	211,355	27,272
70	108,966	14,061	118,378	15,275	221,198	28,541
71	113,250	14,613	123,040	15,876	232,015	29,938
72	118,814	15,331	129,082	16,656	243,355	31,400
73	124,635	16,082	135,403	17,471	255,225	32,932
74	130,743	16,869	142,033	18,327	267,674	34,539
75	137,133	17,695	148,982	19,224	277,928	35,862
76	143,838	18,560	156,263	20,164	288,592	37,238
77	150,858	19,465	163,889	21,147	299,680	38,668
78	158,212	20,415	171,879	22,177	311,210	40,157
79	165,276	21,326	179,552	23,168	323,192	41,703
80	169,795	21,909	184,470	23,803	328,942	42,444
81*	173,702	22,414	188,712	24,350	336,505	43,421
82*	177,694	22,928	193,050	24,909	344,126	44,403
83*	181,783	23,456	197,492	25,483	352,043	45,425
84*	185,964	23,995	202,033	26,069	360,043	46,457
85*	190,242	24,548	206,680	26,668	368,264	47,518
86*	194,615	25,111	211,435	27,282	376,800	48,619
87*	199,095	25,689	216,296	27,910	385,562	49,750
88*	203,672	26,281	221,274	28,552	394,570	50,912
89*	208,356	26,884	226,359	29,207	403,813	52,104
90*	213,152	27,503	231,571	29,880	413,106	53,304
91*	218,049	28,135	236,893	30,567	422,602	54,529
92*	223,066	28,783	242,345	31,270	432,324	55,784
93*	228,195	29,444	247,917	31,990	442,266	57,066
94*	233,442	30,122	253,620	32,726	452,442	58,380
95*	238,815	30,815	259,452	33,478	462,845	59,722
96*	244,304	31,523	265,417	34,248	473,490	61,095
97*	249,929	32,249	271,528	35,035	484,386	62,501
98*	255,675	32,991	277,774	35,842	495,266	63,939
99*	261,552	33,748	284,155	36,665	506,917	65,409

Age+ 年齡+	Benefit Level 保障級別 Comprehensive 全面					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	10,070	1,299	11,185	1,444	19,951	2,574
1	10,070	1,299	11,185	1,444	19,951	2,574
2	10,070	1,299	11,185	1,444	19,951	2,574
3	10,070	1,299	11,185	1,444	19,951	2,574
4	10,070	1,299	11,185	1,444	19,951	2,574
5	9,412	1,214	10,454	1,349	18,647	2,406
6	9,412	1,214	10,454	1,349	18,647	2,406
7	9,412	1,214	10,454	1,349	18,647	2,406
8	9,412	1,214	10,454	1,349	18,647	2,406
9	9,412	1,214	10,454	1,349	18,647	2,406
10	9,209	1,188	10,226	1,320	18,245	2,354
11	9,300	1,200	10,330	1,333	18,421	2,376
12	9,411	1,215	10,455	1,349	18,635	2,404
13	9,862	1,272	10,956	1,414	19,539	2,522
14	10,016	1,292	11,130	1,437	19,847	2,561
15	10,197	1,316	11,333	1,463	20,207	2,607
16	10,402	1,342	11,558	1,491	20,607	2,659
17	10,593	1,367	11,771	1,519	20,647	2,664
18	10,647	1,374	11,829	1,526	20,707	2,671
19	10,693	1,380	11,881	1,533	20,794	2,683
20	10,693	1,380	11,881	1,533	20,794	2,683
21	10,877	1,403	12,085	1,559	21,548	2,781
22	11,162	1,440	12,402	1,600	22,323	2,881
23	11,563	1,492	12,846	1,657	23,125	2,984
24	12,026	1,551	13,361	1,724	24,051	3,104
25	12,506	1,613	13,895	1,793	25,010	3,227
26	13,007	1,678	14,452	1,865	26,011	3,356
27	13,491	1,741	14,987	1,934	26,980	3,481
28	13,993	1,806	15,550	2,007	27,985	3,611
29	14,515	1,873	16,126	2,080	29,027	3,746
30	15,196	1,961	16,884	2,178	30,106	3,885
31	15,909	2,053	17,677	2,280	31,227	4,030
32	16,653	2,149	18,504	2,387	32,391	4,179
33	17,274	2,229	19,194	2,477	33,597	4,336
34	17,964	2,318	19,961	2,576	34,938	4,508
35	18,682	2,410	20,759	2,678	36,338	4,689
36	19,430	2,507	21,590	2,785	37,790	4,876
37	20,414	2,634	22,683	2,927	39,703	5,123
38	21,431	2,766	23,813	3,073	41,685	5,379
39	22,499	2,903	24,998	3,226	43,759	5,647
40	23,491	3,031	26,102	3,368	46,114	5,950
41	24,493	3,160	27,215	3,512	48,292	6,231
42	25,385	3,275	28,205	3,640	50,294	6,489
43	26,335	3,398	29,289	3,779	52,178	6,732
44	26,923	3,474	30,252	3,903	53,843	6,947
45	27,492	3,548	31,216	4,027	55,504	7,162
46	28,445	3,671	32,085	4,140	56,895	7,342
47	29,433	3,797	32,887	4,244	58,317	7,524
48	30,321	3,912	33,687	4,347	59,699	7,703
49	31,241	4,031	34,710	4,479	61,123	7,887
50	32,167	4,150	35,742	4,612	62,549	8,071
51	33,345	4,302	37,048	4,781	64,380	8,308
52	34,694	4,477	38,553	4,975	66,324	8,558
53	36,110	4,660	40,118	5,176	68,819	8,880
54	37,686	4,862	41,874	5,403	71,688	9,249
55	39,229	5,062	43,587	5,625	74,688	9,637
56	40,819	5,267	45,354	5,852	77,756	10,033
57	42,449	5,477	47,170	6,086	80,967	10,448
58	44,448	5,736	49,387	6,373	84,450	10,897
59	46,801	6,039	52,142	6,728	89,542	11,554
60	49,376	6,371	54,827	7,075	94,411	12,182
61	53,328	6,881	59,250	7,645	103,052	13,297
62	57,433	7,411	63,818	8,235	111,491	14,385
63	61,627	7,951	68,475	8,835	119,382	15,405
64	65,878	8,500	73,200	9,445	127,921	16,506
65	69,907	9,020	77,677	10,022	136,217	17,576
66	73,900	9,535	82,112	10,595	143,999	18,581
67	78,246	10,097	86,936	11,218	153,266	19,776
68	83,083	10,721	92,315	11,911	163,200	21,058
69	87,436	11,282	97,152	12,535	173,062	22,331
70	92,778	11,971	103,087	13,302	181,188	23,380
71	97,481	12,578	108,290	13,973	189,574	24,461
72	100,942	13,025	112,102	14,465	196,142	25,309
73	105,245	13,580	116,902	15,084	203,242	26,225
74	109,568	14,138	121,700	15,703	211,894	27,341
75	113,393	14,632	125,936	16,250	220,564	28,460
76	117,566	15,170	130,580	16,849	228,308	29,459
77	122,749	15,839	136,321	17,590	236,987	30,578
78	127,706	16,478	141,820	18,299	247,199	31,897
79	131,663	16,988	146,254	18,871	256,102	33,046
80	133,650	17,245	148,496	19,160	264,796	34,168
81*	136,724	17,642	151,914	19,601	270,888	34,953
82*	139,868	18,047	155,406	20,052	277,118	35,757
83*	143,088	18,463	158,982	20,514	283,496	36,581
84*	146,375	18,888	162,635	20,985	290,008	37,421
85*	149,740	19,321	166,376	21,468	296,680	38,282
86*	153,186	19,765	170,204	21,962	303,503	39,162
87*	156,709	20,221	174,120	22,467	310,484	40,063
88*	160,315	20,686	178,124	22,984	317,627	40,984
89*	164,002	21,162	182,219	23,512	324,929	41,926
90*	167,775	21,648	186,412	24,053	332,404	42,891
91*	171,632	22,146	190,696	24,606	340,052	43,877
92*	175,579	22,655	195,086	25,172	347,869	44,886
93*	179,616	23,177	199,570	25,751	355,871	45,919
94*	183,750	23,709	204,161	26,343	364,059	46,976
95*	187,973	24,255	208,854	26,949	372,428	48,055
96*	192,297	24,813	213,660	27,568	380,993	49,160
97*	196,723	25,384	218,579	28,203	389,760	50,292
98*	201,244	25,967	223,603	28,851	398,722	51,448
99*	205,876	26,565	228,747	29,516	407,898	52,631

