

Premium Table
保費表



Cigna HealthFirst Elite 360 Medical Plan

信諾尊尚360醫療保

Effective from 1 April 2026 | 2026年4月1日起生效


cigna
healthcare
信諾環球

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Premium for Non Smoker (Male) - Asia 非吸煙人士 (男性) 保費-亞洲
Accommodation Room Type: Semi-private Room 病房類別: 半私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	18,704	1,627	15,960	1,389	13,780	1,199	10,236	891	50	22,640	1,970	17,292	1,504	13,523	1,177	11,208	975
1	17,816	1,550	15,416	1,341	13,026	1,133	9,798	852	51	24,042	2,092	18,520	1,611	14,472	1,259	12,038	1,047
2	16,970	1,476	14,888	1,295	12,308	1,071	9,384	816	52	25,376	2,208	19,713	1,715	15,409	1,341	12,893	1,122
3	16,160	1,406	14,382	1,251	11,626	1,011	8,980	781	53	26,766	2,329	20,973	1,825	16,394	1,426	13,800	1,201
4	15,390	1,339	13,888	1,208	10,980	955	8,598	748	54	28,229	2,456	22,307	1,941	17,439	1,517	14,770	1,285
5	14,656	1,275	13,362	1,162	10,368	902	8,228	716	55	30,039	2,613	23,723	2,064	18,551	1,614	15,805	1,375
6	13,864	1,206	12,882	1,121	9,758	849	7,852	683	56	31,674	2,756	25,230	2,195	19,731	1,717	16,913	1,471
7	13,162	1,145	12,416	1,080	9,212	801	7,518	654	57	33,397	2,906	26,830	2,334	20,985	1,826	18,098	1,575
8	12,642	1,100	11,988	1,043	8,708	758	7,206	627	58	35,244	3,066	28,555	2,484	22,339	1,943	19,377	1,686
9	12,072	1,050	11,572	1,007	8,230	716	6,904	601	59	37,186	3,235	30,386	2,644	23,776	2,069	20,744	1,805
10	11,496	1,000	11,150	970	7,766	676	6,602	574	60	39,229	3,413	32,331	2,813	25,302	2,201	22,205	1,932
11	11,620	1,011	11,236	978	7,846	683	6,718	584	61	41,443	3,606	34,129	2,969	26,800	2,332	23,633	2,056
12	11,746	1,022	11,322	985	7,936	690	6,840	595	62	43,777	3,809	36,023	3,134	28,345	2,466	25,151	2,188
13	11,908	1,036	11,416	993	8,026	698	6,960	606	63	46,306	4,029	38,072	3,312	30,020	2,612	26,792	2,331
14	12,046	1,048	11,510	1,001	8,112	706	7,084	616	64	48,968	4,260	40,229	3,500	31,787	2,765	28,536	2,483
15	12,186	1,060	11,604	1,010	8,204	714	7,212	627	65	51,773	4,504	42,500	3,698	33,649	2,927	30,388	2,644
16	12,330	1,073	11,704	1,018	8,296	722	7,340	639	66	54,740	4,762	44,892	3,906	35,629	3,100	32,357	2,815
17	12,472	1,085	11,802	1,027	8,392	730	7,472	650	67	57,893	5,037	47,436	4,127	37,725	3,282	34,456	2,998
18	6,312	549	5,953	518	4,243	369	3,804	331	68	61,255	5,329	50,146	4,363	39,957	3,476	36,710	3,194
19	6,388	556	6,004	522	4,290	373	3,872	337	69	64,796	5,637	52,997	4,611	42,309	3,681	39,100	3,402
20	6,445	561	6,055	527	4,338	377	3,941	343	70	68,525	5,962	55,997	4,872	44,791	3,897	41,639	3,623
21	6,647	578	6,187	538	4,459	388	3,986	347	71*	71,750	6,242	59,091	5,141	47,435	4,127	43,548	3,789
22	6,857	597	6,316	549	4,580	398	4,028	350	72*	75,621	6,579	62,504	5,438	50,338	4,379	45,458	3,955
23	7,060	614	6,449	561	4,706	409	4,072	354	73*	79,904	6,952	66,251	5,764	53,507	4,655	47,520	4,134
24	7,285	634	6,586	573	4,833	420	4,115	358	74*	84,248	7,330	70,055	6,095	56,723	4,935	49,582	4,314
25	7,515	654	6,725	585	4,964	432	4,159	362	75*	88,649	7,712	73,912	6,430	59,987	5,219	51,644	4,493
26	7,660	666	6,866	597	5,099	444	4,203	366	76*	93,109	8,100	77,823	6,771	63,295	5,507	53,706	4,672
27	7,901	687	7,012	610	5,238	456	4,248	370	77*	97,629	8,494	81,787	7,115	66,652	5,799	55,767	4,852
28	8,154	709	7,162	623	5,381	468	4,295	374	78*	101,880	8,864	84,052	7,313	68,627	5,971	57,686	5,019
29	8,413	732	7,315	636	5,528	481	4,340	378	79*	105,744	9,200	86,264	7,505	70,558	6,139	59,606	5,186
30	8,680	755	7,471	650	5,681	494	4,386	382	80*	108,252	9,418	88,422	7,693	72,440	6,302	61,525	5,353
31	9,032	786	7,797	678	5,810	505	4,667	406	81*	110,701	9,631	90,527	7,876	74,277	6,462	63,443	5,520
32	9,395	817	8,135	708	5,940	517	4,964	432	82*	113,092	9,839	92,579	8,054	76,067	6,618	65,362	5,686
33	9,777	851	8,489	739	6,076	529	5,281	459	83*	115,425	10,042	94,576	8,228	77,812	6,770	67,281	5,853
34	10,274	894	8,858	771	6,334	551	5,617	489	84*	117,699	10,240	96,974	8,437	79,886	6,950	69,200	6,020
35	10,849	944	9,287	808	6,539	569	5,975	520	85*	119,916	10,433	99,811	8,684	82,324	7,162	71,119	6,187
36	11,361	988	9,586	834	6,762	588	6,107	531	86*	121,918	10,607	102,525	8,920	84,660	7,365	72,971	6,348
37	11,896	1,035	9,892	861	6,991	608	6,245	543	87*	123,863	10,776	105,237	9,156	86,996	7,569	74,823	6,510
38	12,458	1,084	10,211	888	7,228	629	6,386	556	88*	125,753	10,941	107,951	9,392	89,331	7,772	76,675	6,671
39	13,046	1,135	10,540	917	7,475	650	6,530	568	89*	127,585	11,100	110,663	9,628	91,667	7,975	78,526	6,832
40	13,663	1,189	10,880	947	7,731	673	6,678	581	90*	129,966	11,307	113,378	9,864	94,003	8,178	80,379	6,993
41	14,276	1,242	11,376	990	8,105	705	7,025	611	91*	132,939	11,566	116,091	10,100	96,340	8,382	82,232	7,154
42	14,990	1,304	11,901	1,035	8,581	747	7,391	643	92*	135,912	11,824	118,806	10,336	98,675	8,585	84,084	7,315
43	15,740	1,369	12,446	1,083	8,997	783	7,777	677	93*	138,885	12,083	121,520	10,572	101,012	8,788	85,936	7,476
44	16,528	1,438	13,018	1,133	9,525	829	8,183	712	94*	141,859	12,342	124,233	10,808	103,348	8,991	87,789	7,638
45	17,355	1,510	13,614	1,184	9,985	869	8,608	749	95*	144,831	12,600	126,948	11,044	105,685	9,195	89,642	7,799
46	18,303	1,592	14,295	1,244	10,610	923	9,075	790	96*	147,806	12,859	129,662	11,281	108,022	9,398	91,495	7,960
47	19,303	1,679	15,012	1,306	11,274	981	9,566	832	97*	150,779	13,118	132,377	11,517	110,358	9,601	93,347	8,121
48	20,357	1,771	15,762	1,371	11,979	1,042	10,084	877	98*	153,754	13,377	135,092	11,753	112,694	9,804	95,200	8,282
49	21,468	1,868	16,550	1,440	12,728	1,107	10,632	925	99**	156,860	13,647	137,911	11,998	115,104	10,014	97,107	8,448

* These rates apply only to renewing policies. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監督局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Non Smoker (Male) - Asia 非吸煙人士 (男性) 保費-亞洲

Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	25,788	2,244	21,010	1,828	18,984	1,652	14,090	1,226	50	30,603	2,662	23,122	2,012	18,632	1,621	16,199	1,409
1	24,562	2,137	20,292	1,765	17,946	1,561	13,484	1,173	51	32,497	2,827	24,766	2,155	19,938	1,735	17,400	1,514
2	23,394	2,035	19,600	1,705	16,956	1,475	12,912	1,123	52	34,301	2,984	26,363	2,294	21,228	1,847	18,634	1,621
3	22,278	1,938	18,932	1,647	16,018	1,394	12,362	1,075	53	36,180	3,148	28,044	2,440	22,585	1,965	19,945	1,735
4	21,218	1,846	18,282	1,591	15,128	1,316	11,834	1,030	54	38,157	3,320	29,829	2,595	24,027	2,090	21,346	1,857
5	20,204	1,758	17,594	1,531	14,284	1,243	11,326	985	55	40,209	3,498	31,725	2,760	25,557	2,223	22,843	1,987
6	19,114	1,663	16,960	1,476	13,444	1,170	10,806	940	56	42,398	3,689	33,737	2,935	27,184	2,365	24,213	2,107
7	18,146	1,579	16,348	1,422	12,690	1,104	10,348	900	57	44,704	3,889	35,876	3,121	28,911	2,515	25,658	2,232
8	17,258	1,501	15,782	1,373	11,994	1,043	9,916	863	58	47,176	4,104	38,183	3,322	30,776	2,678	27,206	2,367
9	16,412	1,428	15,236	1,326	11,338	986	9,504	827	59	49,776	4,331	40,633	3,535	32,757	2,850	28,840	2,509
10	15,612	1,358	14,680	1,277	10,698	931	9,086	790	60	52,512	4,569	43,233	3,761	34,859	3,033	30,565	2,659
11	15,780	1,373	14,788	1,287	10,810	940	9,250	805	61	55,474	4,826	45,637	3,970	36,923	3,212	32,532	2,830
12	15,952	1,388	14,904	1,297	10,930	951	9,414	819	62	58,598	5,098	48,666	4,234	39,050	3,397	34,619	3,012
13	16,136	1,404	15,026	1,307	11,052	962	9,580	833	63	61,983	5,393	51,435	4,475	41,359	3,598	36,881	3,209
14	16,324	1,420	15,152	1,318	11,176	972	9,752	848	64	65,547	5,703	54,350	4,728	43,790	3,810	39,281	3,417
15	16,516	1,437	15,278	1,329	11,302	983	9,926	864	65	69,301	6,029	57,418	4,995	46,357	4,033	41,829	3,639
16	16,708	1,454	15,406	1,340	11,430	994	10,102	879	66	73,272	6,375	60,647	5,276	49,087	4,271	44,538	3,875
17	16,906	1,471	15,540	1,352	11,560	1,006	10,286	895	67	77,493	6,742	64,085	5,575	51,974	4,522	47,430	4,126
18	8,554	744	7,837	682	5,846	509	5,235	455	68	81,994	7,133	67,748	5,894	55,048	4,789	50,531	4,396
19	8,657	753	7,904	688	5,911	514	5,329	464	69	86,734	7,546	72,330	6,293	58,290	5,071	53,822	4,683
20	8,761	762	7,972	694	5,977	520	5,424	472	70	91,725	7,980	77,196	6,716	61,709	5,369	57,318	4,987
21	9,036	786	8,016	697	6,143	534	5,485	477	71*	98,922	8,606	81,461	7,087	65,351	5,686	59,945	5,215
22	9,321	811	8,098	705	6,311	549	5,544	482	72*	104,260	9,071	86,165	7,496	69,350	6,033	62,574	5,444
23	9,616	837	8,179	712	6,482	564	5,605	488	73*	110,166	9,584	91,332	7,946	73,716	6,413	65,413	5,691
24	9,920	863	8,262	719	6,658	579	5,665	493	74*	116,154	10,105	96,576	8,402	78,147	6,799	68,253	5,938
25	10,236	891	8,435	734	6,839	595	5,724	498	75*	122,222	10,633	101,892	8,865	82,642	7,190	71,090	6,185
26	10,560	919	8,613	749	7,024	611	5,785	503	76*	128,372	11,168	107,284	9,334	87,202	7,587	73,928	6,432
27	10,894	948	8,796	765	7,215	628	5,965	519	77*	134,603	11,710	112,750	9,809	91,827	7,989	76,767	6,679
28	11,241	978	8,984	782	7,411	645	6,147	535	78*	140,466	12,221	118,872	10,081	94,548	8,226	79,408	6,908
29	11,599	1,009	9,277	807	7,616	663	6,332	551	79*	145,792	12,684	118,921	10,346	97,207	8,457	82,050	7,138
30	11,968	1,041	9,578	833	7,827	681	6,461	562	80*	149,250	12,985	121,896	10,605	99,801	8,683	84,691	7,368
31	12,450	1,083	10,102	879	8,004	696	6,874	598	81*	152,626	13,278	124,799	10,858	102,332	8,903	87,333	7,598
32	12,954	1,127	10,653	927	8,184	712	7,312	636	82*	155,923	13,565	127,626	11,103	104,799	9,118	89,974	7,828
33	13,479	1,173	11,233	977	8,370	728	7,705	670	83*	159,140	13,845	130,381	11,343	107,202	9,327	92,615	8,058
34	14,024	1,220	11,844	1,030	8,555	744	8,118	706	84*	162,276	14,118	133,686	11,631	110,060	9,575	95,258	8,287
35	14,592	1,270	12,357	1,075	8,746	761	8,634	751	85*	165,332	14,384	137,599	11,971	113,419	9,867	97,899	8,517
36	15,281	1,329	12,755	1,110	9,044	787	8,827	768	86*	168,092	14,624	141,338	12,296	116,637	10,147	100,447	8,739
37	16,000	1,392	13,163	1,145	9,349	813	9,025	785	87*	170,774	14,857	145,078	12,622	119,854	10,427	102,997	8,961
38	16,757	1,458	13,586	1,182	9,669	841	9,229	803	88*	173,379	15,084	148,819	12,947	123,073	10,707	105,547	9,183
39	17,548	1,527	14,023	1,220	9,997	870	9,438	821	89*	175,906	15,304	152,559	13,273	126,291	10,987	108,096	9,404
40	18,376	1,599	14,476	1,259	10,339	899	9,652	840	90*	179,190	15,590	156,300	13,598	129,509	11,267	110,645	9,626
41	19,296	1,679	15,138	1,317	10,946	952	10,152	883	91*	183,288	15,946	160,040	13,923	132,728	11,547	113,196	9,848
42	20,262	1,763	15,834	1,378	11,591	1,008	10,684	930	92*	187,387	16,303	163,782	14,249	135,947	11,827	115,745	10,070
43	21,275	1,851	16,560	1,441	12,272	1,068	11,240	978	93*	191,486	16,659	167,525	14,575	139,165	12,107	118,295	10,292
44	22,339	1,943	17,321	1,507	12,993	1,130	11,826	1,029	94*	195,586	17,016	171,266	14,900	142,384	12,387	120,847	10,514
45	23,457	2,041	18,114	1,576	13,757	1,197	12,441	1,082	95*	199,685	17,373	175,008	15,226	145,602	12,667	123,397	10,736
46	24,740	2,152	19,021	1,655	14,617	1,272	13,116	1,141	96*	203,785	17,729	178,750	15,551	148,821	12,947	125,947	10,957
47	26,091	2,270	19,974	1,738	15,533	1,351	13,827	1,203	97*	207,884	18,086	182,492	15,877	152,041	13,228	128,497	11,179
48	27,516	2,394	20,973	1,825	16,503	1,436	14,575	1,268	98*	211,984	18,443	186,235	16,202	155,260	13,508	131,049	11,401
49	29,019	2,525	22,022	1,916	17,535	1,526	15,366	1,337	99+*	216,269	18,815	190,121	16,541	158,581	13,797	133,672	11,629

* These rates apply only to renewing policies. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監督局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Non Smoker (Male) - Worldwide excluding the US 非吸煙人士 (男性) 保費-環球不包括美國
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	36,116	3,142	29,420	2,560	26,570	2,312	19,732	1,717	50	44,812	3,899	33,867	2,946	27,287	2,374	23,721	2,064
1	34,404	2,993	28,418	2,472	25,126	2,186	18,886	1,643	51	47,754	4,155	36,393	3,166	29,298	2,549	25,571	2,225
2	32,762	2,850	27,452	2,388	23,752	2,066	18,086	1,573	52	50,576	4,400	38,879	3,382	31,299	2,723	27,475	2,390
3	31,204	2,715	26,510	2,306	22,438	1,952	17,312	1,506	53	53,529	4,657	41,497	3,610	33,420	2,908	29,511	2,567
4	29,712	2,585	25,606	2,228	21,192	1,844	16,572	1,442	54	56,654	4,929	44,288	3,853	35,679	3,104	31,690	2,757
5	28,298	2,462	24,636	2,143	20,010	1,741	15,860	1,380	55	59,900	5,211	47,269	4,112	38,085	3,313	34,033	2,961
6	26,770	2,329	23,748	2,066	18,834	1,639	15,134	1,317	56	63,386	5,515	50,438	4,388	40,640	3,536	36,199	3,149
7	25,414	2,211	22,892	1,992	17,780	1,547	14,488	1,260	57	67,069	5,835	53,828	4,683	43,373	3,773	38,491	3,349
8	24,168	2,103	22,098	1,923	16,802	1,462	13,886	1,208	58	71,020	6,179	57,491	5,002	46,336	4,031	40,957	3,563
9	22,984	2,000	21,332	1,856	15,882	1,382	13,306	1,158	59	75,192	6,542	61,386	5,341	49,492	4,306	43,566	3,790
10	21,864	1,902	20,556	1,788	14,988	1,304	12,728	1,107	60	79,597	6,925	65,534	5,701	52,849	4,598	46,333	4,031
11	22,102	1,923	20,714	1,802	15,144	1,318	12,954	1,127	61	84,382	7,341	69,421	6,040	56,167	4,887	49,482	4,305
12	22,340	1,944	20,872	1,816	15,310	1,332	13,184	1,147	62	89,444	7,782	74,291	6,463	59,607	5,186	52,840	4,597
13	22,600	1,966	21,042	1,831	15,480	1,347	13,416	1,167	63	94,934	8,259	78,785	6,854	63,355	5,512	56,484	4,914
14	22,864	1,989	21,220	1,846	15,658	1,362	13,660	1,188	64	100,743	8,765	83,536	7,268	67,314	5,856	60,371	5,252
15	23,128	2,012	21,394	1,861	15,832	1,377	13,902	1,209	65	106,876	9,298	88,565	7,705	71,508	6,221	64,510	5,612
16	23,398	2,036	21,576	1,877	15,996	1,392	14,148	1,231	66	113,394	9,865	93,873	8,167	75,977	6,610	68,922	5,996
17	23,672	2,059	21,760	1,893	16,188	1,408	14,400	1,253	67	120,342	10,470	99,530	8,659	80,719	7,023	73,657	6,408
18	11,975	1,042	10,981	955	8,186	712	7,329	638	68	127,770	11,116	105,582	9,186	85,786	7,463	78,739	6,850
19	12,118	1,054	11,069	963	8,276	720	7,462	649	69	135,623	11,799	113,112	9,841	91,171	7,932	84,161	7,322
20	12,269	1,067	11,164	971	8,372	728	7,595	661	70	143,935	12,522	121,151	10,540	96,838	8,425	89,941	7,825
21	12,662	1,102	11,232	977	8,604	749	7,684	669	71*	155,754	13,551	128,278	11,160	102,923	8,954	94,386	8,212
22	13,064	1,137	11,353	988	8,844	769	7,770	676	72*	164,729	14,331	136,154	11,845	109,594	9,535	98,868	8,602
23	13,487	1,173	11,472	998	9,097	791	7,860	684	73*	174,665	15,196	144,830	12,600	116,891	10,170	103,709	9,023
24	13,922	1,211	11,599	1,009	9,340	813	7,950	692	74*	184,791	16,077	153,660	13,368	124,343	10,818	108,584	9,447
25	14,367	1,250	11,841	1,030	9,601	835	8,036	699	75*	195,124	16,976	162,691	14,154	131,955	11,480	113,492	9,874
26	14,832	1,290	12,098	1,053	9,867	858	8,124	707	76*	205,646	17,891	171,894	14,955	139,723	12,156	118,430	10,303
27	15,311	1,332	12,364	1,076	10,138	882	8,384	729	77*	216,380	18,825	181,272	15,771	147,638	12,845	123,405	10,736
28	15,806	1,375	12,635	1,099	10,422	907	8,645	752	78*	226,583	19,713	186,934	16,263	152,537	13,271	128,094	11,144
29	16,316	1,419	13,050	1,135	10,711	932	8,908	775	79*	235,980	20,530	192,516	16,749	157,369	13,691	132,806	11,554
30	16,850	1,466	13,476	1,172	11,017	958	9,095	791	80*	242,415	21,090	198,023	17,228	162,123	14,105	137,563	11,968
31	17,529	1,525	14,227	1,238	11,271	981	9,679	842	81*	248,760	21,642	203,437	17,699	166,815	14,513	142,341	12,384
32	18,247	1,587	15,011	1,306	11,529	1,003	10,301	896	82*	255,022	22,187	208,761	18,162	171,435	14,915	147,156	12,803
33	18,999	1,653	15,837	1,378	11,799	1,027	10,860	945	83*	261,173	22,722	214,004	18,618	175,960	15,309	151,994	13,223
34	19,776	1,721	16,707	1,454	12,064	1,050	11,448	996	84*	267,254	23,251	220,192	19,157	181,291	15,772	156,876	13,648
35	20,586	1,791	17,442	1,517	12,337	1,073	12,182	1,060	85*	273,220	23,770	227,425	19,786	187,470	16,310	161,785	14,075
36	21,572	1,877	18,007	1,567	12,767	1,111	12,464	1,084	86*	278,746	24,251	234,413	20,394	193,455	16,831	166,568	14,491
37	22,601	1,966	18,589	1,617	13,207	1,149	12,748	1,109	87*	284,173	24,723	241,454	21,006	199,478	17,355	171,388	14,911
38	23,681	2,060	19,196	1,670	13,662	1,189	13,044	1,135	88*	289,506	25,187	248,533	21,622	205,539	17,882	176,242	15,333
39	24,809	2,158	19,830	1,725	14,133	1,230	13,345	1,161	89*	294,738	25,642	255,667	22,243	211,657	18,414	181,117	15,757
40	25,992	2,261	20,477	1,781	14,625	1,272	13,655	1,188	90*	301,275	26,211	262,836	22,867	217,789	18,948	186,031	16,185
41	27,391	2,383	21,488	1,869	15,539	1,352	14,412	1,254	91*	309,237	26,904	270,063	23,495	223,981	19,486	190,978	16,615
42	28,859	2,511	22,556	1,962	16,510	1,436	15,217	1,324	92*	317,247	27,600	277,332	24,128	230,214	20,029	195,959	17,048
43	30,412	2,646	23,671	2,059	17,545	1,526	16,067	1,398	93*	325,309	28,302	284,643	24,764	236,480	20,574	200,972	17,485
44	32,041	2,788	24,843	2,161	18,640	1,622	16,964	1,476	94*	333,423	29,008	292,018	25,406	242,776	21,122	206,013	17,923
45	33,761	2,937	26,076	2,269	19,800	1,723	17,906	1,558	95*	341,595	29,719	299,437	26,051	249,133	21,675	211,094	18,365
46	35,728	3,108	27,469	2,390	21,111	1,837	18,941	1,648	96*	349,823	30,435	306,902	26,700	255,529	22,231	216,205	18,810
47	37,817	3,290	28,949	2,519	22,507	1,958	20,038	1,743	97*	358,103	31,155	314,421	27,355	261,970	22,791	221,352	19,258
48	40,013	3,481	30,504	2,654	24,003	2,088	21,197	1,844	98*	366,436	31,880	321,984	28,013	268,453	23,355	226,529	19,708
49	42,346	3,684	32,139	2,796	25,590	2,226	22,426	1,951	99*	375,141	32,637	329,848	28,697	275,150	23,938	231,871	20,173

