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Smart Medicare standard premium schedule

(effective from 2 July 2024)

You may choose Smart Medicare as a standalone basic plan or a supplement attached to other AXA basic plans.

Annual premium^{#^} per insured person

Basic Plan

Age ⁺	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
0	3,320	2,888	7,025	6,114	13,796	12,011
1	3,320	2,888	7,025	6,114	13,796	12,011
2	3,320	2,888	7,025	6,114	13,796	12,011
3	3,320	2,888	7,025	6,114	13,796	12,011
4	3,320	2,888	7,025	6,114	13,796	12,011
5	2,024	2,196	3,866	4,661	7,613	9,164
6	2,024	2,196	3,866	4,661	7,613	9,164
7	2,024	2,196	3,866	4,661	7,613	9,164
8	2,024	2,196	3,866	4,661	7,613	9,164
9	2,024	2,096	3,866	4,454	7,613	8,759
10	1,966	2,096	3,756	4,454	7,404	8,759
11	1,739	2,096	3,769	4,454	7,472	8,759
12	1,764	2,096	3,787	4,454	7,539	8,759
13	1,786	2,096	3,818	4,454	7,606	8,759
14	1,812	2,096	3,858	4,454	7,669	8,759
15	1,845	2,108	3,927	4,479	7,738	8,813
16	1,878	2,131	3,997	4,528	7,868	8,907
17	1,909	2,177	4,064	4,626	7,998	9,098
18	1,942	2,228	4,132	4,729	8,128	9,299
19	1,974	2,278	4,201	4,835	8,258	9,511
20	2,026	2,360	4,309	5,013	8,466	9,855
21	2,059	2,425	4,376	5,143	8,597	10,111
22	2,091	2,486	4,443	5,273	8,726	10,367
23	2,122	2,549	4,511	5,406	8,857	10,626
24	2,155	2,614	4,583	5,539	8,989	10,888
25	2,206	2,685	4,681	5,685	9,122	11,166
26	2,251	2,770	4,778	5,865	9,258	11,521
27	2,297	2,864	4,876	6,061	9,391	11,904
28	2,344	2,957	4,976	6,261	9,524	12,293
29	2,395	3,067	5,081	6,490	9,717	12,744
30	2,502	3,229	5,313	6,827	10,192	13,407
31	2,560	3,350	5,431	7,082	10,484	13,909
32	2,619	3,478	5,552	7,347	10,779	14,425
33	2,677	3,604	5,679	7,611	11,081	14,937
34	2,743	3,731	5,812	7,879	11,385	15,458
35	2,810	3,865	5,951	8,154	11,689	15,987
36	2,882	3,991	6,101	8,420	11,999	16,510
37	2,966	4,121	6,279	8,688	12,337	17,035
38	3,058	4,248	6,467	8,961	12,706	17,563
39	3,147	4,374	6,658	9,230	13,078	18,096
40	3,330	4,634	7,075	9,818	13,900	19,255
41	3,462	4,809	7,329	10,145	14,392	19,900
42	3,606	4,948	7,628	10,430	14,977	20,458
43	3,770	5,082	7,974	10,720	15,655	21,019
44	3,938	5,225	8,320	11,015	16,335	21,597
45	4,107	5,374	8,673	11,325	17,014	22,195
46	4,276	5,521	9,026	11,634	17,707	22,804
47	4,446	5,669	9,386	11,946	18,413	23,411
48	4,633	5,820	9,776	12,259	19,168	24,018
49	4,834	5,970	10,165	12,572	19,989	24,634
50	5,111	6,205	10,710	13,067	21,116	25,604

