



# 安盛

## AXA WiseGuard Pro Medical Insurance Plan Standard premium schedule AXA 安盛智尊守慧醫療保障標準保費表

You may choose AXA WiseGuard Pro Medical Insurance Plan as a standalone basic plan or a supplement attached to other AXA basic plans.

您可選擇投保「AXA安盛智尊守慧醫療保障」作為獨立之基本計劃，或附加於其他AXA安盛的基本計劃內。

Deductible: Nil 自付費：無

Annual premium<sup>#^</sup> 年繳保費<sup>#^</sup>

HKD 港元				
Age <sup>*</sup> 年齡	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
0	7,188	8,428	11,361	14,172
1	7,188	8,428	11,361	14,172
2	7,188	8,428	11,361	14,172
3	7,188	8,407	11,201	14,017
4	7,188	8,385	10,955	13,742
5	7,057	8,363	10,790	13,581
6	6,970	8,341	10,655	13,463
7	6,862	8,319	10,349	13,091
8	6,757	8,298	10,110	12,804
9	6,690	8,278	9,864	12,518
10	6,532	8,218	9,592	12,247
11	6,443	8,160	9,362	11,975
12	6,358	8,102	9,410	12,031
13	6,275	8,043	9,497	12,140
14	6,159	7,985	9,655	12,336
15	6,048	7,926	9,886	12,623
16	5,963	7,906	10,161	12,944
17	5,912	7,886	10,433	13,256
18	5,942	7,866	10,831	13,749
19	6,007	7,900	11,126	14,130
20	6,119	8,128	11,327	14,535
21	6,280	8,313	11,644	14,970
22	6,431	8,595	11,932	15,372
23	6,592	8,957	12,241	15,767
24	6,784	9,392	12,557	16,148
25	7,003	9,886	12,890	16,565
26	7,250	10,423	13,230	16,966
27	7,514	10,961	13,561	17,358
28	7,770	11,437	13,895	17,721
29	8,023	11,874	14,218	18,093
30	8,317	12,251	14,675	18,461
31	8,579	12,538	15,029	18,862
32	8,783	12,844	15,414	19,286
33	9,018	13,226	15,765	19,667

HKD 港元				
Age <sup>*</sup> 年齡	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
34	9,281	13,499	16,148	20,064
35	9,482	13,785	16,388	20,285
36	9,694	14,066	16,830	20,751
37	10,001	14,311	17,234	21,173
38	10,323	14,562	17,654	21,730
39	10,652	14,915	17,917	22,087
40	11,078	15,367	18,277	22,773
41	11,439	15,813	18,851	23,518
42	11,819	16,319	19,470	24,313
43	12,214	16,912	20,130	25,102
44	12,624	17,624	20,926	26,060
45	13,047	18,394	21,753	27,056
46	13,588	19,205	22,605	28,076
47	14,078	20,000	23,778	29,489
48	14,739	20,787	24,773	30,732
49	15,373	21,496	25,504	31,633
50	15,960	22,043	26,849	33,304
51	16,586	22,721	28,038	34,770
52	17,256	23,459	29,191	36,200
53	17,985	24,299	30,718	38,053
54	18,875	25,443	32,250	39,894
55	19,848	26,723	33,908	41,885
56	21,111	27,986	35,727	44,083
57	22,489	29,731	37,865	46,649
58	24,068	31,714	39,937	49,122
59	25,792	33,958	42,463	52,108
60	27,425	36,708	45,207	55,339
61	29,332	39,571	47,957	58,617
62	31,290	42,730	50,886	62,102
63	33,314	46,726	54,207	65,940
64	35,443	51,100	57,742	70,024
65	37,660	55,370	61,520	74,387
66	39,936	59,174	65,445	78,929
67	42,218	62,478	69,625	83,765

HKD 港元				
Age <sup>*</sup> 年齡	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
68	44,504	65,526	74,079	88,915
69	46,781	68,165	78,566	94,091
70	49,043	71,207	82,953	99,132
71	51,059	74,124	87,342	104,164
72	53,077	77,575	91,728	109,182
73	55,109	80,944	96,283	114,392
74	57,446	84,493	100,302	118,955
75	59,852	88,260	104,462	123,679
76	62,340	91,874	108,800	128,608
77	64,931	95,308	113,340	133,769
78	67,599	99,159	118,083	139,161
79	70,344	102,974	123,040	144,800
80	73,190	106,521	127,686	150,066
81*	76,142	109,691	132,018	154,959
82*	79,158	112,384	136,172	159,640
83*	82,268	115,213	140,289	164,273
84*	85,404	116,840	142,642	166,964
85*	87,948	119,864	145,388	170,109
86*	90,516	123,461	148,486	173,661
87*	93,197	126,409	151,564	177,198
88*	95,993	129,414	154,533	180,607
89*	98,985	131,869	157,608	184,135
90*	102,784	133,711	160,793	187,789
91*	106,261	135,322	164,035	191,509
92*	109,375	136,865	167,362	195,333
93*	112,482	138,347	170,969	199,479
94*	114,351	140,102	174,728	203,797
95*	116,143	142,299	178,491	208,123
96*	118,106	144,515	182,414	212,628
97*	119,822	146,691	186,235	217,025
98*	121,844	148,849	190,189	221,566
99*	123,938	150,948	194,345	226,340

