

Premium Table[^]

(The premium is calculated in HK\$ and on the basis of each Insured Person. 10% premium discount will be offered if two or more family members¹ are insured under the same policy)

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

Age Group	Annual Payment			
	Plan 1	Plan 2	Plan 3 a ³	Plan3 b ³
15 days – 17 years old	\$2,534	\$3,612	\$5,506	\$6,348
18 – 30 years old	\$2,695	\$4,316	\$7,280	\$8,122
31 – 45 years old	\$3,533	\$5,640	\$9,518	\$10,383
46 – 55 years old	\$4,638	\$7,476	\$13,145	\$14,313
56 – 60 years old	\$5,878	\$9,731	\$17,431	\$18,794
61–70 years old*	\$8,168	\$13,152	\$22,117	\$23,514
71–75 years old*	\$11,884	\$19,614	\$26,824	\$28,171
76 years old or above*	\$10,752	\$18,258	\$24,780	\$24,780

* 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 Cash⁴ (A+C Benefits)

Age Group	Annual Payment			
	Plan 1	Plan 2	Plan 3	Plan 4
15 days – 17 years old	\$2,057	\$2,977	\$4,675	\$1,675
18 – 30 years old	\$2,428	\$3,968	\$6,730	\$2,043
31 – 45 years old	\$3,456	\$5,528	\$9,688	\$2,746
46 – 55 years old	\$4,955	\$7,833	\$14,909	\$3,581
56 – 60 years old	\$6,589	\$10,422	\$18,854	\$5,630
61–70 years old *	\$6,761	\$11,345	\$19,457	\$5,141
71 years old or above*	\$10,948	\$18,590	\$25,229	-

* 61 years old or above can only be renewed on Hospital and Surgical Benefits, maximum renewal age of Hospital Cash Benefit is up to 60 years old. For Plan 4, maximum enrolment age is 65 years old with renewal age up to 70 years old. Aged 71 or above can convert insured plan to Plan 1 or Plan 2 (If Plan 3 is selected to convert, it is required to submit documentary proof, showing that his/her coverage limit is equivalent to or better than the coverage limit of Plan 3 under the “Hospital and Surgical Benefits” before the conversion).

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

Age Group	Annual Payment			
	Plan 1	Plan 2	Plan 3 a ³	Plan3 b ³
15 days – 17 years old	\$2,743	\$3,857	\$5,960	\$6,712
18 – 30 years old	\$3,093	\$4,812	\$7,979	\$8,718
31 – 45 years old	\$4,106	\$6,361	\$10,843	\$11,632
46 – 55 years old	\$5,889	\$9,025	\$16,555	\$17,623
56 – 60 years old	\$7,635	\$11,797	\$21,620	\$22,883
61–70 years old *	\$8,168	\$13,152	\$22,117	\$23,514
71–75 years old*	\$11,884	\$19,614	\$26,824	\$28,171
76 years old or above*	\$10,752	\$18,258	\$24,780	\$24,780

* 61 to 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	Annual Payment		
	Plan 1	Plan 2	Plan 3
D. Out-patient² Benefit	Network Doctor		Network & Non-network Doctor (80% Reimbursement)
15 days – 4 years old	\$5,775	\$8,330	\$9,534
5 – 30 years old	\$4,869	\$6,924	\$9,343
31 – 45 years old	\$5,001	\$7,113	\$11,172
46 – 60 years old	\$5,222	\$7,428	\$15,994
61–70 years old	\$7,955	\$11,230	\$22,663
71 years old or above	\$7,673	\$10,833	\$24,534
Dental² Benefit			
15 days or above	\$1,257	\$2,228	不適用
F. Maternity Benefit⁵			
18 – 30 years old	\$5,099	\$6,370	\$9,548
31 – 40 years old	\$5,890	\$7,356	\$11,041
41 – 50 years old	\$4,570	\$5,731	\$8,590
G1. Critical Illness⁵ Benefit (non-smoking)			
18 – 30 years old	\$184	\$339	\$494
31 – 40 years old	\$522	\$1,015	\$1,495
41 – 45 years old	\$871	\$1,683	\$2,524
46 – 50 years old	\$1,291	\$2,554	\$3,816
51 – 55 years old*	\$1,858	\$3,685	\$5,514
56 – 60 years old*	\$3,210	\$6,383	\$9,557
G2. Critical Illness⁵ Benefit (smoking)			
18 – 30 years old	\$255	\$480	\$706
31 – 40 years old	\$769	\$1,480	\$2,205
41 – 45 years old	\$1,277	\$2,510	\$3,729
46 – 50 years old	\$1,886	\$3,729	\$5,571
51 – 55 years old*	\$2,685	\$5,354	\$8,009
56 – 60 years old*	\$4,649	\$9,262	\$13,860

*51 to 60 years old is applicable to renewal only.

Remarks :

- Family members refer to the Proposer and/or his/her legally married spouse and/or his/her child(ren).
- Hospital and Surgical, Out-patient and Dental Benefits: enrolment age is up to 65 years old, aged 66 or above is applicable to renewal only.
- 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.
- Hospital Cash Benefits: both enrolment and renewal age is up to 60 years old. Regardless of any basic benefits or plan selected, the sum insured will be covered under Plan 1 only for the insured child(ren) aged 18 or below.
- Maternity Benefit, Critical Illness Benefit: enrolment age is 18 to 50 years old. Renewal age is up to 50 years old for Maternity Benefit. Renewal age is up to 60 years old for Critical Illness Benefit.

^This premium table does not include premium levy which is collected by the Insurance Authority("IA").

The IA will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website www.ia.org.hk.