Age ⁺	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
51	5,350	6,358	11,116	13,390	21,967	26,236
52	5,614	6,515	11,595	13,713	22,828	26,871
53	5,913	6,670	12,254	14,040	23,696	27,510
54	6,236	6,825	12,890	14,367	24,959	28,147
55	6,576	7,075	13,500	14,887	26,298	29,157
56	6,927	7,331	14,372	15,425	27,702	30,208
57	7,295	7,628	15,196	15,967	29,162	31,271
58	7,703	7,891	16,022	16,518	30,634	32,346
59	8,076	8,237	16,846	17,244	32,132	33,764
60	8,484	8,621	17,671	18,044	33,683	35,327
61	8,945	9,047	18,500	18,881	35,269	37,163
62	9,435	9,657	19,329	19,860	36,864	39,209
63	9,959	10,043	20,161	20,891	38,552	41,306
64	10,625	10,404	21,092	21,941	40,275	43,440
65	11,328	10,753	22,087	23,104	42,154	45,468
66	11,995	11,662	23,025	24,229	43,900	47,881
67	12,457	12,217	23,967	25,361	45,655	50,087
68	12,976	12,893	24,917	26,738	47,422	52,783
69	13,559	13,592	25,986	28,169	49,424	55,580
70	13,954	14,208	26,690	29,430	50,718	58,046
71	14,543	15,020	27,758	31,091	52,710	61,295
72	15,138	15,833	28,836	32,753	54,712	64,547
73	15,879	16,774	30,086	34,580	56,949	68,003
74	16,576	17,657	31,283	36,330	59,119	71,365
75	16,609	17,694	31,347	36,407	59,235	71,510
76	16,641	17,727	31,411	36,478	59,353	71,652
77	16,674	17,764	31,471	36,553	59,471	71,791
78	16,705	17,799	31,536	36,624	59,587	71,935
79	16,739	17,836	31,597	36,697	59,710	72,079
80	16,805	17,906	31,723	36,843	59,947	72,369
81*	16,871	17,978	31,850	36,991	60,189	72,656
82*	16,939	18,049	31,978	37,138	60,426	72,947
83*	17,006	18,122	32,106	37,284	60,670	73,235
84*	17,070	18,195	32,231	37,434	60,912	73,529
85*	17,138	18,266	32,362	37,581	61,154	73,821
86*	17,208	18,337	32,490	37,734	61,397	74,116
87*	17,277	18,411	32,619	37,884	61,643	74,414
88*	17,345	18,483	32,748	38,033	61,888	74,711
89*	17,412	18,557	32,879	38,184	62,137	75,009
90*	17,499	18,649	33,043	38,375	62,445	75,383
91*	17,587	18,743	33,209	38,565	62,757	75,761
92*	17,674	18,836	33,374	38,759	63,073	76,137
93*	17,762	18,928	33,539	38,951	63,384	76,517
94*	17,850	19,020	33,709	39,143	63,703	76,900
95*	17,940	19,117	33,877	39,341	64,018	77,284
96*	18,029	19,211	34,044	39,536	64,339	77,671
97*	18,118	19,303	34,214	39,731	64,662	78,057
98*	18,205	19,401	34,382	39,932	64,982	78,447
99*	18,294	19,496	34,554	40,130	65,305	78,836

Annual premium^{#^} per insured person
Basic Plan (with Supplementary Major Medical)