## Deductible: HKD20,000 自付費：20,000港元

### Annual premium<sup>#^</sup> 年繳保費<sup>#^</sup>

HKD 港元				
Age <sup>†</sup> 年齡 <sup>†</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
0	3,618	4,010	7,836	10,117
1	3,618	4,010	7,836	10,117
2	3,618	4,010	7,836	10,117
3	3,618	4,010	7,627	9,890
4	3,618	4,010	7,464	9,709
5	3,371	3,830	7,035	9,193
6	3,371	3,830	6,827	8,965
7	3,371	3,830	6,709	8,824
8	3,371	3,830	6,641	8,748
9	3,371	3,830	6,567	8,674
10	3,114	3,669	6,300	8,376
11	3,099	3,653	6,144	8,187
12	3,085	3,636	6,221	8,286
13	3,071	3,619	6,234	8,300
14	3,016	3,548	6,353	8,454
15	3,041	3,620	6,498	8,639
16	3,087	3,675	6,629	8,786
17	3,138	3,675	6,806	8,990
18	3,217	3,729	6,984	9,215
19	3,292	3,729	7,093	9,364
20	3,367	3,771	7,129	9,510
21	3,472	3,835	7,258	9,706
22	3,608	3,978	7,397	9,919
23	3,737	4,091	7,601	10,189
24	3,869	4,247	7,796	10,430
25	3,993	4,423	8,002	10,695
26	4,106	4,593	8,218	10,954
27	4,207	4,767	8,439	11,221
28	4,294	4,956	8,629	11,419
29	4,386	5,086	8,892	11,733
30	4,497	5,220	9,275	12,091
31	4,629	5,354	9,600	12,477
32	4,763	5,501	9,922	12,843
33	4,917	5,703	10,319	13,305

HKD 港元				
Age <sup>†</sup> 年齡 <sup>†</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
34	5,095	5,901	10,667	13,681
35	5,286	6,094	10,994	14,030
36	5,483	6,317	11,308	14,357
37	5,683	6,537	11,653	14,725
38	5,876	6,795	11,978	15,174
39	6,060	7,004	12,336	15,658
40	6,248	7,211	12,607	16,179
41	6,447	7,556	13,089	16,826
42	6,673	7,833	13,627	17,540
43	6,929	8,121	14,201	18,244
44	7,225	8,451	14,780	18,955
45	7,557	8,825	15,364	19,670
46	7,919	9,259	15,995	20,440
47	8,302	9,643	16,660	21,248
48	8,703	10,025	17,358	22,147
49	9,118	10,407	18,160	23,164
50	9,431	10,699	18,920	24,135
51	9,771	11,041	19,733	25,164
52	10,130	11,424	20,488	26,128
53	10,509	11,844	21,452	27,317
54	10,916	12,394	22,533	28,641
55	11,466	12,942	23,643	29,994
56	12,177	13,648	24,715	31,309
57	12,914	14,485	25,977	32,840
58	13,741	15,415	27,463	34,644
59	14,768	16,387	29,301	36,848
60	15,762	17,727	31,367	39,316
61	16,894	19,142	33,060	41,355
62	18,053	20,791	34,869	43,528
63	19,455	22,496	36,773	45,707
64	20,780	24,341	38,792	48,018
65	22,119	26,337	41,271	50,886
66	23,492	28,496	44,175	54,280
67	24,924	30,139	47,193	57,798

HKD 港元				
Age <sup>†</sup> 年齡 <sup>†</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
68	26,195	31,944	50,422	61,558
69	27,521	33,616	53,764	65,441
70	28,841	35,273	57,093	69,294
71	30,155	37,191	60,346	73,041
72	31,541	39,240	63,358	76,486
73	33,030	40,708	66,217	79,737
74	34,799	42,146	68,966	82,849
75	36,714	43,488	71,785	86,039
76	38,765	44,982	74,802	89,461
77	40,925	46,514	78,157	93,280
78	43,147	48,373	81,515	97,093
79	45,260	50,515	85,670	101,848
80	47,119	52,404	88,502	105,024
81*	48,596	53,983	90,347	107,027
82*	49,825	55,688	92,810	109,763
83*	50,780	56,694	95,254	112,474
84*	51,565	57,445	96,159	113,483
85*	52,352	58,233	97,306	114,772
86*	53,280	58,991	99,262	117,012
87*	54,190	59,495	101,177	119,211
88*	55,141	60,536	103,016	121,320
89*	56,120	61,607	104,927	123,510
90*	57,119	62,690	106,912	125,784
91*	58,101	63,736	108,923	128,089
92*	59,117	64,879	110,966	130,435
93*	60,084	65,789	113,194	132,996
94*	61,092	66,946	115,537	135,685
95*	62,087	67,604	117,858	138,352
96*	63,125	68,927	120,301	141,156
97*	64,152	69,831	122,630	143,836
98*	65,236	70,906	125,082	146,650
99*	66,320	71,901	127,665	149,614

