

Cigna VHIS Series – Flexi Plan (Superior) | Standard Premium Schedule (Effective from July 2024)

信諾自願醫保系列 - 靈活計劃 (優越) | 標準保費表 (2024 年 7 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	5,287	460	50	9,488	825
1	4,759	414	51	10,307	897
2	4,226	368	52	10,716	932
3	4,226	368	53	11,264	980
4	4,226	368	54	11,922	1,037
5	4,127	359	55	12,617	1,098
6	4,026	350	56	13,363	1,163
7	3,925	341	57	14,154	1,231
8	3,824	333	58	14,996	1,305
9	3,724	324	59	15,866	1,380
10	3,716	323	60	17,007	1,480
11	3,716	323	61	18,456	1,606
12	3,673	320	62	19,786	1,721
13	3,566	310	63	21,310	1,854
14	3,457	301	64	22,353	1,945
15	3,349	291	65	24,239	2,109
16	3,390	295	66	25,425	2,212
17	3,416	297	67	26,673	2,321
18	3,435	299	68	27,979	2,434
19	3,571	311	69	29,350	2,553
20	3,726	324	70	30,789	2,679
21	3,823	333	71	32,296	2,810
22	3,920	341	72	33,879	2,947
23	4,020	350	73	35,540	3,092
24	4,124	359	74	37,280	3,243
25	4,251	370	75	39,106	3,402
26	4,360	379	76	41,024	3,569
27	4,473	389	77	43,033	3,744
28	4,587	399	78	45,141	3,927
29	4,706	409	79	47,354	4,120
30	4,897	426	80	49,376	4,296
31	5,024	437	81*	51,241	4,458
32	5,153	448	82*	53,174	4,626
33	5,285	460	83*	54,541	4,745
34	5,420	472	84*	55,686	4,845
35	5,560	484	85*	56,720	4,935
36	5,702	496	86*	57,763	5,025
37	5,851	509	87*	58,817	5,117
38	6,001	522	88*	59,876	5,209
39	6,155	535	89*	60,943	5,302
40	6,385	555	90*	62,018	5,396
41	6,638	578	91*	63,098	5,490
42	6,883	599	92*	64,544	5,615
43	7,137	621	93*	66,950	5,825
44	7,426	646	94*	69,442	6,041
45	7,753	675	95*	72,025	6,266
46	8,136	708	96*	74,700	6,499
47	8,472	737	97*	77,471	6,740
48	8,808	766	98*	80,341	6,990
49	9,144	796	99*	83,313	7,248

* 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\$50,000 | 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	11,385	990
1	-	-	51	12,368	1,076
2	-	-	52	12,859	1,119
3	-	-	53	13,517	1,176
4	-	-	54	14,306	1,245
5	-	-	55	15,140	1,317
6	-	-	56	16,035	1,395
7	-	-	57	16,984	1,478
8	-	-	58	17,996	1,566
9	-	-	59	19,040	1,656
10	-	-	60	20,409	1,776
11	-	-	61	22,147	1,927
12	-	-	62	23,743	2,066
13	-	-	63	25,572	2,225
14	-	-	64	26,823	2,334
15	-	-	65	29,087	2,531
16	-	-	66	30,510	2,654
17	-	-	67	32,007	2,785
18	4,122	359	68	33,575	2,921
19	4,286	373	69	35,220	3,064
20	4,471	389	70	36,947	3,214
21	4,587	399	71	38,756	3,372
22	4,704	409	72	40,655	3,537
23	4,824	420	73	42,648	3,710
24	4,948	430	74	44,736	3,892
25	5,101	444	75	46,928	4,083
26	5,232	455	76	49,229	4,283
27	5,368	467	77	51,639	4,493
28	5,504	479	78	54,170	4,713
29	5,648	491	79	56,825	4,944
30	5,876	511	80	59,252	5,155
31	6,029	525	81*	61,490	5,350
32	6,183	538	82*	63,809	5,551
33	6,342	552	83*	65,450	5,694
34	6,504	566	84*	66,824	5,814
35	6,672	580	85*	68,064	5,922
36	6,842	595	86*	69,316	6,030
37	7,021	611	87*	70,580	6,140
38	7,201	626	88*	71,852	6,251
39	7,386	643	89*	73,132	6,362
40	7,662	667	90*	74,422	6,475
41	7,966	693	91*	75,718	6,587
42	8,259	719	92*	77,452	6,738
43	8,564	745	93*	80,340	6,990
44	8,911	775	94*	83,330	7,250
45	9,304	809	95*	86,430	7,519
46	9,764	849	96*	89,640	7,799
47	10,167	885	97*	92,965	8,088
48	10,570	920	98*	96,409	8,388
49	10,973	955	99*	99,976	8,698

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