* These rates apply only to renewing policies. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。



Premium for Non Smoker (Male) - Worldwide 非吸煙人士 (男性) 保費-環球
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	67,238	5,850	54,754	4,764	49,466	4,304	36,736	3,196	50	79,913	6,952	60,390	5,254	48,657	4,233	42,303	3,680
1	64,050	5,572	52,906	4,603	46,768	4,069	35,164	3,059	51	84,909	7,387	64,704	5,629	52,095	4,532	45,464	3,955
2	60,994	5,306	51,090	4,445	44,208	3,846	33,670	2,929	52	89,666	7,801	68,924	5,996	55,498	4,828	48,710	4,238
3	58,096	5,054	49,342	4,293	41,758	3,633	32,232	2,804	53	94,615	8,232	73,346	6,381	59,073	5,139	52,161	4,538
4	55,320	4,813	47,650	4,146	39,442	3,431	30,860	2,685	54	99,841	8,686	78,055	6,791	62,877	5,470	55,849	4,859
5	52,688	4,584	45,856	3,989	37,238	3,240	29,524	2,569	55	105,258	9,157	83,055	7,226	66,923	5,822	59,803	5,203
6	49,844	4,336	44,204	3,846	35,052	3,050	28,180	2,452	56	111,052	9,662	88,366	7,688	71,204	6,195	63,418	5,517
7	47,314	4,116	42,604	3,707	33,086	2,878	26,980	2,347	57	117,147	10,192	94,024	8,180	75,779	6,593	67,232	5,849
8	45,000	3,915	41,130	3,578	31,274	2,721	25,854	2,249	58	123,688	10,761	100,126	8,711	80,702	7,021	71,325	6,205
9	42,796	3,723	39,702	3,454	29,556	2,571	24,772	2,155	59	130,566	11,359	106,593	9,274	85,946	7,477	75,654	6,582
10	40,704	3,541	38,260	3,329	27,894	2,427	23,696	2,062	60	137,811	11,990	113,463	9,871	91,515	7,962	80,222	6,979
11	41,148	3,580	38,548	3,354	28,184	2,452	24,118	2,098	61	145,657	12,672	119,841	10,426	96,971	8,436	85,420	7,432
12	41,592	3,619	38,848	3,380	28,494	2,479	24,544	2,135	62	153,937	13,393	127,871	11,125	102,611	8,927	90,945	7,912
13	42,072	3,660	39,164	3,407	28,820	2,507	24,980	2,173	63	162,908	14,173	135,201	11,762	108,733	9,460	96,926	8,433
14	42,566	3,703	39,492	3,436	29,142	2,535	25,430	2,212	64	172,359	14,995	142,928	12,435	115,190	10,022	103,294	8,987
15	43,060	3,746	39,824	3,465	29,468	2,564	25,880	2,252	65	182,320	15,862	151,084	13,144	122,004	10,614	110,045	9,574
16	43,560	3,790	40,166	3,494	29,780	2,591	26,336	2,291	66	192,864	16,779	159,659	13,890	129,246	11,244	117,229	10,199
17	44,068	3,834	40,502	3,524	30,122	2,621	26,812	2,333	67	204,080	17,755	168,788	14,685	136,906	11,911	124,911	10,867
18	22,294	1,940	20,436	1,778	15,242	1,326	13,647	1,187	68	216,040	18,795	178,533	15,532	145,083	12,622	133,138	11,583
19	22,565	1,963	20,609	1,793	15,405	1,340	13,890	1,208	69	228,632	19,891	190,697	16,591	153,722	13,374	141,877	12,343
20	22,843	1,987	20,777	1,808	15,584	1,356	14,140	1,230	70	241,926	21,048	203,646	17,717	162,811	14,165	151,173	13,152
21	23,555	2,049	20,894	1,818	16,007	1,393	14,300	1,244	71*	261,024	22,709	214,987	18,704	172,522	15,009	158,178	13,761
22	24,290	2,113	21,105	1,836	16,443	1,431	14,446	1,257	72*	275,247	23,946	227,518	19,794	183,164	15,935	165,198	14,372
23	25,063	2,180	21,307	1,854	16,893	1,470	14,605	1,271	73*	290,984	25,316	241,294	20,993	194,784	16,946	172,774	15,031
24	25,851	2,249	21,529	1,873	17,345	1,509	14,760	1,284	74*	306,944	26,704	255,251	22,207	206,590	17,973	180,362	15,691
25	26,664	2,320	21,969	1,911	17,812	1,550	14,914	1,298	75*	323,153	28,114	269,453	23,442	218,594	19,018	187,957	16,352
26	27,508	2,393	22,431	1,951	18,291	1,591	15,066	1,311	76*	339,573	29,543	283,848	24,695	230,776	20,078	195,556	17,013
27	28,371	2,468	22,904	1,993	18,787	1,634	15,535	1,352	77*	356,240	30,993	298,462	25,966	243,124	21,152	203,166	17,675
28	29,272	2,547	23,388	2,035	19,297	1,679	16,007	1,393	78*	371,932	32,358	306,875	26,698	250,455	21,790	210,265	18,293
29	30,197	2,627	24,148	2,101	19,819	1,724	16,484	1,434	79*	386,214	33,601	315,108	27,414	257,629	22,414	217,358	18,910
30	31,155	2,710	24,924	2,168	20,370	1,772	16,816	1,463	80*	395,578	34,415	323,160	28,115	264,633	23,023	224,472	19,529
31	32,399	2,819	26,289	2,287	20,827	1,812	17,886	1,556	81*	404,729	35,211	331,017	28,798	271,492	23,620	231,585	20,148
32	33,698	2,932	27,717	2,411	21,288	1,852	19,024	1,655	82*	413,688	35,991	338,682	29,465	278,183	24,202	238,713	20,768
33	35,061	3,050	29,228	2,543	21,770	1,894	20,042	1,744	83*	422,423	36,751	346,170	30,117	284,688	24,768	245,836	21,388
34	36,476	3,173	30,805	2,680	22,252	1,936	21,111	1,837	84*	430,970	37,494	355,129	30,896	292,446	25,443	252,979	22,009
35	37,944	3,301	32,139	2,796	22,739	1,978	22,453	1,953	85*	439,295	38,219	365,706	31,816	301,523	26,233	260,125	22,631
36	39,733	3,457	33,154	2,884	23,510	2,045	22,956	1,997	86*	446,852	38,876	375,833	32,697	310,234	26,990	267,023	23,231
37	41,601	3,619	34,213	2,977	24,309	2,115	23,465	2,041	87*	454,205	39,516	385,969	33,579	318,947	27,748	273,936	23,832
38	43,563	3,790	35,307	3,072	25,130	2,186	23,992	2,087	88*	461,359	40,138	396,119	34,462	327,674	28,508	280,858	24,435
39	45,606	3,968	36,453	3,171	25,978	2,260	24,528	2,134	89*	468,305	40,743	406,286	35,347	336,420	29,269	287,780	25,037
40	47,752	4,154	37,614	3,272	26,866	2,337	25,081	2,182	90*	477,289	41,524	416,442	36,230	345,162	30,029	294,715	25,640
41	50,167	4,365	39,356	3,424	28,462	2,476	26,397	2,297	91*	488,445	42,495	426,631	37,117	353,919	30,791	301,654	26,244
42	52,702	4,585	41,189	3,583	30,150	2,623	27,789	2,418	92*	499,617	43,467	436,825	38,004	362,698	31,555	308,606	26,849
43	55,369	4,817	43,096	3,749	31,941	2,779	29,255	2,545	93*	510,805	44,440	447,015	38,890	371,473	32,318	315,570	27,455
44	58,166	5,060	45,091	3,923	33,838	2,944	30,795	2,679	94*	521,999	45,414	457,247	39,780	380,239	33,081	322,524	28,060
45	61,105	5,316	47,195	4,106	35,837	3,118	32,409	2,820	95*	533,202	46,389	467,471	40,670	389,037	33,846	329,497	28,666
46	64,478	5,610	49,566	4,312	38,093	3,314	34,178	2,973	96*	544,421	47,365	477,708	41,561	397,844	34,612	336,475	29,273
47	68,042	5,920	52,081	4,531	40,500	3,524	36,056	3,137	97*	555,647	48,341	487,952	42,452	406,661	35,380	343,459	29,881
48	71,785	6,245	54,719	4,761	43,058	3,746	38,026	3,308	98*	566,887	49,319	498,209	43,344	415,490	36,148	350,447	30,489
49	75,745	6,590	57,481	5,001	45,774	3,982	40,109	3,489	99*	578,626	50,340	508,864	44,271	424,593	36,940	357,646	31,115

* These rates apply only to renewing policies. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Smoker (Male) - Asia 吸煙人士 (男性) 保費-亞洲

Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	-	-	-	-	-	-	-	50	27168	2,364	20,749	1,805	16,228	1,412	13,450	1,170	
1	-	-	-	-	-	-	-	51	28,850	2,510	22,224	1,933	17,366	1,511	14,447	1,257	
2	-	-	-	-	-	-	-	52	30,451	2,649	23,658	2,058	18,490	1,609	15,470	1,346	
3	-	-	-	-	-	-	-	53	32,119	2,794	25,166	2,189	19,673	1,712	16,559	1,441	
4	-	-	-	-	-	-	-	54	33,875	2,947	26,769	2,329	20,927	1,821	17,723	1,542	
5	-	-	-	-	-	-	-	55	36,046	3,136	28,468	2,477	22,261	1,937	18,967	1,650	
6	-	-	-	-	-	-	-	56	38,010	3,307	30,276	2,634	23,677	2,060	20,296	1,766	
7	-	-	-	-	-	-	-	57	40,076	3,487	32,194	2,801	25,182	2,191	21,716	1,889	
8	-	-	-	-	-	-	-	58	42,292	3,679	34,266	2,981	26,807	2,332	23,252	2,023	
9	-	-	-	-	-	-	-	59	44,624	3,882	36,464	3,172	28,532	2,482	24,893	2,166	
10	-	-	-	-	-	-	-	60	47,076	4,096	38,797	3,375	30,363	2,642	26,647	2,318	
11	-	-	-	-	-	-	-	61	49,732	4,327	40,954	3,563	32,161	2,798	28,360	2,467	
12	-	-	-	-	-	-	-	62	52,532	4,570	43,226	3,761	34,014	2,959	30,180	2,626	
13	-	-	-	-	-	-	-	63	55,566	4,834	45,686	3,975	36,024	3,134	32,150	2,797	
14	-	-	-	-	-	-	-	64	58,761	5,112	48,275	4,200	38,143	3,318	34,245	2,979	
15	-	-	-	-	-	-	-	65	62,128	5,405	50,999	4,437	40,378	3,513	36,467	3,173	
16	-	-	-	-	-	-	-	66	65,687	5,715	53,869	4,687	42,757	3,720	38,827	3,378	
17	-	-	-	-	-	-	-	67	69,471	6,044	56,923	4,952	45,270	3,938	41,348	3,597	
18	7,574	659	7,145	622	5,092	443	4,564	397	68	73,506	6,395	60,175	5,235	47,949	4,172	44,052	3,833
19	7,665	667	7,205	627	5,148	448	4,645	404	69	77,754	6,765	63,597	5,533	50,772	4,417	46,921	4,082
20	7,734	673	7,267	632	5,207	453	4,727	411	70	82,230	7,154	67,197	5,846	53,750	4,676	49,967	4,347
21	7,977	694	7,424	646	5,351	466	4,782	416	71*	86,099	7,491	70,908	6,169	56,921	4,952	52,259	4,547
22	8,227	716	7,578	659	5,496	478	4,834	421	72*	90,744	7,895	75,003	6,525	60,406	5,255	54,550	4,746
23	8,472	737	7,739	673	5,646	491	4,887	425	73*	95,886	8,342	79,503	6,917	64,209	5,586	57,025	4,961
24	8,740	760	7,903	688	5,799	505	4,938	430	74*	101,097	8,795	84,066	7,314	68,068	5,922	59,499	5,176
25	9,017	784	8,070	702	5,957	518	4,991	434	75*	106,378	9,255	88,694	7,716	71,983	6,263	61,973	5,392
26	9,192	800	8,239	717	6,119	532	5,044	439	76*	111,730	9,721	93,386	8,125	75,954	6,608	64,447	5,607
27	9,483	825	8,415	732	6,285	547	5,097	443	77*	117,154	10,192	98,143	8,538	79,982	6,958	66,921	5,822
28	9,785	851	8,594	748	6,456	562	5,152	448	78*	122,256	10,636	100,862	8,775	82,352	7,165	69,224	6,022
29	10,095	878	8,776	764	6,633	577	5,208	453	79*	126,893	11,040	103,515	9,006	84,668	7,366	71,527	6,223
30	10,417	906	8,965	780	6,817	593	5,264	458	80*	129,902	11,301	106,106	9,231	86,928	7,563	73,829	6,423
31	10,836	943	9,355	814	6,971	606	5,600	487	81*	132,840	11,557	108,632	9,451	89,132	7,754	76,132	6,623
32	11,275	981	9,761	849	7,130	620	5,958	518	82*	135,710	11,807	111,094	9,665	91,280	7,941	78,434	6,824
33	11,731	1,021	10,186	886	7,290	634	6,337	551	83*	138,510	12,050	113,492	9,874	93,374	8,124	80,738	7,024
34	12,329	1,073	10,630	925	7,602	661	6,740	586	84*	141,239	12,288	116,369	10,124	95,863	8,340	83,040	7,224
35	13,018	1,133	11,145	970	7,847	683	7,168	624	85*	143,899	12,519	119,773	10,420	98,789	8,595	85,343	7,425
36	13,633	1,186	11,503	1,001	8,113	706	7,329	638	86*	146,301	12,728	123,029	10,704	101,592	8,839	87,565	7,618
37	14,276	1,242	11,872	1,033	8,388	730	7,493	652	87*	148,635	12,931	126,284	10,987	104,394	9,082	89,787	7,811
38	14,950	1,301	12,253	1,066	8,675	755	7,663	667	88*	150,903	13,129	129,540	11,270	107,197	9,326	92,010	8,005
39	15,656	1,362	12,648	1,100	8,971	780	7,836	682	89*	153,102	13,320	132,797	11,553	110,002	9,570	94,232	8,198
40	16,394	1,426	13,056	1,136	9,276	807	8,014	697	90*	155,960	13,569	136,054	11,837	112,804	9,814	96,455	8,392
41	17,130	1,490	13,652	1,188	9,726	846	8,430	733	91*	159,527	13,879	139,309	12,120	115,607	10,058	98,678	8,585
42	17,988	1,565	14,280	1,242	10,297	896	8,870	772	92*	163,095	14,189	142,567	12,403	118,410	10,302	100,901	8,778
43	18,887	1,643	14,936	1,299	10,797	939	9,333	812	93*	166,663	14,500	145,823	12,687	121,215	10,546	103,124	8,972
44	19,833	1,725	15,620	1,359	11,430	994	9,818	854	94*	170,230	14,810	149,080	12,970	124,018	10,790	105,348	9,165
45	20,825	1,812	16,337	1,421	11,983	1,043	10,329	899	95*	173,798	15,120	152,338	13,253	126,821	11,033	107,571	9,359
46	21,963	1,911	17,155	1,492	12,732	1,108	10,889	947	96*	177,367	15,431	155,595	13,537	129,627	11,278	109,794	9,552
47	23,163	2,015	18,013	1,567	13,529	1,177	11,480	999	97*	180,935	15,741	158,852	13,820	132,430	11,521	112,018	9,746
48	24,429	2,125	18,914	1,646	14,375	1,251	12,102	1,053	98*	184,503	16,052	162,110	14,104	135,234	11,765	114,241	9,939
49	25,763	2,241	19,861	1,728	15,274	1,329	12,758	1,110	99*	188,232	16,376	165,493	14,398	138,125	12,017	116,529	10,138

* These rates apply only to renewing policies. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Smoker (Male) - Asia 吸煙人士 (男性) 保費-亞洲

Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	-	-	-	-	-	-	-	-	50	36,723	3,195	27,747	2,414	22,358	1,945	19,438	1,691
1	-	-	-	-	-	-	-	-	51	38,996	3,393	29,718	2,585	23,926	2,082	20,880	1,817
2	-	-	-	-	-	-	-	-	52	41,160	3,581	31,635	2,752	25,473	2,216	22,361	1,945
3	-	-	-	-	-	-	-	-	53	43,415	3,777	33,652	2,928	27,102	2,358	23,935	2,082
4	-	-	-	-	-	-	-	-	54	45,789	3,984	35,794	3,114	28,831	2,508	25,615	2,229
5	-	-	-	-	-	-	-	-	55	48,251	4,198	38,070	3,312	30,668	2,668	27,413	2,385
6	-	-	-	-	-	-	-	-	56	50,878	4,426	40,486	3,522	32,620	2,838	29,055	2,528
7	-	-	-	-	-	-	-	-	57	53,644	4,667	43,050	3,745	34,692	3,018	30,790	2,679
8	-	-	-	-	-	-	-	-	58	56,610	4,925	45,820	3,986	36,931	3,213	32,647	2,840
9	-	-	-	-	-	-	-	-	59	59,731	5,197	48,760	4,242	39,307	3,420	34,609	3,011
10	-	-	-	-	-	-	-	-	60	63,013	5,482	51,880	4,514	41,830	3,639	36,679	3,191
11	-	-	-	-	-	-	-	-	61	66,569	5,792	54,764	4,764	44,308	3,855	39,038	3,396
12	-	-	-	-	-	-	-	-	62	70,317	6,118	58,398	5,081	46,861	4,077	41,544	3,614
13	-	-	-	-	-	-	-	-	63	74,378	6,471	61,722	5,370	49,629	4,318	44,256	3,850
14	-	-	-	-	-	-	-	-	64	78,656	6,843	65,219	5,674	52,549	4,572	47,137	4,101
15	-	-	-	-	-	-	-	-	65	83,163	7,235	68,900	5,994	55,629	4,840	50,196	4,367
16	-	-	-	-	-	-	-	-	66	87,927	7,650	72,778	6,332	58,905	5,125	53,447	4,650
17	-	-	-	-	-	-	-	-	67	92,991	8,090	76,902	6,690	62,369	5,426	56,916	4,952
18	10,265	893	9,405	818	7,015	610	6,281	546	68	98,392	8,560	81,298	7,073	66,058	5,747	60,636	5,275
19	10,389	904	9,485	825	7,094	617	6,394	556	69	104,079	9,055	86,796	7,551	69,947	6,085	64,587	5,619
20	10,513	915	9,567	832	7,173	624	6,508	566	70	110,069	9,576	92,635	8,059	74,050	6,442	68,779	5,984
21	10,844	943	9,619	837	7,372	641	6,583	573	71*	118,706	10,327	97,753	8,505	78,422	6,823	71,935	6,258
22	11,184	973	9,717	845	7,572	659	6,654	579	72*	125,111	10,885	103,396	8,995	83,220	7,240	75,088	6,533
23	11,540	1,004	9,815	854	7,779	677	6,725	585	73*	132,199	11,501	109,599	9,535	88,459	7,696	78,496	6,829
24	11,906	1,036	9,914	863	7,990	695	6,798	591	74*	139,384	12,126	115,891	10,083	93,777	8,159	81,903	7,126
25	12,283	1,069	10,123	881	8,206	714	6,869	598	75*	146,668	12,760	122,271	10,638	99,171	8,628	85,309	7,422
26	12,672	1,102	10,336	899	8,429	733	6,943	604	76*	154,047	13,402	128,740	11,200	104,642	9,104	88,715	7,718
27	13,073	1,137	10,556	918	8,658	753	7,157	623	77*	161,523	14,053	135,300	11,771	110,191	9,587	92,119	8,014
28	13,489	1,174	10,781	938	8,894	774	7,376	642	78*	168,560	14,665	139,045	12,097	113,458	9,871	95,289	8,290
29	13,918	1,211	11,132	968	9,139	795	7,599	661	79*	174,950	15,221	142,705	12,415	116,647	10,148	98,460	8,566
30	14,362	1,249	11,493	1,000	9,391	817	7,753	675	80*	179,100	15,582	146,276	12,726	119,762	10,419	101,630	8,842
31	14,941	1,300	12,121	1,055	9,604	836	8,248	718	81*	183,152	15,934	149,758	13,029	122,797	10,683	104,799	9,118
32	15,543	1,352	12,784	1,112	9,821	854	8,774	763	82*	187,109	16,278	153,151	13,324	125,758	10,941	107,969	9,393
33	16,174	1,407	13,481	1,173	10,043	874	9,246	804	83*	190,968	16,614	156,457	13,612	128,642	11,192	111,139	9,669
34	16,828	1,464	14,214	1,237	10,267	893	9,741	847	84*	194,732	16,942	160,423	13,957	132,071	11,490	114,309	9,945
35	17,509	1,523	14,828	1,290	10,496	913	10,361	901	85*	198,398	17,261	165,117	14,365	136,102	11,841	117,479	10,221
36	18,337	1,595	15,304	1,331	10,852	944	10,592	922	86*	201,710	17,549	169,605	14,756	139,964	12,177	120,537	10,487
37	19,201	1,670	15,795	1,374	11,219	976	10,830	942	87*	204,929	17,829	174,093	15,146	143,826	12,513	123,597	10,753
38	20,108	1,749	16,304	1,418	11,602	1,009	11,075	964	88*	208,055	18,101	178,582	15,537	147,687	12,849	126,656	11,019
39	21,058	1,832	16,828	1,464	11,997	1,044	11,325	985	89*	211,087	18,365	183,071	15,927	151,549	13,185	129,715	11,285
40	22,051	1,918	17,371	1,511	12,407	1,079	11,583	1,008	90*	215,027	18,707	187,560	16,318	155,412	13,521	132,774	11,551
41	23,155	2,014	18,165	1,580	13,135	1,143	12,184	1,060	91*	219,946	19,135	192,050	16,708	159,273	13,857	135,835	11,818
42	24,313	2,115	18,999	1,653	13,909	1,210	12,820	1,115	92*	224,865	19,563	196,538	17,099	163,135	14,193	138,894	12,084
43	25,529	2,221	19,873	1,729	14,728	1,281	13,488	1,173	93*	229,784	19,991	201,028	17,489	166,998	14,529	141,955	12,350
44	26,807	2,332	20,784	1,808	15,591	1,356	14,191	1,235	94*	234,702	20,419	205,518	17,880	170,861	14,865	145,014	12,616
45	28,148	2,449	21,736	1,891	16,508	1,436	14,929	1,299	95*	239,622	20,847	210,010	18,271	174,723	15,201	148,075	12,883
46	29,688	2,583	22,824	1,986	17,541	1,526	15,739	1,369	96*	244,541	21,275	214,500	18,662	178,586	15,537	151,136	13,149
47	31,310	2,724	23,967	2,085	18,637	1,621	16,592	1,444	97*	249,461	21,703	218,991	19,052	182,449	15,873	154,197	13,415
48	33,020	2,873	25,167	2,190	19,804	1,723	17,492	1,522	98*	254,380	22,131	223,482	19,443	186,313	16,209	157,258	13,681
49	34,823	3,030	26,427	2,299	21,042	1,831	18,439	1,604	99**	259,521	22,578	228,145	19,849	190,296	16,556	160,406	13,955

* These rates apply only to renewing policies. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監督局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。