## Deductible: HKD50,000 自付費：50,000港元

### Annual premium<sup>#^</sup> 年繳保費<sup>#^</sup>

HKD 港元					HKD 港元					HKD 港元				
Age <sup>+</sup> 年齡 <sup>+</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴	Age <sup>+</sup> 年齡 <sup>+</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴	Age <sup>+</sup> 年齡 <sup>+</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
0	1,980	2,612	5,460	7,671	34	3,111	4,214	7,576	10,348	68	16,745	21,654	34,318	43,366
1	1,980	2,612	5,460	7,671	35	3,148	4,275	7,818	10,602	69	17,599	22,589	36,273	45,630
2	1,980	2,612	5,460	7,671	36	3,223	4,370	8,096	10,896	70	18,434	23,624	38,306	47,979
3	1,980	2,612	5,460	7,671	37	3,314	4,483	8,269	11,051	71	19,179	24,592	40,451	50,455
4	1,980	2,612	5,250	7,488	38	3,434	4,617	8,520	11,430	72	19,928	25,576	42,564	52,880
5	1,980	2,612	5,250	7,488	39	3,562	4,771	8,747	11,769	73	20,676	26,549	44,667	55,283
6	1,980	2,612	5,040	7,279	40	3,709	4,964	8,926	12,150	74	21,538	27,522	46,794	57,705
7	1,980	2,612	5,040	7,279	41	3,878	5,152	9,147	12,481	75	22,436	28,470	48,961	60,169
8	1,980	2,612	4,827	6,997	42	4,063	5,343	9,497	12,982	76	23,386	29,398	51,156	62,660
9	1,980	2,612	4,740	6,897	43	4,259	5,548	9,886	13,477	77	24,397	30,310	53,464	65,280
10	1,953	2,600	4,633	6,792	44	4,451	5,749	10,286	13,987	78	25,499	31,448	55,841	67,974
11	1,944	2,588	4,551	6,696	45	4,640	5,952	10,700	14,511	79	26,698	32,668	58,242	70,691
12	1,935	2,576	4,470	6,570	46	4,820	6,163	11,126	15,047	80	27,967	33,959	60,695	73,463
13	1,926	2,564	4,389	6,449	47	5,005	6,384	11,580	15,617	81*	29,310	35,302	63,182	76,270
14	1,950	2,598	4,457	6,543	48	5,219	6,664	12,062	16,276	82*	30,656	36,693	65,668	79,069
15	1,975	2,646	4,631	6,788	49	5,464	6,995	12,576	16,964	83*	31,991	38,059	68,278	82,011
16	2,014	2,701	4,767	6,955	50	5,714	7,291	13,099	17,669	84*	32,941	39,358	69,319	83,191
17	2,071	2,736	4,810	6,981	51	5,992	7,646	13,670	18,430	85*	33,780	40,626	70,567	84,614
18	2,142	2,777	4,928	7,139	52	6,299	8,025	14,256	19,221	86*	34,551	41,569	71,987	86,239
19	2,207	2,825	5,035	7,302	53	6,605	8,408	14,909	20,059	87*	35,281	42,477	73,343	87,795
20	2,275	2,912	5,096	7,468	54	6,946	8,860	15,626	20,966	88*	36,324	43,375	74,647	89,288
21	2,347	2,995	5,223	7,683	55	7,358	9,347	16,412	21,961	89*	37,505	44,272	76,014	90,853
22	2,391	3,084	5,363	7,922	56	7,888	9,913	17,228	23,003	90*	38,727	45,175	77,450	92,496
23	2,444	3,184	5,525	8,159	57	8,447	10,616	18,145	24,155	91*	40,073	46,374	78,890	94,145
24	2,505	3,286	5,680	8,360	58	9,098	11,413	19,213	25,495	92*	41,349	47,208	80,334	95,802
25	2,589	3,390	5,848	8,594	59	9,800	12,327	20,417	26,969	93*	42,018	48,003	81,924	97,629
26	2,654	3,481	6,026	8,664	60	10,448	13,424	21,729	28,558	94*	42,735	48,817	83,622	99,578
27	2,731	3,601	6,228	8,923	61	11,117	14,298	23,016	30,159	95*	43,435	49,636	85,292	101,496
28	2,788	3,720	6,410	9,121	62	11,816	15,239	24,380	31,850	96*	44,191	50,494	87,076	103,543
29	2,840	3,828	6,583	9,328	63	12,518	16,238	25,801	33,490	97*	45,005	51,733	88,736	105,452
30	2,900	3,936	6,819	9,537	64	13,275	17,260	27,347	35,280	98*	45,928	53,080	90,541	107,522
31	2,960	4,008	6,986	9,729	65	14,090	18,298	28,990	37,180	99*	46,853	54,373	92,454	109,716
32	3,009	4,063	7,137	9,880	66	14,996	19,532	30,651	39,108					
33	3,054	4,130	7,350	10,118	67	15,876	20,603	32,433	41,178					

