

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	\$2,368	\$3,376	\$5,146	\$5,933
18 – 30 years old	\$2,519	\$4,034	\$6,804	\$7,591
31 – 45 years old	\$3,302	\$5,271	\$8,895	\$9,704
46 – 55 years old	\$4,335	\$6,987	\$12,285	\$13,377
56 – 60 years old	\$4,919	\$8,143	\$14,587	\$15,727
61–70 years old*	\$6,668	\$10,736	\$18,055	\$19,195
71–75 years old*	\$9,545	\$15,754	\$21,545	\$22,627
76 years old or above*	\$8,303	\$14,099	\$19,135	\$19,135

* 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	\$1,922	\$2,782	\$4,369	\$1,565
18 – 30 years old	\$2,269	\$3,708	\$6,290	\$1,909
31 – 45 years old	\$3,230	\$5,166	\$9,054	\$2,566
46 – 55 years old	\$4,631	\$7,321	\$13,934	\$3,347
56 – 60 years old	\$5,514	\$8,721	\$15,777	\$4,711
61–70 years old *	\$5,519	\$9,261	\$15,883	\$4,197
71 years old or above*	\$8,454	\$14,355	\$19,482	-

* 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	\$2,564	\$3,605	\$5,570	\$6,273
18 – 30 years old	\$2,891	\$4,497	\$7,457	\$8,148
31 – 45 years old	\$3,837	\$5,945	\$10,134	\$10,871
46 – 55 years old	\$5,504	\$8,435	\$15,472	\$16,470
56 – 60 years old	\$6,389	\$9,872	\$18,092	\$19,149
61–70 years old *	\$6,668	\$10,736	\$18,055	\$19,195
71–75 years old*	\$9,545	\$15,754	\$21,545	\$22,627
76 years old or above*	\$8,303	\$14,099	\$19,135	\$19,135

* 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	\$5,397	\$7,785	\$8,910
5 – 30 years old	\$4,550	\$6,471	\$8,732
31 – 45 years old	\$4,674	\$6,648	\$10,441
46 – 60 years old	\$4,880	\$6,942	\$14,948
61–70 years old	\$6,494	\$9,167	\$18,500
71 years old or above	\$6,163	\$8,701	\$19,706
Dental² Benefit			
15 days or above	\$1,175	\$2,082	N/A
F. Maternity Benefit⁵			
18 – 30 years old	\$4,765	\$5,953	\$8,923
31 – 40 years old	\$5,505	\$6,875	\$10,319
41 – 50 years old	\$4,271	\$5,356	\$8,028
G1. Critical Illness⁵ Benefit (non-smoking)			
18 – 30 years old	\$172	\$317	\$462
31 – 40 years old	\$488	\$949	\$1,397
41 – 45 years old	\$814	\$1,573	\$2,359
46 – 50 years old	\$1,207	\$2,387	\$3,566
51 – 55 years old*	\$1,736	\$3,444	\$5,153
56 – 60 years old*	\$2,620	\$5,211	\$7,802
G2. Critical Illness⁵ Benefit (smoking)			
18 – 30 years old	\$238	\$449	\$660
31 – 40 years old	\$719	\$1,383	\$2,061
41 – 45 years old	\$1,193	\$2,346	\$3,485
46 – 50 years old	\$1,763	\$3,485	\$5,207
51 – 55 years old*	\$2,509	\$5,004	\$7,485
56 – 60 years old*	\$3,795	\$7,561	\$11,314

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

Remarks :

1. Family members refer to the Proposer 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 applicable to 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 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.
5. 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.