Premium for Smoker (Male) - Worldwide excluding the US 吸煙人士 (男性) 保費-環球不包括美國
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	-	-	-	-	-	-	-	50	53,775	4,678	40,639	3,536	32,745	2,849	28,464	2,476	
1	-	-	-	-	-	-	-	51	57,305	4,986	43,671	3,799	35,157	3,059	30,684	2,670	
2	-	-	-	-	-	-	-	52	60,693	5,280	46,655	4,059	37,559	3,268	32,969	2,868	
3	-	-	-	-	-	-	-	53	64,235	5,588	49,796	4,332	40,103	3,489	35,414	3,081	
4	-	-	-	-	-	-	-	54	67,985	5,915	53,145	4,624	42,815	3,725	38,028	3,308	
5	-	-	-	-	-	-	-	55	71,881	6,254	56,723	4,935	45,700	3,976	40,840	3,553	
6	-	-	-	-	-	-	-	56	76,063	6,617	60,525	5,266	48,767	4,243	43,439	3,779	
7	-	-	-	-	-	-	-	57	80,483	7,002	64,593	5,620	52,048	4,528	46,189	4,018	
8	-	-	-	-	-	-	-	58	85,224	7,414	68,989	6,002	55,603	4,837	49,147	4,276	
9	-	-	-	-	-	-	-	59	90,232	7,850	73,663	6,409	59,392	5,167	52,278	4,548	
10	-	-	-	-	-	-	-	60	95,516	8,310	78,640	6,842	63,420	5,518	55,600	4,837	
11	-	-	-	-	-	-	-	61	101,258	8,809	83,304	7,247	67,402	5,864	59,380	5,166	
12	-	-	-	-	-	-	-	62	107,332	9,338	89,149	7,756	71,527	6,223	63,408	5,516	
13	-	-	-	-	-	-	-	63	113,920	9,911	94,543	8,225	76,027	6,614	67,781	5,897	
14	-	-	-	-	-	-	-	64	120,892	10,518	100,242	8,721	80,777	7,028	72,446	6,303	
15	-	-	-	-	-	-	-	65	128,252	11,158	106,278	9,246	85,809	7,465	77,412	6,735	
16	-	-	-	-	-	-	-	66	136,074	11,838	112,647	9,800	91,171	7,932	82,706	7,195	
17	-	-	-	-	-	-	-	67	144,411	12,564	119,436	10,391	96,861	8,427	88,388	7,690	
18	14,369	1,250	13,178	1,146	9,824	855	8,794	765	153,324	13,339	126,699	11,023	102,943	8,956	94,486	8,220	
19	14,542	1,265	13,283	1,156	9,931	864	8,953	779	162,748	14,159	135,733	11,809	109,406	9,518	100,993	8,786	
20	14,723	1,281	13,395	1,165	10,046	874	9,114	793	172,723	15,027	145,381	12,648	116,205	10,110	107,930	9,390	
21	15,194	1,322	13,479	1,173	10,323	898	9,222	802	186,904	16,261	153,935	13,392	123,508	10,745	113,264	9,854	
22	15,677	1,364	13,625	1,185	10,614	923	9,325	811	197,674	17,198	163,384	14,214	131,512	11,442	118,642	10,322	
23	16,184	1,408	13,766	1,198	10,916	950	9,433	821	209,598	18,235	173,795	15,120	140,269	12,203	124,451	10,827	
24	16,707	1,454	13,918	1,211	11,208	975	9,539	830	221,749	19,292	184,391	16,042	149,211	12,981	130,301	11,336	
25	17,241	1,500	14,209	1,236	11,522	1,002	9,645	839	234,150	20,371	195,228	16,985	158,346	13,776	136,190	11,849	
26	17,798	1,548	14,517	1,263	11,841	1,030	9,750	848	246,774	21,469	206,272	17,946	167,666	14,587	142,116	12,364	
27	18,374	1,599	14,836	1,291	12,165	1,058	10,061	875	259,656	22,590	217,525	18,925	177,167	15,414	148,087	12,884	
28	18,967	1,650	15,161	1,319	12,507	1,088	10,373	902	271,899	23,655	224,321	19,516	183,045	15,925	153,712	13,373	
29	19,580	1,703	15,660	1,362	12,854	1,118	10,690	930	283,176	24,636	231,019	20,099	188,843	16,429	159,368	13,865	
30	20,220	1,759	16,173	1,407	13,220	1,150	10,913	949	290,897	25,308	237,627	20,674	194,547	16,926	165,074	14,361	
31	21,035	1,830	17,072	1,485	13,525	1,177	11,614	1,010	298,512	25,971	244,125	21,239	200,177	17,415	170,810	14,860	
32	21,897	1,905	18,013	1,567	13,836	1,204	12,363	1,076	306,026	26,624	250,514	21,795	205,721	17,898	176,588	15,363	
33	22,798	1,983	19,005	1,653	14,158	1,232	13,031	1,134	313,407	27,266	256,805	22,342	211,152	18,370	182,393	15,868	
34	23,732	2,065	20,048	1,744	14,477	1,259	13,736	1,195	320,703	27,901	264,229	22,988	217,549	18,927	188,252	16,378	
35	24,704	2,149	20,930	1,821	14,804	1,288	14,619	1,272	327,863	28,524	272,910	23,743	224,964	19,572	194,141	16,890	
36	25,887	2,252	21,606	1,880	15,319	1,333	14,958	1,301	334,495	29,101	281,296	24,473	232,148	20,197	199,883	17,390	
37	27,120	2,359	22,308	1,941	15,847	1,379	15,298	1,331	341,008	29,668	289,744	25,208	239,374	20,826	205,665	17,893	
38	28,417	2,472	23,035	2,004	16,395	1,426	15,653	1,362	347,407	30,224	298,239	25,947	246,648	21,458	211,489	18,400	
39	29,770	2,590	23,796	2,070	16,959	1,475	16,013	1,393	353,686	30,771	306,800	26,692	253,987	22,097	217,341	18,909	
40	31,191	2,714	24,573	2,138	17,549	1,527	16,385	1,425	361,529	31,453	315,403	27,440	261,347	22,737	223,238	19,422	
41	32,869	2,860	25,785	2,243	18,647	1,622	17,295	1,505	371,084	32,284	324,075	28,195	268,777	23,384	229,172	19,938	
42	34,630	3,013	27,067	2,355	19,812	1,724	18,259	1,589	380,696	33,121	332,798	28,953	276,256	24,034	235,150	20,458	
43	36,494	3,175	28,405	2,471	21,054	1,832	19,281	1,677	390,371	33,962	341,572	29,717	283,777	24,689	241,166	20,981	
44	38,448	3,345	29,811	2,594	22,368	1,946	20,357	1,771	400,109	34,809	350,422	30,487	291,332	25,346	247,215	21,508	
45	40,513	3,525	31,293	2,722	23,759	2,067	21,487	1,869	409,914	35,663	359,325	31,261	298,959	26,009	253,312	22,038	
46	42,874	3,730	32,962	2,868	25,334	2,204	22,729	1,977	419,788	36,522	368,283	32,041	306,635	26,677	259,446	22,572	
47	45,380	3,948	34,739	3,022	27,008	2,350	24,045	2,092	429,722	37,386	377,305	32,826	314,364	27,350	265,623	23,109	
48	48,016	4,177	36,605	3,185	28,804	2,506	25,436	2,213	439,723	38,256	386,380	33,615	322,143	28,026	271,835	23,650	
49	50,815	4,421	38,567	3,355	30,708	2,672	26,910	2,341	450,169	39,165	395,817	34,436	330,179	28,726	278,245	24,207	

* These rates apply only to renewing policies. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。



Premium for Smoker (Male) - Worldwide 吸煙人士 (男性) 保費-環球
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	-	-	-	-	-	-	-	50	95,897	8,343	72,467	6,305	58,389	5,080	50,763	4,416	
1	-	-	-	-	-	-	-	51	101,892	8,865	77,645	6,755	62,514	5,439	54,556	4,746	
2	-	-	-	-	-	-	-	52	107,599	9,361	82,709	7,196	66,596	5,794	58,450	5,085	
3	-	-	-	-	-	-	-	53	113,537	9,878	88,015	7,657	70,886	6,167	62,594	5,446	
4	-	-	-	-	-	-	-	54	119,810	10,423	93,666	8,149	75,453	6,564	67,020	5,831	
5	-	-	-	-	-	-	-	55	126,310	10,989	99,666	8,671	80,308	6,987	71,764	6,243	
6	-	-	-	-	-	-	-	56	133,262	11,594	106,040	9,225	85,444	7,434	76,102	6,621	
7	-	-	-	-	-	-	-	57	140,576	12,230	112,828	9,816	90,936	7,911	80,679	7,019	
8	-	-	-	-	-	-	-	58	148,425	12,913	120,152	10,453	96,842	8,425	85,591	7,446	
9	-	-	-	-	-	-	-	59	156,679	13,631	127,912	11,128	103,135	8,973	90,783	7,898	
10	-	-	-	-	-	-	-	60	165,373	14,387	136,156	11,846	109,819	9,554	96,266	8,375	
11	-	-	-	-	-	-	-	61	174,789	15,207	143,809	12,511	116,364	10,124	102,504	8,918	
12	-	-	-	-	-	-	-	62	184,726	16,071	153,445	13,350	123,132	10,712	109,134	9,495	
13	-	-	-	-	-	-	-	63	195,490	17,008	162,242	14,115	130,478	11,352	116,312	10,119	
14	-	-	-	-	-	-	-	64	206,831	17,994	171,513	14,922	138,230	12,026	123,951	10,784	
15	-	-	-	-	-	-	-	65	218,783	19,034	181,301	15,773	146,405	12,737	132,053	11,489	
16	-	-	-	-	-	-	-	66	231,436	20,135	191,590	16,668	155,094	13,493	140,675	12,239	
17	-	-	-	-	-	-	-	67	244,896	21,306	202,546	17,622	164,288	14,293	149,893	13,041	
18	26,753	2,328	24,523	2,134	18,290	1,591	16,378	1,425	259,249	22,555	214,240	18,639	174,100	15,147	159,766	13,900	
19	27,079	2,356	24,731	2,152	18,486	1,608	16,668	1,450	274,359	23,869	228,837	19,909	184,466	16,049	170,253	14,812	
20	27,411	2,385	24,932	2,169	18,700	1,627	16,968	1,476	290,310	25,257	244,374	21,261	195,374	16,998	181,409	15,783	
21	28,266	2,459	25,072	2,181	19,208	1,671	17,160	1,493	313,229	27,251	257,983	22,445	207,028	18,011	189,814	16,514	
22	29,149	2,536	25,325	2,203	19,731	1,717	17,335	1,508	330,297	28,736	273,022	23,753	219,797	19,122	198,237	17,247	
23	30,075	2,617	25,569	2,225	20,272	1,764	17,526	1,525	349,180	30,379	289,551	25,191	233,741	20,335	207,328	18,038	
24	31,020	2,699	25,835	2,248	20,812	1,811	17,713	1,541	368,334	32,045	306,300	26,648	247,907	21,568	216,435	18,830	
25	31,996	2,784	26,362	2,293	21,374	1,860	17,897	1,557	387,783	33,737	323,344	28,131	262,311	22,821	225,548	19,623	
26	33,009	2,872	26,918	2,342	21,949	1,910	18,080	1,573	407,488	35,451	340,619	29,634	276,932	24,093	234,667	20,416	
27	34,046	2,962	27,485	2,391	22,544	1,961	18,641	1,622	427,487	37,191	358,153	31,159	291,749	25,382	243,798	21,210	
28	35,126	3,056	28,066	2,442	23,158	2,015	19,208	1,671	446,317	38,830	368,250	32,038	300,547	26,148	252,318	21,952	
29	36,235	3,152	28,977	2,521	23,783	2,069	19,780	1,721	463,457	40,321	378,129	32,897	309,155	26,896	260,829	22,692	
30	37,386	3,253	29,908	2,602	24,445	2,127	20,180	1,756	474,694	41,298	387,791	33,738	317,560	27,628	269,367	23,435	
31	38,878	3,382	31,547	2,745	24,992	2,174	21,462	1,867	485,675	42,254	397,221	34,558	325,792	28,344	277,902	24,177	
32	40,437	3,518	33,261	2,894	25,546	2,223	22,831	1,986	496,426	43,189	406,418	35,358	333,820	29,042	286,454	24,921	
33	42,074	3,660	35,074	3,051	26,124	2,273	24,050	2,092	506,908	44,101	415,404	36,140	341,626	29,721	295,003	25,665	
34	43,771	3,808	36,968	3,216	26,703	2,323	25,333	2,204	517,163	44,993	426,156	37,076	350,936	30,531	303,576	26,411	
35	45,533	3,961	38,566	3,355	27,287	2,374	26,943	2,344	527,153	45,862	438,848	38,180	361,827	31,479	312,151	27,157	
36	47,679	4,148	39,783	3,461	28,213	2,455	27,547	2,397	536,222	46,651	451,001	39,237	372,280	32,388	320,427	27,877	
37	49,920	4,343	41,056	3,572	29,169	2,538	28,157	2,450	545,046	47,419	463,161	40,295	382,736	33,298	328,724	28,599	
38	52,275	4,548	42,369	3,686	30,157	2,624	28,792	2,505	553,629	48,166	475,342	41,355	393,209	34,209	337,029	29,322	
39	54,727	4,761	43,742	3,806	31,172	2,712	29,433	2,561	561,967	48,891	487,544	42,416	403,705	35,122	345,335	30,044	
40	57,301	4,985	45,137	3,927	32,240	2,805	30,096	2,618	572,745	49,829	499,732	43,477	414,194	36,035	353,658	30,768	
41	60,199	5,237	47,227	4,109	34,154	2,971	31,676	2,756	586,134	50,994	511,958	44,540	424,703	36,949	361,987	31,493	
42	63,242	5,502	49,426	4,300	36,180	3,148	33,347	2,901	599,541	52,160	524,190	45,605	435,238	37,866	370,328	32,219	
43	66,442	5,780	51,715	4,499	38,330	3,335	35,105	3,054	612,965	53,328	536,417	46,668	445,767	38,782	378,683	32,945	
44	69,800	6,073	54,109	4,707	40,604	3,533	36,953	3,215	626,399	54,497	548,696	47,737	456,287	39,697	387,030	33,672	
45	73,326	6,379	56,634	4,927	43,005	3,741	38,890	3,383	639,843	55,666	560,966	48,804	466,844	40,615	395,396	34,399	
46	77,373	6,731	59,479	5,175	45,712	3,977	41,015	3,568	653,304	56,837	573,248	49,873	477,412	41,535	403,769	35,128	
47	81,650	7,104	62,497	5,437	48,598	4,228	43,267	3,764	666,777	58,010	585,545	50,942	487,992	42,455	412,150	35,857	
48	86,141	7,494	65,663	5,713	51,670	4,495	45,632	3,970	680,263	59,183	597,852	52,013	498,588	43,377	420,536	36,587	
49	90,894	7,908	68,978	6,001	54,928	4,779	48,131	4,187	694,352	60,409	610,638	53,126	509,512	44,328	429,174	37,338	

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- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Non Smoker (Male) - Asia 非吸煙人士 (男性) 保費-亞洲
Accommodation Room Type: Semi-private Room 病房類別: 半私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	30,400	2,645	3,650	318	50	38,299	3,332	7,235	629
1	27,105	2,358	3,617	315	51	40,069	3,486	7,972	694
2	23,896	2,079	3,588	312	52	41,962	3,651	8,737	760
3	23,688	2,061	3,555	309	53	44,080	3,835	9,542	830
4	23,472	2,042	3,524	307	54	45,867	3,990	10,225	890
5	22,244	1,935	3,339	290	55	48,008	4,177	10,996	957
6	22,181	1,930	2,194	191	56	50,316	4,377	11,770	1,024
7	22,117	1,924	2,187	190	57	52,849	4,598	12,671	1,102
8	22,047	1,918	2,181	190	58	55,742	4,850	13,626	1,185
9	22,146	1,927	2,189	190	59	58,830	5,118	14,840	1,291
10	22,196	1,931	2,194	191	60	62,041	5,398	16,075	1,399
11	22,790	1,983	1,729	150	61	66,083	5,749	17,512	1,524
12	23,450	2,040	1,779	155	62	70,050	6,094	19,240	1,674
13	24,108	2,097	1,828	159	63	74,344	6,468	21,076	1,834
14	24,765	2,155	1,879	163	64	78,930	6,867	22,926	1,995
15	25,609	2,228	1,943	169	65	87,509	7,613	23,645	2,057
16	26,092	2,270	1,944	169	66	94,844	8,251	25,873	2,251
17	27,301	2,375	1,947	169	67	101,191	8,804	27,857	2,424
18	14,296	1,244	703	61	68	107,979	9,394	29,314	2,550
19	14,947	1,300	733	64	69	114,999	10,005	31,299	2,723
20	15,625	1,359	805	70	70	122,145	10,627	33,072	2,877
21	15,924	1,385	817	71	71*	129,273	11,247	34,888	3,035
22	16,702	1,453	835	73	72*	134,419	11,694	37,703	3,280
23	17,469	1,520	861	75	73*	139,569	12,143	40,731	3,544
24	18,285	1,591	893	78	74*	144,712	12,590	44,048	3,832
25	19,363	1,685	942	82	75*	149,230	12,983	47,442	4,127
26	20,354	1,771	978	85	76*	154,844	13,471	51,454	4,476
27	21,206	1,845	1,053	92	77*	159,986	13,919	70,051	6,094
28	22,058	1,919	1,113	97	78*	165,129	14,366	75,072	6,531
29	22,912	1,993	1,248	109	79*	170,270	14,813	80,000	6,960
30	23,202	2,019	1,366	119	80*	172,738	15,028	80,000	6,960
31	24,258	2,110	1,534	133	81*	177,805	15,469	80,000	6,960
32	24,579	2,138	1,663	145	82*	183,140	15,933	80,000	6,960
33	24,930	2,169	1,814	158	83*	188,636	16,411	80,000	6,960
34	25,304	2,201	1,990	173	84*	194,293	16,903	80,000	6,960
35	25,399	2,210	2,201	191	85*	200,124	17,411	80,000	6,960
36	25,577	2,225	2,382	207	86*	206,128	17,933	80,000	6,960
37	25,914	2,255	2,594	226	87*	212,312	18,471	80,000	6,960
38	26,361	2,293	2,747	239	88*	218,680	19,025	80,000	6,960
39	26,958	2,345	2,910	253	89*	225,240	19,596	80,000	6,960
40	27,956	2,432	3,147	274	90*	232,001	20,184	80,000	6,960
41	28,620	2,490	3,373	293	91*	238,960	20,790	80,000	6,960
42	29,286	2,548	3,642	317	92*	246,130	21,413	80,000	6,960
43	30,202	2,628	3,946	343	93*	253,513	22,056	80,000	6,960
44	31,123	2,708	4,289	373	94*	261,116	22,717	80,000	6,960
45	31,187	2,713	4,518	393	95*	270,985	23,576	80,000	6,960
46	32,203	2,802	5,014	436	96*	281,229	24,467	80,000	6,960
47	33,668	2,929	5,583	486	97*	291,857	25,392	80,000	6,960
48	35,393	3,079	6,130	533	98*	302,888	26,351	80,000	6,960
49	37,340	3,249	6,721	585	99+*	314,337	27,347	80,000	6,960
		Age 年齡	Annual 年繳				Monthly 月繳		
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828				420		

* These rates apply only to renewing policies. 此保費只供續保之用。

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- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
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Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Non Smoker (Male) - Asia 非吸煙人士 (男性) 保費-亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	30,400	2,645	3,650	318	50	38,299	3,332	7,235	629
1	27,105	2,358	3,617	315	51	40,069	3,486	7,972	694
2	23,896	2,079	3,588	312	52	41,962	3,651	8,737	760
3	23,688	2,061	3,555	309	53	44,080	3,835	9,542	830
4	23,472	2,042	3,524	307	54	45,867	3,990	10,225	890
5	22,244	1,935	3,339	290	55	48,008	4,177	10,996	957
6	22,181	1,930	2,194	191	56	50,316	4,377	11,770	1,024
7	22,117	1,924	2,187	190	57	52,849	4,598	12,671	1,102
8	22,047	1,918	2,181	190	58	55,742	4,850	13,626	1,185
9	22,146	1,927	2,189	190	59	58,830	5,118	14,840	1,291
10	22,196	1,931	2,194	191	60	62,041	5,398	16,075	1,399
11	22,790	1,983	1,729	150	61	66,083	5,749	17,512	1,524
12	23,450	2,040	1,779	155	62	70,050	6,094	19,240	1,674
13	24,108	2,097	1,828	159	63	74,344	6,468	21,076	1,834
14	24,765	2,155	1,879	163	64	78,930	6,867	22,926	1,995
15	25,609	2,228	1,943	169	65	87,509	7,613	23,645	2,057
16	26,092	2,270	1,944	169	66	94,844	8,251	25,873	2,251
17	27,301	2,375	1,947	169	67	101,191	8,804	27,857	2,424
18	14,296	1,244	703	61	68	107,979	9,394	29,314	2,550
19	14,947	1,300	733	64	69	114,999	10,005	31,299	2,723
20	15,625	1,359	805	70	70	122,145	10,627	33,072	2,877
21	15,924	1,385	817	71	71*	129,273	11,247	34,888	3,035
22	16,702	1,453	835	73	72*	134,419	11,694	37,703	3,280
23	17,469	1,520	861	75	73*	139,569	12,143	40,731	3,544
24	18,285	1,591	893	78	74*	144,712	12,590	44,048	3,832
25	19,363	1,685	942	82	75*	149,230	12,983	47,442	4,127
26	20,354	1,771	978	85	76*	154,844	13,471	51,454	4,476
27	21,206	1,845	1,053	92	77*	159,986	13,919	70,051	6,094
28	22,058	1,919	1,113	97	78*	165,129	14,366	75,072	6,531
29	22,912	1,993	1,248	109	79*	170,270	14,813	80,000	6,960
30	23,202	2,019	1,366	119	80*	172,738	15,028	80,000	6,960
31	24,258	2,110	1,534	133	81*	177,805	15,469	80,000	6,960
32	24,579	2,138	1,663	145	82*	183,140	15,933	80,000	6,960
33	24,930	2,169	1,814	158	83*	188,636	16,411	80,000	6,960
34	25,304	2,201	1,990	173	84*	194,293	16,903	80,000	6,960
35	25,399	2,210	2,201	191	85*	200,124	17,411	80,000	6,960
36	25,577	2,225	2,382	207	86*	206,128	17,933	80,000	6,960
37	25,914	2,255	2,594	226	87*	212,312	18,471	80,000	6,960
38	26,361	2,293	2,747	239	88*	218,680	19,025	80,000	6,960
39	26,958	2,345	2,910	253	89*	225,240	19,596	80,000	6,960
40	27,956	2,432	3,147	274	90*	232,001	20,184	80,000	6,960
41	28,620	2,490	3,373	293	91*	238,960	20,790	80,000	6,960
42	29,286	2,548	3,642	317	92*	246,130	21,413	80,000	6,960
43	30,202	2,628	3,946	343	93*	253,513	22,056	80,000	6,960
44	31,123	2,708	4,289	373	94*	261,116	22,717	80,000	6,960
45	31,187	2,713	4,518	393	95*	270,985	23,576	80,000	6,960
46	32,203	2,802	5,014	436	96*	281,229	24,467	80,000	6,960
47	33,668	2,929	5,583	486	97*	291,857	25,392	80,000	6,960
48	35,393	3,079	6,130	533	98*	302,888	26,351	80,000	6,960
49	37,340	3,249	6,721	585	99+*	314,337	27,347	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828			420			

