

**BOC Flexi Voluntary Health Insurance Scheme Certified Plan
(Number:F00028)**

*Bank of China Group Insurance Company Limited (“BOCG Insurance”)
registers with the Hong Kong Special Administrative Region Government as a
Voluntary Health Insurance Scheme provider.*

Annual Premium Table^ (HK\$)

Basic plan (Number: F00028-01-000-02)

Attained Age	Male	Female	Attained Age	Male	Female
15 days to 1	5,982	5,060	32	3,503	4,488
2	4,367	3,482	33	3,585	4,605
3	3,713	2,860	34	3,667	4,725
4	3,162	2,360	35	3,832	4,985
5	2,720	1,997	36	3,918	5,108
6	2,342	1,690	37	4,013	5,237
7	2,037	1,463	38	4,113	5,377
8	1,800	1,308	39	4,223	5,525
9	1,620	1,210	40	4,368	5,722
10	1,558	1,555	41	4,492	5,913
11	1,590	1,622	42	4,637	6,087
12	1,673	1,657	43	4,805	6,277
13	1,818	1,732	44	4,990	6,475
14	1,830	1,830	45	5,332	6,905
15	1,902	2,020	46	5,558	7,125
16	1,962	2,158	47	5,807	7,355
17	2,043	2,307	48	6,088	7,598
18	2,135	2,462	49	6,875	8,042
19	2,237	2,620	50	7,293	8,415
20	2,365	2,857	51	7,670	8,692
21	2,480	3,013	52	8,075	8,982
22	2,593	3,168	53	8,520	9,273
23	2,708	3,320	54	8,995	9,577
24	2,820	3,467	55	9,515	9,857
25	2,998	3,690	56	10,040	10,178
26	3,103	3,828	57	10,592	10,512
27	3,205	3,962	58	11,187	10,872
28	3,308	4,093	59	11,807	11,240
29	3,402	4,218	60	12,510	11,532
30	3,337	4,265	61	13,125	12,373
31	3,422	4,377	62	13,792	12,797

Annual Premium Table^ (HK\$)**Basic plan (Number: F00028-01-000-02)****(Con't)**

Attained Age	Male	Female	Attained Age	Male	Female
63	14,490	13,235	82*	30,213	27,075
64	15,193	13,698	83*	30,853	27,772
65	16,592	14,670	84*	31,465	28,450
66	17,312	15,190	85*	32,000	28,968
67	18,025	15,750	86*	32,558	29,603
68	18,730	16,373	87*	33,078	30,213
69	19,510	16,977	88*	33,565	30,792
70	21,068	18,292	89*	34,017	31,342
71	21,855	19,002	90*	33,912	31,227
72	22,657	19,732	91*	34,282	31,707
73	23,473	20,497	92*	34,608	32,147
74	24,307	21,280	93*	34,892	32,548
75	25,843	22,580	94*	35,128	32,907
76	25,107	22,285	95*	35,335	33,222
77	25,938	23,082	96*	35,478	33,493
78	26,747	23,870	97*	35,573	33,718
79	27,542	24,648	98*	35,617	33,895
80	28,682	25,548	99*	35,612	34,025
81*	29,458	26,318			

*Renewal only

^This Standard Premium Schedule does not include 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.

Annual Premium Table^ (HK\$)**Basic plan + upgraded benefits 1 (Number: F00028-01-001-02) (Con't)**

