

SME Group Medical Insurance

中小企團體醫療保險

Flexibility for Employers & Care for Employees

為僱主提供靈活周全的
團體醫療保障，照顧
僱員所需



PROTECTING
GOALS
POWERING
FUTURES

A Member of **MS&AD** INSURANCE GROUP

Annual Premium Table^ (HK\$)

Per Insured Person

(Effective from 01 March 2026)

Hospitalisation & Surgical Benefit						
Age	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
0-17	531	1,247	1,855	3,074	4,004	7,764
18-25	530	1,244	1,850	3,066	3,995	7,746
26-30	582	1,364	2,030	3,363	4,381	8,496
31-35	634	1,484	2,208	3,660	4,767	9,244
36-40	768	1,800	2,676	4,436	5,778	11,204
41-45	869	2,035	3,028	5,019	6,535	12,677
46-50	1,056	2,472	3,678	6,094	7,938	15,393
51-55	1,240	2,909	4,327	7,170	9,340	18,109
56-60	1,621	3,797	5,650	9,363	12,195	23,647
61-64	2,000	4,687	6,972	11,555	15,051	29,187
65-69 (For renewal only)	2,500	5,859	8,715	14,445	18,813	36,483

Supplementary Major Medical Benefit (Optional)						
Age	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
0-17	788	1,049	1,156	1,450	1,741	2,912
18-25	802	1,067	1,176	1,475	1,772	2,964
26-30	877	1,167	1,286	1,612	1,938	3,239
31-35	951	1,265	1,394	1,749	2,101	3,514
36-40	1,130	1,504	1,658	2,078	2,498	4,175
41-45	1,259	1,675	1,847	2,315	2,783	4,653
46-50	1,535	2,044	2,252	2,825	3,395	5,674
51-55	1,812	2,411	2,660	3,332	4,006	6,696
56-60	2,334	3,106	3,423	4,291	5,158	8,622
61-64	2,854	3,799	4,187	5,249	6,311	10,547
65-69 (For renewal only)	3,569	4,749	5,233	6,561	7,889	13,184

Outpatient Benefit (Optional)						
Reimbursement Percentage: 100%						
Age	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
0-17	2,346	3,459	4,309	5,584	7,002	18,087
18-25	1,688	2,487	3,100	4,017	5,037	13,012
26-30	1,826	2,689	3,351	4,343	5,444	14,066
31-35	1,962	2,891	3,602	4,668	5,852	15,118
36-40	2,031	2,991	3,726	4,830	6,057	15,645
41-45	2,098	3,093	3,851	4,992	6,260	16,170
46-50	2,352	3,467	4,319	5,597	7,017	18,126
51-55	2,606	3,841	4,785	6,200	7,774	20,081
56-60	3,011	4,437	5,528	7,162	8,982	23,203
61-64	3,417	5,034	6,271	8,127	10,190	26,325
65-69 (For renewal only)	4,270	6,293	7,839	10,159	12,739	32,905

Outpatient Benefit (Optional)						
Reimbursement Percentage: 80%						
Age	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
0-17	1,996	2,940	3,662	4,747	5,952	15,375
18-25	1,435	2,115	2,636	3,414	4,282	11,061
26-30	1,551	2,287	2,848	3,690	4,628	11,954
31-35	1,668	2,457	3,062	3,967	4,975	12,850
36-40	1,725	2,543	3,169	4,106	5,146	13,297
41-45	1,784	2,629	3,275	4,243	5,320	13,746
46-50	1,999	2,947	3,672	4,755	5,966	15,409
51-55	2,217	3,264	4,067	5,270	6,608	17,069
56-60	2,560	3,772	4,699	6,089	7,636	19,722
61-64	2,903	4,280	5,331	6,907	8,661	22,376
65-69 (For renewal only)	3,630	5,350	6,663	8,635	10,828	27,969

Dental Benefit (Optional)						
Reimbursement Percentage: 100%						
Age	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
0-64	600	900	1,199	1,800	2,999	5,997
65-69 (For renewal only)	750	1,125	1,499	2,249	3,749	7,496

Dental Benefit (Optional)						
Reimbursement Percentage: 80%						
Age	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
0-64	541	810	1,079	1,619	2,699	5,396
65-69 (For renewal only)	676	1,012	1,348	2,024	3,374	6,744

Personal Accident Benefit (Optional)						
Age	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
0-64	25	50	78	103	129	154
65-69 (For renewal only)	39	76	117	155	193	232

^ The premium amounts are subject to levy which is collected by the Insurance Authority ("IA"). IA has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1st January 2018. As a result, all premium amounts shown in this factsheet are subject to levy. For further information, please visit www.ia.org.hk/en/levy.

