

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

信諾自願醫保系列 - 靈活計劃 (優越) | 標準保費表 (2022 年 4 月生效)

Accommodation Room Type: Semi-Private Room 病房級別: 半私家病房

Deductible Option 自付費選項: HK\$50,000 | 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	5,010	436	50	8,335	725
1	4,509	392	51	8,744	761
2	4,005	348	52	9,172	798
3	4,005	348	53	9,621	837
4	4,005	348	54	10,093	878
5	3,910	340	55	10,588	921
6	3,815	332	56	11,107	966
7	3,719	324	57	11,651	1,014
8	3,624	315	58	12,223	1,063
9	3,529	307	59	12,822	1,116
10	3,434	299	60	13,450	1,170
11	3,337	290	61	14,109	1,227
12	3,242	282	62	14,800	1,288
13	3,147	274	63	15,526	1,351
14	3,052	266	64	16,286	1,417
15	2,956	257	65	17,085	1,486
16	2,992	260	66	17,921	1,559
17	3,015	262	67	18,800	1,636
18	3,032	264	68	19,721	1,716
19	3,152	274	69	20,687	1,800
20	3,272	285	70	21,701	1,888
21	3,357	292	71	22,764	1,980
22	3,443	300	72	23,879	2,077
23	3,531	307	73	25,050	2,179
24	3,622	315	74	26,277	2,286
25	3,715	323	75	27,564	2,398
26	3,811	332	76	28,915	2,516
27	3,909	340	77	30,331	2,639
28	4,009	349	78	31,818	2,768
29	4,113	358	79	33,377	2,904
30	4,217	367	80	35,011	3,046
31	4,327	376	81*	36,552	3,180
32	4,438	386	82*	38,160	3,320
33	4,551	396	83*	39,839	3,466
34	4,668	406	84*	41,592	3,619
35	4,788	417	85*	43,422	3,778
36	4,911	427	86*	45,333	3,944
37	5,039	438	87*	47,327	4,117
38	5,168	450	88*	49,409	4,299
39	5,301	461	89*	51,584	4,488
40	5,459	475	90*	53,853	4,685
41	5,673	494	91*	56,223	4,891
42	5,921	515	92*	58,697	5,107
43	6,179	538	93*	61,280	5,331
44	6,449	561	94*	63,976	5,566
45	6,730	586	95*	66,792	5,811
46	7,027	611	96*	69,731	6,067
47	7,333	638	97*	72,799	6,334
48	7,652	666	98*	76,002	6,612
49	7,985	695	99*	79,346	6,903

* 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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Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	-	-	50	9,435	821
1	-	-	51	9,897	861
2	-	-	52	10,381	903
3	-	-	53	10,890	947
4	-	-	54	11,424	994
5	-	-	55	11,983	1,043
6	-	-	56	12,571	1,094
7	-	-	57	13,188	1,147
8	-	-	58	13,834	1,204
9	-	-	59	14,512	1,263
10	-	-	60	15,224	1,324
11	-	-	61	15,970	1,389
12	-	-	62	16,752	1,457
13	-	-	63	17,573	1,529
14	-	-	64	18,434	1,604
15	-	-	65	19,338	1,682
16	-	-	66	20,285	1,765
17	-	-	67	21,279	1,851
18	3,432	299	68	22,322	1,942
19	3,568	310	69	23,415	2,037
20	3,704	322	70	24,562	2,137
21	3,800	331	71	25,767	2,242
22	3,898	339	72	27,029	2,352
23	3,997	348	73	28,353	2,467
24	4,099	357	74	29,743	2,588
25	4,205	366	75	31,199	2,714
26	4,314	375	76	32,728	2,847
27	4,424	385	77	34,332	2,987
28	4,538	395	78	36,014	3,133
29	4,655	405	79	37,778	3,287
30	4,773	415	80	39,629	3,448
31	4,897	426	81*	41,373	3,599
32	5,024	437	82*	43,193	3,758
33	5,151	448	83*	45,093	3,923
34	5,284	460	84*	47,077	4,096
35	5,419	471	85*	49,148	4,276
36	5,559	484	86*	51,311	4,464
37	5,703	496	87*	53,569	4,661
38	5,850	509	88*	55,926	4,866
39	5,999	522	89*	58,387	5,080
40	6,179	538	90*	60,955	5,303
41	6,421	559	91*	63,637	5,536
42	6,702	583	92*	66,438	5,780
43	6,995	609	93*	69,361	6,034
44	7,300	635	94*	72,413	6,300
45	7,618	663	95*	75,600	6,577
46	7,954	692	96*	78,927	6,867
47	8,299	722	97*	82,400	7,169
48	8,661	754	98*	86,025	7,484
49	9,038	786	99*	89,809	7,813

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