Age ⁺	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
0	4,332	3,789	9,150	8,010	17,987	15,749
1	4,332	3,789	9,150	8,010	17,987	15,749
2	4,332	3,789	9,150	8,010	17,987	15,749
3	4,332	3,789	9,150	8,010	17,987	15,749
4	4,332	3,789	9,150	8,010	17,987	15,749
5	2,974	3,170	5,648	6,536	10,673	13,202
6	2,974	3,170	5,648	6,536	10,673	13,202
7	2,974	3,170	5,648	6,536	10,762	13,202
8	2,974	3,069	5,670	6,536	10,848	12,181
9	2,974	2,943	5,694	6,274	10,997	12,188
10	2,919	2,923	5,724	5,920	11,153	12,188
11	2,924	2,902	5,760	5,956	11,301	12,188
12	2,924	2,882	5,795	5,991	11,448	12,188
13	2,923	2,875	5,839	6,043	11,597	12,188
14	2,923	2,895	5,885	6,116	11,745	12,188
15	2,923	2,924	5,938	6,193	11,894	12,187
16	2,922	2,974	6,001	6,297	12,040	12,396
17	2,922	3,038	6,124	6,432	12,187	12,659
18	2,919	3,110	6,251	6,587	12,338	12,960
19	3,016	3,188	6,374	6,750	12,512	13,282
20	3,101	3,321	6,562	7,030	12,823	13,827
21	3,160	3,455	6,691	7,257	13,035	14,272
22	3,220	3,565	6,818	7,494	13,262	14,739
23	3,279	3,689	6,945	7,740	13,499	15,222
24	3,339	3,801	7,071	7,992	13,743	15,721
25	3,405	3,908	7,200	8,254	13,999	16,225
26	3,464	4,039	7,326	8,519	14,262	16,758
27	3,528	4,172	7,456	8,802	14,535	17,304
28	3,597	4,310	7,586	9,091	14,814	17,870
29	3,664	4,446	7,717	9,381	15,112	18,432
30	3,888	4,735	8,180	9,990	16,085	19,629
31	3,962	4,880	8,331	10,296	16,430	20,225
32	4,039	5,026	8,507	10,602	16,777	20,829
33	4,116	5,175	8,697	10,914	17,121	21,436
34	4,208	5,323	8,892	11,227	17,487	22,054
35	4,310	5,480	9,101	11,550	17,896	22,678
36	4,413	5,635	9,318	11,874	18,318	23,309
37	4,540	5,791	9,587	12,198	18,847	23,952
38	4,678	5,949	9,878	12,532	19,414	24,597
39	4,817	6,109	10,173	12,864	19,989	25,254
40	5,096	6,475	10,803	13,637	21,229	26,771
41	5,273	6,681	11,161	14,070	21,934	27,622
42	5,455	6,865	11,504	14,455	22,605	28,370
43	5,673	7,053	11,968	14,848	23,511	29,142
44	5,912	7,246	12,464	15,253	24,455	29,938
45	6,166	7,456	12,992	15,686	25,425	30,777
46	6,418	7,677	13,522	16,154	26,428	31,690
47	6,682	7,918	14,054	16,659	27,467	32,681
48	6,974	8,170	14,597	17,180	28,506	33,705
49	7,289	8,425	15,136	17,712	29,643	34,753
50	7,747	8,805	15,915	18,512	31,210	36,316

Age ⁺	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
51	8,090	9,069	16,486	19,069	32,357	37,404
52	8,467	9,339	17,141	19,635	33,509	38,511
53	8,891	9,633	17,719	20,248	34,717	39,719
54	9,344	9,949	18,678	20,914	36,639	41,016
55	9,821	10,391	19,763	21,837	38,736	42,894
56	10,303	10,872	20,853	22,792	40,859	44,773
57	10,809	11,334	22,019	23,770	42,996	46,662
58	11,435	11,792	23,193	24,753	45,137	48,546
59	11,952	12,381	24,370	25,738	47,285	50,603
60	12,531	13,038	25,548	26,727	49,454	53,033
61	12,664	13,707	26,773	27,720	51,660	55,457
62	13,593	14,468	27,999	28,712	53,883	57,877
63	14,303	15,055	29,274	29,716	56,147	60,294
64	15,138	15,800	30,589	31,135	59,029	62,984
65	16,358	16,620	31,902	32,567	62,301	65,894
66	17,814	17,443	33,252	34,151	65,491	69,067
67	18,579	18,273	34,613	35,747	68,111	72,250
68	19,186	19,284	35,984	37,691	70,747	75,444
69	20,042	20,328	37,534	39,706	73,729	80,175
70	20,626	21,251	38,544	41,483	75,658	83,729
71	21,493	22,463	40,088	43,820	78,630	88,415
72	22,375	23,678	41,644	46,166	81,614	93,109
73	23,465	25,084	43,448	48,741	84,949	98,092
74	24,500	26,399	45,178	51,209	88,190	102,941
75	24,549	26,453	45,267	51,310	88,364	103,146
76	24,596	26,506	45,359	51,413	88,543	103,350
77	24,648	26,556	45,446	51,517	88,722	103,560
78	24,692	26,611	45,538	51,619	88,896	103,765
79	24,745	26,666	45,633	51,722	89,073	103,974
80	24,844	26,769	45,812	51,929	89,428	104,388
81*	24,938	26,877	45,996	52,137	89,786	104,803
82*	25,039	26,981	46,180	52,345	90,145	105,222
83*	25,141	27,090	46,361	52,555	90,504	105,644
84*	25,237	27,199	46,548	52,764	90,864	106,066
85*	25,340	27,305	46,732	52,973	91,228	106,490
86*	25,441	27,416	46,922	53,185	91,592	106,915
87*	25,542	27,523	47,108	53,397	91,956	107,341
88*	25,646	27,631	47,295	53,609	92,327	107,770
89*	25,744	27,742	47,484	53,823	92,694	108,199
90*	25,875	27,879	47,722	54,095	93,157	108,741
91*	26,002	28,022	47,959	54,363	93,623	109,285
92*	26,130	28,160	48,198	54,634	94,091	109,831
93*	26,261	28,299	48,441	54,906	94,558	110,379
94*	26,393	28,439	48,679	55,179	95,034	110,930
95*	26,522	28,583	48,923	55,455	95,507	111,483
96*	26,658	28,723	49,167	55,730	95,983	112,041
97*	26,789	28,865	49,412	56,010	96,463	112,601
98*	26,922	29,010	49,658	56,290	96,942	113,164
99*	27,052	29,152	49,907	56,569	97,427	113,729