全年保費表[^] (港幣 / 元)

每名投保人

(由 2026 年 3 月 1 日起生效)

住院及手術保障						
年齡	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5	計劃 6
0-17	531	1,247	1,855	3,074	4,004	7,764
18-25	530	1,244	1,850	3,066	3,995	7,746
26-30	582	1,364	2,030	3,363	4,381	8,496
31-35	634	1,484	2,208	3,660	4,767	9,244
36-40	768	1,800	2,676	4,436	5,778	11,204
41-45	869	2,035	3,028	5,019	6,535	12,677
46-50	1,056	2,472	3,678	6,094	7,938	15,393
51-55	1,240	2,909	4,327	7,170	9,340	18,109
56-60	1,621	3,797	5,650	9,363	12,195	23,647
61-64	2,000	4,687	6,972	11,555	15,051	29,187
65-69 (只供續保)	2,500	5,859	8,715	14,445	18,813	36,483

附加醫療保障 (自選保障)						
年齡	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5	計劃 6
0-17	788	1,049	1,156	1,450	1,741	2,912
18-25	802	1,067	1,176	1,475	1,772	2,964
26-30	877	1,167	1,286	1,612	1,938	3,239
31-35	951	1,265	1,394	1,749	2,101	3,514
36-40	1,130	1,504	1,658	2,078	2,498	4,175
41-45	1,259	1,675	1,847	2,315	2,783	4,653
46-50	1,535	2,044	2,252	2,825	3,395	5,674
51-55	1,812	2,411	2,660	3,332	4,006	6,696
56-60	2,334	3,106	3,423	4,291	5,158	8,622
61-64	2,854	3,799	4,187	5,249	6,311	10,547
65-69 (只供續保)	3,569	4,749	5,233	6,561	7,889	13,184

門診保障 (自選保障)						
賠償率 : 100%						
年齡	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5	計劃 6
0-17	2,346	3,459	4,309	5,584	7,002	18,087
18-25	1,688	2,487	3,100	4,017	5,037	13,012
26-30	1,826	2,689	3,351	4,343	5,444	14,066
31-35	1,962	2,891	3,602	4,668	5,852	15,118
36-40	2,031	2,991	3,726	4,830	6,057	15,645
41-45	2,098	3,093	3,851	4,992	6,260	16,170
46-50	2,352	3,467	4,319	5,597	7,017	18,126
51-55	2,606	3,841	4,785	6,200	7,774	20,081
56-60	3,011	4,437	5,528	7,162	8,982	23,203
61-64	3,417	5,034	6,271	8,127	10,190	26,325
65-69 (只供續保)	4,270	6,293	7,839	10,159	12,739	32,905

門診保障 (自選保障)

賠償率 : 80%

年齡	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5	計劃 6
0-17	1,996	2,940	3,662	4,747	5,952	15,375
18-25	1,435	2,115	2,636	3,414	4,282	11,061
26-30	1,551	2,287	2,848	3,690	4,628	11,954
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36-40	1,725	2,543	3,169	4,106	5,146	13,297
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56-60	2,560	3,772	4,699	6,089	7,636	19,722
61-64	2,903	4,280	5,331	6,907	8,661	22,376
65-69 (只供續保)	3,630	5,350	6,663	8,635	10,828	27,969

牙科保障 (自選保障)

賠償率 : 100%

年齡	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5	計劃 6
0-64	600	900	1,199	1,800	2,999	5,997
65-69 (只供續保)	750	1,125	1,499	2,249	3,749	7,496

牙科保障 (自選保障)

賠償率 : 80%

年齡	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5	計劃 6
0-64	541	810	1,079	1,619	2,699	5,396
65-69 (只供續保)	676	1,012	1,348	2,024	3,374	6,744

人身意外保障 (自選保障)

年齡	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5	計劃 6
0-64	25	50	78	103	129	154
65-69 (只供續保)	39	76	117	155	193	232

[^] 保費金額將附加保費徵費，並由保險業監管局 (「保監局」) 徵收。保監局已於《保險業條例》中公布有關收取保費徵費的新規定，並於 2018 年 1 月 1 日正式生效。因此，本產品投保書上所列明的保費金額將附加保費徵費。詳情請瀏覽 www.ia.org.hk/tc/levy。

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