Attained Age	Male	Female	Attained Age	Male	Female
15 days to 1	7,398	6,553	32	4,237	5,675
2	5,400	4,508	33	4,343	5,832
3	4,592	3,705	34	4,448	5,990
4	3,908	3,057	35	4,652	6,397
5	3,355	2,578	36	4,765	6,555
6	2,885	2,182	37	4,883	6,722
7	2,508	1,885	38	5,018	6,913
8	2,215	1,685	39	5,162	7,113
9	1,993	1,560	40	5,342	7,453
10	1,937	1,753	41	5,493	7,757
11	1,983	1,823	42	5,677	7,985
12	2,002	1,863	43	5,903	8,248
13	2,032	1,945	44	6,148	8,522
14	2,045	2,062	45	6,630	9,177
15	2,125	2,275	46	6,933	9,480
16	2,195	2,432	47	7,260	9,797
17	2,285	2,602	48	7,640	10,132
18	2,390	2,778	49	8,695	11,737
19	2,505	2,957	50	9,212	12,247
20	2,653	3,230	51	9,707	12,657
21	2,973	3,823	52	10,240	13,085
22	3,112	4,023	53	10,835	13,503
23	3,250	4,225	54	11,463	13,932
24	3,387	4,418	55	12,068	14,245
25	3,613	4,752	56	12,752	14,698
26	3,745	4,940	57	13,467	15,167
27	3,870	5,122	58	14,265	15,692
28	3,997	5,298	59	15,090	16,233
29	4,117	5,470	60	15,895	16,398
30	4,027	5,638	61	16,655	16,542
31	4,132	5,657	62	17,522	17,107

Annual Premium Table^ (HK\$)**Basic plan + upgraded benefits 1 (Number: F00028-01-001-02) (Con't)**

Attained Age	Male	Female	Attained Age	Male	Female
63	18,448	17,685	82*	39,852	36,312
64	19,388	18,288	83*	40,612	37,213
65	21,482	19,567	84*	41,342	38,090
66	22,462	20,252	85*	42,182	38,920
67	23,430	20,978	86*	42,843	39,745
68	24,403	21,825	87*	43,465	40,537
69	25,465	22,645	88*	44,042	41,293
70	27,850	24,555	89*	44,572	42,012
71	28,938	25,523	90*	44,487	41,953
72	30,047	26,512	91*	44,922	42,583
73	31,175	27,572	92*	45,307	43,168
74	32,320	28,658	93*	45,638	43,702
75	34,690	30,633	94*	45,915	44,183
76	32,742	29,605	95*	46,155	44,608
77	33,855	30,687	96*	46,318	44,980
78	34,923	31,745	97*	46,423	45,292
79	35,980	32,795	98*	46,470	45,545
80	37,790	34,237	99*	46,455	45,738
81*	38,832	35,283			

*Renewal only

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Annual Premium Table^ (HK\$)**Basic plan + upgraded benefits 2 (Number: F00028-01-002-02) (Con't)**

Attained Age	Male	Female	Attained Age	Male	Female
15 days to 1	7,673	6,825	32	4,492	6,313
2	5,602	4,700	33	4,618	6,498
3	4,763	3,867	34	4,742	6,685
4	4,053	3,188	35	4,962	7,243
5	3,470	2,685	36	5,092	7,425
6	2,983	2,268	37	5,227	7,617
7	2,592	1,957	38	5,385	7,847
8	2,290	1,753	39	5,555	8,088
9	2,062	1,627	40	5,755	8,592
10	2,340	1,913	41	5,913	9,002
11	2,207	1,907	42	6,122	9,272
12	2,132	1,952	43	6,395	9,597
13	2,107	2,042	44	6,687	9,932
14	2,122	2,163	45	7,297	10,818
15	2,208	2,390	46	7,655	11,185
16	2,283	2,558	47	8,038	11,567
17	2,377	2,735	48	8,502	11,975
18	2,488	2,923	49	9,712	13,887
19	2,607	3,115	50	10,268	14,450
20	2,767	3,420	51	10,847	14,940
21	3,100	4,052	52	11,465	15,448
22	3,245	4,268	53	12,170	15,928
23	3,392	4,493	54	12,910	16,420
24	3,537	4,710	55	13,512	16,668
25	3,792	5,135	56	14,298	17,180
26	3,933	5,348	57	15,120	17,710
27	4,068	5,558	58	16,063	18,330
28	4,207	5,762	59	17,038	18,968
29	4,342	5,962	60	17,828	18,830
30	4,260	6,265	61	18,642	18,710
31	4,377	6,290	62	19,638	19,345

Annual Premium Table^ (HK\$)**Basic plan + upgraded benefits 2 (Number: F00028-01-002-02) (Con't)**

