

Cigna VHIS Series – Flexi Plan (Superior) | Standard Premium Schedule (Effective from January 2022)

信諾自願醫保系列 - 靈活計劃 (優越) | 標準保費表 (2022 年 1 月生效)

Accommodation Room Type: Standard Ward 病房級別: 普通病房

Deductible Option 自付費選項: HK\$0 | Premium for Non Smoker 非吸煙人士保費

Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	10,069	876	50	16,768	1,459
1	9,062	788	51	17,589	1,530
2	8,056	701	52	18,452	1,605
3	8,056	701	53	19,355	1,684
4	8,056	701	54	20,304	1,766
5	7,864	684	55	21,299	1,853
6	7,672	667	56	22,342	1,944
7	7,479	651	57	23,437	2,039
8	7,288	634	58	24,586	2,139
9	7,096	617	59	25,790	2,244
10	6,904	601	60	27,054	2,354
11	6,713	584	61	28,379	2,469
12	6,521	567	62	29,770	2,590
13	6,329	551	63	31,229	2,717
14	6,137	534	64	32,759	2,850
15	5,946	517	65	34,364	2,990
16	6,013	523	66	36,048	3,136
17	6,064	528	67	37,814	3,290
18	6,096	530	68	39,667	3,451
19	6,338	551	69	41,611	3,620
20	6,580	572	70	43,650	3,798
21	6,748	587	71	45,788	3,984
22	6,923	602	72	48,032	4,179
23	7,099	618	73	50,385	4,383
24	7,283	634	74	52,854	4,598
25	7,471	650	75	55,444	4,824
26	7,663	667	76	58,161	5,060
27	7,859	684	77	61,011	5,308
28	8,062	701	78	64,001	5,568
29	8,269	719	79	67,137	5,841
30	8,480	738	80	70,427	6,127
31	8,701	757	81*	73,525	6,397
32	8,924	776	82*	76,761	6,678
33	9,154	796	83*	80,139	6,972
34	9,390	817	84*	83,665	7,279
35	9,631	838	85*	87,346	7,599
36	9,878	859	86*	91,189	7,933
37	10,134	882	87*	95,201	8,282
38	10,393	904	88*	99,390	8,647
39	10,659	927	89*	103,763	9,027
40	10,977	955	90*	108,329	9,425
41	11,414	993	91*	113,096	9,839
42	11,911	1,036	92*	118,071	10,272
43	12,431	1,081	93*	123,267	10,724
44	12,975	1,129	94*	128,691	11,196
45	13,541	1,178	95*	134,354	11,689
46	14,133	1,230	96*	140,265	12,203
47	14,749	1,283	97*	146,437	12,740
48	15,395	1,339	98*	152,880	13,301
49	16,067	1,398	99*	159,607	13,886

* These rates apply only to policy Renewal. 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元計算。
- The initial premium is determined by the Age and smoking habit of the Insured Person at the Policy Effective Date.
初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。
- The premium is adjusted at each Renewal based on the Age of the Insured Person, according to the prevailing Standard Premium schedule.
保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。
- This Standard Premium schedule is subject to update from time to time on a Portfolio basis at Cigna's sole discretion.
信諾保留權利以不時向所有同一類別保單更新此標準保費表。
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
此標準保費表並未包括由保險業監管局徵收的保費徵費。

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Deductible Option 自付費選項: HK\$0 | Premium for Smoker 吸煙人士保費

Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	-	-	50	18,970	1,650
1	-	-	51	19,899	1,731
2	-	-	52	20,875	1,816
3	-	-	53	21,897	1,905
4	-	-	54	22,970	1,998
5	-	-	55	24,095	2,096
6	-	-	56	25,277	2,199
7	-	-	57	26,514	2,307
8	-	-	58	27,814	2,420
9	-	-	59	29,178	2,538
10	-	-	60	30,606	2,663
11	-	-	61	32,106	2,793
12	-	-	62	33,679	2,930
13	-	-	63	35,329	3,074
14	-	-	64	37,061	3,224
15	-	-	65	38,877	3,382
16	-	-	66	40,782	3,548
17	-	-	67	42,780	3,722
18	6,897	600	68	44,876	3,904
19	7,170	624	69	47,075	4,096
20	7,443	648	70	49,382	4,296
21	7,634	664	71	51,801	4,507
22	7,832	681	72	54,339	4,727
23	8,032	699	73	57,001	4,959
24	8,239	717	74	59,795	5,202
25	8,451	735	75	62,725	5,457
26	8,669	754	76	65,798	5,724
27	8,891	774	77	69,022	6,005
28	9,120	793	78	72,405	6,299
29	9,355	814	79	75,953	6,608
30	9,594	835	80	79,674	6,932
31	9,844	856	81*	83,180	7,237
32	10,096	878	82*	86,840	7,555
33	10,355	901	83*	90,662	7,888
34	10,623	924	84*	94,651	8,235
35	10,895	948	85*	98,815	8,597
36	11,176	972	86*	103,163	8,975
37	11,464	997	87*	107,703	9,370
38	11,757	1,023	88*	112,441	9,782
39	12,059	1,049	89*	117,389	10,213
40	12,419	1,080	90*	122,554	10,662
41	12,912	1,123	91*	127,946	11,131
42	13,475	1,172	92*	133,576	11,621
43	14,064	1,224	93*	139,454	12,132
44	14,678	1,277	94*	145,589	12,666
45	15,320	1,333	95*	151,996	13,224
46	15,989	1,391	96*	158,683	13,805
47	16,685	1,452	97*	165,666	14,413
48	17,416	1,515	98*	172,955	15,047
49	18,176	1,581	99*	180,565	15,709

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