Annual premium^{#^} per insured person
Rider

Age ⁺	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
0	3,220	2,788	6,925	6,014	13,696	11,911
1	3,220	2,788	6,925	6,014	13,696	11,911
2	3,220	2,788	6,925	6,014	13,696	11,911
3	3,220	2,788	6,925	6,014	13,696	11,911
4	3,220	2,788	6,925	6,014	13,696	11,911
5	1,924	2,096	3,766	4,561	7,513	9,064
6	1,924	2,096	3,766	4,561	7,513	9,064
7	1,924	2,096	3,766	4,561	7,513	9,064
8	1,924	2,096	3,766	4,561	7,513	9,064
9	1,924	1,996	3,766	4,354	7,513	8,659
10	1,866	1,996	3,656	4,354	7,304	8,659
11	1,639	1,996	3,669	4,354	7,372	8,659
12	1,664	1,996	3,687	4,354	7,439	8,659
13	1,686	1,996	3,718	4,354	7,506	8,659
14	1,712	1,996	3,758	4,354	7,569	8,659
15	1,745	2,008	3,827	4,379	7,638	8,713
16	1,778	2,031	3,897	4,428	7,768	8,807
17	1,809	2,077	3,964	4,526	7,898	8,998
18	1,842	2,128	4,032	4,629	8,028	9,199
19	1,874	2,178	4,101	4,735	8,158	9,411
20	1,926	2,260	4,209	4,913	8,366	9,755
21	1,959	2,325	4,276	5,043	8,497	10,011
22	1,991	2,386	4,343	5,173	8,626	10,267
23	2,022	2,449	4,411	5,306	8,757	10,526
24	2,055	2,514	4,483	5,439	8,889	10,788
25	2,106	2,585	4,581	5,585	9,022	11,066
26	2,151	2,670	4,678	5,765	9,158	11,421
27	2,197	2,764	4,776	5,961	9,291	11,804
28	2,244	2,857	4,876	6,161	9,424	12,193
29	2,295	2,967	4,981	6,390	9,617	12,644
30	2,402	3,129	5,213	6,727	10,092	13,307
31	2,460	3,250	5,331	6,982	10,384	13,809
32	2,519	3,378	5,452	7,247	10,679	14,325
33	2,577	3,504	5,579	7,511	10,981	14,837
34	2,643	3,631	5,712	7,779	11,285	15,358
35	2,710	3,765	5,851	8,054	11,589	15,887
36	2,782	3,891	6,001	8,320	11,899	16,410
37	2,866	4,021	6,179	8,588	12,237	16,935
38	2,958	4,148	6,367	8,861	12,606	17,463
39	3,047	4,274	6,558	9,130	12,978	17,996
40	3,230	4,534	6,975	9,718	13,800	19,155
41	3,362	4,709	7,229	10,045	14,292	19,800
42	3,506	4,848	7,528	10,330	14,877	20,358
43	3,670	4,982	7,874	10,620	15,555	20,919
44	3,838	5,125	8,220	10,915	16,235	21,497
45	4,007	5,274	8,573	11,225	16,914	22,095
46	4,176	5,421	8,926	11,534	17,607	22,704
47	4,346	5,569	9,286	11,846	18,313	23,311
48	4,533	5,720	9,676	12,159	19,068	23,918
49	4,734	5,870	10,065	12,472	19,889	24,534
50	5,011	6,105	10,610	12,967	21,016	25,504