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Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Non Smoker (Male) - Worldwide excluding the US 非吸煙人士 (男性) 保費-環球不包括美國
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	36,832	3,204	4,144	361	50	46,405	4,037	8,224	715
1	32,848	2,858	4,108	357	51	48,548	4,224	9,058	788
2	28,961	2,520	4,073	354	52	50,852	4,424	9,927	864
3	28,706	2,497	4,038	351	53	53,415	4,647	10,843	943
4	28,444	2,475	4,003	348	54	55,582	4,836	11,619	1,011
5	26,955	2,345	3,792	330	55	58,176	5,061	12,498	1,087
6	26,882	2,339	2,488	216	56	60,970	5,304	13,374	1,164
7	26,804	2,332	2,481	216	57	64,038	5,571	14,397	1,253
8	26,719	2,325	2,473	215	58	67,547	5,877	15,487	1,347
9	26,837	2,335	2,483	216	59	71,284	6,202	16,861	1,467
10	26,902	2,340	2,491	217	60	75,177	6,540	18,271	1,590
11	27,622	2,403	1,961	171	61	80,078	6,967	19,903	1,732
12	28,420	2,473	2,017	175	62	84,881	7,385	21,869	1,903
13	29,218	2,542	2,073	180	63	90,088	7,838	23,954	2,084
14	30,015	2,611	2,131	185	64	95,644	8,321	26,052	2,267
15	31,034	2,700	2,204	192	65	106,040	9,225	26,872	2,338
16	31,614	2,750	2,206	192	66	114,930	9,999	29,406	2,558
17	33,084	2,878	2,210	192	67	122,617	10,668	31,663	2,755
18	17,324	1,507	804	70	68	130,845	11,384	33,314	2,898
19	18,111	1,576	838	73	69	139,351	12,124	35,573	3,095
20	18,938	1,648	916	80	70	148,008	12,877	37,586	3,270
21	19,292	1,678	933	81	71*	156,648	13,628	39,652	3,450
22	20,237	1,761	947	82	72*	162,884	14,171	42,851	3,728
23	21,173	1,842	978	85	73*	169,124	14,714	46,292	4,027
24	22,160	1,928	1,013	88	74*	175,362	15,256	50,059	4,355
25	23,463	2,041	1,068	93	75*	180,830	15,732	53,914	4,691
26	24,665	2,146	1,109	96	76*	187,636	16,324	58,479	5,088
27	25,694	2,235	1,195	104	77*	193,866	16,866	79,615	6,927
28	26,729	2,325	1,265	110	78*	200,097	17,408	80,000	6,960
29	27,761	2,415	1,418	123	79*	206,331	17,951	80,000	6,960
30	28,116	2,446	1,553	135	80*	209,321	18,211	80,000	6,960
31	29,394	2,557	1,743	152	81*	215,454	18,744	80,000	6,960
32	29,786	2,591	1,890	164	82*	221,924	19,307	80,000	6,960
33	30,207	2,628	2,061	179	83*	228,585	19,887	80,000	6,960
34	30,664	2,668	2,261	197	84*	235,436	20,483	80,000	6,960
35	30,779	2,678	2,501	218	85*	242,503	21,098	80,000	6,960
36	30,993	2,696	2,708	236	86*	249,775	21,730	80,000	6,960
37	31,406	2,732	2,949	257	87*	257,273	22,383	80,000	6,960
38	31,942	2,779	3,121	272	88*	264,992	23,054	80,000	6,960
39	32,666	2,842	3,303	287	89*	272,937	23,746	80,000	6,960
40	33,875	2,947	3,577	311	90*	281,128	24,458	80,000	6,960
41	34,680	3,017	3,836	334	91*	289,557	25,191	80,000	6,960
42	35,489	3,088	4,139	360	92*	298,248	25,948	80,000	6,960
43	36,599	3,184	4,484	390	93*	307,198	26,726	80,000	6,960
44	37,713	3,281	4,874	424	94*	316,405	27,527	80,000	6,960
45	37,791	3,288	5,133	447	95*	328,367	28,568	80,000	6,960
46	39,022	3,395	5,699	496	96*	340,780	29,648	80,000	6,960
47	40,798	3,549	6,345	552	97*	353,661	30,769	80,000	6,960
48	42,889	3,731	6,967	606	98*	367,029	31,932	80,000	6,960
49	45,243	3,936	7,637	664	99+*	380,904	33,139	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

* These rates apply only to renewing policies. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。



Premium for Non Smoker (Male) - Worldwide 非吸煙人士 (男性) 保費-環球
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	50,669	4,408	4,564	397	50	63,829	5,553	9,046	787
1	45,182	3,931	4,521	393	51	66,780	5,810	9,964	867
2	39,832	3,465	4,484	390	52	69,942	6,085	10,920	950
3	39,483	3,435	4,445	387	53	73,470	6,392	11,926	1,038
4	39,123	3,404	4,404	383	54	76,450	6,651	12,783	1,112
5	37,079	3,226	4,176	363	55	80,016	6,961	13,745	1,196
6	36,976	3,217	2,742	239	56	83,860	7,296	14,713	1,280
7	36,867	3,207	2,732	238	57	88,086	7,663	15,839	1,378
8	36,749	3,197	2,724	237	58	92,904	8,083	17,035	1,482
9	36,914	3,212	2,735	238	59	98,048	8,530	18,551	1,614
10	37,001	3,219	2,745	239	60	103,403	8,996	20,098	1,749
11	37,991	3,305	2,158	188	61	110,139	9,582	21,894	1,905
12	39,089	3,401	2,222	193	62	116,749	10,157	24,056	2,093
13	40,186	3,496	2,283	199	63	123,912	10,780	26,347	2,292
14	41,284	3,592	2,348	204	64	131,552	11,445	28,657	2,493
15	42,686	3,714	2,430	211	65	145,854	12,689	29,560	2,572
16	43,485	3,783	2,431	211	66	158,079	13,753	32,348	2,814
17	45,506	3,959	2,435	212	67	168,656	14,673	34,827	3,030
18	23,826	2,073	882	77	68	179,969	15,657	36,646	3,188
19	24,910	2,167	920	80	69	191,672	16,675	39,132	3,404
20	26,045	2,266	1,008	88	70	203,578	17,711	41,346	3,597
21	26,536	2,309	1,025	89	71*	215,464	18,745	43,619	3,795
22	27,838	2,422	1,042	91	72*	224,040	19,491	47,136	4,101
23	29,119	2,533	1,075	94	73*	232,622	20,238	50,922	4,430
24	30,476	2,651	1,117	97	74*	241,197	20,984	55,066	4,791
25	32,271	2,808	1,176	102	75*	248,727	21,639	59,308	5,160
26	33,925	2,951	1,223	106	76*	258,082	22,453	64,323	5,596
27	35,339	3,074	1,319	115	77*	266,647	23,198	80,000	6,960
28	36,765	3,199	1,389	121	78*	275,221	23,944	80,000	6,960
29	38,185	3,322	1,559	136	79*	283,795	24,690	80,000	6,960
30	38,670	3,364	1,708	149	80*	287,910	25,048	80,000	6,960
31	40,433	3,518	1,919	167	81*	296,353	25,783	80,000	6,960
32	40,970	3,564	2,079	181	82*	305,246	26,556	80,000	6,960
33	41,549	3,615	2,267	197	83*	314,406	27,353	80,000	6,960
34	42,177	3,669	2,490	217	84*	323,839	28,174	80,000	6,960
35	42,335	3,683	2,749	239	85*	333,549	29,019	80,000	6,960
36	42,626	3,708	2,980	259	86*	343,556	29,889	80,000	6,960
37	43,193	3,758	3,242	282	87*	353,867	30,786	80,000	6,960
38	43,933	3,822	3,435	299	88*	364,481	31,710	80,000	6,960
39	44,931	3,909	3,635	316	89*	375,411	32,661	80,000	6,960
40	46,594	4,054	3,931	342	90*	386,677	33,641	80,000	6,960
41	47,698	4,150	4,215	367	91*	398,278	34,650	80,000	6,960
42	48,812	4,247	4,552	396	92*	410,229	35,690	80,000	6,960
43	50,340	4,380	4,935	429	93*	422,538	36,761	80,000	6,960
44	51,868	4,513	5,363	467	94*	435,206	37,863	80,000	6,960
45	51,977	4,522	5,646	491	95*	451,657	39,294	80,000	6,960
46	53,678	4,670	6,268	545	96*	468,727	40,779	80,000	6,960
47	56,113	4,882	6,982	607	97*	486,446	42,321	80,000	6,960
48	58,994	5,132	7,668	667	98*	504,831	43,920	80,000	6,960
49	62,232	5,414	8,402	731	99+*	523,912	45,580	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

* These rates apply only to renewing policies. 此保費只供續保之用。

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 2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
 3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
 4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
 5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Smoker (Male) - Asia 吸煙人士 (男性) 保費-亞洲
Accommodation Room Type: Semi-private Room 病房類別: 半私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	50	44,665	3,886	8,441	734
1	-	-	-	-	51	46,727	4,065	9,295	809
2	-	-	-	-	52	48,938	4,258	10,186	886
3	-	-	-	-	53	51,409	4,473	11,126	968
4	-	-	-	-	54	53,494	4,654	11,922	1,037
5	-	-	-	-	55	55,992	4,871	12,826	1,116
6	-	-	-	-	56	58,681	5,105	13,724	1,194
7	-	-	-	-	57	61,637	5,362	14,779	1,286
8	-	-	-	-	58	65,011	5,656	15,892	1,383
9	-	-	-	-	59	68,609	5,969	17,304	1,505
10	-	-	-	-	60	72,417	6,300	18,760	1,632
11	-	-	-	-	61	77,135	6,711	20,441	1,778
12	-	-	-	-	62	81,769	7,114	22,464	1,954
13	-	-	-	-	63	86,788	7,551	24,603	2,140
14	-	-	-	-	64	92,146	8,017	26,763	2,328
15	-	-	-	-	65	102,288	8,899	27,638	2,405
16	-	-	-	-	66	110,827	9,642	30,236	2,631
17	-	-	-	-	67	118,246	10,287	32,552	2,832
18	16,693	1,452	822	72	68	126,178	10,977	34,254	2,980
19	17,452	1,518	857	75	69	134,388	11,692	36,575	3,182
20	18,251	1,588	943	82	70	142,757	12,420	38,654	3,363
21	18,602	1,618	958	83	71*	151,091	13,145	40,776	3,548
22	19,511	1,697	974	85	72*	157,103	13,668	44,067	3,834
23	20,411	1,776	1,004	87	73*	163,123	14,192	47,608	4,142
24	21,364	1,859	1,041	91	74*	169,134	14,715	51,481	4,479
25	22,648	1,970	1,101	96	75*	174,171	15,153	55,367	4,817
26	23,808	2,071	1,143	99	76*	180,723	15,723	60,054	5,225
27	24,803	2,158	1,236	108	77*	186,726	16,245	80,000	6,960
28	25,804	2,245	1,301	113	78*	192,728	16,767	80,000	6,960
29	26,795	2,331	1,462	127	79*	198,728	17,289	80,000	6,960
30	27,129	2,360	1,595	139	80*	201,666	17,545	80,000	6,960
31	28,365	2,468	1,794	156	81*	207,578	18,059	80,000	6,960
32	28,741	2,500	1,945	169	82*	213,812	18,602	80,000	6,960
33	29,149	2,536	2,120	184	83*	220,226	19,160	80,000	6,960
34	29,590	2,574	2,327	202	84*	226,833	19,734	80,000	6,960
35	29,627	2,578	2,567	223	85*	233,639	20,327	80,000	6,960
36	29,835	2,596	2,780	242	86*	240,646	20,936	80,000	6,960
37	30,231	2,630	3,026	263	87*	247,870	21,565	80,000	6,960
38	30,749	2,675	3,205	279	88*	255,301	22,211	80,000	6,960
39	31,449	2,736	3,390	295	89*	262,961	22,878	80,000	6,960
40	32,639	2,840	3,675	320	90*	270,848	23,564	80,000	6,960
41	33,415	2,907	3,938	343	91*	278,977	24,271	80,000	6,960
42	34,195	2,975	4,253	370	92*	287,347	24,999	80,000	6,960
43	35,266	3,068	4,606	401	93*	295,962	25,749	80,000	6,960
44	36,337	3,161	5,007	436	94*	304,841	26,521	80,000	6,960
45	36,408	3,167	5,273	459	95*	316,365	27,524	80,000	6,960
46	37,590	3,270	5,854	509	96*	328,322	28,564	80,000	6,960
47	39,297	3,419	6,513	567	97*	340,733	29,644	80,000	6,960
48	41,305	3,594	7,153	622	98*	353,613	30,764	80,000	6,960
49	43,569	3,791	7,840	682	99+*	366,978	31,927	80,000	6,960
		Age 年齡	Annual 年繳				Monthly 月繳		
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828				420		

* These rates apply only to renewing policies. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
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- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Smoker (Male) - Asia 吸煙人士 (男性) 保費-亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	
0	-	-	-	-	50	44,665	3,886	8,441	734	
1	-	-	-	-	51	46,727	4,065	9,295	809	
2	-	-	-	-	52	48,938	4,258	10,186	886	
3	-	-	-	-	53	51,409	4,473	11,126	968	
4	-	-	-	-	54	53,494	4,654	11,922	1,037	
5	-	-	-	-	55	55,992	4,871	12,826	1,116	
6	-	-	-	-	56	58,681	5,105	13,724	1,194	
7	-	-	-	-	57	61,637	5,362	14,779	1,286	
8	-	-	-	-	58	65,011	5,656	15,892	1,383	
9	-	-	-	-	59	68,609	5,969	17,304	1,505	
10	-	-	-	-	60	72,417	6,300	18,760	1,632	
11	-	-	-	-	61	77,135	6,711	20,441	1,778	
12	-	-	-	-	62	81,769	7,114	22,464	1,954	
13	-	-	-	-	63	86,788	7,551	24,603	2,140	
14	-	-	-	-	64	92,146	8,017	26,763	2,328	
15	-	-	-	-	65	102,288	8,899	27,638	2,405	
16	-	-	-	-	66	110,827	9,642	30,236	2,631	
17	-	-	-	-	67	118,246	10,287	32,552	2,832	
18	16,693	1,452	822	72	68	126,178	10,977	34,254	2,980	
19	17,452	1,518	857	75	69	134,388	11,692	36,575	3,182	
20	18,251	1,588	943	82	70	142,757	12,420	38,654	3,363	
21	18,602	1,618	958	83	71*	151,091	13,145	40,776	3,548	
22	19,511	1,697	974	85	72*	157,103	13,668	44,067	3,834	
23	20,411	1,776	1,004	87	73*	163,123	14,192	47,608	4,142	
24	21,364	1,859	1,041	91	74*	169,134	14,715	51,481	4,479	
25	22,648	1,970	1,101	96	75*	174,171	15,153	55,367	4,817	
26	23,808	2,071	1,143	99	76*	180,723	15,723	60,054	5,225	
27	24,803	2,158	1,236	108	77*	186,726	16,245	80,000	6,960	
28	25,804	2,245	1,301	113	78*	192,728	16,767	80,000	6,960	
29	26,795	2,331	1,462	127	79*	198,728	17,289	80,000	6,960	
30	27,129	2,360	1,595	139	80*	201,666	17,545	80,000	6,960	
31	28,365	2,468	1,794	156	81*	207,578	18,059	80,000	6,960	
32	28,741	2,500	1,945	169	82*	213,812	18,602	80,000	6,960	
33	29,149	2,536	2,120	184	83*	220,226	19,160	80,000	6,960	
34	29,590	2,574	2,327	202	84*	226,833	19,734	80,000	6,960	
35	29,627	2,578	2,567	223	85*	233,639	20,327	80,000	6,960	
36	29,835	2,596	2,780	242	86*	240,646	20,936	80,000	6,960	
37	30,231	2,630	3,026	263	87*	247,870	21,565	80,000	6,960	
38	30,749	2,675	3,205	279	88*	255,301	22,211	80,000	6,960	
39	31,449	2,736	3,390	295	89*	262,961	22,878	80,000	6,960	
40	32,639	2,840	3,675	320	90*	270,848	23,564	80,000	6,960	
41	33,415	2,907	3,938	343	91*	278,977	24,271	80,000	6,960	
42	34,195	2,975	4,253	370	92*	287,347	24,999	80,000	6,960	
43	35,266	3,068	4,606	401	93*	295,962	25,749	80,000	6,960	
44	36,337	3,161	5,007	436	94*	304,841	26,521	80,000	6,960	
45	36,408	3,167	5,273	459	95*	316,365	27,524	80,000	6,960	
46	37,590	3,270	5,854	509	96*	328,322	28,564	80,000	6,960	
47	39,297	3,419	6,513	567	97*	340,733	29,644	80,000	6,960	
48	41,305	3,594	7,153	622	98*	353,613	30,764	80,000	6,960	
49	43,569	3,791	7,840	682	99+*	366,978	31,927	80,000	6,960	
		Age 年齡	Annual 年繳				Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828				420			

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Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Smoker (Male) - Worldwide excluding the US 吸煙人士 (男性) 保費-環球不包括美國
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	50	54,123	4,709	9,594	835
1	-	-	-	-	51	56,622	4,926	10,566	919
2	-	-	-	-	52	59,307	5,160	11,581	1,008
3	-	-	-	-	53	62,292	5,419	12,647	1,100
4	-	-	-	-	54	64,821	5,639	13,553	1,179
5	-	-	-	-	55	67,853	5,903	14,577	1,268
6	-	-	-	-	56	71,108	6,186	15,598	1,357
7	-	-	-	-	57	74,689	6,498	16,790	1,461
8	-	-	-	-	58	78,777	6,854	18,062	1,571
9	-	-	-	-	59	83,135	7,233	19,669	1,711
10	-	-	-	-	60	87,746	7,634	21,323	1,855
11	-	-	-	-	61	93,469	8,132	23,231	2,021
12	-	-	-	-	62	99,083	8,620	25,528	2,221
13	-	-	-	-	63	105,168	9,150	27,962	2,433
14	-	-	-	-	64	111,660	9,714	30,415	2,646
15	-	-	-	-	65	123,949	10,784	31,407	2,732
16	-	-	-	-	66	134,297	11,684	34,363	2,990
17	-	-	-	-	67	143,285	12,466	36,997	3,219
18	20,227	1,760	937	82	68	152,897	13,302	38,929	3,387
19	21,146	1,840	976	85	69	162,847	14,168	41,570	3,617
20	22,119	1,924	1,074	93	70	172,987	15,050	43,931	3,822
21	22,537	1,961	1,090	95	71*	183,086	15,928	46,345	4,032
22	23,644	2,057	1,107	96	72*	190,373	16,562	50,081	4,357
23	24,735	2,152	1,143	99	73*	197,669	17,197	54,109	4,707
24	25,890	2,252	1,183	103	74*	204,953	17,831	58,507	5,090
25	27,442	2,387	1,252	109	75*	211,053	18,362	62,927	5,475
26	28,854	2,510	1,295	113	76*	218,999	19,053	68,248	5,938
27	30,057	2,615	1,402	122	77*	226,262	19,685	80,000	6,960
28	31,263	2,720	1,481	129	78*	233,540	20,318	80,000	6,960
29	32,478	2,826	1,661	145	79*	240,815	20,951	80,000	6,960
30	32,875	2,860	1,814	158	80*	244,373	21,260	80,000	6,960
31	34,374	2,991	2,037	177	81*	251,536	21,884	80,000	6,960
32	34,827	3,030	2,210	192	82*	259,089	22,541	80,000	6,960
33	35,321	3,073	2,410	210	83*	266,865	23,217	80,000	6,960
34	35,854	3,119	2,646	230	84*	274,865	23,913	80,000	6,960
35	35,904	3,124	2,918	254	85*	283,110	24,631	80,000	6,960
36	36,151	3,145	3,160	275	86*	291,602	25,369	80,000	6,960
37	36,636	3,187	3,441	299	87*	300,356	26,131	80,000	6,960
38	37,262	3,242	3,643	317	88*	309,369	26,915	80,000	6,960
39	38,111	3,316	3,857	336	89*	318,643	27,722	80,000	6,960
40	39,550	3,441	4,174	363	90*	328,204	28,554	80,000	6,960
41	40,490	3,523	4,477	389	91*	338,047	29,410	80,000	6,960
42	41,433	3,605	4,834	421	92*	348,196	30,293	80,000	6,960
43	42,732	3,718	5,239	456	93*	358,638	31,202	80,000	6,960
44	44,031	3,831	5,690	495	94*	369,394	32,137	80,000	6,960
45	44,116	3,838	5,995	522	95*	383,357	33,352	80,000	6,960
46	45,555	3,963	6,652	579	96*	397,848	34,613	80,000	6,960
47	47,620	4,143	7,405	644	97*	412,886	35,921	80,000	6,960
48	50,056	4,355	8,133	708	98*	428,493	37,279	80,000	6,960
49	52,793	4,593	8,910	775	99+*	444,692	38,688	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

* These rates apply only to renewing policies. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
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Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Smoker (Male) - Worldwide 吸煙人士 (男性) 保費-環球
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	50	74,442	6,476	10,552	918
1	-	-	-	-	51	77,884	6,776	11,621	1,011
2	-	-	-	-	52	81,569	7,097	12,735	1,108
3	-	-	-	-	53	85,681	7,454	13,911	1,210
4	-	-	-	-	54	89,153	7,756	14,905	1,297
5	-	-	-	-	55	93,326	8,119	16,032	1,395
6	-	-	-	-	56	97,809	8,509	17,162	1,493
7	-	-	-	-	57	102,732	8,938	18,475	1,607
8	-	-	-	-	58	108,351	9,427	19,868	1,729
9	-	-	-	-	59	114,350	9,948	21,633	1,882
10	-	-	-	-	60	120,694	10,500	23,455	2,041
11	-	-	-	-	61	128,565	11,185	25,555	2,223
12	-	-	-	-	62	136,285	11,857	28,081	2,443
13	-	-	-	-	63	144,657	12,585	30,756	2,676
14	-	-	-	-	64	153,584	13,362	33,457	2,911
15	-	-	-	-	65	170,482	14,832	34,548	3,006
16	-	-	-	-	66	184,721	16,071	37,797	3,288
17	-	-	-	-	67	197,079	17,146	40,699	3,541
18	27,818	2,420	1,034	90	68	210,302	18,296	42,825	3,726
19	29,079	2,530	1,074	93	69	223,985	19,487	45,730	3,979
20	30,424	2,647	1,178	102	70	237,937	20,701	48,325	4,204
21	30,998	2,697	1,196	104	71*	251,826	21,909	50,980	4,435
22	32,521	2,829	1,216	106	72*	261,850	22,781	55,091	4,793
23	34,022	2,960	1,256	109	73*	271,882	23,654	59,520	5,178
24	35,606	3,098	1,306	114	74*	281,904	24,526	64,358	5,599
25	37,749	3,284	1,375	120	75*	290,297	25,256	69,218	6,022
26	39,685	3,453	1,426	124	76*	301,214	26,206	75,074	6,531
27	41,335	3,596	1,542	134	77*	311,217	27,076	80,000	6,960
28	43,002	3,741	1,625	141	78*	321,221	27,946	80,000	6,960
29	44,667	3,886	1,822	159	79*	331,225	28,817	80,000	6,960
30	45,216	3,934	1,998	174	80*	336,124	29,243	80,000	6,960
31	47,277	4,113	2,242	195	81*	345,977	30,100	80,000	6,960
32	47,904	4,168	2,432	212	82*	356,362	31,003	80,000	6,960
33	48,581	4,227	2,653	231	83*	367,057	31,934	80,000	6,960
34	49,316	4,290	2,909	253	84*	378,065	32,892	80,000	6,960
35	49,383	4,296	3,209	279	85*	389,407	33,878	80,000	6,960
36	49,726	4,326	3,476	302	86*	401,090	34,895	80,000	6,960
37	50,391	4,384	3,784	329	87*	413,127	35,942	80,000	6,960
38	51,253	4,459	4,007	349	88*	425,520	37,020	80,000	6,960
39	52,420	4,561	4,239	369	89*	438,278	38,130	80,000	6,960
40	54,400	4,733	4,591	399	90*	451,431	39,274	80,000	6,960
41	55,690	4,845	4,922	428	91*	464,972	40,453	80,000	6,960
42	56,987	4,958	5,315	462	92*	478,925	41,666	80,000	6,960
43	58,777	5,114	5,761	501	93*	493,296	42,917	80,000	6,960
44	60,562	5,269	6,258	544	94*	508,087	44,204	80,000	6,960
45	60,675	5,279	6,593	574	95*	527,291	45,874	80,000	6,960
46	62,660	5,451	7,317	637	96*	547,223	47,608	80,000	6,960
47	65,498	5,698	8,148	709	97*	567,905	49,408	80,000	6,960
48	68,845	5,990	8,946	778	98*	589,371	51,275	80,000	6,960
49	72,614	6,317	9,799	853	99+*	611,648	53,213	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