+ Age refers to the age of the insured person on his or her last birthday.  
年齡指受保人上次生日時的年齡。

\* The premiums are for renewal only.  
此保費只適用於續保。

# The initial premium is based on the age of the insured person at the time of policy issuance and other factors including but not limited to the gender and risk class of the insured person and the benefit level of your policy. Premium rates are not guaranteed and may be adjusted by the Company on a portfolio basis 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 Standard Premium Schedule does not include levy which is collected by the Insurance Authority. Semi-annual and monthly premiums are calculated by multiplying the annual premium by the applicable modal factor. Please refer to [www.axa.com.hk](http://www.axa.com.hk) for more details.

首次保費將根據受保人於保單簽發時的年齡及其他因素（包括但不限於受保人之性別、風險級別，以及保單之保障級別）計算。保費率並非保證不變，如有需要，本公司可在任何一個保單週年日整體性調整保費率。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。此標準保費表並未包括由保險業監管局徵收的保費徵費。半年繳及月繳保費之計算為年繳保費乘以適用之保費繳付方式倍數。詳情請瀏覽 [www.axa.com.hk](http://www.axa.com.hk)。

^ Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policy holders must pay the levy in order to avoid any legal consequences.  
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。

Deductible: Nil 自付費：無

Annual premium<sup>#^</sup> 年繳保費<sup>#^</sup>

USD 美元				
Age <sup>*</sup> 年齡 <sup>*</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
0	898.50	1,053.50	1,420.10	1,771.50
1	898.50	1,053.50	1,420.10	1,771.50
2	898.50	1,053.50	1,420.10	1,771.50
3	898.50	1,050.90	1,400.10	1,752.20
4	898.50	1,048.10	1,369.40	1,717.80
5	882.10	1,045.40	1,348.80	1,697.70
6	871.30	1,042.60	1,331.90	1,682.90
7	857.80	1,039.90	1,293.60	1,636.40
8	844.60	1,037.30	1,263.80	1,600.50
9	836.30	1,034.80	1,233.00	1,564.80
10	816.50	1,027.30	1,199.00	1,530.90
11	805.40	1,020.00	1,170.30	1,496.90
12	794.80	1,012.80	1,176.30	1,503.90
13	784.40	1,005.40	1,187.10	1,517.50
14	769.90	998.10	1,206.90	1,542.00
15	756.00	990.80	1,235.80	1,577.90
16	745.40	988.30	1,270.10	1,618.00
17	739.00	985.80	1,304.10	1,657.00
18	742.80	983.30	1,353.90	1,718.70
19	750.90	987.50	1,390.80	1,766.30
20	764.90	1,016.00	1,415.90	1,816.90
21	785.00	1,039.10	1,455.50	1,871.30
22	803.90	1,074.40	1,491.50	1,921.50
23	824.00	1,119.60	1,530.10	1,970.90
24	848.00	1,174.00	1,569.60	2,018.50
25	875.40	1,235.80	1,611.30	2,070.70
26	906.30	1,302.90	1,653.80	2,120.80
27	939.30	1,370.10	1,695.10	2,169.80
28	971.30	1,429.60	1,736.90	2,215.20
29	1,002.90	1,484.30	1,777.30	2,261.70
30	1,039.60	1,531.40	1,834.40	2,307.70
31	1,072.40	1,567.30	1,878.60	2,357.80
32	1,097.90	1,605.50	1,926.80	2,410.80
33	1,127.30	1,653.30	1,970.60	2,458.40