Attained Age	Male	Female	Attained Age	Male	Female
63	20,738	19,980	82*	45,148	40,225
64	21,847	20,645	83*	45,933	41,190
65	24,645	22,088	84*	46,692	42,132
66	25,825	22,840	85*	47,757	43,165
67	26,995	23,635	86*	48,438	44,052
68	28,183	24,607	87*	49,080	44,903
69	29,467	25,552	88*	49,673	45,723
70	32,713	27,945	89*	50,220	46,502
71	34,052	29,057	90*	50,148	46,498
72	35,408	30,192	91*	50,595	47,187
73	36,790	31,440	92*	50,988	47,823
74	38,190	32,712	93*	51,325	48,408
75	41,425	35,280	94*	51,607	48,942
76	36,767	32,543	95*	51,848	49,417
77	38,042	33,748	96*	52,010	49,832
78	39,253	34,922	97*	52,110	50,188
79	40,452	36,087	98*	52,152	50,483
80	42,777	37,903	99*	52,130	50,715
81*	43,975	39,073			

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Annual Premium Table^ (HK\$)**Basic plan + upgraded benefits 3 (Number: F00028-01-003-02) (Con't)**

Attained Age	Male	Female	Attained Age	Male	Female
15 days to 1	7,842	7,015	32	4,750	7,085
2	5,727	4,843	33	4,897	7,307
3	4,870	3,985	34	5,042	7,532
4	4,145	3,288	35	5,283	8,298
5	3,538	2,760	36	5,435	8,513
6	3,038	2,327	37	5,593	8,730
7	2,638	2,005	38	5,782	9,015
8	2,333	1,802	39	5,983	9,308
9	2,102	1,675	40	6,203	10,040
10	2,387	1,980	41	6,377	10,597
11	2,255	1,975	42	6,613	10,922
12	2,180	2,025	43	6,947	11,325
13	2,157	2,122	44	7,297	11,742
14	2,175	2,252	45	8,080	12,945
15	2,268	2,493	46	8,512	13,400
16	2,347	2,670	47	8,968	13,868
17	2,445	2,858	48	9,538	14,373
18	2,560	3,058	49	10,947	16,680
19	2,683	3,260	50	11,550	17,307
20	2,855	3,605	51	12,238	17,903
21	3,202	4,278	52	12,962	18,518
22	3,350	4,513	53	13,810	19,077
23	3,507	4,767	54	14,693	19,647
24	3,658	5,010	55	15,278	19,790
25	3,952	5,558	56	16,193	20,378
26	4,102	5,807	57	17,145	20,980
27	4,248	6,048	58	18,282	21,725
28	4,402	6,287	59	19,448	22,487
29	4,552	6,520	60	20,197	21,907
30	4,485	7,022	61	21,070	21,400
31	4,618	7,055	62	22,227	22,120

Annual Premium Table^ (HK\$)**Basic plan + upgraded benefits 3 (Number: F00028-01-003-02) (Con't)**

Attained Age	Male	Female	Attained Age	Male	Female
63	23,545	22,823	82*	49,135	43,143
64	24,875	23,557	83*	49,943	44,153
65	28,642	25,217	84*	50,715	45,138
66	30,083	26,043	85*	51,953	46,332
67	31,517	26,915	86*	52,650	47,263
68	32,987	28,043	87*	53,308	48,160
69	34,562	29,148	88*	53,913	49,025
70	38,993	32,193	89*	54,468	49,847
71	40,660	33,488	90*	54,412	49,892
72	42,347	34,807	91*	54,865	50,620
73	44,062	36,297	92*	55,263	51,298
74	45,798	37,810	93*	55,603	51,922
75	50,217	41,187	94*	55,887	52,492
76	39,790	34,722	95*	56,130	53,002
77	41,185	36,020	96*	56,290	53,453
78	42,507	37,280	97*	56,388	53,843
79	43,812	38,532	98*	56,423	54,170
80	46,533	40,637	99*	56,395	54,435
81*	47,847	41,898			