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

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港總發的保單之保費率生效日期：由2024年9月9日起

Benefit Level 保障級別						
	Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	4,160	537	4,620	596	8,319	1,073
1	4,160	537	4,620	596	8,319	1,073
2	4,160	537	4,620	596	8,319	1,073
3	4,160	537	4,620	596	8,319	1,073
4	4,160	537	4,620	596	8,319	1,073
5	3,938	509	4,377	565	7,881	1,017
6	3,938	509	4,377	565	7,881	1,017
7	3,938	509	4,377	565	7,881	1,017
8	3,938	509	4,377	565	7,881	1,017
9	3,938	509	4,377	565	7,881	1,017
10	3,563	460	3,958	511	7,124	919
11	3,614	466	4,013	518	7,228	933
12	3,680	475	4,092	528	7,364	951
13	3,882	501	4,231	546	7,617	983
14	3,962	511	4,359	563	7,848	1,013
15	4,042	522	4,489	579	8,083	1,043
16	4,122	532	4,580	591	8,243	1,063
17	4,226	546	4,694	605	8,449	1,090
18	4,329	559	4,813	621	8,663	1,118
19	4,439	573	4,932	637	8,879	1,145
20	4,550	587	5,078	655	9,141	1,179
21	4,892	631	5,540	715	9,877	1,274
22	5,007	645	5,722	739	10,113	1,305
23	5,192	670	5,878	759	10,380	1,339
24	5,345	690	6,053	781	10,694	1,379
25	5,508	710	6,177	797	11,014	1,421
26	5,671	732	6,304	813	11,343	1,463
27	5,829	752	6,477	835	11,661	1,505
28	5,991	773	6,656	859	11,983	1,546
29	6,128	791	6,807	878	12,253	1,581
30	6,315	815	7,020	906	12,633	1,630
31	6,490	838	7,211	931	12,981	1,674
32	6,638	857	7,376	952	13,279	1,713
33	6,773	874	7,523	971	13,543	1,748
34	6,891	890	7,657	988	13,782	1,778
35	7,010	905	7,789	1,005	14,023	1,809
36	7,135	920	7,927	1,023	14,270	1,841
37	7,230	933	8,035	1,037	14,461	1,866
38	7,327	945	8,142	1,050	14,654	1,890
39	7,427	958	8,249	1,064	14,850	1,916
40	7,592	979	8,357	1,079	14,901	1,922
41	7,867	1,015	8,660	1,117	15,583	2,011
42	8,304	1,071	9,141	1,180	16,452	2,123
43	8,641	1,115	9,604	1,239	17,125	2,210
44	9,116	1,176	10,130	1,307	18,063	2,331
45	9,307	1,201	10,487	1,353	18,702	2,413
46	9,770	1,260	10,854	1,401	19,356	2,498
47	10,149	1,310	11,225	1,448	20,015	2,583
48	10,495	1,355	11,552	1,490	20,598	2,657
49	10,946	1,412	11,831	1,527	21,095	2,722
50	11,374	1,468	12,614	1,627	22,603	2,917
51	11,851	1,529	13,046	1,684	23,261	3,002
52	12,312	1,588	13,553	1,749	24,166	3,119
53	12,489	1,612	13,880	1,791	24,749	3,193
54	13,115	1,692	14,573	1,881	25,986	3,354
55	13,707	1,769	15,228	1,965	27,158	3,505
56	14,454	1,866	15,915	2,053	28,378	3,662
57	15,167	1,956	16,774	2,164	29,914	3,860
58	15,792	2,037	17,383	2,243	30,997	3,999
59	16,892	2,180	18,758	2,420	33,603	4,335
60	18,156	2,343	20,290	2,618	36,569	4,718
61	19,928	2,571	22,144	2,858	39,624	5,113
62	21,621	2,789	24,025	3,100	42,982	5,546
63	23,416	3,021	26,005	3,355	46,940	6,057
64	25,287	3,263	28,102	3,627	50,244	6,483
65	27,305	3,523	30,423	3,926	54,391	7,018
66	29,141	3,760	32,378	4,178	58,291	7,521
67	30,655	3,955	34,061	4,395	61,309	7,911
68	32,939	4,250	36,595	4,723	65,816	8,493
69	35,265	4,550	39,180	5,055	70,104	9,046
70	37,488	4,838	41,654	5,375	74,976	9,674
71	39,796	5,135	44,616	5,758	80,385	10,373
72	41,859	5,401	45,916	5,925	82,724	10,674
73	44,090	5,689	47,873	6,178	85,554	11,039
74	45,519	5,874	49,946	6,445	89,058	11,491
75	47,804	6,169	52,454	6,769	93,783	12,101
76	49,871	6,435	54,724	7,061	98,104	12,659
77	52,355	6,755	57,483	7,418	101,620	13,113
78	54,724	7,061	60,071	7,751	106,235	13,708
79	57,743	7,451	63,380	8,178	108,629	14,017
80	59,621	7,693	65,436	8,444	110,421	14,248
81*	60,991	7,869	66,948	8,639	112,963	14,576
82*	62,392	8,050	68,486	8,837	115,557	14,910
83*	63,830	8,236	70,065	9,041	118,220	15,254
84*	65,298	8,425	71,673	9,248	120,937	15,605
85*	66,799	8,619	73,322	9,461	123,717	15,963
86*	68,335	8,817	75,011	9,679	126,564	16,330
87*	69,907	9,021	76,735	9,902	129,479	16,707
88*	71,518	9,228	78,502	10,130	132,456	17,091
89*	73,160	9,440	80,306	10,362	135,497	17,484
90*	74,844	9,658	82,154	10,600	138,620	17,887
91*	76,564	9,879	84,043	10,844	141,808	18,298
92*	78,324	10,106	85,976	11,093	145,065	18,718
93*	80,124	10,338	87,955	11,349	148,404	19,149
94*	81,971	10,577	89,976	11,610	151,817	19,590
95*	83,854	10,819	92,048	11,877	155,310	20,039
96*	85,784	11,068	94,165	12,150	158,882	20,501
97*	87,756	11,324	96,328	12,429	162,533	20,972
98*	89,775	11,583	98,544	12,715	166,270	21,455
99*	91,840	11,851	100,807	13,007	170,095	21,948

Benefit Level 保障級別						
Essential精選						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	3,077	397	3,466	447	6,158	794
1	3,077	397	3,466	447	6,158	794
2	3,077	397	3,466	447	6,158	794
3	3,077	397	3,466	447	6,158	794
4	3,077	397	3,466	447	6,158	794
5	2,769	358	3,144	406	5,712	737
6	2,769	358	3,144	406	5,712	737
7	2,769	358	3,144	406	5,712	737
8	2,769	358	3,144	406	5,712	737
9	2,769	358	3,144	406	5,712	737
10	2,505	324	2,842	368	5,163	666
11	2,541	327	2,881	371	5,238	676
12	2,587	334	2,939	379	5,337	689
13	2,730	352	3,017	389	5,502	710
14	2,786	359	3,119	403	5,678	733
15	2,842	367	3,223	416	5,858	756
16	2,898	374	3,289	424	5,974	770
17	2,971	384	3,370	434	6,123	790
18	3,044	393	3,457	446	6,279	810
19	3,121	403	3,542	458	6,435	830
20	3,199	413	3,652	471	6,630	855
21	3,408	440	3,975	514	7,143	922
22	3,488	450	4,119	533	7,314	945
23	3,617	467	4,217	545	7,494	967
24	3,724	481	4,343	561	7,722	996
25	3,837	495	4,416	570	7,951	1,026
26	3,951	510	4,492	579	8,190	1,056
27	4,061	524	4,615	595	8,420	1,087
28	4,173	538	4,741	612	8,651	1,116
29	4,269	551	4,849	625	8,846	1,141
30	4,399	568	5,002	646	9,121	1,177
31	4,521	584	5,137	663	9,372	1,209
32	4,624	597	5,255	678	9,587	1,237
33	4,718	609	5,359	692	9,777	1,262
34	4,800	620	5,455	704	9,950	1,283
35	4,884	630	5,550	715	10,125	1,306
36	4,971	641	5,648	729	10,303	1,329
37	5,036	650	5,724	739	10,440	1,347
38	5,104	658	5,801	748	10,580	1,364
39	5,174	667	5,876	758	10,721	1,383
40	5,289	682	5,933	766	10,722	1,383
41	5,480	707	6,148	793	11,231	1,449
42	5,784	746	6,489	838	11,857	1,530
43	6,020	777	6,843	883	12,344	1,593
44	6,350	820	7,217	932	13,019	1,681
45	6,483	837	7,510	969	13,513	1,744
46	6,806	878	7,732	999	13,951	1,801
47	7,070	912	7,983	1,029	14,414	1,860
48	7,311	944	8,201	1,057	14,820	1,911
49	7,625	984	8,340	1,077	15,127	1,952
50	7,923	1,023	8,980	1,158	16,300	2,104
51	8,265	1,067	9,271	1,198	16,745	2,162
52	8,587	1,108	9,631	1,244	17,397	2,246
53	8,711	1,124	9,900	1,277	17,848	2,302
54	9,147	1,180	10,393	1,342	18,739	2,419
55	9,560	1,234	10,859	1,401	19,584	2,528
56	10,081	1,301	11,311	1,458	20,430	2,636
57	10,380	1,339	11,747	1,516	21,385	2,760
58	10,992	1,418	12,331	1,592	22,295	2,877
59	11,869	1,532	13,460	1,737	24,323	3,138
60	12,816	1,654	14,651	1,890	26,578	3,429
61	14,067	1,815	15,957	2,060	28,734	3,708
62	15,220	1,963	17,272	2,229	31,133	4,017
63	16,407	2,117	18,616	2,402	33,984	4,386
64	17,604	2,272	19,618	2,533	36,222	4,674
65	18,709	2,414	21,009	2,711	38,974	5,029
66	19,973	2,577	22,347	2,884	41,807	5,394
67	21,409	2,762	23,782	3,069	44,309	5,717
68	23,004	2,968	25,500	3,291	47,558	6,137
69	24,629	3,178	27,387	3,534	50,611	6,531
70	26,693	3,445	29,692	3,831	54,186	6,991
71	28,376	3,661	31,560	4,073	58,361	7,531
72	30,120	3,886	33,805	4,362	59,830	7,720
73	32,073	4,138	35,221	4,545	61,675	7,957
74	33,782	4,359	36,716	4,737	64,296	8,295
75	34,878	4,501	38,313	4,944	67,740	8,740
76	36,629	4,726	40,230	5,191	70,895	9,148
77	37,746	4,870	41,105	5,305	73,260	9,454
78	38,482	4,965	42,952	5,542	76,590	9,883
79	40,605	5,240	45,317	5,848	78,303	10,104
80	41,926	5,409	46,786	6,037	78,919	10,183
81*	42,889	5,534	47,869	6,178	80,733	10,418
82*	43,874	5,661	48,969	6,319	82,586	10,656
83*	44,885	5,792	50,098	6,465	84,489	10,902
84*	45,917	5,925	51,246	6,613	86,431	11,153
85*	46,973	6,061	52,426	6,765	88,418	11,409
86*	48,053	6,200	53,634	6,921	90,453	11,671
87*	49,158	6,343	54,866	7,080	92,536	11,940
88*	50,292	6,489	56,130	7,243	94,664	12,214
89*	51,446	6,638	57,420	7,409	96,837	12,495
90*	52,630	6,791	58,741	7,578	99,069	12,783
91*	53,840	6,947	60,093	7,754	101,348	13,077
92*	55,077	7,107	61,474	7,932	103,675	13,378
93*	56,343	7,270	62,891	8,115	106,062	13,686
94*	57,642	7,438	64,334	8,302	108,500	14,001
95*	58,966	7,608	65,817	8,493	110,997	14,322
96*	60,323	7,783	67,330	8,688	113,550	14,652
97*	61,710	7,963	68,876	8,887	116,159	14,988
98*	63,130	8,145	70,461	9,091	118,830	15,334
99*	64,582	8,333	72,078	9,299	121,563	15,685