USD 美元				
Age <sup>*</sup> 年齡 <sup>*</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
34	1,160.10	1,687.40	2,018.50	2,508.00
35	1,185.30	1,723.10	2,048.50	2,535.70
36	1,211.80	1,758.30	2,103.80	2,593.90
37	1,250.10	1,788.90	2,154.30	2,646.70
38	1,290.40	1,820.30	2,206.80	2,716.30
39	1,331.50	1,864.40	2,239.60	2,760.90
40	1,384.80	1,920.90	2,284.60	2,846.70
41	1,429.90	1,976.60	2,356.40	2,939.80
42	1,477.40	2,039.90	2,433.80	3,039.20
43	1,526.80	2,114.00	2,516.30	3,137.80
44	1,578.00	2,203.00	2,615.80	3,257.50
45	1,630.90	2,299.30	2,719.10	3,382.00
46	1,698.50	2,400.60	2,825.60	3,509.50
47	1,759.80	2,500.00	2,972.30	3,686.20
48	1,842.40	2,598.40	3,096.60	3,841.50
49	1,921.60	2,687.00	3,188.00	3,954.20
50	1,995.00	2,755.40	3,356.10	4,163.00
51	2,073.30	2,840.10	3,504.80	4,346.30
52	2,157.00	2,932.40	3,648.90	4,525.00
53	2,248.10	3,037.40	3,839.80	4,756.70
54	2,359.40	3,180.40	4,031.30	4,986.80
55	2,481.00	3,340.40	4,238.50	5,235.70
56	2,638.90	3,498.30	4,465.90	5,510.40
57	2,811.10	3,716.40	4,733.10	5,831.20
58	3,008.50	3,964.30	4,992.10	6,140.30
59	3,224.00	4,244.80	5,307.90	6,513.50
60	3,428.10	4,588.50	5,650.90	6,917.40
61	3,666.50	4,946.40	5,994.60	7,327.20
62	3,911.30	5,341.30	6,360.80	7,762.80
63	4,164.30	5,840.80	6,775.90	8,242.50
64	4,430.40	6,387.50	7,217.80	8,753.00
65	4,707.50	6,921.30	7,690.00	9,298.40
66	4,992.00	7,396.80	8,180.60	9,866.20
67	5,277.30	7,809.80	8,703.10	10,470.70

USD 美元				
Age <sup>*</sup> 年齡 <sup>*</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
68	5,563.00	8,190.80	9,259.90	11,114.40
69	5,847.60	8,520.60	9,820.80	11,761.40
70	6,130.40	8,900.90	10,369.10	12,391.50
71	6,382.40	9,265.50	10,917.80	13,020.50
72	6,634.60	9,696.90	11,466.00	13,647.80
73	6,888.60	10,118.00	12,035.40	14,299.00
74	7,180.80	10,561.60	12,537.80	14,869.40
75	7,481.50	11,032.50	13,057.80	15,459.90
76	7,792.50	11,484.30	13,600.00	16,076.00
77	8,116.40	11,913.50	14,167.50	16,721.20
78	8,449.90	12,394.90	14,760.40	17,395.20
79	8,793.00	12,871.80	15,380.00	18,100.00
80	9,148.80	13,315.10	15,960.80	18,758.30
81*	9,517.80	13,711.40	16,502.30	19,369.90
82*	9,894.80	14,048.00	17,021.50	19,955.00
83*	10,283.50	14,401.60	17,536.10	20,534.20
84*	10,675.50	14,605.00	17,830.30	20,870.50
85*	10,993.50	14,983.00	18,173.50	21,263.70
86*	11,314.50	15,432.60	18,560.80	21,707.70
87*	11,649.60	15,801.10	18,945.50	22,149.80
88*	11,999.10	16,176.80	19,316.60	22,575.90
89*	12,373.10	16,483.60	19,701.00	23,016.90
90*	12,848.00	16,713.90	20,099.10	23,473.70
91*	13,282.60	16,915.30	20,504.40	23,938.70
92*	13,671.90	17,108.10	20,920.30	24,416.70
93*	14,060.30	17,293.40	21,371.10	24,934.90
94*	14,293.90	17,512.80	21,841.00	25,474.70
95*	14,517.90	17,787.40	22,311.40	26,015.40
96*	14,763.30	18,064.40	22,801.80	26,578.50
97*	14,977.80	18,336.40	23,279.40	27,128.20
98*	15,230.50	18,606.10	23,773.60	27,695.80
99*	15,492.30	18,868.50	24,293.10	28,292.50

Deductible: USD2,500 自付費：2,500美元

Annual premium<sup>#^</sup> 年繳保費<sup>#^</sup>

USD 美元				
Age <sup>+</sup> 年齡 <sup>+</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
0	452.30	501.30	979.50	1,264.70
1	452.30	501.30	979.50	1,264.70
2	452.30	501.30	979.50	1,264.70
3	452.30	501.30	953.40	1,236.30
4	452.30	501.30	933.00	1,213.70
5	421.40	478.80	879.40	1,149.20
6	421.40	478.80	853.40	1,120.70
7	421.40	478.80	838.60	1,103.00
8	421.40	478.80	830.10	1,093.50
9	421.40	478.80	820.90	1,084.30
10	389.30	458.60	787.50	1,047.00
11	387.40	456.60	768.00	1,023.40
12	385.60	454.50	777.60	1,035.80
13	383.90	452.40	779.30	1,037.50
14	377.00	443.50	794.10	1,056.80
15	380.10	452.50	812.30	1,079.90
16	385.90	459.40	828.60	1,098.30
17	392.30	459.40	850.80	1,123.80
18	402.10	466.10	873.00	1,151.90
19	411.50	466.10	886.60	1,170.50
20	420.90	471.40	891.10	1,188.80
21	434.00	479.40	907.30	1,213.30
22	451.00	497.30	924.60	1,239.90
23	467.10	511.40	950.10	1,273.70
24	483.60	530.90	974.50	1,303.80
25	499.10	552.90	1,000.30	1,336.90
26	513.30	574.10	1,027.30	1,369.30
27	525.90	595.90	1,054.90	1,402.70
28	536.80	619.50	1,078.60	1,427.40
29	548.30	635.80	1,111.50	1,466.70
30	562.10	652.50	1,159.40	1,511.40
31	578.60	669.30	1,200.00	1,559.70
32	595.40	687.60	1,240.30	1,605.40
33	614.60	712.90	1,289.90	1,663.20