*Renewal only

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Annual Premium Table^ (HK\$)**Basic plan + supplementary major medical benefit****(Number: F00028-01-004-02)****(Con't)**

Attained Age	Male	Female	Attained Age	Male	Female
15 days to 1	9,622	8,515	32	5,450	7,022
2	6,965	5,800	33	5,580	7,205
3	5,902	4,750	34	5,708	7,393
4	5,008	3,905	35	5,938	7,748
5	4,330	3,313	36	6,077	7,943
6	3,713	2,795	37	6,222	8,145
7	3,222	2,412	38	6,380	8,363
8	2,837	2,148	39	6,552	8,592
9	2,548	1,985	40	6,768	8,875
10	2,470	2,228	41	6,968	9,162
11	2,532	2,313	42	7,197	9,430
12	2,558	2,373	43	7,457	9,722
13	2,602	2,487	44	7,747	10,028
14	2,623	2,643	45	8,232	10,615
15	2,727	2,910	46	8,587	10,957
16	2,827	3,122	47	8,977	11,315
17	2,950	3,350	48	9,415	11,695
18	3,095	3,585	49	10,683	13,542
19	3,253	3,827	50	11,323	14,150
20	3,450	4,168	51	11,913	14,618
21	3,878	4,938	52	12,558	15,120
22	4,065	5,202	53	13,262	15,628
23	4,252	5,463	54	14,012	16,160
24	4,433	5,713	55	14,838	16,668
25	4,697	6,057	56	15,675	17,235
26	4,868	6,290	57	16,557	17,823
27	5,032	6,515	58	17,500	18,447
28	5,193	6,735	59	18,483	19,093
29	5,345	6,948	60	19,588	19,665
30	5,190	6,970	61	20,597	20,187
31	5,323	6,997	62	21,667	20,898

Annual Premium Table^ (HK\$)**Basic plan + supplementary major medical benefit****(Number: F00028-01-004-02)****(Con't)**

Attained Age	Male	Female	Attained Age	Male	Female
63	22,777	21,637	82*	46,040	43,417
64	23,903	22,412	83*	47,065	44,572
65	25,850	23,840	84*	48,048	45,697
66	27,000	24,710	85*	48,905	46,587
67	28,143	25,635	86*	49,797	47,638
68	29,277	26,648	87*	50,640	48,645
69	30,503	27,645	88*	51,422	49,603
70	32,632	29,563	89*	52,145	50,512
71	33,858	30,745	90*	52,175	50,553
72	35,112	31,953	91*	52,772	51,343
73	36,388	33,212	92*	53,297	52,070
74	37,690	34,503	93*	53,753	52,728
75	39,818	36,433	94*	54,135	53,320
76	38,312	35,687	95*	54,465	53,837
77	39,595	36,987	96*	54,697	54,277
78	40,843	38,270	97*	54,848	54,642
79	42,078	39,547	98*	54,922	54,927
80	43,680	40,932	99*	54,915	55,130
81*	44,875	42,185			

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Annual Premium Table^ (HK\$)**Basic plan + supplementary major medical benefit + upgraded benefits 1****(Number: F00028-01-005-02)****(Con't)**

Attained Age	Male	Female	Attained Age	Male	Female
15 days to 1	10,497	9,310	32	5,997	7,935
2	7,602	6,345	33	6,147	8,150
3	6,442	5,200	34	6,297	8,370
4	5,467	4,277	35	6,553	8,855
5	4,718	3,620	36	6,713	9,080
6	4,043	3,052	37	6,877	9,312
7	3,508	2,630	38	7,067	9,572
8	3,087	2,345	39	7,265	9,845
9	2,773	2,168	40	7,510	10,262
10	3,145	2,548	41	7,730	10,647
11	2,965	2,535	42	7,990	10,958
12	2,865	2,600	43	8,300	11,315
13	2,833	2,723	44	8,640	11,685
14	2,857	2,897	45	9,245	12,468
15	2,970	3,188	46	9,665	12,880
16	3,080	3,422	47	10,122	13,310
17	3,215	3,673	48	10,645	13,768
18	3,375	3,933	49	12,108	15,950
19	3,547	4,198	50	12,820	16,633
20	3,765	4,577	51	13,507	17,192
21	4,227	5,430	52	14,257	17,782
22	4,432	5,722	53	15,085	18,372
23	4,637	6,017	54	15,962	18,982
24	4,835	6,298	55	16,842	19,478
25	5,137	6,728	56	17,808	20,125
26	5,330	6,998	57	18,822	20,795
27	5,508	7,257	58	19,935	21,527
28	5,690	7,510	59	21,088	22,285
29	5,862	7,753	60	22,252	22,683
30	5,702	7,872	61	23,368	23,052
31	5,850	7,903	62	24,602	23,862