Age ⁺	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
51	5,250	6,258	11,016	13,290	21,867	26,136
52	5,514	6,415	11,495	13,613	22,728	26,771
53	5,813	6,570	12,154	13,940	23,596	27,410
54	6,136	6,725	12,790	14,267	24,859	28,047
55	6,476	6,975	13,400	14,787	26,198	29,057
56	6,827	7,231	14,272	15,325	27,602	30,108
57	7,195	7,528	15,096	15,867	29,062	31,171
58	7,603	7,791	15,922	16,418	30,534	32,246
59	7,976	8,137	16,746	17,144	32,032	33,664
60	8,384	8,521	17,571	17,944	33,583	35,227
61	8,845	8,947	18,400	18,781	35,169	37,063
62	9,335	9,557	19,229	19,760	36,764	39,109
63	9,859	9,943	20,061	20,791	38,452	41,206
64	10,525	10,304	20,992	21,841	40,175	43,340
65	11,228	10,653	21,987	23,004	42,054	45,368
66	11,895	11,562	22,925	24,129	43,800	47,781
67	12,357	12,117	23,867	25,261	45,555	49,987
68	12,876	12,793	24,817	26,638	47,322	52,683
69	13,459	13,492	25,886	28,069	49,324	55,480
70	13,854	14,108	26,590	29,330	50,618	57,946
71	14,443	14,920	27,658	30,991	52,610	61,195
72	15,038	15,733	28,736	32,653	54,612	64,447
73	15,779	16,674	29,986	34,480	56,849	67,903
74	16,476	17,557	31,183	36,230	59,019	71,265
75	16,509	17,594	31,247	36,307	59,135	71,410
76	16,541	17,627	31,311	36,378	59,253	71,552
77	16,574	17,664	31,371	36,453	59,371	71,691
78	16,605	17,699	31,436	36,524	59,487	71,835
79	16,639	17,736	31,497	36,597	59,610	71,979
80	16,705	17,806	31,623	36,743	59,847	72,269
81*	16,771	17,878	31,750	36,891	60,089	72,556
82*	16,839	17,949	31,878	37,038	60,326	72,847
83*	16,906	18,022	32,006	37,184	60,570	73,135
84*	16,970	18,095	32,131	37,334	60,812	73,429
85*	17,038	18,166	32,262	37,481	61,054	73,721
86*	17,108	18,237	32,390	37,634	61,297	74,016
87*	17,177	18,311	32,519	37,784	61,543	74,314
88*	17,245	18,383	32,648	37,933	61,788	74,611
89*	17,312	18,457	32,779	38,084	62,037	74,909
90*	17,399	18,549	32,943	38,275	62,345	75,283
91*	17,487	18,643	33,109	38,465	62,657	75,661
92*	17,574	18,736	33,274	38,659	62,973	76,037
93*	17,662	18,828	33,439	38,851	63,284	76,417
94*	17,750	18,920	33,609	39,043	63,603	76,800
95*	17,840	19,017	33,777	39,241	63,918	77,184
96*	17,929	19,111	33,944	39,436	64,239	77,571
97*	18,018	19,203	34,114	39,631	64,562	77,957
98*	18,105	19,301	34,282	39,832	64,882	78,347
99*	18,194	19,396	34,454	40,030	65,205	78,736