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港續發的保單之保費率生效日期：由2024年9月9日起

Age+ 年齡+	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	18,052	2,329	19,469	2,512	35,039	4,521
1	18,052	2,329	19,469	2,512	35,039	4,521
2	18,052	2,329	19,469	2,512	35,039	4,521
3	18,052	2,329	19,469	2,512	35,039	4,521
4	18,052	2,329	19,469	2,512	35,039	4,521
5	17,102	2,207	18,444	2,379	33,198	4,284
6	17,102	2,207	18,444	2,379	33,198	4,284
7	17,102	2,207	18,444	2,379	33,198	4,284
8	17,102	2,207	18,444	2,379	33,198	4,284
9	17,102	2,207	18,444	2,379	33,198	4,284
10	15,464	1,996	16,675	2,152	30,008	3,872
11	15,686	2,024	16,913	2,183	30,438	3,927
12	15,982	2,062	17,233	2,224	31,013	4,002
13	16,306	2,104	17,786	2,295	32,010	4,130
14	16,641	2,148	18,316	2,364	32,969	4,254
15	16,980	2,190	18,865	2,435	33,960	4,382
16	17,317	2,234	19,244	2,483	34,640	4,470
17	17,839	2,302	19,627	2,532	35,331	4,559
18	18,368	2,370	20,217	2,609	36,038	4,650
19	18,744	2,419	20,720	2,674	36,755	4,743
20	19,121	2,467	21,265	2,744	37,667	4,860
21	19,599	2,529	21,889	2,825	38,536	4,973
22	20,066	2,589	22,407	2,891	39,454	5,091
23	20,683	2,669	22,929	2,959	40,505	5,227
24	21,074	2,719	23,617	3,048	41,723	5,383
25	21,462	2,770	24,101	3,110	42,975	5,545
26	21,853	2,819	24,591	3,174	44,261	5,712
27	22,426	2,894	25,273	3,261	45,491	5,870
28	23,046	2,973	25,973	3,351	46,754	6,032
29	23,570	3,041	26,564	3,428	47,816	6,170
30	24,234	3,126	27,313	3,525	49,158	6,343
31	24,901	3,213	28,064	3,621	50,513	6,518
32	25,467	3,286	28,700	3,704	51,662	6,666
33	25,981	3,353	29,282	3,778	52,704	6,801
34	26,438	3,411	29,793	3,844	53,629	6,920
35	26,898	3,471	30,314	3,912	54,566	7,040
36	27,370	3,531	30,845	3,980	55,521	7,164
37	27,737	3,579	31,259	4,033	56,266	7,260
38	28,190	3,637	31,678	4,087	57,020	7,358
39	28,707	3,705	32,103	4,142	57,787	7,457
40	29,403	3,794	33,077	4,268	58,979	7,611
41	30,275	3,906	34,739	4,482	62,529	8,069
42	31,640	4,083	36,570	4,718	65,826	8,494
43	32,930	4,249	38,556	4,975	68,745	8,871
44	34,220	4,416	40,222	5,190	71,730	9,255
45	35,454	4,574	41,730	5,384	74,409	9,601
46	37,218	4,803	42,965	5,544	76,611	9,885
47	38,673	4,991	44,236	5,708	78,881	10,178
48	39,984	5,159	45,628	5,887	81,359	10,497
49	41,706	5,381	47,075	6,074	83,937	10,830
50	43,343	5,592	49,088	6,334	87,951	11,349
51	45,154	5,826	51,972	6,706	92,671	11,958
52	47,206	6,091	55,158	7,117	98,355	12,691
53	49,462	6,382	57,575	7,430	102,669	13,248
54	51,940	6,702	60,057	7,749	107,085	13,817
55	54,725	7,062	62,659	8,085	111,732	14,417
56	57,749	7,451	65,286	8,424	116,417	15,022
57	61,088	7,882	68,241	8,805	121,694	15,703
58	64,287	8,295	71,982	9,288	128,356	16,562
59	67,608	8,723	76,368	9,854	136,816	17,654
60	72,963	9,415	81,533	10,520	146,953	18,962
61	78,219	10,092	86,932	11,217	155,536	20,069
62	83,619	10,790	92,914	11,989	166,213	21,447
63	88,153	11,375	97,902	12,633	176,714	22,802
64	94,372	12,177	104,869	13,532	187,499	24,193
65	101,330	13,075	112,893	14,567	201,843	26,044
66	109,469	14,126	121,631	15,694	218,979	28,256
67	118,782	15,327	131,990	17,031	237,569	30,654
68	129,202	16,671	143,533	18,521	258,167	33,312
69	140,024	18,068	155,581	20,075	278,349	35,916
70	148,845	19,206	165,382	21,340	297,699	38,413
71	158,010	20,388	177,153	22,859	319,176	41,184
72	166,214	21,447	182,318	23,525	328,458	42,382
73	172,937	22,314	187,775	24,229	335,581	43,301
74	176,389	22,760	193,538	24,973	345,088	44,528
75	182,993	23,612	200,774	25,907	359,002	46,323
76	188,576	24,333	206,937	26,702	370,985	47,869
77	197,980	25,545	217,368	28,047	384,288	49,586
78	206,933	26,701	227,156	29,311	401,748	51,839
79	218,348	28,173	239,662	30,924	410,791	53,006
80	225,462	29,091	248,877	32,113	421,218	54,350
81*	230,646	29,761	254,635	32,856	430,906	55,601
82*	235,952	30,445	260,490	33,611	440,814	56,879
83*	241,379	31,145	266,481	34,384	450,952	58,187
84*	246,931	31,862	272,612	35,176	461,327	59,526
85*	252,609	32,595	278,884	35,985	471,934	60,894
86*	258,418	33,344	285,293	36,812	482,787	62,295
87*	264,363	34,111	291,858	37,659	493,893	63,728
88*	270,444	34,896	298,571	38,525	505,253	65,194
89*	276,663	35,698	305,436	39,411	516,875	66,694
90*	283,026	36,519	312,462	40,317	528,763	68,227
91*	289,536	37,359	319,650	41,245	540,923	69,796
92*	296,195	38,218	326,999	42,193	553,362	71,402
93*	303,010	39,098	334,522	43,165	566,095	73,045
94*	309,976	39,996	342,214	44,157	579,111	74,724
95*	317,110	40,917	350,088	45,173	592,438	76,443
96*	324,402	41,858	358,140	46,212	606,060	78,201
97*	331,858	42,821	366,375	47,274	619,995	80,000
98*	339,497	43,807	374,805	48,362	634,259	81,840
99*	347,300	44,813	383,423	49,474	648,844	83,721

	Benefit Level 保障級別					
	Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	14,056	1,813	15,164	1,956	26,420	3,409
1	14,056	1,813	15,164	1,956	26,420	3,409
2	14,056	1,813	15,164	1,956	26,420	3,409
3	14,056	1,813	15,164	1,956	26,420	3,409
4	14,056	1,813	15,164	1,956	26,420	3,409
5	12,648	1,632	13,710	1,768	24,463	3,157
6	12,648	1,632	13,710	1,768	24,463	3,157
7	12,648	1,632	13,710	1,768	24,463	3,157
8	12,648	1,632	13,710	1,768	24,463	3,157
9	12,648	1,632	13,710	1,768	24,463	3,157
10	11,437	1,476	12,395	1,599	22,111	2,853
11	11,601	1,497	12,571	1,623	22,428	2,894
12	11,819	1,525	12,809	1,653	22,851	2,949
13	12,059	1,556	13,268	1,712	23,628	3,049
14	12,307	1,588	13,702	1,768	24,370	3,144
15	12,557	1,620	14,153	1,828	25,138	3,244
16	12,807	1,652	14,439	1,863	25,643	3,309
17	13,193	1,702	14,681	1,893	26,115	3,369
18	13,584	1,753	15,124	1,952	26,599	3,432
19	13,862	1,789	15,521	2,003	27,126	3,500
20	14,141	1,825	15,959	2,060	27,819	3,590
21	14,947	1,929	16,892	2,181	28,837	3,722
22	15,303	1,974	17,291	2,230	29,524	3,809
23	15,774	2,035	17,660	2,279	30,294	3,909
24	16,072	2,074	18,243	2,355	31,252	4,032
25	16,368	2,112	18,627	2,403	32,239	4,159
26	16,667	2,150	19,017	2,455	33,255	4,292
27	17,103	2,207	19,551	2,523	34,186	4,411
28	17,576	2,268	20,093	2,593	35,135	4,534
29	17,976	2,319	20,551	2,652	35,934	4,637
30	18,482	2,384	21,130	2,727	36,941	4,767
31	18,991	2,450	21,711	2,801	37,960	4,898
32	19,423	2,506	22,203	2,866	38,824	5,009
33	19,815	2,557	22,654	2,922	39,607	5,111
34	20,163	2,601	23,048	2,973	40,301	5,200
35	20,514	2,647	23,451	3,026	41,006	5,290
36	20,874	2,693	23,862	3,079	41,723	5,384
37	21,154	2,729	24,182	3,119	42,283	5,455
38	21,500	2,774	24,488	3,160	42,834	5,528
39	21,894	2,825	24,784	3,197	43,382	5,597
40	22,425	2,893	25,577	3,300	44,256	5,711
41	23,090	2,979	27,003	3,484	47,101	6,078
42	24,130	3,114	28,479	3,674	49,631	6,404
43	25,115	3,241	30,126	3,888	51,855	6,692
44	26,099	3,368	31,459	4,059	54,135	6,985
45	27,040	3,489	32,650	4,213	56,166	7,248
46	28,385	3,663	33,449	4,316	57,683	7,443
47	29,495	3,806	34,357	4,433	59,322	7,654
48	30,494	3,935	35,415	4,570	61,165	7,892
49	31,808	4,104	36,433	4,701	63,012	8,130
50	33,056	4,265	38,025	4,907	66,097	8,529
51	34,438	4,444	40,431	5,218	69,749	9,001
52	36,003	4,645	43,076	5,558	74,172	9,570
53	37,723	4,867	44,919	5,797	77,387	9,986
54	39,613	5,111	46,775	6,035	80,645	10,405
55	41,737	5,386	48,678	6,281	84,037	10,843
56	44,043	5,683	50,548	6,523	87,414	11,280
57	45,891	5,921	51,983	6,707	90,636	11,695
58	48,879	6,307	55,443	7,154	96,126	12,403
59	52,546	6,780	60,080	7,753	103,620	13,371
60	56,749	7,323	64,013	8,259	111,267	14,357
61	61,286	7,908	68,599	8,852	117,960	15,221
62	66,068	8,525	73,856	9,530	126,521	16,325
63	71,023	9,164	79,157	10,214	135,816	17,524
64	76,350	9,852	83,407	10,763	144,236	18,611
65	81,514	10,518	89,341	11,528	154,917	19,989
66	88,062	11,363	96,182	12,409	168,146	21,696
67	95,554	12,330	103,622	13,371	182,418	23,538
68	103,936	13,411	112,446	14,510	198,214	25,576
69	112,642	14,534	122,282	15,778	213,589	27,559
70	122,081	15,752	132,551	17,103	228,589	29,495
71	129,767	16,744	140,896	18,181	246,059	31,750
72	137,761	17,775	150,926	19,474	252,631	32,597
73	144,912	18,699	155,324	20,042	257,604	33,240
74	150,774	19,454	159,973	20,641	265,136	34,211
75	153,780	19,842	164,881	21,275	275,908	35,601
76	159,536	20,585	171,050	22,071	285,203	36,800
77	164,409	21,214	176,114	22,724	295,003	38,066
78	167,569	21,622	184,036	23,747	308,412	39,796
79	176,813	22,814	194,164	25,054	315,321	40,687
80	182,574	23,558	201,869	26,048	321,984	41,547
81*	186,772	24,100	206,546	26,651	329,389	42,502
82*	191,069	24,654	211,295	27,264	336,963	43,479
83*	195,463	25,221	216,154	27,891	344,711	44,479
84*	199,959	25,801	221,127	28,533	352,643	45,502
85*	204,557	26,395	226,215	29,189	360,751	46,548
86*	209,261	27,001	231,413	29,860	369,047	47,619
87*	214,075	27,623	236,739	30,548	377,536	48,715
88*	219,000	28,258	242,184	31,249	386,220	49,835
89*	224,035	28,908	247,752	31,969	395,104	50,982
90*	229,188	29,573	253,452	32,704	404,191	52,154
91*	234,460	30,253	259,283	33,456	413,487	53,353
92*	239,852	30,948	265,243	34,225	422,995	54,580
93*	245,371	31,660	271,345	35,012	432,729	55,836
94*	251,011	32,388	277,584	35,818	442,677	57,120
95*	256,788	33,134	283,971	36,642	452,865	58,434
96*	262,693	33,896	290,502	37,485	463,277	59,778
97*	268,731	34,675	297,183	38,345	473,930	61,152
98*	274,917	35,474	304,021	39,228	484,833	62,559
99*	281,236	36,288	311,012	40,130	495,983	63,997