USD 美元				
Age <sup>+</sup> 年齡 <sup>+</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
34	636.90	737.60	1,333.40	1,710.20
35	660.80	761.80	1,374.30	1,753.80
36	685.40	789.60	1,413.50	1,794.70
37	710.40	817.10	1,456.60	1,840.70
38	734.50	849.40	1,497.30	1,896.80
39	757.50	875.50	1,542.00	1,957.30
40	781.00	901.40	1,575.90	2,022.40
41	805.90	944.50	1,636.10	2,103.30
42	834.10	979.10	1,703.40	2,192.50
43	866.10	1,015.10	1,775.10	2,280.50
44	903.10	1,056.40	1,847.50	2,369.40
45	944.60	1,103.10	1,920.50	2,458.80
46	989.90	1,157.40	1,999.40	2,555.00
47	1,037.80	1,205.40	2,082.50	2,656.00
48	1,087.90	1,253.10	2,169.80	2,768.40
49	1,139.80	1,300.90	2,270.00	2,895.50
50	1,178.90	1,337.40	2,365.00	3,016.90
51	1,221.40	1,380.10	2,466.60	3,145.50
52	1,266.30	1,428.00	2,561.00	3,266.00
53	1,313.60	1,480.50	2,681.50	3,414.70
54	1,364.50	1,549.30	2,816.60	3,580.20
55	1,433.30	1,617.80	2,955.40	3,749.30
56	1,522.10	1,706.00	3,089.40	3,913.70
57	1,614.30	1,810.60	3,247.10	4,105.00
58	1,717.60	1,926.90	3,432.90	4,330.50
59	1,846.00	2,048.40	3,662.60	4,606.00
60	1,970.30	2,215.90	3,920.90	4,914.50
61	2,111.80	2,392.80	4,132.50	5,169.40
62	2,256.60	2,598.90	4,358.60	5,441.00
63	2,431.90	2,812.00	4,596.60	5,713.40
64	2,597.50	3,042.60	4,849.00	6,002.30
65	2,764.90	3,292.10	5,158.90	6,360.80
66	2,936.50	3,562.00	5,521.90	6,785.00
67	3,115.50	3,767.40	5,899.10	7,224.80

USD 美元				
Age <sup>+</sup> 年齡 <sup>+</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
68	3,274.40	3,993.00	6,302.80	7,694.80
69	3,440.10	4,202.00	6,720.50	8,180.20
70	3,605.10	4,409.10	7,136.60	8,661.80
71	3,769.40	4,648.90	7,543.30	9,130.20
72	3,942.60	4,905.00	7,919.80	9,560.80
73	4,128.80	5,088.50	8,277.10	9,967.20
74	4,349.90	5,268.30	8,620.80	10,356.20
75	4,589.30	5,436.00	8,973.10	10,754.90
76	4,845.60	5,622.80	9,350.30	11,182.70
77	5,115.60	5,814.30	9,769.60	11,660.00
78	5,393.40	6,046.60	10,189.40	12,136.70
79	5,657.50	6,314.40	10,708.80	12,731.00
80	5,889.90	6,550.50	11,062.80	13,128.00
81*	6,074.50	6,747.90	11,293.40	13,378.40
82*	6,228.10	6,961.00	11,601.30	13,720.40
83*	6,347.50	7,086.80	11,906.80	14,059.30
84*	6,445.60	7,180.60	12,019.90	14,185.40
85*	6,544.00	7,279.10	12,163.30	14,346.50
86*	6,660.00	7,373.90	12,407.80	14,626.50
87*	6,773.80	7,436.90	12,647.10	14,901.40
88*	6,892.60	7,567.00	12,877.00	15,165.00
89*	7,015.00	7,700.90	13,115.90	15,438.80
90*	7,139.90	7,836.30	13,364.00	15,723.00
91*	7,262.60	7,967.00	13,615.40	16,011.20
92*	7,389.60	8,109.90	13,870.80	16,304.40
93*	7,510.50	8,223.60	14,149.30	16,624.50
94*	7,636.50	8,368.30	14,442.10	16,960.70
95*	7,760.90	8,450.50	14,732.30	17,294.00
96*	7,890.60	8,615.90	15,037.60	17,644.50
97*	8,019.00	8,728.90	15,328.80	17,979.50
98*	8,154.50	8,863.30	15,635.30	18,331.30
99*	8,290.00	8,987.60	15,958.10	18,701.80