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- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
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- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Non Smoker (Female) - Asia 非吸煙人士 (女性) 保費-亞洲
Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	18,348	1,596	15,960	1,389	13,780	1,199	10,236	891	50	24,284	2,113	18,691	1,626	14,627	1,273	12,306	1,071
1	17,596	1,531	15,416	1,341	13,026	1,133	9,798	852	51	25,480	2,217	19,767	1,720	15,501	1,349	13,031	1,134
2	16,872	1,468	14,888	1,295	12,308	1,071	9,384	816	52	26,573	2,312	20,777	1,808	16,343	1,422	13,756	1,197
3	16,180	1,408	14,382	1,251	11,626	1,011	8,980	781	53	27,696	2,410	21,825	1,899	17,219	1,498	14,513	1,263
4	15,514	1,350	13,888	1,208	10,980	955	8,598	748	54	28,862	2,511	22,920	1,994	18,140	1,578	15,312	1,332
5	14,872	1,294	13,362	1,162	10,368	902	8,228	716	55	30,346	2,640	24,071	2,094	19,108	1,662	16,153	1,405
6	14,168	1,233	12,882	1,121	9,758	849	7,852	683	56	31,616	2,751	25,276	2,199	20,125	1,751	17,038	1,482
7	13,540	1,178	12,416	1,080	9,212	801	7,518	654	57	32,939	2,866	26,540	2,309	21,197	1,844	17,971	1,563
8	13,058	1,136	11,988	1,043	8,708	758	7,206	627	58	34,346	2,988	27,893	2,427	22,345	1,944	18,968	1,650
9	12,552	1,092	11,572	1,007	8,230	716	6,904	601	59	35,808	3,115	29,308	2,550	23,553	2,049	20,018	1,742
10	12,034	1,047	11,150	970	7,766	676	6,602	574	60	37,326	3,247	30,792	2,679	24,821	2,159	21,123	1,838
11	12,166	1,058	11,290	982	7,922	689	6,754	588	61	39,373	3,425	32,419	2,820	25,522	2,220	22,383	1,947
12	12,296	1,070	11,432	995	8,092	704	6,906	601	62	41,527	3,613	34,130	2,969	26,989	2,348	23,716	2,063
13	12,464	1,084	11,584	1,008	8,262	719	7,066	615	63	43,859	3,816	35,979	3,130	28,578	2,486	25,155	2,188
14	12,610	1,097	11,734	1,021	8,438	734	7,224	628	64	46,311	4,029	37,919	3,299	30,254	2,632	26,676	2,321
15	12,758	1,110	11,892	1,035	8,614	749	7,390	643	65	48,890	4,253	39,956	3,476	32,023	2,786	28,285	2,461
16	12,906	1,123	12,052	1,049	8,796	765	7,558	658	66	51,613	4,490	42,097	3,662	33,904	2,950	29,985	2,609
17	13,056	1,136	12,214	1,063	8,984	782	7,732	673	67	54,504	4,742	44,368	3,860	35,893	3,123	31,793	2,766
18	6,607	575	6,191	539	4,588	399	3,955	344	68	57,582	5,010	46,783	4,070	38,011	3,307	33,723	2,934
19	6,673	581	6,274	546	4,685	408	4,045	352	69	60,818	5,291	49,315	4,290	40,244	3,501	35,764	3,111
20	6,872	598	6,359	553	4,784	416	4,137	360	70	64,221	5,587	51,972	4,522	42,597	3,706	37,921	3,299
21	7,155	622	6,556	570	4,892	426	4,185	364	71*	65,622	5,709	54,911	4,777	45,082	3,922	39,957	3,476
22	7,449	648	6,754	588	5,001	435	4,230	368	72*	68,818	5,987	57,833	5,031	47,552	4,137	41,993	3,653
23	7,758	675	6,962	606	5,113	445	4,275	372	73*	72,334	6,293	61,015	5,308	50,230	4,370	44,171	3,843
24	8,079	703	7,173	624	5,227	455	4,320	376	74*	75,844	6,598	64,192	5,585	52,903	4,603	46,352	4,033
25	8,413	732	7,393	643	5,343	465	4,367	380	75*	79,348	6,903	67,363	5,861	55,571	4,835	48,534	4,222
26	8,762	762	7,617	663	5,461	475	4,413	384	76*	82,846	7,208	70,531	6,136	58,236	5,067	50,716	4,412
27	9,124	794	7,851	683	5,583	486	4,460	388	77*	86,338	7,511	73,695	6,411	60,896	5,298	52,900	4,602
28	9,502	827	8,093	704	5,708	497	4,509	392	78*	89,539	7,790	76,710	6,674	63,440	5,519	54,949	4,781
29	9,898	861	8,342	726	5,835	508	4,557	396	79*	92,764	8,070	79,727	6,936	65,984	5,741	56,999	4,959
30	10,308	897	8,599	748	5,968	519	4,607	401	80*	96,074	8,358	82,752	7,199	68,532	5,962	59,048	5,137
31	10,778	938	8,810	766	6,225	542	4,900	426	81*	99,386	8,647	85,778	7,463	71,083	6,184	61,098	5,316
32	11,270	980	9,025	785	6,491	565	5,214	454	82*	102,705	8,935	88,809	7,726	73,638	6,407	63,147	5,494
33	11,784	1,025	9,248	805	6,769	589	5,544	482	83*	106,029	9,225	91,846	7,991	76,195	6,629	65,196	5,672
34	12,324	1,072	9,476	824	7,199	626	5,897	513	84*	109,359	9,514	94,854	8,252	78,734	6,850	67,246	5,850
35	12,886	1,121	9,804	853	7,578	659	6,273	546	85*	112,692	9,804	97,834	8,512	81,249	7,069	69,295	6,029
36	13,311	1,158	10,211	888	7,856	683	6,471	563	86*	115,883	10,082	100,691	8,760	83,663	7,279	71,279	6,201
37	13,882	1,208	10,635	925	8,142	708	6,675	581	87*	119,080	10,360	103,548	9,009	86,077	7,489	73,262	6,374
38	14,481	1,260	11,077	964	8,441	734	6,888	599	88*	122,279	10,638	106,403	9,257	88,490	7,699	75,245	6,546
39	15,104	1,314	11,539	1,004	8,751	761	7,107	618	89*	125,482	10,917	109,259	9,506	90,903	7,909	77,229	6,719
40	15,754	1,371	12,021	1,046	8,984	782	7,333	638	90*	128,647	11,192	112,114	9,754	93,317	8,119	79,211	6,891
41	16,414	1,428	12,550	1,092	9,407	818	7,715	671	91*	131,767	11,464	114,970	10,002	95,730	8,329	81,194	7,064
42	17,103	1,488	13,105	1,140	9,850	857	8,116	706	92*	134,888	11,735	117,825	10,251	98,143	8,538	83,177	7,236
43	17,821	1,550	13,683	1,190	10,314	897	8,540	743	93*	138,007	12,007	120,680	10,499	100,556	8,748	85,160	7,409
44	18,568	1,615	14,286	1,243	10,798	939	8,984	782	94*	141,128	12,278	123,535	10,748	102,968	8,958	87,142	7,581
45	19,347	1,683	14,842	1,291	11,306	984	9,452	822	95*	144,248	12,550	126,390	10,996	105,381	9,168	89,124	7,754
46	20,247	1,761	15,558	1,354	11,881	1,034	9,964	867	96*	147,369	12,821	129,243	11,244	107,794	9,378	91,108	7,926
47	21,190	1,844	16,309	1,419	12,484	1,086	10,505	914	97*	150,487	13,092	132,098	11,493	110,207	9,588	93,090	8,099
48	22,175	1,929	17,096	1,487	13,120	1,141	11,074	963	98*	153,607	13,364	134,952	11,741	112,619	9,798	95,072	8,271
49	23,206	2,019	17,920	1,559	13,785	1,199	11,673	1,016	99**	156,860	13,647	137,911	11,998	115,104	10,014	97,107	8,448

* These rates apply only to renewing policies. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Non Smoker (Female) - Asia 非吸煙人士 (女性) 保費-亞洲

Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	25,296	2,201	21,010	1,828	18,984	1,652	14,090	1,226	50	32,824	2,856	24,993	2,174	19,563	1,702	17,787	1,547
1	24,258	2,110	20,292	1,765	17,946	1,561	13,484	1,173	51	34,440	2,996	26,432	2,300	20,733	1,804	18,834	1,639
2	23,262	2,024	19,600	1,705	16,956	1,475	12,912	1,123	52	35,919	3,125	27,783	2,417	21,860	1,902	19,882	1,730
3	22,304	1,940	18,932	1,647	16,018	1,394	12,362	1,075	53	37,435	3,257	29,183	2,539	23,030	2,004	20,978	1,825
4	21,388	1,861	18,282	1,591	15,128	1,316	11,834	1,030	54	39,012	3,394	30,650	2,667	24,263	2,111	22,131	1,925
5	20,506	1,784	17,594	1,531	14,284	1,243	11,326	985	55	40,620	3,534	32,188	2,800	25,559	2,224	23,347	2,031
6	19,532	1,699	16,960	1,476	13,444	1,170	10,806	940	56	42,322	3,682	33,801	2,941	26,920	2,342	24,391	2,122
7	18,668	1,624	16,348	1,422	12,690	1,104	10,348	900	57	44,091	3,836	35,491	3,088	28,353	2,467	25,480	2,217
8	17,876	1,555	15,782	1,373	11,994	1,043	9,916	863	58	45,975	4,000	37,297	3,245	29,890	2,600	26,632	2,317
9	17,116	1,489	15,236	1,326	11,338	986	9,504	827	59	47,932	4,170	39,191	3,410	31,502	2,741	27,831	2,421
10	16,390	1,426	14,680	1,277	10,698	931	9,086	790	60	49,963	4,347	41,175	3,582	33,198	2,888	29,075	2,530
11	16,568	1,441	14,862	1,293	10,914	950	9,296	809	61	52,703	4,585	43,353	3,772	35,161	3,059	30,810	2,680
12	16,750	1,457	15,050	1,309	11,146	970	9,506	827	62	55,586	4,836	46,110	4,012	37,181	3,235	32,646	2,840
13	16,944	1,474	15,250	1,327	11,382	990	9,724	846	63	58,707	5,108	48,607	4,229	39,372	3,425	34,626	3,012
14	17,142	1,491	15,450	1,344	11,624	1,011	9,946	865	64	61,990	5,393	51,229	4,457	41,681	3,626	36,720	3,195
15	17,342	1,509	15,656	1,362	11,868	1,033	10,174	885	65	65,443	5,694	53,982	4,696	44,118	3,838	38,933	3,387
16	17,546	1,527	15,864	1,380	12,118	1,054	10,402	905	66	69,087	6,011	56,872	4,948	46,710	4,064	41,274	3,591
17	17,750	1,544	16,080	1,399	12,376	1,077	10,642	926	67	72,956	6,347	59,941	5,215	49,449	4,302	43,763	3,807
18	8,981	781	8,150	709	6,319	550	5,443	474	68	77,076	6,706	63,202	5,499	52,367	4,556	46,421	4,039
19	9,089	791	8,259	719	6,453	561	5,568	484	69	81,409	7,083	67,303	5,855	55,443	4,824	49,230	4,283
20	9,199	800	8,370	728	6,590	573	5,695	495	70	85,963	7,479	71,646	6,233	58,685	5,106	52,200	4,541
21	9,577	833	8,495	739	6,740	586	5,761	501	71*	90,474	7,871	75,698	6,586	62,109	5,403	55,002	4,785
22	9,972	868	8,659	753	6,890	599	5,822	507	72*	94,882	8,255	79,726	6,936	65,513	5,700	57,804	5,029
23	10,384	903	8,828	768	7,044	613	5,885	512	73*	99,728	8,676	84,113	7,318	69,202	6,021	60,805	5,290
24	10,814	941	9,000	783	7,200	626	5,948	517	74*	104,568	9,097	88,493	7,699	72,883	6,341	63,806	5,551
25	11,263	980	9,273	807	7,359	640	6,010	523	75*	109,399	9,518	92,867	8,079	76,560	6,661	66,809	5,812
26	11,727	1,020	9,557	831	7,523	655	6,074	528	76*	114,222	9,937	97,233	8,459	80,232	6,980	69,813	6,074
27	12,212	1,062	9,848	857	7,690	669	6,263	545	77*	119,039	10,356	101,594	8,839	83,897	7,299	72,820	6,335
28	12,720	1,107	10,152	883	7,862	684	6,454	561	78*	123,449	10,740	105,750	9,200	87,400	7,604	75,641	6,581
29	13,248	1,153	10,579	920	8,039	699	6,648	578	79*	127,896	11,127	109,912	9,562	90,906	7,909	78,462	6,826
30	13,937	1,213	11,022	959	8,221	715	6,784	590	80*	132,460	11,524	114,079	9,925	94,418	8,214	81,282	7,072
31	14,715	1,280	11,415	993	8,574	746	7,217	628	81*	137,027	11,921	118,253	10,288	97,933	8,520	84,103	7,317
32	15,385	1,338	11,819	1,028	8,942	778	7,678	668	82*	141,603	12,319	122,431	10,651	101,452	8,826	86,924	7,562
33	16,089	1,400	12,240	1,065	9,326	811	8,090	704	83*	146,186	12,718	126,615	11,016	104,976	9,133	89,746	7,808
34	16,824	1,464	12,670	1,102	9,721	846	8,524	742	84*	150,776	13,118	130,765	11,377	108,472	9,437	92,566	8,053
35	17,593	1,531	12,979	1,129	10,135	882	9,066	789	85*	155,373	13,517	134,872	11,734	111,938	9,739	95,387	8,299
36	18,351	1,597	13,519	1,176	10,507	914	9,352	814	86*	159,772	13,900	138,810	12,076	115,263	10,028	98,118	8,536
37	19,139	1,665	14,079	1,225	10,891	948	9,648	839	87*	164,179	14,284	142,747	12,419	118,589	10,317	100,848	8,774
38	19,964	1,737	14,666	1,276	11,290	982	9,955	866	88*	168,590	14,667	146,685	12,762	121,914	10,607	103,577	9,011
39	20,824	1,812	15,279	1,329	11,704	1,018	10,271	894	89*	173,008	15,052	150,622	13,104	125,238	10,896	106,308	9,249
40	21,720	1,890	15,916	1,385	12,135	1,056	10,599	922	90*	177,370	15,431	154,559	13,447	128,563	11,185	109,037	9,486
41	22,630	1,969	16,615	1,446	12,705	1,105	11,148	970	91*	181,673	15,806	158,494	13,789	131,887	11,474	111,767	9,724
42	23,581	2,052	17,350	1,509	13,303	1,157	11,731	1,021	92*	185,975	16,180	162,431	14,131	135,212	11,763	114,496	9,961
43	24,329	2,117	18,115	1,576	13,929	1,212	12,342	1,074	93*	190,276	16,554	166,367	14,474	138,537	12,053	117,225	10,199
44	25,349	2,205	18,913	1,645	14,585	1,269	12,985	1,130	94*	194,578	16,928	170,302	14,816	141,860	12,342	119,954	10,436
45	26,413	2,298	19,747	1,718	15,271	1,329	13,661	1,189	95*	198,880	17,303	174,238	15,159	145,184	12,631	122,684	10,674
46	27,641	2,405	20,701	1,801	16,046	1,396	14,402	1,253	96*	203,181	17,677	178,173	15,501	148,508	12,920	125,412	10,911
47	28,928	2,517	21,700	1,888	16,863	1,467	15,182	1,321	97*	207,482	18,051	182,108	15,843	151,832	13,209	128,142	11,148
48	30,273	2,634	22,746	1,979	17,719	1,542	16,005	1,392	98*	211,783	18,425	186,043	16,186	155,156	13,499	130,871	11,386
49	31,680	2,756	23,844	2,074	18,618	1,620	16,873	1,468	99*	216,269	18,815	190,121	16,541	158,581	13,797	133,672	11,629

* These rates apply only to renewing policies. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Non Smoker (Female) - Worldwide excluding the US 非吸煙人士 (女性) 保費-環球不包括美國
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	35,426	3,082	29,420	2,560	26,570	2,312	19,732	1,717	50	48,065	4,182	36,607	3,185	28,652	2,493	26,047	2,266
1	33,978	2,956	28,418	2,472	25,126	2,186	18,886	1,643	51	50,610	4,403	38,842	3,379	30,465	2,650	27,677	2,408
2	32,580	2,834	27,452	2,388	23,752	2,066	18,086	1,573	52	52,963	4,608	40,974	3,565	32,230	2,804	29,314	2,550
3	31,238	2,718	26,510	2,306	22,438	1,952	17,312	1,506	53	55,388	4,819	43,183	3,757	34,080	2,965	31,039	2,700
4	29,952	2,606	25,606	2,228	21,192	1,844	16,572	1,442	54	57,923	5,039	45,507	3,959	36,030	3,135	32,854	2,858
5	28,720	2,499	24,636	2,143	20,010	1,741	15,860	1,380	55	60,513	5,265	47,961	4,173	38,085	3,313	34,782	3,026
6	27,554	2,380	23,748	2,066	18,834	1,639	15,134	1,317	56	63,271	5,505	50,531	4,396	40,245	3,501	36,468	3,173
7	26,442	2,274	22,892	1,992	17,780	1,547	14,488	1,260	57	66,150	5,755	53,250	4,633	42,536	3,701	38,224	3,325
8	25,034	2,178	22,098	1,923	16,802	1,462	13,886	1,208	58	69,213	6,022	56,156	4,886	45,000	3,915	40,093	3,488
9	23,970	2,085	21,332	1,856	15,882	1,382	13,306	1,158	59	72,407	6,299	59,207	5,151	47,599	4,141	42,040	3,657
10	22,958	1,997	20,556	1,788	14,988	1,304	12,728	1,107	60	75,734	6,589	62,413	5,430	50,333	4,379	44,073	3,834
11	23,206	2,019	20,812	1,811	15,294	1,331	13,018	1,133	61	80,165	6,974	65,945	5,737	53,486	4,653	46,866	4,077
12	23,456	2,041	21,078	1,834	15,614	1,358	13,312	1,158	62	84,847	7,382	70,388	6,124	56,751	4,937	49,828	4,335
13	23,730	2,065	21,352	1,858	15,942	1,387	13,614	1,184	63	89,918	7,823	74,454	6,477	60,312	5,247	53,032	4,614
14	24,008	2,089	21,636	1,882	16,280	1,416	13,928	1,212	64	95,277	8,289	78,740	6,850	64,072	5,574	56,436	4,910
15	24,284	2,113	21,922	1,907	16,626	1,446	14,246	1,239	65	100,924	8,780	83,265	7,244	68,054	5,921	60,044	5,224
16	24,568	2,137	22,216	1,933	16,962	1,476	14,566	1,267	66	106,918	9,302	88,030	7,659	72,297	6,290	63,870	5,557
17	24,854	2,162	22,516	1,959	17,330	1,508	14,900	1,296	67	113,297	9,857	93,092	8,099	76,797	6,681	67,962	5,913
18	12,574	1,094	11,419	993	8,851	770	7,621	663	68	120,108	10,449	98,500	8,570	81,608	7,100	72,337	6,293
19	12,724	1,107	11,566	1,006	9,036	786	7,796	678	69	127,297	11,075	105,251	9,157	86,718	7,544	76,981	6,697
20	12,883	1,121	11,721	1,020	9,230	803	7,975	694	70	134,896	11,736	112,441	9,782	92,095	8,012	81,911	7,126
21	13,420	1,168	11,903	1,036	9,439	821	8,069	702	71*	142,452	12,393	119,203	10,371	97,816	8,510	86,603	7,534
22	13,977	1,216	12,143	1,056	9,658	840	8,159	710	72*	149,911	13,042	125,981	10,960	103,531	9,007	91,333	7,946
23	14,564	1,267	12,382	1,077	9,884	860	8,253	718	73*	158,116	13,756	133,380	11,604	109,731	9,547	96,401	8,387
24	15,175	1,320	12,633	1,099	10,100	879	8,347	726	74*	166,358	14,473	140,799	12,250	115,968	10,089	101,509	8,831
25	15,808	1,375	13,016	1,132	10,333	899	8,439	734	75*	174,652	15,195	148,277	12,900	122,243	10,635	106,655	9,279
26	16,472	1,433	13,421	1,168	10,567	919	8,531	742	76*	182,978	15,919	155,791	13,554	128,554	11,184	111,837	9,730
27	17,163	1,493	13,843	1,204	10,805	940	8,603	766	77*	191,358	16,648	163,335	14,210	134,891	11,736	117,060	10,184
28	17,886	1,556	14,276	1,242	11,055	962	8,678	790	78*	199,135	17,325	170,605	14,843	141,005	12,267	122,015	10,615
29	18,636	1,621	14,882	1,295	11,307	984	8,754	814	79*	207,014	18,010	177,931	15,480	147,170	12,804	127,000	11,049
30	19,620	1,707	15,510	1,349	11,574	1,007	8,831	831	80*	215,142	18,717	185,323	16,123	153,376	13,344	132,026	11,486
31	20,716	1,802	16,076	1,399	12,074	1,050	9,016	884	81*	223,336	19,430	192,766	16,771	159,644	13,889	137,079	11,926
32	21,673	1,886	16,655	1,449	12,597	1,096	9,207	941	82*	231,600	20,149	200,264	17,423	165,960	14,439	142,169	12,369
33	22,678	1,973	17,254	1,501	13,146	1,144	9,403	992	83*	239,914	20,873	207,826	18,081	172,306	14,991	147,283	12,814
34	23,727	2,064	17,872	1,555	13,708	1,193	9,609	1,046	84*	248,313	21,603	215,379	18,738	178,676	15,545	152,445	13,263
35	24,822	2,160	18,518	1,594	14,296	1,244	9,822	1,113	85*	256,763	22,338	222,920	19,394	185,022	16,097	157,634	13,714
36	25,907	2,254	19,085	1,660	14,831	1,290	10,043	1,149	86*	264,950	23,051	230,221	20,029	191,179	16,633	162,705	14,155
37	27,035	2,352	19,886	1,730	15,382	1,338	10,272	1,186	87*	273,198	23,768	237,576	20,669	197,372	17,171	167,811	14,600
38	28,214	2,455	20,723	1,803	15,953	1,388	10,508	1,224	88*	281,508	24,491	244,970	21,312	203,604	17,714	172,954	15,047
39	29,441	2,561	21,605	1,880	16,544	1,439	10,753	1,264	89*	289,882	25,220	252,420	21,961	209,894	18,261	178,123	15,497
40	30,722	2,673	22,514	1,959	17,165	1,493	10,992	1,304	90*	298,215	25,945	259,907	22,612	216,199	18,809	183,328	15,950
41	32,125	2,795	23,587	2,052	18,035	1,569	11,226	1,377	91*	306,512	26,667	267,454	23,268	222,562	19,363	188,568	16,405
42	33,587	2,922	24,716	2,150	18,950	1,649	11,454	1,454	92*	314,855	27,392	275,042	23,929	228,971	19,920	193,844	16,864
43	34,776	3,026	25,894	2,253	19,915	1,733	11,674	1,535	93*	323,254	28,123	282,677	24,593	235,412	20,481	199,155	17,326
44	36,357	3,163	27,129	2,360	20,925	1,820	11,887	1,621	94*	331,707	28,859	290,374	25,263	241,885	21,044	204,493	17,791
45	38,014	3,307	28,428	2,473	21,980	1,912	12,083	1,711	95*	340,218	29,599	298,120	25,936	248,416	21,612	209,874	18,259
46	39,921	3,473	29,895	2,601	23,177	2,016	12,266	1,810	96*	348,787	30,344	305,912	26,614	254,991	22,184	215,289	18,730
47	41,928	3,648	31,452	2,736	24,435	2,126	12,437	1,914	97*	357,410	31,095	313,758	27,297	261,610	22,760	220,740	19,204
48	44,022	3,830	33,084	2,878	25,771	2,242	12,596	2,025	98*	366,089	31,850	321,652	27,984	268,272	23,340	226,221	19,681
49	46,229	4,022	34,797	3,027	27,171	2,364	12,744	2,142	99+*	375,141	32,637	329,848	28,697	275,150	23,938	231,871	20,173