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

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港續發的保單之保費率生效日期：由2024年9月9日起

Benefit Level 保障級別							Benefit Level 保障級別						
Standard 標準							Essential 精選						
		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球			Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	10,543	1,360	11,368	1,467	20,461	2,640	0	8,223	1,061	8,867	1,145	15,439	1,992
1	10,543	1,360	11,368	1,467	20,461	2,640	1	8,223	1,061	8,867	1,145	15,439	1,992
2	10,543	1,360	11,368	1,467	20,461	2,640	2	8,223	1,061	8,867	1,145	15,439	1,992
3	10,543	1,360	11,368	1,467	20,461	2,640	3	8,223	1,061	8,867	1,145	15,439	1,992
4	10,543	1,360	11,368	1,467	20,461	2,640	4	8,223	1,061	8,867	1,145	15,439	1,992
5	9,987	1,289	10,772	1,390	19,385	2,501	5	7,397	955	8,018	1,035	14,294	1,844
6	9,987	1,289	10,772	1,390	19,385	2,501	6	7,397	955	8,018	1,035	14,294	1,844
7	9,987	1,289	10,772	1,390	19,385	2,501	7	7,397	955	8,018	1,035	14,294	1,844
8	9,987	1,289	10,772	1,390	19,385	2,501	8	7,397	955	8,018	1,035	14,294	1,844
9	9,987	1,289	10,772	1,390	19,385	2,501	9	7,397	955	8,018	1,035	14,294	1,844
10	9,030	1,165	9,737	1,256	17,523	2,261	10	6,688	863	7,247	935	12,920	1,667
11	9,161	1,182	9,877	1,275	17,775	2,294	11	6,785	875	7,351	949	13,106	1,691
12	9,333	1,205	10,063	1,299	18,111	2,337	12	6,912	892	7,489	966	13,353	1,723
13	9,522	1,229	10,386	1,340	18,695	2,412	13	7,052	910	7,758	1,001	13,809	1,781
14	9,720	1,254	10,698	1,381	19,256	2,485	14	7,199	929	8,013	1,035	14,243	1,838
15	9,917	1,280	11,016	1,421	19,833	2,559	15	7,345	948	8,275	1,067	14,690	1,895
16	10,113	1,305	11,237	1,450	20,228	2,610	16	7,490	967	8,442	1,090	14,983	1,934
17	10,418	1,345	11,462	1,479	20,633	2,662	17	7,716	996	8,585	1,107	15,260	1,969
18	10,727	1,384	11,806	1,523	21,045	2,716	18	7,945	1,025	8,844	1,141	15,543	2,006
19	10,946	1,413	12,099	1,561	21,465	2,769	19	8,107	1,046	9,075	1,170	15,852	2,044
20	11,166	1,441	12,418	1,602	21,999	2,838	20	8,270	1,067	9,332	1,203	16,258	2,097
21	11,916	1,538	13,310	1,717	23,430	3,023	21	8,812	1,137	10,002	1,290	17,299	2,231
22	12,198	1,574	13,624	1,758	23,988	3,095	22	9,020	1,164	10,237	1,321	17,711	2,285
23	12,572	1,622	13,941	1,799	24,627	3,177	23	9,297	1,200	10,453	1,349	18,172	2,345
24	12,811	1,653	14,358	1,853	25,367	3,273	24	9,474	1,222	10,801	1,394	18,749	2,419
25	13,048	1,684	14,652	1,890	26,128	3,371	25	9,649	1,245	11,028	1,422	19,344	2,495
26	13,287	1,715	14,950	1,929	26,911	3,472	26	9,825	1,268	11,258	1,452	19,957	2,574
27	13,634	1,759	15,365	1,982	27,661	3,569	27	10,082	1,301	11,577	1,494	20,518	2,648
28	14,011	1,808	15,790	2,037	28,426	3,667	28	10,360	1,337	11,896	1,535	21,085	2,720
29	14,331	1,849	16,153	2,084	29,072	3,752	29	10,597	1,367	12,171	1,570	21,564	2,783
30	14,733	1,902	16,605	2,142	29,889	3,857	30	10,895	1,406	12,512	1,613	22,171	2,860
31	15,139	1,954	17,062	2,201	30,712	3,963	31	11,195	1,445	12,856	1,658	22,781	2,940
32	15,485	1,998	17,450	2,252	31,410	4,053	32	11,450	1,478	13,147	1,697	23,298	3,007
33	15,797	2,038	17,802	2,297	32,043	4,135	33	11,681	1,507	13,412	1,731	23,768	3,067
34	16,074	2,074	18,115	2,337	32,606	4,208	34	11,886	1,533	13,648	1,760	24,186	3,121
35	16,353	2,110	18,432	2,378	33,175	4,281	35	12,093	1,560	13,889	1,791	24,609	3,175
36	16,642	2,148	18,754	2,420	33,757	4,356	36	12,306	1,588	14,130	1,823	25,039	3,231
37	16,863	2,176	19,006	2,452	34,211	4,414	37	12,470	1,609	14,321	1,847	25,377	3,274
38	17,140	2,212	19,258	2,485	34,670	4,473	38	12,675	1,635	14,497	1,870	25,706	3,316
39	17,452	2,252	19,519	2,518	35,134	4,534	39	12,905	1,665	14,673	1,892	26,031	3,359
40	17,877	2,306	20,112	2,595	35,860	4,627	40	13,220	1,705	15,146	1,954	26,556	3,426
41	18,406	2,375	21,124	2,726	38,017	4,905	41	13,611	1,756	16,002	2,065	28,274	3,648
42	19,238	2,482	22,235	2,869	40,024	5,164	42	14,226	1,835	16,879	2,178	29,797	3,844
43	20,022	2,583	23,441	3,024	41,798	5,393	43	14,806	1,910	17,861	2,304	31,134	4,017
44	20,806	2,685	24,455	3,156	43,613	5,627	44	15,386	1,985	18,654	2,407	32,505	4,193
45	21,556	2,782	25,370	3,273	45,242	5,838	45	15,940	2,057	19,359	2,497	33,724	4,351
46	22,626	2,920	26,121	3,371	46,582	6,010	46	16,731	2,159	19,821	2,558	34,627	4,467
47	23,514	3,034	26,896	3,470	47,958	6,188	47	17,388	2,243	20,355	2,625	35,602	4,593
48	24,311	3,137	27,743	3,580	49,466	6,383	48	17,977	2,320	20,981	2,708	36,708	4,737
49	25,357	3,272	28,622	3,694	51,032	6,585	49	18,751	2,419	21,576	2,784	37,809	4,878
50	26,350	3,399	29,845	3,851	53,475	6,900	50	19,485	2,514	22,520	2,907	39,668	5,119
51	27,456	3,543	31,600	4,078	56,342	7,270	51	20,327	2,623	23,982	3,095	41,883	5,404
52	28,703	3,704	33,534	4,327	59,801	7,717	52	21,250	2,742	25,559	3,298	44,551	5,749
53	30,072	3,881	35,006	4,517	62,423	8,054	53	22,264	2,873	26,654	3,439	46,481	5,997
54	31,581	4,076	36,514	4,712	65,107	8,401	54	23,381	3,017	27,748	3,580	48,431	6,249
55	33,273	4,293	38,097	4,916	67,933	8,765	55	24,634	3,179	28,869	3,726	50,463	6,511
56	35,110	4,530	39,695	5,122	70,781	9,133	56	25,994	3,354	29,967	3,867	52,481	6,772
57	37,145	4,793	41,490	5,353	73,989	9,548	57	26,958	3,478	30,677	3,957	54,300	7,007
58	39,088	5,043	43,765	5,648	78,042	10,070	58	28,791	3,715	32,799	4,234	57,655	7,440
59	41,629	5,372	47,024	6,067	84,244	10,870	59	30,892	3,987	35,561	4,588	62,559	8,072
60	44,750	5,774	50,008	6,453	90,132	11,630	60	33,271	4,293	37,758	4,873	66,939	8,637
61	48,553	6,265	53,961	6,962	96,546	12,457	61	36,098	4,658	40,676	5,248	71,567	9,234
62	52,681	6,797	58,537	7,553	104,716	13,511	62	39,059	5,039	44,017	5,679	77,527	10,003
63	56,896	7,341	63,189	8,153	114,053	14,717	63	42,106	5,433	47,431	6,120	84,479	10,901
64	61,445	7,928	68,281	8,811	122,085	15,753	64	45,177	5,829	49,974	6,449	90,057	11,620
65	66,243	8,547	73,796	9,523	131,948	17,025	65	48,369	6,241	53,528	6,908	97,084	12,527
66	71,212	9,189	79,122	10,209	142,444	18,380	66	52,255	6,743	57,629	7,436	105,095	13,561
67	76,656	9,891	85,177	10,990	153,312	19,782	67	56,700	7,316	62,086	8,011	113,494	14,644
68	83,375	10,758	92,626	11,951	166,066	21,498	68	61,670	7,957	67,376	8,693	123,320	15,912
69	90,364	11,660	100,402	12,955	179,627	23,178	69	66,839	8,624	73,273	9,454	132,853	17,142
70	96,055	12,394	106,726	13,771	192,118	24,789	70	72,437	9,346	79,418	10,247	142,223	18,351
71	101,970	13,158	114,322	14,751	205,978	26,578	71	77,000	9,936	84,425	10,893	153,067	19,751
72	107,264	13,840	117,653	15,181	211,965	27,351	72	81,741	10,547	90,429	11,668	157,008	20,260
73	111,602	14,400	121,179	15,636	216,562	27,944	73	85,987	11,095	93,069	12,009	159,974	20,643
74	113,828	14,687	124,895	16,116	222,697	28,735	74	89,461	11,543	95,852	12,368	164,711	21,253
75	118,090	15,238	129,567	16,719	231,679	29,894	75	91,248	11,774	98,796	12,748	171,426	22,119
76	121,697	15,703	133,544	17,232	239,408	30,891	76	94,661	12,215	102,490	13,225	177,216	22,866
77	127,761	16,485	140,275	18,100	247,994	32,000	77	97,555	12,588	105,392	13,599	183,202	23,640
78	133,540	17,232	146,592	18,915	259,261	33,453	78	99,328	12,817	110,132	14,210	191,531	24,713
79	140,906	18,181	154,665	19,957	265,100	34,206	79	104,806	13,523	116,194	14,993	195,815	25,266
80	145,498	18,77											

