

Premium (calculated in HKD and on per insured person basis. If two or more family¹ members are insured under the same policy, 10% premium discount will be provided)

I. Basic Benefits – Hospital and Surgical²+ Supplementary Major Medical³ (A+B Benefits)

Age Group	Monthly				Annual			
	Plan 1	Plan 2	Plan 3 a ³	Plan 3 b ³	Plan 1	Plan 2	Plan 3 a ³	Plan 3 b ³
15 days – 17 years old	\$144	\$206	\$310	\$355	\$1,649	\$2,352	\$3,544	\$4,060
18 – 30 years old	\$154	\$246	\$410	\$455	\$1,755	\$2,813	\$4,686	\$5,202
31 – 45 years old	\$196	\$313	\$522	\$567	\$2,242	\$3,582	\$5,964	\$6,480
46 – 55 years old	\$257	\$415	\$721	\$782	\$2,942	\$4,747	\$8,236	\$8,933
56 – 60 years old	\$280	\$464	\$819	\$880	\$3,199	\$5,301	\$9,365	\$10,063
61–70 years old*	\$380	\$612	\$1,014	\$1,075	\$4,341	\$6,991	\$11,592	\$12,289
71–75 years old*	\$573	\$947	\$1,275	\$1,336	\$6,553	\$10,821	\$14,573	\$15,271
76 years old or above*	\$509	\$864	\$1,153	\$1,153	\$5,815	\$9,874	\$13,178	\$13,178

* 66 years old or above is applicable to renewal only; 76 years old or above can be renewed on Hospital and Surgical Benefits only.

I. Basic Benefits – Hospital and Surgical² + Hospital Daily Cash⁴ (A+C Benefits)

Age Group	Monthly				Annual			
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4
15 days – 17 years old	\$122	\$170	\$246	\$95	\$1,391	\$1,946	\$2,806	\$1,081
18 – 30 years old	\$145	\$235	\$391	\$117	\$1,659	\$2,684	\$4,468	\$1,339
31 – 45 years old	\$201	\$318	\$551	\$153	\$2,294	\$3,638	\$6,298	\$1,754
46 – 55 years old	\$291	\$456	\$861	\$199	\$3,329	\$5,206	\$9,842	\$2,273
56 – 60 years old	\$333	\$519	\$974	\$275	\$3,805	\$5,935	\$11,129	\$3,143
61–70 years old *	\$315	\$529	\$892	\$223	\$3,603	\$6,044	\$10,197	\$2,546
71 years old or above*	\$509	\$864	\$1,153	-	\$5,815	\$9,874	\$13,178	-

* 61 years old or above can be renewed on Hospital and Surgical Benefits only. Upon renewal of Plan 4, insured person aged 71 or above can convert insured plan to Plan 1 or Plan 2. If the insured person opts to convert to Plan 3, he/she is required to submit documentary proof, showing that his/her coverage limit is equivalent to or better than Plan 3's coverage limit before the conversion).

I. Basic Benefits – Hospital and Surgical²+ Supplementary Major Medical³ + Hospital Daily Cash⁴ (A+B+C Benefits)

Age Group	Monthly				Annual			
	Plan 1	Plan 2	Plan 3 a ³	Plan 3 b ³	Plan 1	Plan 2	Plan 3 a ³	Plan 3 b ³
15 days – 17 years old	\$159	\$223	\$341	\$379	\$1,817	\$2,545	\$3,897	\$4,336
18 – 30 years old	\$180	\$280	\$457	\$496	\$2,061	\$3,195	\$5,224	\$5,663
31 – 45 years old	\$234	\$361	\$610	\$648	\$2,674	\$4,120	\$6,971	\$7,410
46 – 55 years old	\$340	\$518	\$945	\$960	\$3,880	\$5,917	\$10,797	\$11,425
56 – 60 years old	\$379	\$580	\$1,056	\$1,111	\$4,335	\$6,629	\$12,069	\$12,696
61–70 years old *	\$380	\$612	\$1,014	\$1,075	\$4,341	\$6,991	\$11,592	\$12,289
71–75 years old*	\$573	\$947	\$1,275	\$1,336	\$6,553	\$10,821	\$14,573	\$15,271
76 years old or above*	\$509	\$864	\$1,153	\$1,153	\$5,815	\$9,874	\$13,178	\$13,178

* 61-75 years old can be renewed on Hospital and Surgical Benefits and Supplementary Major Medical Benefits only; 76 years old or above can be renewed on Hospital and Surgical Benefits only.

II. Optional Benefits

Age Group/Benefits	Monthly			Annual		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
D. Out-patient² Benefit	Network		Network & Non-network (80% Reimbursement)	Network		Network & Non-network (80% Reimbursement)
15 days – 4 years old	\$289	\$396	\$477	\$3,300	\$4,523	5,446
5 – 30 years old	\$232	\$331	\$468	\$2,656	\$3,780	5,349
31 – 45 years old	\$232	\$331	\$588	\$2,656	\$3,780	6,724
46 – 60 years old	\$232	\$331	\$746	\$2,656	\$3,780	8,528
61–70 years old	\$297	\$417	\$960	\$3,390	\$4,760	10,972
71 years old or above	\$297	\$417	\$1,119	\$3,390	\$4,760	12,792
E. Dental² Benefit						
15 days or above	\$79	\$140	N/A	\$902	\$1,600	N/A
F. Maternity Benefit (not applicable to child)						
18 – 30 years old	\$344	\$431	\$646	\$3,936	\$4,920	\$7,380
31 – 40 years old	\$387	\$484	\$726	\$4,428	\$5,535	\$8,303
41 – 50 years old	\$301	\$377	\$565	\$3,444	\$4,305	\$6,458
G1. Critical Illness (non-smoking) (not applicable to child)						
18 – 30 years old	\$12	\$23	\$34	\$142	\$267	\$386
31 – 40 years old	\$35	\$66	\$98	\$397	\$757	\$1,122
41 – 45 years old	\$57	\$111	\$166	\$654	\$1,271	\$1,900
46 – 50 years old	\$85	\$168	\$251	\$969	\$1,922	\$2,867
51 – 55 years old*	\$122	\$242	\$362	\$1,393	\$2,769	\$4,142
56 – 60 years old*	\$177	\$352	\$526	\$2,022	\$4,017	\$6,015
G2. Critical Illness (smoking) (not applicable to child)						
18 – 30 years old	\$17	\$33	\$48	\$196	\$373	\$546
31 – 40 years old	\$51	\$98	\$145	\$578	\$1,115	\$1,658
41 – 45 years old	\$83	\$165	\$245	\$950	\$1,883	\$2,803
46 – 50 years old	\$124	\$245	\$366	\$1,412	\$2,801	\$4,184
51 – 55 years old*	\$177	\$352	\$527	\$2,022	\$4,022	\$6,020
56 – 60 years old*	\$256	\$509	\$763	\$2,923	\$5,819	\$8,717

*51-60 years old is for renewal only

Remarks :

1. Family members mean the insured and/or his/her legally married spouse and/or his/her child(ren).
2. Hospital and Surgical, Out-patient and Dental Benefits: enrolment age is up to 65 years old, aged 66 or above is for renewal only.
3. Supplementary Major Medical Benefits: enrolment age is up to 65 years old and renewal age is up to 75 years old. Claim reimbursement percentage for Plan 3a and Plan 3b are 80% and 100% respectively.
4. Hospital Daily Cash Benefits: both enrolment and renewal age is up to 60 years old. Regardless of the basic benefits or plan selected, insured child(ren) will be covered under Plan 1 only.