Annual Premium Table^ (HK\$)**Basic plan + supplementary major medical benefit + upgraded benefits 1****(Number: F00028-01-005-02)****(Con't)**

Attained Age	Male	Female	Attained Age	Male	Female
63	25,902	24,693	82*	53,937	49,798
64	27,223	25,563	83*	55,045	51,087
65	29,785	27,193	84*	56,112	52,338
66	31,155	28,170	85*	57,243	53,487
67	32,513	29,205	86*	58,210	54,663
68	33,875	30,378	87*	59,123	55,787
69	35,340	31,527	88*	59,965	56,862
70	38,207	33,902	89*	60,743	57,882
71	39,690	35,268	90*	60,800	57,995
72	41,207	36,657	91*	61,440	58,885
73	42,745	38,132	92*	62,005	59,708
74	44,313	39,645	93*	62,492	60,457
75	47,187	42,110	94*	62,902	61,133
76	44,497	40,653	95*	63,253	61,728
77	46,015	42,157	96*	63,495	62,240
78	47,478	43,627	97*	63,652	62,667
79	48,928	45,093	98*	63,723	63,010
80	51,135	46,925	99*	63,708	63,265
81*	52,552	48,375			

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Annual Premium Table^ (HK\$)**Basic plan + supplementary major medical benefit +upgraded benefits 2****(Number:F00028-01-006-02)****(Con't)**

Attained Age	Male	Female	Attained Age	Male	Female
15 days to 1	10,775	9,583	32	6,257	8,578
2	7,805	6,538	33	6,425	8,825
3	6,617	5,363	34	6,593	9,072
4	5,612	4,408	35	6,867	9,713
5	4,835	3,727	36	7,045	9,960
6	4,143	3,138	37	7,227	10,215
7	3,593	2,702	38	7,437	10,517
8	3,163	2,415	39	7,663	10,828
9	2,843	2,233	40	7,928	11,410
10	3,225	2,630	41	8,157	11,902
11	3,040	2,618	42	8,440	12,257
12	2,940	2,688	43	8,797	12,677
13	2,910	2,820	44	9,185	13,107
14	2,937	2,998	45	9,920	14,127
15	3,055	3,307	46	10,395	14,603
16	3,168	3,548	47	10,908	15,100
17	3,307	3,808	48	11,513	15,630
18	3,473	4,080	49	13,133	18,120
19	3,650	4,357	50	13,887	18,858
20	3,878	4,768	51	14,660	19,497
21	4,355	5,658	52	15,495	20,170
22	4,567	5,970	53	16,433	20,822
23	4,778	6,287	54	17,423	21,493
24	4,988	6,593	55	18,300	21,925
25	5,317	7,113	56	19,370	22,632
26	5,522	7,410	57	20,490	23,363
27	5,710	7,697	58	21,750	24,192
28	5,903	7,978	59	23,055	25,048
29	6,088	8,250	60	24,205	25,138
30	5,937	8,507	61	25,377	25,243
31	6,095	8,545	62	26,740	26,123

Annual Premium Table^ (HK\$)**Basic plan + supplementary major medical benefit +upgraded benefits 2****(Number:F00028-01-006-02)****(Con't)**