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

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港續發的保單之保費生效日期：由2024年9月9日起

Benefit Level 保障級別						
Standard 標準						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	8,786	1,133	9,474	1,222	17,054	2,201
1	8,786	1,133	9,474	1,222	17,054	2,201
2	8,786	1,133	9,474	1,222	17,054	2,201
3	8,786	1,133	9,474	1,222	17,054	2,201
4	8,786	1,133	9,474	1,222	17,054	2,201
5	8,323	1,074	8,976	1,159	16,155	2,085
6	8,323	1,074	8,976	1,159	16,155	2,085
7	8,323	1,074	8,976	1,159	16,155	2,085
8	8,323	1,074	8,976	1,159	16,155	2,085
9	8,323	1,074	8,976	1,159	16,155	2,085
10	7,526	971	8,114	1,047	14,606	1,884
11	7,634	986	8,232	1,062	14,814	1,912
12	7,778	1,004	8,387	1,082	15,091	1,947
13	7,938	1,024	8,657	1,117	15,577	2,010
14	8,099	1,045	8,915	1,151	16,045	2,071
15	8,264	1,067	9,183	1,185	16,528	2,133
16	8,430	1,087	9,366	1,209	16,858	2,175
17	8,683	1,120	9,552	1,233	17,194	2,218
18	8,940	1,153	9,841	1,270	17,541	2,263
19	9,122	1,177	10,085	1,301	17,889	2,308
20	9,304	1,200	10,351	1,336	18,330	2,365
21	9,932	1,281	11,090	1,431	19,526	2,519
22	10,167	1,312	11,353	1,465	19,989	2,579
23	10,480	1,352	11,619	1,499	20,525	2,648
24	10,677	1,378	11,967	1,544	21,141	2,728
25	10,874	1,403	12,211	1,575	21,773	2,809
26	11,072	1,428	12,459	1,607	22,426	2,893
27	11,362	1,466	12,804	1,652	23,050	2,974
28	11,677	1,507	13,161	1,699	23,688	3,056
29	11,944	1,541	13,461	1,737	24,227	3,126
30	12,278	1,585	13,837	1,785	24,907	3,214
31	12,618	1,628	14,219	1,834	25,594	3,303
32	12,903	1,664	14,543	1,876	26,174	3,378
33	13,165	1,699	14,837	1,914	26,705	3,446
34	13,394	1,728	15,096	1,948	27,173	3,507
35	13,631	1,759	15,360	1,982	27,646	3,567
36	13,867	1,790	15,629	2,017	28,131	3,630
37	14,054	1,814	15,838	2,044	28,507	3,679
38	14,284	1,843	16,051	2,071	28,891	3,728
39	14,545	1,876	16,268	2,099	29,277	3,778
40	14,898	1,922	16,760	2,163	29,884	3,855
41	15,340	1,979	17,604	2,272	31,683	4,088
42	16,032	2,069	18,530	2,391	33,352	4,304
43	16,685	2,153	19,534	2,521	34,832	4,494
44	17,338	2,237	20,382	2,630	36,344	4,690
45	17,966	2,319	21,141	2,728	37,702	4,864
46	18,857	2,433	21,768	2,809	38,818	5,009
47	19,594	2,529	22,415	2,892	39,965	5,156
48	20,258	2,614	23,117	2,983	41,224	5,319
49	21,132	2,727	23,851	3,078	42,529	5,488
50	21,960	2,834	24,873	3,209	44,564	5,750
51	22,879	2,953	26,332	3,397	46,954	6,059
52	23,918	3,086	27,946	3,606	49,833	6,430
53	25,061	3,234	29,170	3,764	52,020	6,712
54	26,318	3,396	30,427	3,926	54,256	7,001
55	27,727	3,577	31,748	4,096	56,610	7,304
56	29,260	3,776	33,078	4,268	58,986	7,611
57	30,953	3,993	34,576	4,462	61,659	7,956
58	32,569	4,203	36,468	4,705	65,030	8,391
59	34,692	4,476	39,188	5,057	70,204	9,058
60	37,290	4,812	41,674	5,377	75,110	9,691
61	40,460	5,221	44,965	5,802	80,451	10,381
62	43,895	5,664	48,777	6,294	87,256	11,259
63	47,410	6,117	52,654	6,795	95,037	12,263
64	51,202	6,607	56,898	7,342	101,732	13,127
65	55,300	7,135	61,609	7,950	110,153	14,213
66	59,726	7,706	66,358	8,562	119,470	15,415
67	63,880	8,243	70,983	9,160	127,761	16,485
68	69,482	8,965	77,192	9,961	138,838	17,914
69	75,303	9,716	83,670	10,796	149,689	19,315
70	80,405	10,329	88,939	11,476	160,096	20,657
71	84,975	10,965	95,271	12,292	171,647	22,148
72	89,386	11,534	98,048	12,652	176,638	22,792
73	93,001	12,000	100,981	13,029	180,468	23,286
74	94,856	12,239	104,082	13,430	185,580	23,946
75	98,409	12,698	107,974	13,932	193,066	24,911
76	101,410	13,085	111,285	14,359	199,508	25,743
77	106,468	13,738	116,897	15,084	206,661	26,666
78	111,286	14,359	122,162	15,763	216,052	27,877
79	117,422	15,152	128,886	16,630	220,918	28,505
80	121,250	15,645	133,844	17,270	226,520	29,228
81*	124,036	16,004	136,938	17,669	231,730	29,900
82*	126,890	16,372	140,089	18,076	237,062	30,589
83*	129,808	16,750	143,308	18,491	242,512	31,292
84*	132,793	17,135	146,606	18,916	248,092	32,012
85*	135,845	17,529	149,975	19,351	253,793	32,748
86*	138,972	17,931	153,428	19,797	259,634	33,501
87*	142,166	18,344	156,954	20,252	265,603	34,271
88*	145,438	18,766	160,566	20,718	271,717	35,061
89*	148,784	19,198	164,258	21,195	277,961	35,866
90*	152,207	19,639	168,039	21,683	284,358	36,691
91*	155,704	20,091	171,898	22,181	290,894	37,534
92*	159,290	20,553	175,854	22,692	297,591	38,398
93*	162,947	21,026	179,896	23,213	304,428	39,281
94*	166,696	21,510	184,036	23,747	311,433	40,184
95*	170,535	22,005	188,272	24,293	318,598	41,109
96*	174,454	22,510	192,601	24,851	325,923	42,054
97*	178,466	23,027	197,030	25,423	333,420	43,022
98*	182,572	23,558	201,563	26,008	341,088	44,012
99*	186,773	24,100	206,200	26,606	348,937	45,024