* These rates apply only to renewing policies. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Non Smoker (Female) - Worldwide 非吸煙人士 (女性) 保費-環球 Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	65,956	5,738	54,754	4,764	49,466	4,304	36,736	3,196	50	85,714	7,457	65,275	5,679	51,092	4,445	46,450	4,041
1	63,258	5,503	52,906	4,603	46,768	4,069	35,164	3,059	51	89,988	7,829	69,060	6,008	54,170	4,713	49,209	4,281
2	60,652	5,277	51,090	4,445	44,208	3,846	33,670	2,929	52	93,897	8,169	72,638	6,320	57,148	4,972	51,971	4,521
3	58,166	5,060	49,342	4,293	41,758	3,633	32,232	2,804	53	97,898	8,517	76,325	6,640	60,238	5,241	54,862	4,773
4	55,764	4,851	47,650	4,146	39,442	3,431	30,860	2,685	54	102,078	8,881	80,204	6,978	63,496	5,524	57,902	5,037
5	53,474	4,652	45,856	3,989	37,238	3,240	29,524	2,569	55	106,334	9,251	84,268	7,331	66,924	5,822	61,120	5,317
6	50,932	4,431	44,204	3,846	35,052	3,050	28,180	2,452	56	110,849	9,644	88,530	7,702	70,513	6,135	63,891	5,559
7	48,678	4,235	42,604	3,707	33,086	2,878	26,980	2,347	57	115,542	10,052	93,013	8,092	74,315	6,465	66,767	5,809
8	46,612	4,055	41,130	3,578	31,274	2,721	25,854	2,249	58	120,540	10,487	97,804	8,509	78,374	6,819	69,822	6,075
9	44,632	3,883	39,702	3,454	29,556	2,571	24,772	2,155	59	125,727	10,938	102,810	8,944	82,657	7,191	73,004	6,351
10	42,742	3,719	38,260	3,329	27,894	2,427	23,696	2,062	60	131,124	11,408	108,060	9,401	87,158	7,583	76,309	6,639
11	43,204	3,759	38,736	3,370	28,460	2,476	24,234	2,108	61	138,380	12,039	113,841	9,904	92,341	8,034	80,902	7,038
12	43,674	3,800	39,228	3,413	29,056	2,528	24,788	2,157	62	146,027	12,704	121,154	10,540	97,697	8,500	85,760	7,461
13	44,178	3,843	39,742	3,458	29,674	2,582	25,350	2,205	63	154,301	13,424	127,770	11,116	103,511	9,005	91,003	7,917
14	44,694	3,888	40,270	3,503	30,302	2,636	25,930	2,256	64	163,006	14,182	134,724	11,721	109,642	9,539	96,559	8,401
15	45,214	3,934	40,808	3,550	30,940	2,692	26,520	2,307	65	172,166	14,978	142,045	12,358	116,112	10,102	102,424	8,911
16	45,738	3,979	41,360	3,598	31,574	2,747	27,116	2,359	66	181,849	15,821	149,719	13,026	122,984	10,700	108,638	9,452
17	46,270	4,025	41,908	3,646	32,252	2,806	27,742	2,414	67	192,132	16,715	157,873	13,735	130,258	11,332	115,253	10,027
18	23,408	2,036	21,249	1,849	16,480	1,434	14,191	1,235	68	203,085	17,668	166,556	14,490	138,016	12,007	122,311	10,641
19	23,693	2,061	21,534	1,873	16,819	1,463	14,514	1,263	69	214,598	18,670	177,447	15,438	146,214	12,721	129,774	11,290
20	23,985	2,087	21,816	1,898	17,181	1,495	14,847	1,292	70	226,731	19,726	189,006	16,444	154,837	13,471	137,676	11,978
21	24,965	2,172	22,140	1,926	17,562	1,528	15,015	1,306	71*	238,728	20,769	199,777	17,381	163,962	14,265	145,133	12,627
22	25,986	2,261	22,570	1,964	17,954	1,562	15,170	1,320	72*	250,487	21,792	210,519	18,315	173,031	15,054	152,607	13,277
23	27,064	2,355	22,997	2,001	18,356	1,597	15,335	1,334	73*	263,414	22,917	222,218	19,333	182,854	15,908	160,598	13,972
24	28,177	2,451	23,451	2,040	18,756	1,632	15,497	1,348	74*	276,328	24,041	233,887	20,348	192,673	16,763	168,611	14,669
25	29,336	2,552	24,149	2,101	19,169	1,668	15,659	1,362	75*	289,247	25,164	245,584	21,366	202,504	17,618	176,635	15,367
26	30,548	2,658	24,886	2,165	19,591	1,704	15,819	1,376	76*	302,143	26,286	257,257	22,381	212,329	18,473	184,669	16,066
27	31,805	2,767	25,645	2,231	20,024	1,742	16,311	1,419	77*	315,044	27,409	268,931	23,397	222,131	19,325	192,721	16,767
28	33,122	2,882	26,427	2,299	20,469	1,781	16,808	1,462	78*	326,876	28,438	280,068	24,366	231,520	20,142	200,288	17,425
29	34,489	3,001	27,538	2,396	20,921	1,820	17,308	1,506	79*	338,807	29,476	291,236	25,338	240,933	20,961	207,852	18,083
30	36,277	3,156	28,685	2,496	21,399	1,862	17,658	1,536	80*	351,075	30,544	302,435	26,312	250,357	21,781	215,438	18,743
31	38,291	3,331	29,708	2,585	22,313	1,941	18,780	1,634	81*	363,364	31,613	313,655	27,288	259,822	22,605	223,021	19,403
32	40,024	3,482	30,754	2,676	23,259	2,024	19,977	1,738	82*	375,695	32,685	324,895	28,266	269,298	23,429	230,621	20,064
33	41,854	3,641	31,842	2,770	24,258	2,110	21,044	1,831	83*	388,038	33,759	336,174	29,247	278,776	24,254	238,216	20,725
34	43,761	3,807	32,952	2,867	25,285	2,200	22,167	1,929	84*	400,428	34,837	347,369	30,221	288,229	25,076	245,833	21,387
35	45,751	3,980	33,756	2,937	26,350	2,292	23,575	2,051	85*	412,833	35,916	358,461	31,186	297,585	25,890	253,452	22,050
36	47,718	4,151	35,141	3,057	27,314	2,376	24,319	2,116	86*	424,737	36,952	369,111	32,113	306,581	26,673	260,828	22,692
37	49,761	4,329	36,598	3,184	28,312	2,463	25,084	2,182	87*	436,662	37,990	379,768	33,040	315,578	27,455	268,221	23,335
38	51,901	4,515	38,116	3,316	29,344	2,553	25,878	2,251	88*	448,615	39,030	390,440	33,968	324,588	28,239	275,620	23,979
39	54,118	4,708	39,714	3,455	30,410	2,646	26,692	2,322	89*	460,589	40,071	401,127	34,898	333,617	29,025	283,019	24,623
40	56,439	4,910	41,357	3,598	31,531	2,743	27,540	2,396	90*	472,441	41,102	411,803	35,827	342,639	29,810	290,432	25,268
41	58,837	5,119	43,198	3,758	33,033	2,874	28,984	2,522	91*	484,141	42,120	422,509	36,758	351,679	30,596	297,848	25,913
42	61,336	5,336	45,133	3,927	34,606	3,011	30,513	2,655	92*	495,851	43,139	433,220	37,690	360,739	31,384	305,277	26,559
43	63,316	5,508	47,142	4,101	36,257	3,154	32,121	2,795	93*	507,579	44,159	443,926	38,622	369,795	32,172	312,716	27,206
44	66,003	5,742	49,240	4,284	37,982	3,304	33,814	2,942	94*	519,312	45,180	454,674	39,557	378,841	32,959	320,147	27,853
45	68,803	5,986	51,451	4,476	39,784	3,461	35,586	3,096	95*	531,053	46,202	465,415	40,491	387,919	33,749	327,594	28,501
46	72,043	6,268	53,942	4,693	41,819	3,638	37,530	3,265	96*	542,809	47,224	476,164	41,426	397,004	34,539	335,049	29,149
47	75,440	6,563	56,583	4,923	43,969	3,825	39,590	3,444	97*	554,574	48,248	486,925	42,362	406,102	35,331	342,508	29,798
48	78,975	6,871	59,347	5,163	46,231	4,022	41,755	3,633	98*	566,349	49,272	497,696	43,300	415,210	36,123	349,971	30,447
49	82,691	7,194	62,239	5,415	48,602	4,228	44,041	3,832	99+*	578,626	50,340	508,864	44,271	424,593	36,940	357,646	31,115

* These rates apply only to renewing policies. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監督局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Smoker (Female) - Asia 吸煙人士 (女性) 保費-亞洲 Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	-	-	-	-	-	-	-	50	29140	2,535	22,428	1,951	17,552	1,527	14,768	1,285	
1	-	-	-	-	-	-	-	51	30,575	2,660	23,720	2,064	18,601	1,618	15,637	1,360	
2	-	-	-	-	-	-	-	52	31,888	2,774	24,932	2,169	19,611	1,706	16,506	1,436	
3	-	-	-	-	-	-	-	53	33,235	2,891	26,188	2,278	20,662	1,798	17,417	1,515	
4	-	-	-	-	-	-	-	54	34,634	3,013	27,505	2,393	21,767	1,894	18,374	1,599	
5	-	-	-	-	-	-	-	55	36,414	3,168	28,885	2,513	22,929	1,995	19,384	1,686	
6	-	-	-	-	-	-	-	56	37,940	3,301	30,332	2,639	24,151	2,101	20,447	1,779	
7	-	-	-	-	-	-	-	57	39,527	3,439	31,849	2,771	25,436	2,213	21,566	1,876	
8	-	-	-	-	-	-	-	58	41,216	3,586	33,471	2,912	26,814	2,333	22,762	1,980	
9	-	-	-	-	-	-	-	59	42,970	3,738	35,170	3,060	28,263	2,459	24,021	2,090	
10	-	-	-	-	-	-	-	60	44,790	3,897	36,950	3,215	29,784	2,591	25,348	2,205	
11	-	-	-	-	-	-	-	61	47,248	4,111	38,904	3,385	30,625	2,664	26,859	2,337	
12	-	-	-	-	-	-	-	62	49,832	4,335	40,957	3,563	32,385	2,817	28,459	2,476	
13	-	-	-	-	-	-	-	63	52,630	4,579	43,175	3,756	34,293	2,983	30,185	2,626	
14	-	-	-	-	-	-	-	64	55,574	4,835	45,504	3,959	36,306	3,159	32,011	2,785	
15	-	-	-	-	-	-	-	65	58,669	5,104	47,949	4,172	38,427	3,343	33,942	2,953	
16	-	-	-	-	-	-	-	66	61,935	5,388	50,516	4,395	40,685	3,540	35,981	3,130	
17	-	-	-	-	-	-	-	67	65,404	5,690	53,241	4,632	43,072	3,747	38,152	3,319	
18	7,929	690	7,428	646	5,505	479	4,746	413	69,098	6,012	56,139	4,884	45,613	3,968	40,468	3,521	
19	8,008	697	7,529	655	5,621	489	4,853	422	72,981	6,349	59,177	5,148	48,291	4,201	42,918	3,734	
20	8,247	717	7,629	664	5,741	499	4,965	432	77,065	6,705	62,366	5,426	51,116	4,447	45,506	3,959	
21	8,585	747	7,867	684	5,871	511	5,022	437	78,745	6,851	65,893	5,733	54,097	4,706	47,948	4,171	
22	8,939	778	8,105	705	6,001	522	5,075	442	82,581	7,185	69,400	6,038	57,064	4,965	50,393	4,384	
23	9,310	810	8,352	727	6,136	534	5,131	446	86,800	7,552	73,218	6,370	60,275	5,244	53,007	4,612	
24	9,695	843	8,608	749	6,272	546	5,185	451	91,012	7,918	77,030	6,702	63,483	5,523	55,623	4,839	
25	10,097	878	8,871	772	6,411	558	5,239	456	95,217	8,284	80,837	7,033	66,686	5,802	58,240	5,067	
26	10,515	915	9,141	795	6,552	570	5,297	461	99,416	8,649	84,638	7,364	69,883	6,080	60,859	5,295	
27	10,949	953	9,421	820	6,699	583	5,353	466	103,607	9,014	88,434	7,694	73,075	6,358	63,480	5,523	
28	11,403	992	9,711	845	6,849	596	5,411	471	107,447	9,348	92,050	8,008	76,126	6,623	65,939	5,737	
29	11,877	1,033	10,010	871	7,003	609	5,469	476	111,316	9,684	95,673	8,324	79,181	6,889	68,399	5,951	
30	12,370	1,076	10,317	898	7,162	623	5,527	481	115,288	10,030	99,301	8,639	82,238	7,155	70,858	6,165	
31	12,933	1,125	10,571	920	7,468	650	5,880	512	119,265	10,376	102,933	8,955	85,301	7,421	73,317	6,379	
32	13,523	1,177	10,830	942	7,788	678	6,255	544	123,246	10,722	106,571	9,272	88,366	7,688	75,776	6,593	
33	14,141	1,230	11,097	965	8,124	707	6,654	579	127,235	11,069	110,214	9,589	91,434	7,955	78,235	6,806	
34	14,787	1,286	11,369	989	8,638	752	7,077	616	131,229	11,417	113,826	9,903	94,480	8,220	80,694	7,020	
35	15,463	1,345	11,764	1,023	9,094	791	7,526	655	135,231	11,765	117,401	10,214	97,499	8,482	83,153	7,234	
36	15,973	1,390	12,253	1,066	9,426	820	7,765	676	139,061	12,098	120,828	10,512	100,395	8,734	85,534	7,441	
37	16,658	1,449	12,762	1,110	9,770	850	8,010	697	142,895	12,432	124,256	10,810	103,292	8,986	87,914	7,649	
38	17,377	1,512	13,293	1,156	10,129	881	8,264	719	146,734	12,766	127,684	11,109	106,188	9,238	90,293	7,855	
39	18,124	1,577	13,848	1,205	10,500	914	8,528	742	150,579	13,100	131,111	11,407	109,084	9,490	92,673	8,063	
40	18,904	1,645	14,425	1,255	10,781	938	8,800	766	154,376	13,431	134,537	11,705	111,979	9,742	95,053	8,270	
41	19,698	1,714	15,059	1,310	11,288	982	9,256	805	158,121	13,757	137,963	12,003	114,876	9,994	97,433	8,477	
42	20,525	1,786	15,725	1,368	11,819	1,028	9,739	847	161,864	14,082	141,390	12,301	117,771	10,246	99,812	8,684	
43	21,385	1,860	16,419	1,428	12,376	1,077	10,248	892	165,610	14,408	144,816	12,599	120,667	10,498	102,191	8,891	
44	22,282	1,939	17,143	1,491	12,958	1,127	10,780	938	169,354	14,734	148,242	12,897	123,562	10,750	104,571	9,098	
45	23,216	2,020	17,809	1,549	13,567	1,180	11,342	987	173,098	15,060	151,666	13,195	126,458	11,002	106,950	9,305	
46	24,297	2,114	18,670	1,624	14,257	1,240	11,958	1,040	176,842	15,385	155,092	13,493	129,352	11,254	109,328	9,512	
47	25,427	2,212	19,570	1,703	14,982	1,303	12,605	1,097	180,586	15,711	158,519	13,791	132,248	11,506	111,707	9,719	
48	26,610	2,315	20,515	1,785	15,742	1,370	13,289	1,156	184,328	16,037	161,943	14,089	135,143	11,757	114,086	9,925	
49	27,847	2,423	21,504	1,871	16,541	1,439	14,009	1,219	188,232	16,376	165,493	14,398	138,125	12,017	116,529	10,138	

* These rates apply only to renewing policies. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Smoker (Female) - Asia 吸煙人士 (女性) 保費-亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	50	39,388	3,427	29,991	2,609	23,476	2,042	21,345	1,857	
1	-	-	-	-	-	-	-	51	41,329	3,596	31,719	2,760	24,879	2,164	22,600	1,966	
2	-	-	-	-	-	-	-	52	43,101	3,750	33,340	2,901	26,231	2,282	23,859	2,076	
3	-	-	-	-	-	-	-	53	44,923	3,908	35,020	3,047	27,637	2,404	25,172	2,190	
4	-	-	-	-	-	-	-	54	46,814	4,073	36,779	3,200	29,115	2,533	26,557	2,310	
5	-	-	-	-	-	-	-	55	48,744	4,241	38,625	3,360	30,669	2,668	28,016	2,437	
6	-	-	-	-	-	-	-	56	50,786	4,418	40,560	3,529	32,305	2,811	29,271	2,547	
7	-	-	-	-	-	-	-	57	52,909	4,603	42,588	3,705	34,022	2,960	30,576	2,660	
8	-	-	-	-	-	-	-	58	55,170	4,800	44,757	3,894	35,865	3,120	31,959	2,780	
9	-	-	-	-	-	-	-	59	57,517	5,004	47,029	4,092	37,803	3,289	33,396	2,905	
10	-	-	-	-	-	-	-	60	59,955	5,216	49,409	4,299	39,838	3,466	34,891	3,036	
11	-	-	-	-	-	-	-	61	63,244	5,502	52,022	4,526	42,192	3,671	36,972	3,217	
12	-	-	-	-	-	-	-	62	66,704	5,803	55,332	4,814	44,617	3,882	39,175	3,408	
13	-	-	-	-	-	-	-	63	70,450	6,129	58,329	5,075	47,247	4,110	41,552	3,615	
14	-	-	-	-	-	-	-	64	74,389	6,472	61,475	5,348	50,018	4,352	44,064	3,834	
15	-	-	-	-	-	-	-	65	78,531	6,832	64,778	5,636	52,942	4,606	46,719	4,065	
16	-	-	-	-	-	-	-	66	82,904	7,213	68,246	5,937	56,052	4,877	49,529	4,309	
17	-	-	-	-	-	-	-	67	87,546	7,617	71,929	6,258	59,340	5,163	52,516	4,569	
18	10,778	938	9,780	851	7,584	660	6,531	568	68	92,493	8,047	75,842	6,598	62,840	5,467	55,706	4,846
19	10,907	949	9,911	862	7,744	674	6,681	581	69	97,690	8,499	80,764	7,026	66,531	5,788	59,076	5,140
20	11,039	960	10,045	874	7,907	688	6,834	595	70	103,157	8,975	85,976	7,480	70,423	6,127	62,639	5,450
21	11,493	1,000	10,194	887	8,089	704	6,911	601	71*	108,568	9,445	90,837	7,903	74,530	6,484	66,001	5,742
22	11,965	1,041	10,392	904	8,268	719	6,986	608	72*	113,858	9,906	95,672	8,323	78,617	6,840	69,365	6,035
23	12,461	1,084	10,593	922	8,452	735	7,062	614	73*	119,673	10,412	100,936	8,781	83,042	7,225	72,964	6,348
24	12,978	1,129	10,798	939	8,640	752	7,137	621	74*	125,482	10,917	106,191	9,239	87,461	7,609	76,567	6,661
25	13,515	1,176	11,128	968	8,832	768	7,212	627	75*	131,279	11,421	111,439	9,695	91,872	7,993	80,170	6,975
26	14,073	1,224	11,468	998	9,028	785	7,289	634	76*	137,067	11,925	116,680	10,151	96,277	8,376	83,776	7,289
27	14,655	1,275	11,819	1,028	9,228	803	7,365	641	77*	142,846	12,428	121,913	10,606	100,677	8,759	87,383	7,602
28	15,264	1,328	12,182	1,060	9,434	821	7,441	648	78*	148,140	12,888	126,901	11,040	104,879	9,124	90,769	7,897
29	15,897	1,383	12,694	1,104	9,648	839	7,517	654	79*	153,476	13,352	131,895	11,475	109,087	9,491	94,154	8,191
30	16,723	1,455	13,227	1,151	9,866	858	7,593	661	80*	158,951	13,829	136,895	11,910	113,300	9,857	97,539	8,486
31	17,658	1,536	13,699	1,192	10,289	895	7,669	668	81*	164,433	14,306	141,903	12,346	117,519	10,224	100,925	8,780
32	18,462	1,606	14,183	1,234	10,729	933	7,745	675	82*	169,924	14,783	146,917	12,782	121,742	10,592	104,309	9,075
33	19,307	1,680	14,686	1,278	11,191	974	7,821	682	83*	175,424	15,262	151,940	13,219	125,971	10,959	107,694	9,369
34	20,190	1,757	15,204	1,323	11,665	1,015	7,897	689	84*	180,930	15,741	156,917	13,652	130,167	11,325	111,080	9,664
35	21,112	1,837	15,744	1,355	12,162	1,058	7,973	696	85*	186,447	16,221	161,846	14,081	134,325	11,686	114,464	9,958
36	22,021	1,916	16,222	1,411	12,607	1,097	8,049	703	86*	191,727	16,680	166,571	14,492	138,315	12,033	117,741	10,243
37	22,967	1,998	16,895	1,470	13,068	1,137	8,125	710	87*	197,014	17,140	171,296	14,903	142,306	12,381	121,017	10,528
38	23,957	2,084	17,599	1,531	13,548	1,179	8,201	717	88*	202,308	17,601	176,022	15,314	146,295	12,728	124,294	10,814
39	24,989	2,174	18,334	1,595	14,045	1,222	8,277	724	89*	207,608	18,062	180,746	15,725	150,285	13,075	127,570	11,099
40	26,064	2,268	19,099	1,662	14,562	1,267	8,353	731	90*	212,844	18,517	185,470	16,136	154,277	13,422	130,844	11,383
41	27,157	2,363	19,937	1,735	15,104	1,316	8,429	738	91*	218,007	18,967	190,193	16,547	158,265	13,769	134,120	11,668
42	28,296	2,462	20,819	1,811	15,663	1,369	8,505	745	92*	223,169	19,416	194,916	16,958	162,254	14,116	137,396	11,953
43	29,494	2,540	21,739	1,891	16,241	1,424	8,581	752	93*	228,331	19,865	199,640	17,369	166,244	14,463	140,671	12,238
44	30,419	2,646	22,697	1,975	16,839	1,482	8,657	759	94*	233,495	20,314	204,363	17,780	170,232	14,810	143,945	12,523
45	31,695	2,757	23,697	2,062	17,463	1,544	8,733	766	95*	238,656	20,763	209,085	18,190	174,221	15,157	147,221	12,808
46	33,170	2,886	24,841	2,161	18,114	1,611	8,809	773	96*	243,817	21,212	213,807	18,601	178,210	15,504	150,495	13,093
47	34,713	3,020	26,039	2,265	18,791	1,682	8,885	780	97*	248,979	21,661	218,530	19,012	182,198	15,851	153,769	13,378
48	36,329	3,161	27,296	2,375	19,494	1,757	8,961	787	98*	254,140	22,110	223,251	19,423	186,186	16,198	157,045	13,663
49	38,017	3,307	28,612	2,489	20,224	1,836	9,037	794	99**	259,521	22,578	228,145	19,849	190,296	16,556	160,406	13,955