## Deductible: USD6,250 自付費：6,250美元

### Annual premium<sup>#^</sup> 年繳保費<sup>#^</sup>

USD 美元					USD 美元					USD 美元				
Age <sup>+</sup> 年齡 <sup>+</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴	Age <sup>+</sup> 年齡 <sup>+</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴	Age <sup>+</sup> 年齡 <sup>+</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
0	247.50	326.50	682.50	958.90	34	388.90	526.80	947.00	1,293.50	68	2,093.10	2,706.80	4,289.80	5,420.80
1	247.50	326.50	682.50	958.90	35	393.50	534.40	977.30	1,325.30	69	2,199.90	2,823.60	4,534.10	5,703.80
2	247.50	326.50	682.50	958.90	36	402.90	546.30	1,012.00	1,362.00	70	2,304.30	2,953.00	4,788.30	5,997.40
3	247.50	326.50	682.50	958.90	37	414.30	560.40	1,033.60	1,381.40	71	2,397.40	3,074.00	5,056.40	6,306.90
4	247.50	326.50	656.30	936.00	38	429.30	577.10	1,065.00	1,428.80	72	2,491.00	3,197.00	5,320.50	6,610.00
5	247.50	326.50	656.30	936.00	39	445.30	596.40	1,093.40	1,471.20	73	2,584.50	3,318.60	5,583.40	6,910.40
6	247.50	326.50	630.00	909.90	40	463.60	620.50	1,115.80	1,518.80	74	2,692.30	3,440.30	5,849.30	7,213.20
7	247.50	326.50	630.00	909.90	41	484.80	644.00	1,143.40	1,560.20	75	2,804.50	3,558.80	6,120.10	7,521.20
8	247.50	326.50	603.40	874.70	42	507.90	667.90	1,187.10	1,622.80	76	2,923.30	3,674.80	6,394.50	7,832.50
9	247.50	326.50	592.50	862.20	43	532.40	693.50	1,235.80	1,684.70	77	3,049.60	3,788.80	6,683.00	8,160.00
10	244.10	325.00	579.10	849.00	44	556.40	718.60	1,285.80	1,748.40	78	3,187.40	3,931.00	6,980.10	8,496.80
11	243.00	323.50	568.90	837.00	45	580.00	744.00	1,337.50	1,813.90	79	3,337.30	4,083.50	7,280.30	8,836.40
12	241.90	322.00	558.80	821.30	46	602.50	770.40	1,390.80	1,880.90	80	3,495.90	4,244.90	7,586.90	9,182.90
13	240.80	320.50	548.60	806.20	47	625.60	798.00	1,447.50	1,952.20	81*	3,663.80	4,412.80	7,897.80	9,533.80
14	243.80	324.80	557.10	817.90	48	652.40	833.00	1,507.80	2,034.50	82*	3,832.00	4,586.60	8,208.50	9,883.70
15	246.90	330.80	578.90	848.50	49	683.00	874.40	1,572.00	2,120.50	83*	3,998.90	4,757.40	8,534.80	10,251.40
16	251.80	337.60	595.90	869.40	50	714.30	911.40	1,637.40	2,208.70	84*	4,117.60	4,919.80	8,664.90	10,398.90
17	258.90	342.00	601.30	872.70	51	749.00	955.80	1,708.80	2,303.80	85*	4,222.50	5,078.30	8,820.90	10,576.80
18	267.80	347.10	616.00	892.40	52	787.40	1,003.10	1,782.00	2,402.70	86*	4,318.90	5,196.10	8,998.40	10,779.90
19	275.90	353.10	629.40	912.80	53	825.60	1,051.00	1,863.60	2,507.40	87*	4,410.10	5,309.60	9,167.90	10,974.40
20	284.40	364.00	637.00	933.50	54	868.30	1,107.50	1,953.30	2,620.80	88*	4,540.50	5,421.90	9,330.90	11,161.00
21	293.40	374.40	652.90	960.40	55	919.80	1,168.40	2,051.50	2,745.20	89*	4,688.10	5,534.00	9,501.80	11,356.70
22	298.90	385.50	670.40	990.30	56	986.00	1,239.10	2,153.50	2,875.40	90*	4,840.90	5,646.90	9,681.30	11,562.00
23	305.50	398.00	690.60	1,019.90	57	1,055.90	1,327.00	2,268.10	3,019.40	91*	5,009.10	5,796.80	9,861.30	11,768.20
24	313.10	410.80	710.00	1,045.00	58	1,137.30	1,426.60	2,401.60	3,186.90	92*	5,168.60	5,901.00	10,041.80	11,975.30
25	323.60	423.80	731.00	1,074.30	59	1,225.00	1,540.90	2,552.10	3,371.20	93*	5,252.30	6,000.40	10,240.50	12,203.70
26	331.80	435.10	753.30	1,083.00	60	1,306.00	1,678.00	2,716.10	3,569.80	94*	5,341.90	6,102.10	10,452.80	12,447.30
27	341.40	450.10	778.50	1,115.40	61	1,389.60	1,787.30	2,877.00	3,769.90	95*	5,429.40	6,204.50	10,661.50	12,687.00
28	348.50	465.00	801.30	1,140.20	62	1,477.00	1,904.90	3,047.50	3,981.30	96*	5,523.90	6,311.80	10,884.50	12,942.90
29	355.00	478.50	822.90	1,166.00	63	1,564.80	2,029.80	3,225.10	4,186.30	97*	5,625.60	6,466.60	11,092.00	13,181.50
30	362.50	492.00	852.40	1,192.20	64	1,659.40	2,157.50	3,418.40	4,410.00	98*	5,741.00	6,635.00	11,317.60	13,440.30
31	370.00	501.00	873.30	1,216.20	65	1,761.30	2,287.30	3,623.80	4,647.50	99*	5,856.60	6,796.60	11,556.80	13,714.50
32	376.10	507.90	892.10	1,235.00	66	1,874.50	2,441.50	3,831.40	4,888.50					
33	381.80	516.30	918.80	1,264.80	67	1,984.50	2,575.40	4,054.10	5,147.30					