	Benefit Level 保障級別					
	Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	6,853	884	7,390	954	12,869	1,661
1	6,853	884	7,390	954	12,869	1,661
2	6,853	884	7,390	954	12,869	1,661
3	6,853	884	7,390	954	12,869	1,661
4	6,853	884	7,390	954	12,869	1,661
5	6,164	796	6,681	863	11,911	1,538
6	6,164	796	6,681	863	11,911	1,538
7	6,164	796	6,681	863	11,911	1,538
8	6,164	796	6,681	863	11,911	1,538
9	6,164	796	6,681	863	11,911	1,538
10	5,574	719	6,039	779	10,769	1,389
11	5,654	730	6,127	790	10,923	1,409
12	5,761	744	6,243	806	11,127	1,436
13	5,879	758	6,466	834	11,505	1,484
14	5,998	774	6,678	862	11,867	1,532
15	6,121	790	6,899	890	12,243	1,580
16	6,244	805	7,036	908	12,487	1,611
17	6,431	830	7,154	924	12,717	1,641
18	6,621	854	7,372	952	12,955	1,671
19	6,756	872	7,565	976	13,211	1,705
20	6,891	889	7,779	1,005	13,546	1,748
21	7,344	948	8,332	1,076	14,415	1,860
22	7,518	970	8,530	1,101	14,757	1,904
23	7,750	1,000	8,711	1,124	15,145	1,954
24	7,896	1,019	9,002	1,161	15,626	2,016
25	8,041	1,038	9,190	1,186	16,119	2,080
26	8,187	1,056	9,383	1,210	16,631	2,146
27	8,402	1,084	9,647	1,245	17,098	2,206
28	8,635	1,114	9,917	1,280	17,571	2,266
29	8,832	1,140	10,142	1,309	17,970	2,319
30	9,079	1,172	10,425	1,345	18,475	2,384
31	9,330	1,204	10,712	1,382	18,984	2,450
32	9,541	1,231	10,957	1,414	19,414	2,506
33	9,735	1,256	11,179	1,442	19,809	2,556
34	9,904	1,278	11,374	1,468	20,156	2,602
35	10,080	1,301	11,573	1,494	20,506	2,646
36	10,254	1,324	11,776	1,520	20,866	2,693
37	10,393	1,341	11,933	1,540	21,146	2,729
38	10,563	1,363	12,083	1,559	21,421	2,764
39	10,756	1,388	12,229	1,579	21,692	2,800
40	11,016	1,421	12,620	1,629	22,129	2,854
41	11,343	1,463	13,335	1,721	23,563	3,040
42	11,855	1,530	14,066	1,815	24,830	3,204
43	12,338	1,592	14,883	1,921	25,945	3,347
44	12,821	1,654	15,548	2,006	27,087	3,495
45	13,286	1,715	16,132	2,082	28,104	3,626
46	13,944	1,799	16,518	2,132	28,855	3,723
47	14,489	1,870	16,964	2,188	29,668	3,827
48	14,980	1,933	17,482	2,256	30,592	3,947
49	15,627	2,016	17,979	2,320	31,510	4,066
50	16,239	2,096	18,769	2,422	33,058	4,266
51	16,938	2,186	19,983	2,577	34,905	4,504
52	17,708	2,285	21,301	2,749	37,126	4,791
53	18,554	2,394	22,210	2,866	38,734	4,997
54	19,485	2,514	23,122	2,983	40,360	5,208
55	20,528	2,648	24,058	3,104	42,052	5,426
56	21,663	2,795	24,971	3,221	43,735	5,643
57	22,464	2,898	25,565	3,300	45,251	5,839
58	23,989	3,096	27,330	3,526	48,043	6,199
59	25,745	3,322	29,636	3,825	52,134	6,727
60	27,724	3,577	31,466	4,059	55,782	7,197
61	30,081	3,882	33,894	4,374	59,636	7,695
62	32,545	4,199	36,678	4,732	64,601	8,335
63	35,086	4,527	39,523	5,101	70,394	9,083
64	37,646	4,858	41,647	5,374	75,043	9,683
65	40,307	5,201	44,608	5,757	80,987	10,450
66	43,546	5,619	48,019	6,196	87,906	11,343
67	47,250	6,097	51,740	6,677	94,580	12,203
68	51,394	6,631	56,149	7,246	102,766	13,260
69	55,699	7,187	61,058	7,879	110,711	14,286
70	60,362	7,789	66,183	8,540	118,517	15,292
71	64,166	8,280	70,353	9,077	127,554	16,459
72	68,118	8,790	75,360	9,724	130,841	16,883
73	71,653	9,245	77,555	10,006	133,311	17,201
74	74,554	9,620	79,878	10,308	137,258	17,711
75	76,041	9,812	82,326	10,623	142,854	18,432
76	78,882	10,179	85,408	11,020	147,683	19,056
77	81,292	10,490	87,828	11,334	152,667	19,700
78	82,775	10,680	91,778	11,842	159,609	20,594
79	87,339	11,270	96,827	12,493	163,180	21,055
80	90,186	11,637	100,724	12,997	166,345	21,464
81*	92,258	11,904	103,057	13,298	170,172	21,957
82*	94,381	12,178	105,428	13,604	174,088	22,464
83*	96,551	12,459	107,850	13,916	178,089	22,980
84*	98,771	12,745	110,332	14,235	182,187	23,508
85*	101,042	13,038	112,869	14,563	186,374	24,049
86*	103,368	13,337	115,468	14,899	190,664	24,602
87*	105,743	13,644	118,120	15,241	195,047	25,167
88*	108,177	13,958	120,839	15,592	199,537	25,747
89*	110,666	14,279	123,617	15,950	204,122	26,338
90*	113,212	14,608	126,463	16,319	208,820	26,945
91*	115,813	14,944	129,367	16,693	213,620	27,563
92*	118,480	15,287	132,343	17,077	218,537	28,197
93*	121,201	15,639	135,387	17,469	223,559	28,846
94*	123,989	15,999	138,502	17,871	228,703	29,509
95*	126,844	16,367	141,689	18,282	233,963	30,188
96*	129,759	16,743	144,948	18,702	239,343	30,883
97*	132,743	17,128	148,281	19,134	244,849	31,594
98*	135,797	17,522	151,692	19,573	250,479	32,320
99*	138,922	17,926	155,182	20,023	256,243	33,064

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

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港續發的保單之保費率生效日期：由2024年9月9日起

Benefit Level 保障級別 Prestige 特級						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	18,595	2,400	19,073	2,461	41,656	5,375
1	18,595	2,400	19,073	2,461	41,656	5,375
2	18,595	2,400	19,073	2,461	41,656	5,375
3	18,595	2,400	19,073	2,461	41,656	5,375
4	18,595	2,400	19,073	2,461	41,656	5,375
5	17,396	2,244	17,842	2,302	38,970	5,029
6	17,396	2,244	17,842	2,302	38,970	5,029
7	17,396	2,244	17,842	2,302	38,970	5,029
8	17,396	2,244	17,842	2,302	38,970	5,029
9	17,396	2,244	17,842	2,302	38,970	5,029
10	18,142	2,340	18,621	2,403	39,009	5,034
11	18,824	2,428	19,229	2,482	39,046	5,038
12	19,212	2,479	19,715	2,544	39,149	5,052
13	19,821	2,557	20,332	2,624	39,203	5,058
14	20,721	2,674	21,250	2,742	39,245	5,063
15	21,950	2,832	22,514	2,905	40,447	5,219
16	23,146	2,987	23,851	3,077	42,066	5,428
17	23,966	3,092	24,700	3,187	43,348	5,594
18	24,971	3,222	25,609	3,304	44,668	5,764
19	26,294	3,393	27,227	3,513	46,291	5,973
20	27,070	3,493	28,801	3,716	48,056	6,201
21	27,752	3,581	29,843	3,850	50,004	6,453
22	28,996	3,741	31,343	4,045	52,472	6,770
23	30,403	3,923	32,893	4,245	55,304	7,136
24	31,801	4,103	34,508	4,453	58,271	7,519
25	32,739	4,224	36,184	4,669	61,070	7,880
26	33,500	4,323	37,068	4,783	63,715	8,221
27	34,252	4,419	37,883	4,889	65,121	8,403
28	35,129	4,533	38,961	5,027	66,970	8,641
29	36,080	4,655	40,089	5,173	68,910	8,892
30	37,169	4,796	41,300	5,329	70,987	9,160
31	38,188	4,928	42,434	5,475	72,936	9,412
32	39,267	5,067	43,630	5,629	75,000	9,677
33	40,364	5,208	44,850	5,787	77,095	9,948
34	41,499	5,354	46,112	5,950	79,264	10,228
35	42,662	5,505	47,401	6,116	81,480	10,513
36	43,693	5,637	48,551	6,264	83,456	10,769
37	44,353	5,724	49,281	6,358	84,710	10,931
38	44,795	5,780	49,773	6,423	85,554	11,039
39	45,303	5,845	50,339	6,495	86,525	11,164
40	45,386	5,856	50,429	6,507	87,472	11,287
41	45,445	5,864	50,493	6,515	88,387	11,405
42	45,608	5,885	50,671	6,538	89,306	11,523
43	45,828	5,913	50,919	6,570	90,198	11,638
44	46,460	5,995	51,629	6,662	92,411	11,924
45	47,786	6,166	53,096	6,851	95,183	12,282
46	48,891	6,309	54,324	7,009	97,088	12,527
47	50,003	6,452	55,560	7,169	99,030	12,778
48	51,130	6,598	56,812	7,330	101,008	13,033
49	52,268	6,745	58,073	7,493	103,285	13,327
50	53,411	6,892	59,346	7,658	105,854	13,659
51	54,564	7,040	60,629	7,823	108,434	13,991
52	55,731	7,191	61,926	7,990	111,044	14,328
53	57,936	7,476	64,370	8,305	116,256	15,001
54	60,447	7,799	67,163	8,666	122,084	15,753
55	63,004	8,129	69,999	9,032	128,002	16,516
56	65,604	8,465	72,894	9,406	134,012	17,291
57	67,736	8,740	75,264	9,712	139,054	17,943
58	72,139	9,308	80,157	10,342	148,107	19,111
59	77,548	10,006	86,167	11,118	159,199	20,541
60	83,752	10,807	93,050	12,007	171,022	22,067
61	90,286	11,650	100,313	12,943	183,592	23,690
62	97,147	12,535	107,942	13,928	197,557	25,491
63	104,238	13,450	115,823	14,945	211,991	27,354
64	111,639	14,405	124,041	16,005	227,915	29,408
65	116,774	15,068	129,751	16,742	239,292	30,786
66	123,538	15,941	137,269	17,712	255,436	32,960
67	131,287	16,941	145,871	18,822	272,686	35,186
68	140,166	18,086	155,731	20,094	291,120	37,563
69	156,685	19,315	166,312	21,460	310,871	40,105
70	159,689	20,217	174,082	22,463	325,291	41,973
71	162,843	21,012	180,942	23,347	341,199	44,025
72	170,843	22,044	189,826	24,494	357,875	46,178
73	179,211	23,124	199,123	25,693	375,333	48,430
74	187,998	24,257	208,871	26,951	393,640	50,792
75	197,186	25,443	219,090	28,269	408,719	52,737
76	206,827	26,688	229,795	29,651	424,401	54,761
77	216,918	27,990	241,014	31,099	440,706	56,866
78	227,497	29,355	252,767	32,616	457,661	59,054
79	237,650	30,664	264,049	34,071	475,283	61,327
80	244,149	31,503	271,280	35,004	483,734	62,417
81*	249,765	32,227	277,518	35,809	494,862	63,853
82*	255,508	32,969	283,901	36,632	506,067	65,299
83*	261,385	33,727	290,431	37,476	517,708	66,801
84*	267,398	34,503	297,111	38,337	529,478	68,320
85*	273,548	35,297	303,943	39,218	541,562	69,879
86*	279,841	36,109	310,935	40,120	554,115	71,498
87*	286,274	36,939	318,088	41,044	567,007	73,163
88*	292,859	37,788	325,401	41,987	580,249	74,871
89*	299,594	38,657	332,884	42,953	593,842	76,624
90*	306,490	39,547	340,543	43,941	607,507	78,388
91*	313,533	40,456	348,375	44,952	621,477	80,190
92*	320,746	41,386	356,389	45,985	635,771	82,035
93*	328,122	42,339	364,582	47,042	650,392	83,921
94*	335,668	43,312	372,971	48,125	665,355	85,852
95*	343,392	44,308	381,551	49,232	680,657	87,827
96*	351,286	45,327	390,323	50,364	696,309	89,845
97*	359,372	46,370	399,304	51,523	712,331	91,914
98*	367,638	47,437	408,491	52,708	728,715	94,028
99*	376,088	48,528	417,879	53,920	745,466	96,188