* These rates apply only to renewing policies. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Smoker (Female) - Worldwide excluding the US 吸煙人士 (女性) 保費-環球不包括美國
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	-	-	-	-	-	-	-	-	50	57,678	5,018	43,927	3,822	34,383	2,991	31,256	2,719
1	-	-	-	-	-	-	-	-	51	60,733	5,284	46,611	4,055	36,557	3,180	33,213	2,890
2	-	-	-	-	-	-	-	-	52	63,556	5,529	49,168	4,278	38,676	3,365	35,177	3,060
3	-	-	-	-	-	-	-	-	53	66,465	5,782	51,819	4,508	40,895	3,558	37,247	3,240
4	-	-	-	-	-	-	-	-	54	69,507	6,047	54,609	4,751	43,235	3,761	39,425	3,430
5	-	-	-	-	-	-	-	-	55	72,615	6,318	57,553	5,007	45,701	3,976	41,738	3,631
6	-	-	-	-	-	-	-	-	56	75,925	6,605	60,637	5,275	48,295	4,202	43,762	3,807
7	-	-	-	-	-	-	-	-	57	79,380	6,906	63,899	5,559	51,042	4,441	45,869	3,991
8	-	-	-	-	-	-	-	-	58	83,056	7,226	67,388	5,863	54,000	4,698	48,111	4,186
9	-	-	-	-	-	-	-	-	59	86,889	7,559	71,049	6,181	57,119	4,969	50,448	4,389
10	-	-	-	-	-	-	-	-	60	90,880	7,907	74,896	6,516	60,399	5,255	52,889	4,601
11	-	-	-	-	-	-	-	-	61	96,199	8,369	79,134	6,885	64,183	5,584	56,238	4,893
12	-	-	-	-	-	-	-	-	62	101,816	8,858	84,467	7,349	68,103	5,925	59,793	5,202
13	-	-	-	-	-	-	-	-	63	107,901	9,387	89,345	7,773	72,376	6,297	63,638	5,537
14	-	-	-	-	-	-	-	-	64	114,332	9,947	94,488	8,220	76,886	6,689	67,722	5,892
15	-	-	-	-	-	-	-	-	65	121,110	10,537	99,919	8,693	81,664	7,105	72,051	6,268
16	-	-	-	-	-	-	-	-	66	128,301	11,162	105,635	9,190	86,755	7,548	76,644	6,668
17	-	-	-	-	-	-	-	-	67	135,956	11,828	111,712	9,719	92,157	8,018	81,554	7,095
18	15,089	1,313	13,702	1,192	10,622	924	9,144	796	68	144,131	12,539	118,200	10,283	97,929	8,520	86,803	7,552
19	15,269	1,328	13,879	1,207	10,843	943	9,356	814	69	152,758	13,290	126,301	10,988	104,062	9,053	92,376	8,037
20	15,460	1,345	14,065	1,224	11,076	964	9,570	833	70	161,875	14,083	134,929	11,739	110,513	9,615	98,292	8,551
21	16,103	1,401	14,283	1,243	11,328	986	9,681	842	71*	170,940	14,872	143,045	12,445	117,379	10,212	103,923	9,041
22	16,771	1,459	14,571	1,268	11,589	1,008	9,791	852	72*	179,893	15,651	151,177	13,152	124,236	10,809	109,600	9,535
23	17,477	1,520	14,857	1,293	11,862	1,032	9,904	862	73*	189,739	16,507	160,057	13,925	131,677	11,456	115,681	10,064
24	18,210	1,584	15,160	1,319	12,121	1,055	10,016	871	74*	199,630	17,368	168,960	14,700	139,159	12,107	121,810	10,597
25	18,969	1,650	15,619	1,359	12,399	1,079	10,127	881	75*	209,582	18,234	177,932	15,480	146,692	12,762	127,986	11,135
26	19,766	1,720	16,107	1,401	12,681	1,103	10,237	891	76*	219,574	19,103	186,947	16,264	154,265	13,421	134,204	11,676
27	20,596	1,792	16,613	1,445	12,967	1,128	10,363	919	77*	229,630	19,978	196,002	17,052	161,868	14,083	140,472	12,221
28	21,462	1,867	17,132	1,490	13,265	1,154	10,492	948	78*	239,862	20,790	204,726	17,811	169,206	14,721	146,418	12,738
29	22,363	1,946	17,858	1,554	13,568	1,180	10,625	977	79*	248,417	21,612	213,517	18,576	176,604	15,365	152,398	13,259
30	23,544	2,048	18,613	1,619	13,889	1,208	10,759	997	80*	258,170	22,461	222,388	19,348	184,053	16,013	158,431	13,783
31	24,860	2,163	19,291	1,678	14,490	1,261	10,895	1,061	81*	268,003	23,316	231,319	20,125	191,571	16,667	164,495	14,311
32	26,007	2,263	19,986	1,739	15,117	1,315	10,981	1,129	82*	277,921	24,179	240,316	20,907	199,152	17,326	170,602	14,842
33	27,215	2,368	20,705	1,801	15,776	1,373	11,083	1,190	83*	287,897	25,047	249,392	21,697	206,767	17,989	176,741	15,376
34	28,472	2,477	21,446	1,866	16,450	1,431	11,194	1,255	84*	297,976	25,924	258,456	22,486	214,411	18,654	182,933	15,915
35	29,786	2,591	21,982	1,912	17,156	1,493	11,310	1,335	85*	308,114	26,806	267,503	23,273	222,027	19,316	189,160	16,457
36	31,088	2,705	22,903	1,993	17,797	1,548	11,437	1,379	86*	317,940	27,661	276,264	24,035	229,414	19,959	195,245	16,986
37	32,441	2,822	23,863	2,076	18,458	1,606	11,563	1,423	87*	327,836	28,522	285,090	24,803	236,847	20,606	201,375	17,520
38	33,856	2,945	24,867	2,163	19,143	1,665	11,688	1,469	88*	337,811	29,390	293,964	25,575	244,325	21,256	207,544	18,056
39	35,328	3,074	25,925	2,255	19,852	1,727	11,817	1,516	89*	347,857	30,264	302,904	26,353	251,871	21,913	213,746	18,596
40	36,865	3,207	27,017	2,350	20,597	1,792	11,949	1,565	90*	357,858	31,134	311,888	27,134	259,437	22,571	219,995	19,140
41	38,550	3,354	28,303	2,462	21,641	1,883	12,083	1,652	91*	367,814	32,000	320,944	27,922	267,075	23,236	226,281	19,686
42	40,304	3,506	29,659	2,580	22,740	1,978	12,219	1,744	92*	377,827	32,871	330,051	28,714	274,763	23,904	232,613	20,237
43	41,732	3,631	31,071	2,703	23,898	2,079	12,357	1,842	93*	387,906	33,748	339,212	29,511	282,494	24,577	238,984	20,792
44	43,629	3,796	32,555	2,832	25,109	2,184	12,497	1,945	94*	398,049	34,630	348,450	30,315	290,260	25,253	245,392	21,349
45	45,618	3,969	34,113	2,968	26,376	2,295	12,639	2,053	95*	408,262	35,519	357,743	31,124	298,100	25,935	251,849	21,911
46	47,905	4,168	35,874	3,121	27,811	2,420	12,783	2,171	96*	418,545	36,413	367,094	31,937	305,988	26,621	258,347	22,476
47	50,313	4,377	37,743	3,284	29,322	2,551	12,929	2,297	97*	428,892	37,314	376,510	32,756	313,932	27,312	264,887	23,045
48	52,826	4,596	39,702	3,454	30,926	2,691	13,077	2,430	98*	439,306	38,220	385,982	33,580	321,927	28,008	271,465	23,617
49	55,475	4,826	41,758	3,633	32,605	2,837	13,227	2,571	99**	450,169	39,165	395,817	34,436	330,179	28,726	278,245	24,207

* These rates apply only to renewing policies. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監督局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Smoker (Female) - Worldwide 吸煙人士 (女性) 保費-環球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	-	-	-	-	-	-	-	50	102,857	8,949	78,330	6,815	61,311	5,334	55,739	4,849	
1	-	-	-	-	-	-	-	51	107,986	9,395	82,871	7,210	65,004	5,655	59,051	5,137	
2	-	-	-	-	-	-	-	52	112,676	9,803	87,165	7,583	68,578	5,966	62,365	5,426	
3	-	-	-	-	-	-	-	53	117,479	10,221	91,590	7,968	72,286	6,289	65,834	5,728	
4	-	-	-	-	-	-	-	54	122,493	10,657	96,246	8,373	76,195	6,629	69,483	6,045	
5	-	-	-	-	-	-	-	55	127,601	11,101	101,123	8,798	80,309	6,987	73,344	6,381	
6	-	-	-	-	-	-	-	56	133,019	11,573	106,237	9,243	84,615	7,362	76,669	6,670	
7	-	-	-	-	-	-	-	57	138,649	12,062	111,616	9,711	89,179	7,759	80,121	6,971	
8	-	-	-	-	-	-	-	58	144,649	12,584	117,364	10,211	94,049	8,182	83,786	7,289	
9	-	-	-	-	-	-	-	59	150,874	13,126	123,372	10,733	99,188	8,629	87,605	7,622	
10	-	-	-	-	-	-	-	60	157,350	13,689	129,671	11,281	104,590	9,099	91,571	7,967	
11	-	-	-	-	-	-	-	61	166,057	14,447	136,608	11,885	110,808	9,640	97,083	8,446	
12	-	-	-	-	-	-	-	62	175,232	15,245	145,385	12,648	117,235	10,199	102,911	8,953	
13	-	-	-	-	-	-	-	63	185,162	16,109	153,324	13,339	124,212	10,806	109,203	9,501	
14	-	-	-	-	-	-	-	64	195,607	17,018	161,668	14,065	131,572	11,447	115,871	10,081	
15	-	-	-	-	-	-	-	65	206,599	17,974	170,454	14,829	139,333	12,122	122,910	10,693	
16	-	-	-	-	-	-	-	66	218,217	18,985	179,663	15,631	147,583	12,840	130,365	11,342	
17	-	-	-	-	-	-	-	67	230,559	20,059	189,447	16,482	156,308	13,599	138,304	12,032	
18	28,090	2,444	25,499	2,218	19,776	1,721	17,030	1,482	68	243,703	21,202	199,868	17,389	165,619	14,409	146,774	12,769
19	28,433	2,474	25,840	2,248	20,183	1,756	17,416	1,515	69	257,517	22,404	212,935	18,525	175,454	15,264	155,729	13,548
20	28,782	2,504	26,178	2,277	20,617	1,794	17,816	1,550	70	272,077	23,671	226,808	19,732	185,804	16,165	165,210	14,373
21	29,958	2,606	26,568	2,311	21,076	1,834	18,018	1,568	71*	286,474	24,923	239,732	20,857	196,755	17,118	174,159	15,152
22	31,184	2,713	27,084	2,356	21,544	1,874	18,202	1,584	72*	300,585	26,151	252,623	21,978	207,638	18,065	183,128	15,932
23	32,477	2,825	27,596	2,401	22,028	1,916	18,403	1,601	73*	316,096	27,500	266,663	23,200	219,423	19,090	192,719	16,767
24	33,815	2,942	28,141	2,448	22,507	1,958	18,597	1,618	74*	331,594	28,849	280,665	24,418	231,208	20,115	202,333	17,603
25	35,203	3,063	28,980	2,521	23,003	2,001	18,792	1,635	75*	347,097	30,197	294,700	25,639	243,005	21,141	211,962	18,441
26	36,658	3,189	29,863	2,598	23,509	2,045	18,983	1,652	76*	362,572	31,544	308,709	26,858	254,794	22,167	221,604	19,280
27	38,166	3,320	30,773	2,677	24,029	2,091	19,574	1,703	77*	378,054	32,891	322,716	28,076	266,558	23,191	231,264	20,120
28	39,747	3,458	31,713	2,759	24,563	2,137	20,169	1,755	78*	392,252	34,126	336,082	29,239	277,824	24,171	240,345	20,910
29	41,387	3,601	33,045	2,875	25,106	2,184	20,769	1,807	79*	406,568	35,371	349,483	30,405	289,119	25,153	249,422	21,700
30	43,533	3,787	34,421	2,995	25,680	2,234	21,189	1,843	80*	421,289	36,652	362,922	31,574	300,429	26,137	258,525	22,492
31	45,948	3,997	35,648	3,101	26,775	2,329	22,536	1,961	81*	436,036	37,935	376,385	32,745	311,785	27,125	267,625	23,283
32	48,029	4,179	36,905	3,211	27,911	2,428	23,971	2,085	82*	450,834	39,223	389,875	33,919	323,158	28,115	276,744	24,077
33	50,224	4,369	38,211	3,324	29,109	2,532	25,253	2,197	83*	465,646	40,511	403,409	35,097	334,532	29,104	285,860	24,870
34	52,513	4,569	39,544	3,440	30,342	2,640	26,600	2,314	84*	480,514	41,805	416,844	36,265	345,874	30,091	295,000	25,665
35	54,899	4,776	40,507	3,524	31,621	2,751	28,291	2,461	85*	495,400	43,100	430,154	37,423	357,102	31,068	304,142	26,460
36	57,261	4,982	42,170	3,669	32,775	2,851	29,184	2,539	86*	509,684	44,343	442,933	38,535	367,896	32,007	312,994	27,230
37	59,712	5,195	43,919	3,821	33,975	2,956	30,099	2,619	87*	523,994	45,587	455,722	39,648	378,693	32,946	321,865	28,002
38	62,281	5,418	45,738	3,979	35,213	3,064	31,054	2,702	88*	538,338	46,835	468,527	40,762	389,505	33,887	330,744	28,775
39	64,941	5,650	47,657	4,146	36,492	3,175	32,032	2,787	89*	552,707	48,086	481,353	41,878	400,340	34,830	339,623	29,547
40	67,726	5,892	49,628	4,318	37,838	3,292	33,048	2,875	90*	566,930	49,323	494,163	42,992	411,168	35,772	348,517	30,321
41	70,605	6,143	51,839	4,510	39,639	3,449	34,782	3,026	91*	580,967	50,544	507,011	44,110	422,015	36,715	357,418	31,095
42	73,603	6,403	54,160	4,712	41,527	3,613	36,616	3,186	92*	595,021	51,767	519,863	45,228	432,887	37,661	366,332	31,871
43	75,980	6,610	56,570	4,922	43,508	3,785	38,546	3,354	93*	609,094	52,991	532,711	46,346	443,752	38,606	375,259	32,648
44	79,204	6,891	59,088	5,141	45,579	3,965	40,575	3,530	94*	623,174	54,216	545,610	47,468	454,610	39,551	384,177	33,423
45	82,564	7,183	61,741	5,371	47,740	4,153	42,704	3,715	95*	637,263	55,442	558,496	48,589	465,503	40,499	393,113	34,201
46	86,451	7,521	64,731	5,632	50,184	4,366	45,035	3,918	96*	651,371	56,669	571,397	49,712	476,406	41,447	402,058	34,979
47	90,527	7,876	67,900	5,907	52,763	4,590	47,510	4,133	97*	665,488	57,897	584,309	50,835	487,323	42,397	411,009	35,758
48	94,771	8,245	71,216	6,196	55,475	4,826	50,105	4,359	98*	679,620	59,127	597,235	51,959	498,253	43,348	419,966	36,537
49	99,228	8,633	74,686	6,498	58,323	5,074	52,849	4,598	99**	694,352	60,409	610,638	53,126	509,512	44,328	429,174	37,338

* These rates apply only to renewing policies. 此保費只供續保之用。

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- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監督局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Non Smoker (Female) - Asia 非吸煙人士 (女性) 保費-亞洲
Accommodation Room Type: Semi-private Room 病房類別: 半私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	30,400	2,645	3,650	318	50	38,299	3,332	7,235	629
1	27,105	2,358	3,617	315	51	40,069	3,486	7,972	694
2	23,896	2,079	3,588	312	52	41,962	3,651	8,737	760
3	23,688	2,061	3,555	309	53	44,080	3,835	9,542	830
4	23,472	2,042	3,524	307	54	45,867	3,990	10,225	890
5	22,244	1,935	3,339	290	55	48,008	4,177	10,996	957
6	22,181	1,930	2,194	191	56	50,316	4,377	11,770	1,024
7	22,117	1,924	2,187	190	57	52,849	4,598	12,671	1,102
8	22,047	1,918	2,181	190	58	55,742	4,850	13,626	1,185
9	22,146	1,927	2,189	190	59	58,830	5,118	14,840	1,291
10	22,196	1,931	2,194	191	60	62,041	5,398	16,075	1,399
11	22,790	1,983	1,729	150	61	66,083	5,749	17,512	1,524
12	23,450	2,040	1,779	155	62	70,050	6,094	19,240	1,674
13	24,108	2,097	1,828	159	63	74,344	6,468	21,076	1,834
14	24,765	2,155	1,879	163	64	78,930	6,867	22,926	1,995
15	25,609	2,228	1,943	169	65	87,509	7,613	23,645	2,057
16	26,092	2,270	1,944	169	66	94,844	8,251	25,873	2,251
17	27,301	2,375	1,947	169	67	101,191	8,804	27,857	2,424
18	14,296	1,244	703	61	68	107,979	9,394	29,314	2,550
19	14,947	1,300	733	64	69	114,999	10,005	31,299	2,723
20	15,625	1,359	805	70	70	122,145	10,627	33,072	2,877
21	15,924	1,385	817	71	71*	129,273	11,247	34,888	3,035
22	16,702	1,453	835	73	72*	134,419	11,694	37,703	3,280
23	17,469	1,520	861	75	73*	139,569	12,143	40,731	3,544
24	18,285	1,591	893	78	74*	144,712	12,590	44,048	3,832
25	19,363	1,685	942	82	75*	149,230	12,983	47,442	4,127
26	20,354	1,771	978	85	76*	154,844	13,471	51,454	4,476
27	21,206	1,845	1,053	92	77*	159,986	13,919	70,051	6,094
28	22,058	1,919	1,113	97	78*	165,129	14,366	75,072	6,531
29	22,912	1,993	1,248	109	79*	170,270	14,813	80,000	6,960
30	23,202	2,019	1,366	119	80*	172,738	15,028	80,000	6,960
31	24,258	2,110	1,534	133	81*	177,805	15,469	80,000	6,960
32	24,579	2,138	1,663	145	82*	183,140	15,933	80,000	6,960
33	24,930	2,169	1,814	158	83*	188,636	16,411	80,000	6,960
34	25,304	2,201	1,990	173	84*	194,293	16,903	80,000	6,960
35	25,399	2,210	2,201	191	85*	200,124	17,411	80,000	6,960
36	25,577	2,225	2,382	207	86*	206,128	17,933	80,000	6,960
37	25,914	2,255	2,594	226	87*	212,312	18,471	80,000	6,960
38	26,361	2,293	2,747	239	88*	218,680	19,025	80,000	6,960
39	26,958	2,345	2,910	253	89*	225,240	19,596	80,000	6,960
40	27,956	2,432	3,147	274	90*	232,001	20,184	80,000	6,960
41	28,620	2,490	3,373	293	91*	238,960	20,790	80,000	6,960
42	29,286	2,548	3,642	317	92*	246,130	21,413	80,000	6,960
43	30,202	2,628	3,946	343	93*	253,513	22,056	80,000	6,960
44	31,123	2,708	4,289	373	94*	261,116	22,717	80,000	6,960
45	31,187	2,713	4,518	393	95*	270,985	23,576	80,000	6,960
46	32,203	2,802	5,014	436	96*	281,229	24,467	80,000	6,960
47	33,668	2,929	5,583	486	97*	291,857	25,392	80,000	6,960
48	35,393	3,079	6,130	533	98*	302,888	26,351	80,000	6,960
49	37,340	3,249	6,721	585	99+*	314,337	27,347	80,000	6,960
		Age 年齡	Annual 年繳				Monthly 月繳		
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828				420		

* These rates apply only to renewing policies. 此保費只供續保之用。

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- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Non Smoker (Female) - Asia 非吸煙人士 (女性) 保費-亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	
0	30,400	2,645	3,650	318	50	38,299	3,332	7,235	629	
1	27,105	2,358	3,617	315	51	40,069	3,486	7,972	694	
2	23,896	2,079	3,588	312	52	41,962	3,651	8,737	760	
3	23,688	2,061	3,555	309	53	44,080	3,835	9,542	830	
4	23,472	2,042	3,524	307	54	45,867	3,990	10,225	890	
5	22,244	1,935	3,339	290	55	48,008	4,177	10,996	957	
6	22,181	1,930	2,194	191	56	50,316	4,377	11,770	1,024	
7	22,117	1,924	2,187	190	57	52,849	4,598	12,671	1,102	
8	22,047	1,918	2,181	190	58	55,742	4,850	13,626	1,185	
9	22,146	1,927	2,189	190	59	58,830	5,118	14,840	1,291	
10	22,196	1,931	2,194	191	60	62,041	5,398	16,075	1,399	
11	22,790	1,983	1,729	150	61	66,083	5,749	17,512	1,524	
12	23,450	2,040	1,779	155	62	70,050	6,094	19,240	1,674	
13	24,108	2,097	1,828	159	63	74,344	6,468	21,076	1,834	
14	24,765	2,155	1,879	163	64	78,930	6,867	22,926	1,995	
15	25,609	2,228	1,943	169	65	87,509	7,613	23,645	2,057	
16	26,092	2,270	1,944	169	66	94,844	8,251	25,873	2,251	
17	27,301	2,375	1,947	169	67	101,191	8,804	27,857	2,424	
18	14,296	1,244	703	61	68	107,979	9,394	29,314	2,550	
19	14,947	1,300	733	64	69	114,999	10,005	31,299	2,723	
20	15,625	1,359	805	70	70	122,145	10,627	33,072	2,877	
21	15,924	1,385	817	71	71*	129,273	11,247	34,888	3,035	
22	16,702	1,453	835	73	72*	134,419	11,694	37,703	3,280	
23	17,469	1,520	861	75	73*	139,569	12,143	40,731	3,544	
24	18,285	1,591	893	78	74*	144,712	12,590	44,048	3,832	
25	19,363	1,685	942	82	75*	149,230	12,983	47,442	4,127	
26	20,354	1,771	978	85	76*	154,844	13,471	51,454	4,476	
27	21,206	1,845	1,053	92	77*	159,986	13,919	70,051	6,094	
28	22,058	1,919	1,113	97	78*	165,129	14,366	75,072	6,531	
29	22,912	1,993	1,248	109	79*	170,270	14,813	80,000	6,960	
30	23,202	2,019	1,366	119	80*	172,738	15,028	80,000	6,960	
31	24,258	2,110	1,534	133	81*	177,805	15,469	80,000	6,960	
32	24,579	2,138	1,663	145	82*	183,140	15,933	80,000	6,960	
33	24,930	2,169	1,814	158	83*	188,636	16,411	80,000	6,960	
34	25,304	2,201	1,990	173	84*	194,293	16,903	80,000	6,960	
35	25,399	2,210	2,201	191	85*	200,124	17,411	80,000	6,960	
36	25,577	2,225	2,382	207	86*	206,128	17,933	80,000	6,960	
37	25,914	2,255	2,594	226	87*	212,312	18,471	80,000	6,960	
38	26,361	2,293	2,747	239	88*	218,680	19,025	80,000	6,960	
39	26,958	2,345	2,910	253	89*	225,240	19,596	80,000	6,960	
40	27,956	2,432	3,147	274	90*	232,001	20,184	80,000	6,960	
41	28,620	2,490	3,373	293	91*	238,960	20,790	80,000	6,960	
42	29,286	2,548	3,642	317	92*	246,130	21,413	80,000	6,960	
43	30,202	2,628	3,946	343	93*	253,513	22,056	80,000	6,960	
44	31,123	2,708	4,289	373	94*	261,116	22,717	80,000	6,960	
45	31,187	2,713	4,518	393	95*	270,985	23,576	80,000	6,960	
46	32,203	2,802	5,014	436	96*	281,229	24,467	80,000	6,960	
47	33,668	2,929	5,583	486	97*	291,857	25,392	80,000	6,960	
48	35,393	3,079	6,130	533	98*	302,888	26,351	80,000	6,960	
49	37,340	3,249	6,721	585	99+*	314,337	27,347	80,000	6,960	
		Age 年齡	Annual 年繳				Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828				420			