+ Age refers to the age of the insured person on his or her last birthday.  
年齡指受保人上次生日時的年齡。

\* The premiums are for renewal only.  
此保費只適用於續保。

# The initial premium is based on the age of the insured person at the time of policy issuance and other factors including but not limited to the gender and risk class of the insured person and the benefit level of your policy. Premium rates are not guaranteed and may be adjusted by the Company on a portfolio basis 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 Standard Premium Schedule does not include levy which is collected by the Insurance Authority. Semi-annual and monthly premiums are calculated by multiplying the annual premium by the applicable modal factor. Please refer to [www.axa.com.hk](http://www.axa.com.hk) for more details.

首次保費將根據受保人於保單簽發時的年齡及其他因素（包括但不限於受保人之性別、風險級別，以及保單之保障級別）計算。保費率並非保證不變，如有需要，本公司可在任何一個保單週年日整體性調整保費率。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。此標準保費表並未包括由保險業監管局徵收的保費徵費。半年繳及月繳保費之計算為年繳保費乘以適用之保費繳付方式倍數。詳情請瀏覽 [www.axa.com.hk](http://www.axa.com.hk)。

^ Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policy holders must pay the levy in order to avoid any legal consequences.  
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。

## VHIS: Essential information 自願醫保：基本資料

This is an individual indemnity hospital insurance plan certified under the Voluntary Health Insurance Scheme (“VHIS”). 在自願醫保計劃（「自願醫保」）的框架下，這是由政府認可的個人償款住院保險產品。

Registered VHIS provider 註冊自願醫保的產品提供者	AXA China Region Insurance Company (Bermuda) Limited 安盛保險（百慕達）有限公司
Type of certified plan 認可產品類別	VHIS Flexi Plan 自願醫保靈活計劃
Name of certified plan 認可產品名稱	AXA WiseGuard Pro Medical Insurance Plan AXA安盛智尊守慧醫療保障
Eligible tax deduction amount* 合資格的稅務扣減金額*	A taxpayer is allowed a maximum annual deduction of HKD8,000 in respect of qualifying premiums paid for each insured person 納稅人可就其繳付的相關合資格保費作稅務扣減 每年上限為每名受保人8,000港元

\* For more information, please refer to [www.ird.gov.hk](http://www.ird.gov.hk) or seek independent tax advice.  
如欲獲取更多資訊，請瀏覽[www.ird.gov.hk](http://www.ird.gov.hk)或尋求獨立的稅務建議。

### Note 註：

- The words and expressions “policy anniversary(ies)” shown in this insert shall carry the same meanings as “renewal date” stated in the policy contract.  
此單張上有關「保單週年日」的字詞及表述與保單合約內有關「續保日」的字詞及表述具有相同意義。

AXA WiseGuard Pro Medical Insurance Plan is underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“AXA” or the “Company”).

「AXA安盛智尊守慧醫療保障」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」或「本公司」）承保。

AXA WiseGuard Pro 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 leaflet 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 and can be downloaded from the Company website.**

「AXA安盛智尊守慧醫療保障」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。**本單張只提供一般資料，不能構成AXA安盛與任何人士所訂立之任何合約。本單張並非保單。有關此等計劃的詳細條款、細則及不保事項，請參考有關保單合約，本公司備有有關保單合約將應要求以供參閱，有關保單合約亦可於本公司網頁上下載。**

(Only for use in Hong Kong Special Administrative Region)

(只適合於香港特別行政區使用)

September 2024  
2024年9月