Attained Age	Male	Female	Attained Age	Male	Female
63	28,213	27,013	82*	59,288	53,752
64	29,708	27,943	83*	60,422	55,105
65	32,982	29,742	84*	61,515	56,420
66	34,552	30,787	85*	62,875	57,775
67	36,115	31,887	86*	63,860	59,012
68	37,693	33,188	87*	64,793	60,197
69	39,380	34,465	88*	65,655	61,337
70	43,118	37,325	89*	66,448	62,415
71	44,853	38,838	90*	66,518	62,583
72	46,622	40,373	91*	67,170	63,533
73	48,418	42,038	92*	67,743	64,410
74	50,240	43,740	93*	68,235	65,212
75	53,990	46,805	94*	68,650	65,940
76	48,562	43,622	95*	69,000	66,582
77	50,242	45,248	96*	69,242	67,142
78	51,852	46,837	97*	69,397	67,613
79	53,443	48,418	98*	69,462	67,998
80	56,172	50,630	99*	69,440	68,292
81*	57,747	52,203			

*Renewal only

^This Standard Premium Schedule does not include 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.

Annual Premium Table^ (HK\$)**Basic plan + supplementary major medical benefit + upgraded benefits 3****(Number: F00028-01-007-02)****(Con't)**

Attained Age	Male	Female	Attained Age	Male	Female
15 days to 1	10,945	9,777	32	6,517	9,358
2	7,932	6,683	33	6,705	9,640
3	6,727	5,482	34	6,895	9,927
4	5,705	4,510	35	7,195	10,778
5	4,903	3,803	36	7,390	11,057
6	4,200	3,200	37	7,595	11,340
7	3,640	2,752	38	7,838	11,695
8	3,207	2,462	39	8,095	12,060
9	2,885	2,283	40	8,383	12,873
10	3,272	2,697	41	8,622	13,515
11	3,090	2,688	42	8,935	13,925
12	2,988	2,763	43	9,353	14,423
13	2,962	2,900	44	9,802	14,937
14	2,988	3,090	45	10,712	16,273
15	3,115	3,410	46	11,260	16,840
16	3,233	3,662	47	11,848	17,423
17	3,378	3,933	48	12,562	18,052
18	3,547	4,215	49	14,382	20,943
19	3,727	4,505	50	15,183	21,742
20	3,968	4,955	51	16,063	22,490
21	4,457	5,888	52	17,005	23,272
22	4,672	6,218	53	18,090	24,000
23	4,895	6,563	54	19,223	24,752
24	5,112	6,895	55	20,085	25,078
25	5,478	7,542	56	21,283	25,860
26	5,692	7,872	57	22,535	26,667
27	5,892	8,192	58	23,990	27,622
28	6,098	8,508	59	25,488	28,602
29	6,300	8,815	60	26,597	28,247
30	6,165	9,270	61	27,827	27,960
31	6,342	9,317	62	29,355	28,928

Annual Premium Table^ (HK\$)**Basic plan + supplementary major medical benefit + upgraded benefits 3
(Number: F00028-01-007-02) (Con't)**

Attained Age	Male	Female	Attained Age	Male	Female
63	31,050	29,885	82*	63,315	56,700
64	32,765	30,883	83*	64,470	58,095
65	37,017	32,900	84*	65,580	59,457
66	38,853	34,022	85*	67,115	60,973
67	40,680	35,200	86*	68,115	62,257
68	42,545	36,658	87*	69,063	63,487
69	44,527	38,095	88*	69,935	64,670
70	49,460	41,618	89*	70,737	65,793
71	51,528	43,313	90*	70,823	66,010
72	53,628	45,037	91*	71,483	67,000
73	55,762	46,945	92*	72,060	67,920
74	57,925	48,888	93*	72,557	68,760
75	62,870	52,772	94*	72,973	69,527
76	51,615	45,822	95*	73,325	70,205
77	53,418	47,542	96*	73,567	70,798
78	55,137	49,218	97*	73,717	71,303
79	56,838	50,887	98*	73,777	71,723
80	59,965	53,390	99*	73,748	72,050
81*	61,658	55,055			

*Renewal only

^This Standard Premium Schedule does not include 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.