Annual premium^{#^} per insured person Rider (with Supplementary Major Medical)

Age ⁺	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
0	4,232	3,689	9,050	7,910	17,887	15,649
1	4,232	3,689	9,050	7,910	17,887	15,649
2	4,232	3,689	9,050	7,910	17,887	15,649
3	4,232	3,689	9,050	7,910	17,887	15,649
4	4,232	3,689	9,050	7,910	17,887	15,649
5	2,874	3,070	5,548	6,436	10,573	13,102
6	2,874	3,070	5,548	6,436	10,573	13,102
7	2,874	3,070	5,548	6,436	10,662	13,102
8	2,874	2,969	5,570	6,436	10,748	12,081
9	2,874	2,843	5,594	6,174	10,897	12,088
10	2,819	2,823	5,624	5,820	11,053	12,088
11	2,824	2,802	5,660	5,856	11,201	12,088
12	2,824	2,782	5,695	5,891	11,348	12,088
13	2,823	2,775	5,739	5,943	11,497	12,088
14	2,823	2,795	5,785	6,016	11,645	12,088
15	2,823	2,824	5,838	6,093	11,794	12,087
16	2,822	2,874	5,901	6,197	11,940	12,296
17	2,822	2,938	6,024	6,332	12,087	12,559
18	2,819	3,010	6,151	6,487	12,238	12,860
19	2,916	3,088	6,274	6,650	12,412	13,182
20	3,001	3,221	6,462	6,930	12,723	13,727
21	3,060	3,355	6,591	7,157	12,935	14,172
22	3,120	3,465	6,718	7,394	13,162	14,639
23	3,179	3,589	6,845	7,640	13,399	15,122
24	3,239	3,701	6,971	7,892	13,643	15,621
25	3,305	3,808	7,100	8,154	13,899	16,125
26	3,364	3,939	7,226	8,419	14,162	16,658
27	3,428	4,072	7,356	8,702	14,435	17,204
28	3,497	4,210	7,486	8,991	14,714	17,770
29	3,564	4,346	7,617	9,281	15,012	18,332
30	3,788	4,635	8,080	9,890	15,985	19,529
31	3,862	4,780	8,231	10,196	16,330	20,125
32	3,939	4,926	8,407	10,502	16,677	20,729
33	4,016	5,075	8,597	10,814	17,021	21,336
34	4,108	5,223	8,792	11,127	17,387	21,954
35	4,210	5,380	9,001	11,450	17,796	22,578
36	4,313	5,535	9,218	11,774	18,218	23,209
37	4,440	5,691	9,487	12,098	18,747	23,852
38	4,578	5,849	9,778	12,432	19,314	24,497
39	4,717	6,009	10,073	12,764	19,889	25,154
40	4,996	6,375	10,703	13,537	21,129	26,671
41	5,173	6,581	11,061	13,970	21,834	27,522
42	5,355	6,765	11,404	14,355	22,505	28,270
43	5,573	6,953	11,868	14,748	23,411	29,042
44	5,812	7,146	12,364	15,153	24,355	29,838
45	6,066	7,356	12,892	15,586	25,325	30,677
46	6,318	7,577	13,422	16,054	26,328	31,590
47	6,582	7,818	13,954	16,559	27,367	32,581
48	6,874	8,070	14,497	17,080	28,406	33,605
49	7,189	8,325	15,036	17,612	29,543	34,653
50	7,647	8,705	15,815	18,412	31,110	36,216