Benefit Level 保障級別						
Comprehensive 全面						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	15,295	1,974	16,991	2,193	30,308	3,911
1	15,295	1,974	16,991	2,193	30,308	3,911
2	15,295	1,974	16,991	2,193	30,308	3,911
3	15,295	1,974	16,991	2,193	30,308	3,911
4	15,295	1,974	16,991	2,193	30,308	3,911
5	14,300	1,846	15,881	2,050	28,328	3,655
6	14,300	1,846	15,881	2,050	28,328	3,655
7	14,300	1,846	15,881	2,050	28,328	3,655
8	14,300	1,846	15,881	2,050	28,328	3,655
9	14,300	1,846	15,881	2,050	28,328	3,655
10	13,990	1,805	15,536	2,005	27,719	3,577
11	14,128	1,823	15,694	2,025	27,983	3,611
12	14,297	1,845	15,881	2,049	28,312	3,653
13	14,499	1,870	16,112	2,079	28,736	3,708
14	14,732	1,900	16,368	2,112	29,187	3,766
15	14,998	1,935	16,663	2,151	29,716	3,834
16	15,295	1,974	16,995	2,193	30,304	3,911
17	15,581	2,010	17,311	2,233	30,365	3,918
18	15,655	2,021	17,397	2,245	30,450	3,930
19	15,722	2,029	17,467	2,254	30,581	3,946
20	15,722	2,029	17,467	2,254	30,581	3,946
21	15,993	2,063	17,771	2,293	31,688	4,088
22	16,414	2,118	18,237	2,353	32,830	4,237
23	17,004	2,194	18,891	2,438	34,007	4,388
24	17,682	2,282	19,650	2,536	35,369	4,564
25	18,392	2,374	20,436	2,637	36,780	4,746
26	19,126	2,468	21,253	2,743	38,254	4,936
27	19,839	2,560	22,044	2,844	39,676	5,120
28	20,577	2,655	22,864	2,950	41,155	5,311
29	21,344	2,754	23,718	3,060	42,685	5,507
30	22,347	2,883	24,831	3,204	44,276	5,713
31	23,393	3,019	25,995	3,355	45,925	5,926
32	24,492	3,160	27,212	3,511	47,633	6,147
33	25,402	3,278	28,223	3,642	49,406	6,374
34	26,419	3,409	29,354	3,788	51,382	6,630
35	27,476	3,545	30,528	3,939	53,441	6,895
36	28,576	3,687	31,748	4,096	55,577	7,171
37	30,021	3,873	33,358	4,304	58,389	7,534
38	31,517	4,066	35,019	4,518	61,300	7,910
39	33,086	4,269	36,762	4,744	64,351	8,303
40	34,547	4,457	38,387	4,953	67,817	8,750
41	36,016	4,647	40,020	5,164	71,018	9,163
42	37,331	4,817	41,481	5,352	73,965	9,544
43	38,730	4,998	43,072	5,558	76,731	9,900
44	39,590	5,108	44,485	5,740	79,181	10,217
45	40,427	5,216	45,902	5,923	81,627	10,533
46	41,835	5,398	47,181	6,088	83,666	10,795
47	43,285	5,586	48,366	6,241	85,761	11,066
48	44,590	5,753	49,540	6,392	87,792	11,328
49	45,944	5,928	51,043	6,586	89,886	11,598
50	47,306	6,104	52,563	6,783	91,982	11,869
51	49,038	6,327	54,486	7,030	94,677	12,216
52	51,020	6,584	56,694	7,315	97,533	12,584
53	53,101	6,852	59,000	7,613	101,203	13,058
54	55,419	7,151	61,578	7,945	105,424	13,603
55	57,689	7,444	64,098	8,271	109,837	14,173
56	60,029	7,745	66,699	8,607	114,346	14,755
57	62,428	8,055	69,368	8,951	119,070	15,364
58	65,363	8,434	72,631	9,371	124,191	16,025
59	68,826	8,880	76,683	9,894	131,681	16,991
60	72,613	9,369	80,629	10,404	138,839	17,915
61	78,423	10,119	87,134	11,243	151,547	19,555
62	84,461	10,899	93,851	12,110	163,957	21,156
63	90,628	11,694	100,696	12,993	175,561	22,653
64	96,881	12,501	107,648	13,890	188,122	24,274
65	102,805	13,265	114,230	14,740	200,321	25,848
66	108,679	14,023	120,751	15,581	211,762	27,324
67	115,069	14,848	127,849	16,496	225,394	29,083
68	122,180	15,766	135,756	17,516	240,002	30,968
69	128,584	16,591	142,874	18,436	254,503	32,839
70	136,438	17,605	151,598	19,561	266,452	34,381
71	143,351	18,497	159,251	20,549	278,785	35,972
72	148,440	19,153	164,856	21,271	288,444	37,218
73	154,772	19,970	171,914	22,182	298,883	38,566
74	161,126	20,790	178,970	23,093	311,610	40,207
75	166,754	21,517	185,202	23,897	324,355	41,852
76	172,891	22,308	192,025	24,778	335,749	43,322
77	180,511	23,292	200,470	25,867	348,509	44,969
78	187,804	24,233	208,561	26,911	363,530	46,907
79	193,622	24,984	215,081	27,752	376,619	48,596
80	196,543	25,361	218,377	28,177	389,406	50,246
81*	201,063	25,943	223,403	28,826	398,365	51,402
82*	205,690	26,541	228,538	29,489	407,527	52,584
83*	210,421	27,151	233,796	30,167	416,902	53,794
84*	215,256	27,775	239,171	30,861	426,484	55,030
85*	220,208	28,414	244,670	31,570	436,294	56,296
86*	225,273	29,068	250,302	32,297	446,331	57,591
87*	230,454	29,736	256,057	33,040	456,594	58,916
88*	235,757	30,420	261,964	33,800	467,099	60,271
89*	241,177	31,119	267,968	34,576	477,835	61,656
90*	246,724	31,835	274,134	35,372	488,832	63,075
91*	252,399	32,568	280,440	36,185	500,073	64,525
92*	258,203	33,316	286,888	37,018	511,575	66,010
93*	264,141	34,082	293,484	37,869	523,337	67,527
94*	270,218	34,867	300,239	38,740	535,381	69,081
95*	276,431	35,668	307,141	39,631	547,685	70,669
96*	282,789	36,488	314,207	40,542	560,289	72,295
97*	289,295	37,328	321,435	41,475	573,179	73,959
98*	295,948	38,187	328,827	42,429	586,353	75,658
99*	302,758	39,065	336,392	43,406	599,851	77,400

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

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2024
在香港續發的保單之保費率生效日期：由2024年9月9日起