* These rates apply only to renewing policies. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
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- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Non Smoker (Female) - Worldwide excluding the US 非吸煙人士 (女性) 保費-環球不包括美國
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	36,832	3,204	4,144	361	50	46,405	4,037	8,224	715
1	32,848	2,858	4,108	357	51	48,548	4,224	9,058	788
2	28,961	2,520	4,073	354	52	50,852	4,424	9,927	864
3	28,706	2,497	4,038	351	53	53,415	4,647	10,843	943
4	28,444	2,475	4,003	348	54	55,582	4,836	11,619	1,011
5	26,955	2,345	3,792	330	55	58,176	5,061	12,498	1,087
6	26,882	2,339	2,488	216	56	60,970	5,304	13,374	1,164
7	26,804	2,332	2,481	216	57	64,038	5,571	14,397	1,253
8	26,719	2,325	2,473	215	58	67,547	5,877	15,487	1,347
9	26,837	2,335	2,483	216	59	71,284	6,202	16,861	1,467
10	26,902	2,340	2,491	217	60	75,177	6,540	18,271	1,590
11	27,622	2,403	1,961	171	61	80,078	6,967	19,903	1,732
12	28,420	2,473	2,017	175	62	84,881	7,385	21,869	1,903
13	29,218	2,542	2,073	180	63	90,088	7,838	23,954	2,084
14	30,015	2,611	2,131	185	64	95,644	8,321	26,052	2,267
15	31,034	2,700	2,204	192	65	106,040	9,225	26,872	2,338
16	31,614	2,750	2,206	192	66	114,930	9,999	29,406	2,558
17	33,084	2,878	2,210	192	67	122,617	10,668	31,663	2,755
18	17,324	1,507	804	70	68	130,845	11,384	33,314	2,898
19	18,111	1,576	838	73	69	139,351	12,124	35,573	3,095
20	18,938	1,648	916	80	70	148,008	12,877	37,586	3,270
21	19,292	1,678	933	81	71*	156,648	13,628	39,652	3,450
22	20,237	1,761	947	82	72*	162,884	14,171	42,851	3,728
23	21,173	1,842	978	85	73*	169,124	14,714	46,292	4,027
24	22,160	1,928	1,013	88	74*	175,362	15,256	50,059	4,355
25	23,463	2,041	1,068	93	75*	180,830	15,732	53,914	4,691
26	24,665	2,146	1,109	96	76*	187,636	16,324	58,479	5,088
27	25,694	2,235	1,195	104	77*	193,866	16,866	79,615	6,927
28	26,729	2,325	1,265	110	78*	200,097	17,408	80,000	6,960
29	27,761	2,415	1,418	123	79*	206,331	17,951	80,000	6,960
30	28,116	2,446	1,553	135	80*	209,321	18,211	80,000	6,960
31	29,394	2,557	1,743	152	81*	215,454	18,744	80,000	6,960
32	29,786	2,591	1,890	164	82*	221,924	19,307	80,000	6,960
33	30,207	2,628	2,061	179	83*	228,585	19,887	80,000	6,960
34	30,664	2,668	2,261	197	84*	235,436	20,483	80,000	6,960
35	30,779	2,678	2,501	218	85*	242,503	21,098	80,000	6,960
36	30,993	2,696	2,708	236	86*	249,775	21,730	80,000	6,960
37	31,406	2,732	2,949	257	87*	257,273	22,383	80,000	6,960
38	31,942	2,779	3,121	272	88*	264,992	23,054	80,000	6,960
39	32,666	2,842	3,303	287	89*	272,937	23,746	80,000	6,960
40	33,875	2,947	3,577	311	90*	281,128	24,458	80,000	6,960
41	34,680	3,017	3,836	334	91*	289,557	25,191	80,000	6,960
42	35,489	3,088	4,139	360	92*	298,248	25,948	80,000	6,960
43	36,599	3,184	4,484	390	93*	307,198	26,726	80,000	6,960
44	37,713	3,281	4,874	424	94*	316,405	27,527	80,000	6,960
45	37,791	3,288	5,133	447	95*	328,367	28,568	80,000	6,960
46	39,022	3,395	5,699	496	96*	340,780	29,648	80,000	6,960
47	40,798	3,549	6,345	552	97*	353,661	30,769	80,000	6,960
48	42,889	3,731	6,967	606	98*	367,029	31,932	80,000	6,960
49	45,243	3,936	7,637	664	99+*	380,904	33,139	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

* These rates apply only to renewing policies. 此保費只供續保之用。

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- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Non Smoker (Female) - Worldwide 非吸煙人士 (女性) 保費-環球
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	
0	50,669	4,408	4,564	397	50	63,829	5,553	9,046	787	
1	45,182	3,931	4,521	393	51	66,780	5,810	9,964	867	
2	39,832	3,465	4,484	390	52	69,942	6,085	10,920	950	
3	39,483	3,435	4,445	387	53	73,470	6,392	11,926	1,038	
4	39,123	3,404	4,404	383	54	76,450	6,651	12,783	1,112	
5	37,079	3,226	4,176	363	55	80,016	6,961	13,745	1,196	
6	36,976	3,217	2,742	239	56	83,860	7,296	14,713	1,280	
7	36,867	3,207	2,732	238	57	88,086	7,663	15,839	1,378	
8	36,749	3,197	2,724	237	58	92,904	8,083	17,035	1,482	
9	36,914	3,212	2,735	238	59	98,048	8,530	18,551	1,614	
10	37,001	3,219	2,745	239	60	103,403	8,996	20,098	1,749	
11	37,991	3,305	2,158	188	61	110,139	9,582	21,894	1,905	
12	39,089	3,401	2,222	193	62	116,749	10,157	24,056	2,093	
13	40,186	3,496	2,283	199	63	123,912	10,780	26,347	2,292	
14	41,284	3,592	2,348	204	64	131,552	11,445	28,657	2,493	
15	42,686	3,714	2,430	211	65	145,854	12,689	29,560	2,572	
16	43,485	3,783	2,431	211	66	158,079	13,753	32,348	2,814	
17	45,506	3,959	2,435	212	67	168,656	14,673	34,827	3,030	
18	23,826	2,073	882	77	68	179,969	15,657	36,646	3,188	
19	24,910	2,167	920	80	69	191,672	16,675	39,132	3,404	
20	26,045	2,266	1,008	88	70	203,578	17,711	41,346	3,597	
21	26,536	2,309	1,025	89	71*	215,464	18,745	43,619	3,795	
22	27,838	2,422	1,042	91	72*	224,040	19,491	47,136	4,101	
23	29,119	2,533	1,075	94	73*	232,622	20,238	50,922	4,430	
24	30,476	2,651	1,117	97	74*	241,197	20,984	55,066	4,791	
25	32,271	2,808	1,176	102	75*	248,727	21,639	59,308	5,160	
26	33,925	2,951	1,223	106	76*	258,082	22,453	64,323	5,596	
27	35,339	3,074	1,319	115	77*	266,647	23,198	80,000	6,960	
28	36,765	3,199	1,389	121	78*	275,221	23,944	80,000	6,960	
29	38,185	3,322	1,559	136	79*	283,795	24,690	80,000	6,960	
30	38,670	3,364	1,708	149	80*	287,910	25,048	80,000	6,960	
31	40,433	3,518	1,919	167	81*	296,353	25,783	80,000	6,960	
32	40,970	3,564	2,079	181	82*	305,246	26,556	80,000	6,960	
33	41,549	3,615	2,267	197	83*	314,406	27,353	80,000	6,960	
34	42,177	3,669	2,490	217	84*	323,839	28,174	80,000	6,960	
35	42,335	3,683	2,749	239	85*	333,549	29,019	80,000	6,960	
36	42,626	3,708	2,980	259	86*	343,556	29,889	80,000	6,960	
37	43,193	3,758	3,242	282	87*	353,867	30,786	80,000	6,960	
38	43,933	3,822	3,435	299	88*	364,481	31,710	80,000	6,960	
39	44,931	3,909	3,635	316	89*	375,411	32,661	80,000	6,960	
40	46,594	4,054	3,931	342	90*	386,677	33,641	80,000	6,960	
41	47,698	4,150	4,215	367	91*	398,278	34,650	80,000	6,960	
42	48,812	4,247	4,552	396	92*	410,229	35,690	80,000	6,960	
43	50,340	4,380	4,935	429	93*	422,538	36,761	80,000	6,960	
44	51,868	4,513	5,363	467	94*	435,206	37,863	80,000	6,960	
45	51,977	4,522	5,646	491	95*	451,657	39,294	80,000	6,960	
46	53,678	4,670	6,268	545	96*	468,727	40,779	80,000	6,960	
47	56,113	4,882	6,982	607	97*	486,446	42,321	80,000	6,960	
48	58,994	5,132	7,668	667	98*	504,831	43,920	80,000	6,960	
49	62,232	5,414	8,402	731	99+*	523,912	45,580	80,000	6,960	
		Age 年齡	Annual 年繳				Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900				426			

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 5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Smoker (Female) - Asia 吸煙人士 (女性) 保費-亞洲
Accommodation Room Type: Semi-private Room 病房類別: 半私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	
0	-	-	-	-	50	44,665	3,886	8,441	734	
1	-	-	-	-	51	46,727	4,065	9,295	809	
2	-	-	-	-	52	48,938	4,258	10,186	886	
3	-	-	-	-	53	51,409	4,473	11,126	968	
4	-	-	-	-	54	53,494	4,654	11,922	1,037	
5	-	-	-	-	55	55,992	4,871	12,826	1,116	
6	-	-	-	-	56	58,681	5,105	13,724	1,194	
7	-	-	-	-	57	61,637	5,362	14,779	1,286	
8	-	-	-	-	58	65,011	5,656	15,892	1,383	
9	-	-	-	-	59	68,609	5,969	17,304	1,505	
10	-	-	-	-	60	72,417	6,300	18,760	1,632	
11	-	-	-	-	61	77,135	6,711	20,441	1,778	
12	-	-	-	-	62	81,769	7,114	22,464	1,954	
13	-	-	-	-	63	86,788	7,551	24,603	2,140	
14	-	-	-	-	64	92,146	8,017	26,763	2,328	
15	-	-	-	-	65	102,288	8,899	27,638	2,405	
16	-	-	-	-	66	110,827	9,642	30,236	2,631	
17	-	-	-	-	67	118,246	10,287	32,552	2,832	
18	16,693	1,452	822	72	68	126,178	10,977	34,254	2,980	
19	17,452	1,518	857	75	69	134,388	11,692	36,575	3,182	
20	18,251	1,588	943	82	70	142,757	12,420	38,654	3,363	
21	18,602	1,618	958	83	71*	151,091	13,145	40,776	3,548	
22	19,511	1,697	974	85	72*	157,103	13,668	44,067	3,834	
23	20,411	1,776	1,004	87	73*	163,123	14,192	47,608	4,142	
24	21,364	1,859	1,041	91	74*	169,134	14,715	51,481	4,479	
25	22,648	1,970	1,101	96	75*	174,171	15,153	55,367	4,817	
26	23,808	2,071	1,143	99	76*	180,723	15,723	60,054	5,225	
27	24,803	2,158	1,236	108	77*	186,726	16,245	80,000	6,960	
28	25,804	2,245	1,301	113	78*	192,728	16,767	80,000	6,960	
29	26,795	2,331	1,462	127	79*	198,728	17,289	80,000	6,960	
30	27,129	2,360	1,595	139	80*	201,666	17,545	80,000	6,960	
31	28,365	2,468	1,794	156	81*	207,578	18,059	80,000	6,960	
32	28,741	2,500	1,945	169	82*	213,812	18,602	80,000	6,960	
33	29,149	2,536	2,120	184	83*	220,226	19,160	80,000	6,960	
34	29,590	2,574	2,327	202	84*	226,833	19,734	80,000	6,960	
35	29,627	2,578	2,567	223	85*	233,639	20,327	80,000	6,960	
36	29,835	2,596	2,780	242	86*	240,646	20,936	80,000	6,960	
37	30,231	2,630	3,026	263	87*	247,870	21,565	80,000	6,960	
38	30,749	2,675	3,205	279	88*	255,301	22,211	80,000	6,960	
39	31,449	2,736	3,390	295	89*	262,961	22,878	80,000	6,960	
40	32,639	2,840	3,675	320	90*	270,848	23,564	80,000	6,960	
41	33,415	2,907	3,938	343	91*	278,977	24,271	80,000	6,960	
42	34,195	2,975	4,253	370	92*	287,347	24,999	80,000	6,960	
43	35,266	3,068	4,606	401	93*	295,962	25,749	80,000	6,960	
44	36,337	3,161	5,007	436	94*	304,841	26,521	80,000	6,960	
45	36,408	3,167	5,273	459	95*	316,365	27,524	80,000	6,960	
46	37,590	3,270	5,854	509	96*	328,322	28,564	80,000	6,960	
47	39,297	3,419	6,513	567	97*	340,733	29,644	80,000	6,960	
48	41,305	3,594	7,153	622	98*	353,613	30,764	80,000	6,960	
49	43,569	3,791	7,840	682	99+*	366,978	31,927	80,000	6,960	
		Age 年齡	Annual 年繳				Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828				420			

* These rates apply only to renewing policies. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Smoker (Female) - Asia 吸煙人士 (女性) 保費-亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	50	44,665	3,886	8,441	734
1	-	-	-	-	51	46,727	4,065	9,295	809
2	-	-	-	-	52	48,938	4,258	10,186	886
3	-	-	-	-	53	51,409	4,473	11,126	968
4	-	-	-	-	54	53,494	4,654	11,922	1,037
5	-	-	-	-	55	55,992	4,871	12,826	1,116
6	-	-	-	-	56	58,681	5,105	13,724	1,194
7	-	-	-	-	57	61,637	5,362	14,779	1,286
8	-	-	-	-	58	65,011	5,656	15,892	1,383
9	-	-	-	-	59	68,609	5,969	17,304	1,505
10	-	-	-	-	60	72,417	6,300	18,760	1,632
11	-	-	-	-	61	77,135	6,711	20,441	1,778
12	-	-	-	-	62	81,769	7,114	22,464	1,954
13	-	-	-	-	63	86,788	7,551	24,603	2,140
14	-	-	-	-	64	92,146	8,017	26,763	2,328
15	-	-	-	-	65	102,288	8,899	27,638	2,405
16	-	-	-	-	66	110,827	9,642	30,236	2,631
17	-	-	-	-	67	118,246	10,287	32,552	2,832
18	16,693	1,452	822	72	68	126,178	10,977	34,254	2,980
19	17,452	1,518	857	75	69	134,388	11,692	36,575	3,182
20	18,251	1,588	943	82	70	142,757	12,420	38,654	3,363
21	18,602	1,618	958	83	71*	151,091	13,145	40,776	3,548
22	19,511	1,697	974	85	72*	157,103	13,668	44,067	3,834
23	20,411	1,776	1,004	87	73*	163,123	14,192	47,608	4,142
24	21,364	1,859	1,041	91	74*	169,134	14,715	51,481	4,479
25	22,648	1,970	1,101	96	75*	174,171	15,153	55,367	4,817
26	23,808	2,071	1,143	99	76*	180,723	15,723	60,054	5,225
27	24,803	2,158	1,236	108	77*	186,726	16,245	80,000	6,960
28	25,804	2,245	1,301	113	78*	192,728	16,767	80,000	6,960
29	26,795	2,331	1,462	127	79*	198,728	17,289	80,000	6,960
30	27,129	2,360	1,595	139	80*	201,666	17,545	80,000	6,960
31	28,365	2,468	1,794	156	81*	207,578	18,059	80,000	6,960
32	28,741	2,500	1,945	169	82*	213,812	18,602	80,000	6,960
33	29,149	2,536	2,120	184	83*	220,226	19,160	80,000	6,960
34	29,590	2,574	2,327	202	84*	226,833	19,734	80,000	6,960
35	29,627	2,578	2,567	223	85*	233,639	20,327	80,000	6,960
36	29,835	2,596	2,780	242	86*	240,646	20,936	80,000	6,960
37	30,231	2,630	3,026	263	87*	247,870	21,565	80,000	6,960
38	30,749	2,675	3,205	279	88*	255,301	22,211	80,000	6,960
39	31,449	2,736	3,390	295	89*	262,961	22,878	80,000	6,960
40	32,639	2,840	3,675	320	90*	270,848	23,564	80,000	6,960
41	33,415	2,907	3,938	343	91*	278,977	24,271	80,000	6,960
42	34,195	2,975	4,253	370	92*	287,347	24,999	80,000	6,960
43	35,266	3,068	4,606	401	93*	295,962	25,749	80,000	6,960
44	36,337	3,161	5,007	436	94*	304,841	26,521	80,000	6,960
45	36,408	3,167	5,273	459	95*	316,365	27,524	80,000	6,960
46	37,590	3,270	5,854	509	96*	328,322	28,564	80,000	6,960
47	39,297	3,419	6,513	567	97*	340,733	29,644	80,000	6,960
48	41,305	3,594	7,153	622	98*	353,613	30,764	80,000	6,960
49	43,569	3,791	7,840	682	99+*	366,978	31,927	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828			420			

* These rates apply only to renewing policies. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Smoker (Female) - Worldwide excluding the US 吸煙人士 (女性) 保費 – 環球不包括美國
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	
0	-	-	-	-	50	54,123	4,709	9,594	835	
1	-	-	-	-	51	56,622	4,926	10,566	919	
2	-	-	-	-	52	59,307	5,160	11,581	1,008	
3	-	-	-	-	53	62,292	5,419	12,647	1,100	
4	-	-	-	-	54	64,821	5,639	13,553	1,179	
5	-	-	-	-	55	67,853	5,903	14,577	1,268	
6	-	-	-	-	56	71,108	6,186	15,598	1,357	
7	-	-	-	-	57	74,689	6,498	16,790	1,461	
8	-	-	-	-	58	78,777	6,854	18,062	1,571	
9	-	-	-	-	59	83,135	7,233	19,669	1,711	
10	-	-	-	-	60	87,746	7,634	21,323	1,855	
11	-	-	-	-	61	93,469	8,132	23,231	2,021	
12	-	-	-	-	62	99,083	8,620	25,528	2,221	
13	-	-	-	-	63	105,168	9,150	27,962	2,433	
14	-	-	-	-	64	111,660	9,714	30,415	2,646	
15	-	-	-	-	65	123,949	10,784	31,407	2,732	
16	-	-	-	-	66	134,297	11,684	34,363	2,990	
17	-	-	-	-	67	143,285	12,466	36,997	3,219	
18	20,227	1,760	937	82	68	152,897	13,302	38,929	3,387	
19	21,146	1,840	976	85	69	162,847	14,168	41,570	3,617	
20	22,119	1,924	1,074	93	70	172,987	15,050	43,931	3,822	
21	22,537	1,961	1,090	95	71*	183,086	15,928	46,345	4,032	
22	23,644	2,057	1,107	96	72*	190,373	16,562	50,081	4,357	
23	24,735	2,152	1,143	99	73*	197,669	17,197	54,109	4,707	
24	25,890	2,252	1,183	103	74*	204,953	17,831	58,507	5,090	
25	27,442	2,387	1,252	109	75*	211,053	18,362	62,927	5,475	
26	28,854	2,510	1,295	113	76*	218,999	19,053	68,248	5,938	
27	30,057	2,615	1,402	122	77*	226,262	19,685	80,000	6,960	
28	31,263	2,720	1,481	129	78*	233,540	20,318	80,000	6,960	
29	32,478	2,826	1,661	145	79*	240,815	20,951	80,000	6,960	
30	32,875	2,860	1,814	158	80*	244,373	21,260	80,000	6,960	
31	34,374	2,991	2,037	177	81*	251,536	21,884	80,000	6,960	
32	34,827	3,030	2,210	192	82*	259,089	22,541	80,000	6,960	
33	35,321	3,073	2,410	210	83*	266,865	23,217	80,000	6,960	
34	35,854	3,119	2,646	230	84*	274,865	23,913	80,000	6,960	
35	35,904	3,124	2,918	254	85*	283,110	24,631	80,000	6,960	
36	36,151	3,145	3,160	275	86*	291,602	25,369	80,000	6,960	
37	36,636	3,187	3,441	299	87*	300,356	26,131	80,000	6,960	
38	37,262	3,242	3,643	317	88*	309,369	26,915	80,000	6,960	
39	38,111	3,316	3,857	336	89*	318,643	27,722	80,000	6,960	
40	39,550	3,441	4,174	363	90*	328,204	28,554	80,000	6,960	
41	40,490	3,523	4,477	389	91*	338,047	29,410	80,000	6,960	
42	41,433	3,605	4,834	421	92*	348,196	30,293	80,000	6,960	
43	42,732	3,718	5,239	456	93*	358,638	31,202	80,000	6,960	
44	44,031	3,831	5,690	495	94*	369,394	32,137	80,000	6,960	
45	44,116	3,838	5,995	522	95*	383,357	33,352	80,000	6,960	
46	45,555	3,963	6,652	579	96*	397,848	34,613	80,000	6,960	
47	47,620	4,143	7,405	644	97*	412,886	35,921	80,000	6,960	
48	50,056	4,355	8,133	708	98*	428,493	37,279	80,000	6,960	
49	52,793	4,593	8,910	775	99+*	444,692	38,688	80,000	6,960	
		Age 年齡	Annual 年繳				Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900				426			

* These rates apply only to renewing policies. 此保費只供續保之用。

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- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
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Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2026)

信諾尊尚360醫療保 – 保費表 (2026年4月1日起生效)



Premium for Smoker (Female) - Worldwide 吸煙人士 (女性) 保費-環球
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	50	74,442	6,476	10,552	918
1	-	-	-	-	51	77,884	6,776	11,621	1,011
2	-	-	-	-	52	81,569	7,097	12,735	1,108
3	-	-	-	-	53	85,681	7,454	13,911	1,210
4	-	-	-	-	54	89,153	7,756	14,905	1,297
5	-	-	-	-	55	93,326	8,119	16,032	1,395
6	-	-	-	-	56	97,809	8,509	17,162	1,493
7	-	-	-	-	57	102,732	8,938	18,475	1,607
8	-	-	-	-	58	108,351	9,427	19,868	1,729
9	-	-	-	-	59	114,350	9,948	21,633	1,882
10	-	-	-	-	60	120,694	10,500	23,455	2,041
11	-	-	-	-	61	128,565	11,185	25,555	2,223
12	-	-	-	-	62	136,285	11,857	28,081	2,443
13	-	-	-	-	63	144,657	12,585	30,756	2,676
14	-	-	-	-	64	153,584	13,362	33,457	2,911
15	-	-	-	-	65	170,482	14,832	34,548	3,006
16	-	-	-	-	66	184,721	16,071	37,797	3,288
17	-	-	-	-	67	197,079	17,146	40,699	3,541
18	27,818	2,420	1,034	90	68	210,302	18,296	42,825	3,726
19	29,079	2,530	1,074	93	69	223,985	19,487	45,730	3,979
20	30,424	2,647	1,178	102	70	237,937	20,701	48,325	4,204
21	30,998	2,697	1,196	104	71*	251,826	21,909	50,980	4,435
22	32,521	2,829	1,216	106	72*	261,850	22,781	55,091	4,793
23	34,022	2,960	1,256	109	73*	271,882	23,654	59,520	5,178
24	35,606	3,098	1,306	114	74*	281,904	24,526	64,358	5,599
25	37,749	3,284	1,375	120	75*	290,297	25,256	69,218	6,022
26	39,685	3,453	1,426	124	76*	301,214	26,206	75,074	6,531
27	41,335	3,596	1,542	134	77*	311,217	27,076	80,000	6,960
28	43,002	3,741	1,625	141	78*	321,221	27,946	80,000	6,960
29	44,667	3,886	1,822	159	79*	331,225	28,817	80,000	6,960
30	45,216	3,934	1,998	174	80*	336,124	29,243	80,000	6,960
31	47,277	4,113	2,242	195	81*	345,977	30,100	80,000	6,960
32	47,904	4,168	2,432	212	82*	356,362	31,003	80,000	6,960
33	48,581	4,227	2,653	231	83*	367,057	31,934	80,000	6,960
34	49,316	4,290	2,909	253	84*	378,065	32,892	80,000	6,960
35	49,383	4,296	3,209	279	85*	389,407	33,878	80,000	6,960
36	49,726	4,326	3,476	302	86*	401,090	34,895	80,000	6,960
37	50,391	4,384	3,784	329	87*	413,127	35,942	80,000	6,960
38	51,253	4,459	4,007	349	88*	425,520	37,020	80,000	6,960
39	52,420	4,561	4,239	369	89*	438,278	38,130	80,000	6,960
40	54,400	4,733	4,591	399	90*	451,431	39,274	80,000	6,960
41	55,690	4,845	4,922	428	91*	464,972	40,453	80,000	6,960
42	56,987	4,958	5,315	462	92*	478,925	41,666	80,000	6,960
43	58,777	5,114	5,761	501	93*	493,296	42,917	80,000	6,960
44	60,562	5,269	6,258	544	94*	508,087	44,204	80,000	6,960
45	60,675	5,279	6,593	574	95*	527,291	45,874	80,000	6,960
46	62,660	5,451	7,317	637	96*	547,223	47,608	80,000	6,960
47	65,498	5,698	8,148	709	97*	567,905	49,408	80,000	6,960
48	68,845	5,990	8,946	778	98*	589,371	51,275	80,000	6,960
49	72,614	6,317	9,799	853	99+*	611,648	53,213	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

* These rates apply only to renewing policies. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。



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