Age ⁺	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
51	7,990	8,969	16,386	18,969	32,257	37,304
52	8,367	9,239	17,041	19,535	33,409	38,411
53	8,791	9,533	17,619	20,148	34,617	39,619
54	9,244	9,849	18,578	20,814	36,539	40,916
55	9,721	10,291	19,663	21,737	38,636	42,794
56	10,203	10,772	20,753	22,692	40,759	44,673
57	10,709	11,234	21,919	23,670	42,896	46,562
58	11,335	11,692	23,093	24,653	45,037	48,446
59	11,852	12,281	24,270	25,638	47,185	50,503
60	12,431	12,938	25,448	26,627	49,354	52,933
61	12,564	13,607	26,673	27,620	51,560	55,357
62	13,493	14,368	27,899	28,612	53,783	57,777
63	14,203	14,955	29,174	29,616	56,047	60,194
64	15,038	15,700	30,489	31,035	58,929	62,884
65	16,258	16,520	31,802	32,467	62,201	65,794
66	17,714	17,343	33,152	34,051	65,391	68,967
67	18,479	18,173	34,513	35,647	68,011	72,150
68	19,086	19,184	35,884	37,591	70,647	75,344
69	19,942	20,228	37,434	39,606	73,629	80,075
70	20,526	21,151	38,444	41,383	75,558	83,629
71	21,393	22,363	39,988	43,720	78,530	88,315
72	22,275	23,578	41,544	46,066	81,514	93,009
73	23,365	24,984	43,348	48,641	84,849	97,992
74	24,400	26,299	45,078	51,109	88,090	102,841
75	24,449	26,353	45,167	51,210	88,264	103,046
76	24,496	26,406	45,259	51,313	88,443	103,250
77	24,548	26,456	45,346	51,417	88,622	103,460
78	24,592	26,511	45,438	51,519	88,796	103,665
79	24,645	26,566	45,533	51,622	88,973	103,874
80	24,744	26,669	45,712	51,829	89,328	104,288
81*	24,838	26,777	45,896	52,037	89,686	104,703
82*	24,939	26,881	46,080	52,245	90,045	105,122
83*	25,041	26,990	46,261	52,455	90,404	105,544
84*	25,137	27,099	46,448	52,664	90,764	105,966
85*	25,240	27,205	46,632	52,873	91,128	106,390
86*	25,341	27,316	46,822	53,085	91,492	106,815
87*	25,442	27,423	47,008	53,297	91,856	107,241
88*	25,546	27,531	47,195	53,509	92,227	107,670
89*	25,644	27,642	47,384	53,723	92,594	108,099
90*	25,775	27,779	47,622	53,995	93,057	108,641
91*	25,902	27,922	47,859	54,263	93,523	109,185
92*	26,030	28,060	48,098	54,534	93,991	109,731
93*	26,161	28,199	48,341	54,806	94,458	110,279
94*	26,293	28,339	48,579	55,079	94,934	110,830
95*	26,422	28,483	48,823	55,355	95,407	111,383
96*	26,558	28,623	49,067	55,630	95,883	111,941
97*	26,689	28,765	49,312	55,910	96,363	112,501
98*	26,822	28,910	49,558	56,190	96,842	113,064
99*	26,952	29,052	49,807	56,469	97,327	113,629

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 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. AXA considers 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 for more details.

^ Levy collected by the Insurance Authority through the Company will be imposed on the 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 person on his or her last birthday.

* The premiums are for renewal only.

VHIS: Essential information

This is an individual indemnity hospital insurance plan certified under the Voluntary Health Insurance Scheme (“VHIS”).

Registered VHIS providers	AXA China Region Insurance Company (Bermuda) Limited / AXA China Region Insurance Company Limited
Type of certified plan	VHIS Flexi Plan
Name of certified plan	Smart Medicare
Eligible tax deduction amount*	A taxpayer is allowed a maximum annual deduction of HKD8,000 in respect of qualifying premiums paid for each insured person

* For more information, please refer to www.ird.gov.hk or seek independent tax advice.

Notes:

- This leaflet should be read in conjunction with the product brochure of **Smart Medicare** which contains major features of the plan.
- The words and expressions “policy anniversary” shown in this insert shall carry the same meanings as “renewal date” stated in the policy contract.

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