Age+ 年齡+	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	6,319	816	6,816	880	12,265	1,583
1	6,319	816	6,816	880	12,265	1,583
2	6,319	816	6,816	880	12,265	1,583
3	6,319	816	6,816	880	12,265	1,583
4	6,319	816	6,816	880	12,265	1,583
5	5,985	772	6,456	834	11,618	1,500
6	5,985	772	6,456	834	11,618	1,500
7	5,985	772	6,456	834	11,618	1,500
8	5,985	772	6,456	834	11,618	1,500
9	5,985	772	6,456	834	11,618	1,500
10	5,412	699	5,837	753	10,504	1,356
11	5,491	709	5,921	764	10,652	1,375
12	5,594	722	6,031	779	10,855	1,401
13	5,707	737	6,226	803	11,202	1,446
14	5,826	752	6,411	827	11,540	1,490
15	5,942	767	6,605	853	11,886	1,533
16	6,060	782	6,737	870	12,124	1,565
17	6,244	806	6,869	887	12,365	1,595
18	6,431	830	7,076	914	12,612	1,628
19	6,560	846	7,254	936	12,863	1,659
20	6,693	864	7,444	961	13,185	1,701
21	7,196	929	8,036	1,037	14,148	1,825
22	7,366	950	8,225	1,061	14,482	1,869
23	7,592	979	8,417	1,086	14,869	1,919
24	7,737	998	8,669	1,119	15,319	1,977
25	7,877	1,016	8,845	1,141	15,777	2,036
26	8,023	1,035	9,028	1,165	16,250	2,097
27	8,233	1,062	9,278	1,198	16,701	2,155
28	8,458	1,092	9,537	1,231	17,162	2,215
29	8,653	1,116	9,753	1,258	17,555	2,266
30	8,896	1,148	10,025	1,293	18,047	2,328
31	9,141	1,180	10,304	1,330	18,544	2,393
32	9,350	1,206	10,539	1,359	18,966	2,447
33	9,539	1,231	10,749	1,387	19,350	2,497
34	9,706	1,252	10,937	1,411	19,687	2,541
35	9,875	1,274	11,129	1,436	20,033	2,585
36	10,048	1,297	11,326	1,461	20,383	2,630
37	10,183	1,315	11,477	1,481	20,658	2,666
38	10,351	1,336	11,630	1,501	20,932	2,701
39	10,540	1,361	11,785	1,521	21,214	2,738
40	10,795	1,392	12,142	1,567	21,652	2,794
41	11,116	1,434	12,753	1,646	22,956	2,962
42	11,615	1,499	13,426	1,732	24,165	3,118
43	12,089	1,560	14,151	1,825	25,238	3,257
44	12,562	1,621	14,765	1,906	26,333	3,397
45	13,015	1,679	15,319	1,977	27,317	3,525
46	13,663	1,763	15,774	2,036	28,126	3,630
47	14,197	1,831	16,239	2,096	28,957	3,736
48	14,677	1,894	16,751	2,162	29,869	3,854
49	15,311	1,975	17,281	2,230	30,815	3,977
50	15,912	2,053	18,021	2,326	32,291	4,167
51	16,577	2,139	19,082	2,463	34,022	4,390
52	17,329	2,236	20,250	2,613	36,108	4,659
53	18,157	2,342	21,136	2,727	37,690	4,863
54	19,070	2,460	22,046	2,845	39,312	5,073
55	20,090	2,592	23,004	2,968	41,017	5,292
56	21,199	2,735	23,966	3,093	42,738	5,514
57	22,425	2,893	25,054	3,233	44,675	5,764
58	23,594	3,045	26,418	3,409	47,107	6,079
59	25,127	3,242	28,383	3,663	50,849	6,561
60	27,012	3,486	30,186	3,895	54,407	7,020
61	29,304	3,781	32,567	4,203	58,269	7,519
62	31,798	4,103	35,334	4,559	63,206	8,155
63	34,436	4,444	38,246	4,935	69,033	8,907
64	37,191	4,798	41,325	5,333	73,891	9,535
65	40,167	5,183	44,749	5,774	80,006	10,323
66	43,380	5,598	48,199	6,220	86,777	11,197
67	46,194	5,960	51,331	6,624	92,388	11,921
68	50,245	6,484	55,819	7,203	100,399	12,955
69	54,456	7,026	60,504	7,808	108,246	13,968
70	57,883	7,469	64,314	8,299	115,771	14,939
71	61,450	7,929	68,893	8,889	124,124	16,016
72	64,639	8,340	70,901	9,149	127,735	16,483
73	67,251	8,678	73,024	9,423	130,505	16,839
74	68,595	8,851	75,264	9,711	134,198	17,316
75	71,165	9,183	78,079	10,075	139,613	18,015
76	73,336	9,463	80,476	10,384	144,271	18,616
77	76,991	9,934	84,533	10,908	149,445	19,284
78	80,476	10,384	88,336	11,399	156,235	20,159
79	84,915	10,956	93,203	12,026	159,753	20,613
80	87,678	11,314	96,786	12,489	163,802	21,136
81*	89,693	11,573	99,021	12,777	167,570	21,622
82*	91,755	11,839	101,298	13,071	171,421	22,119
83*	93,868	12,112	103,632	13,371	175,371	22,628
84*	96,026	12,390	106,012	13,679	179,400	23,149
85*	98,234	12,675	108,451	13,994	183,524	23,680
86*	100,495	12,966	110,945	14,315	187,747	24,225
87*	102,806	13,266	113,498	14,645	192,068	24,784
88*	105,171	13,570	116,108	14,982	196,485	25,353
89*	107,588	13,883	118,778	15,326	200,998	25,935
90*	110,065	14,202	121,510	15,679	205,626	26,532
91*	112,596	14,528	124,308	16,039	210,354	27,143
92*	115,186	14,862	127,165	16,409	215,195	27,767
93*	117,834	15,204	130,089	16,785	220,143	28,406
94*	120,545	15,554	133,083	17,172	225,207	29,059
95*	123,319	15,912	136,145	17,567	230,390	29,727
96*	126,153	16,278	139,276	17,971	235,684	30,410
97*	129,056	16,653	142,476	18,383	241,104	31,110
98*	132,022	17,036	145,752	18,807	246,649	31,826
99*	135,057	17,426	149,105	19,239	252,321	32,557

Age+ 年齡+	Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	4,674	603	5,068	654	9,038	1,166
1	4,674	603	5,068	654	9,038	1,166
2	4,674	603	5,068	654	9,038	1,166
3	4,674	603	5,068	654	9,038	1,166
4	4,674	603	5,068	654	9,038	1,166
5	4,208	543	4,585	593	8,375	1,082
6	4,208	543	4,585	593	8,375	1,082
7	4,208	543	4,585	593	8,375	1,082
8	4,208	543	4,585	593	8,375	1,082
9	4,208	543	4,585	593	8,375	1,082
10	3,806	491	4,146	534	7,573	977
11	3,861	498	4,205	542	7,678	991
12	3,933	508	4,283	554	7,825	1,010
13	4,013	518	4,441	572	8,092	1,044
14	4,097	528	4,588	591	8,350	1,077
15	4,178	539	4,744	613	8,614	1,111
16	4,261	550	4,839	625	8,787	1,134
17	4,390	566	4,915	634	8,946	1,153
18	4,521	584	5,063	655	9,108	1,176
19	4,612	595	5,200	671	9,289	1,198
20	4,706	607	5,348	690	9,530	1,229
21	5,013	647	5,736	740	10,183	1,313
22	5,131	662	5,870	758	10,423	1,346
23	5,289	682	5,992	773	10,694	1,380
24	5,390	695	6,196	800	11,040	1,425
25	5,487	708	6,326	816	11,393	1,471
26	5,589	721	6,462	834	11,758	1,517
27	5,735	740	6,644	858	12,088	1,560
28	5,892	760	6,832	881	12,422	1,603
29	6,028	778	6,985	902	12,706	1,641
30	6,197	800	7,179	926	13,062	1,685
31	6,368	822	7,380	953	13,422	1,732
32	6,514	840	7,549	973	13,728	1,771
33	6,645	857	7,698	993	14,005	1,807
34	6,761	872	7,832	1,010	14,249	1,839
35	6,879	888	7,970	1,029	14,500	1,871
36	6,999	903	8,111	1,046	14,752	1,903
37	7,094	916	8,220	1,060	14,952	1,929
38	7,211	931	8,320	1,074	15,142	1,954
39	7,342	948	8,415	1,086	15,333	1,979
40	7,520	970	8,690	1,122	15,640	2,019
41	7,743	999	9,192	1,187	16,666	2,151
42	8,091	1,044	9,704	1,251	17,567	2,266
43	8,421	1,087	10,273	1,325	18,357	2,369
44	8,751	1,129	10,735	1,386	19,168	2,472
45	9,067	1,170	11,144	1,439	19,889	2,567
46	9,518	1,228	11,396	1,471	20,409	2,634
47	9,889	1,276	11,692	1,510	20,978	2,707
48	10,224	1,319	12,052	1,555	21,631	2,791
49	10,665	1,376	12,382	1,598	22,271	2,875
50	11,085	1,430	12,930	1,669	23,374	3,016
51	11,562	1,492	13,786	1,780	24,687	3,186
52	12,087	1,560	14,708	1,898	26,269	3,390
53	12,664	1,634	15,330	1,979	27,402	3,536
54	13,301	1,716	15,951	2,059	28,547	3,684
55	14,012	1,808	16,587	2,140	29,735	3,837
56	14,785	1,908	17,201	2,221	30,914	3,989
57	15,347	1,980	17,616	2,274	31,997	4,129
58	16,423	2,119	18,862	2,433	33,988	4,386
59	17,654	2,278	20,492	2,645	36,916	4,763
60	19,067	2,460	21,796	2,812	39,542	5,101

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

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

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

* The premiums are for renewal only.

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

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

+ 年齡指被保人上次生日時的年齡。

* 此保費只適用於續保。

Notes:

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

附註：

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

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

GlobalReach Medical Insurance Plan is subject to the terms, conditions and exclusions of the relevant policy contract. AXA reserves the final right to approve any application. This premium table contains general information only and does not constitute any contract between any parties and AXA. It is not a policy. For detailed terms, conditions and exclusions of the plan, please refer to the relevant policy provisions, which will be made available by the Company upon request.

If you do not wish to receive promotional or direct marketing materials from AXA, please inform Data Privacy Officer, AXA China Region Insurance Company (Bermuda) Limited, Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong. AXA shall, without charge to you, ensure that you are not included in future direct marketing activities.

「**臻尚環球醫療保障**」由安盛保險（百慕達）有限公司（於百慕達註冊成立的有限公司）（「AXA安盛」、「本公司」或「我們」）承保。

「臻尚環球醫療保障」須受有關保單合約的條款、細則及不受保項目所限制。AXA安盛保留接受任何申請之最終權利。本保費表只提供一般資料，不能構成AXA安盛與任何人士所訂立之任何合約。本保費表並非保單。有關此計劃的詳細條款、細則及不保事項，請參考有關保單合約，AXA安盛備有有關保單合約將應要求以供參閱。

如閣下不願意接收AXA安盛的宣傳或直接促銷材料，敬請聯絡香港銅鑼灣勿地臣街1號時代廣場2座20樓2001室安盛保險（百慕達）有限公司個人資料保護主任。AXA安盛會在不收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。

THIS IS A BLANK PAGE
此頁為空白頁



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

September 2024
2024年9月

Tel 電話 : (852) 2802 2812
Fax 傳真 : (852) 2598 7623

www.axa.com.hk

(Only for use in Hong Kong Special Administrative Region)
(只適合於香港特別行政區使用)