

HealthFlexi Plus Voluntary Health Insurance Plan

「智選無憂+」自願醫療保障計劃



Standard premium schedule 標準保費表
Plan level 計劃級別：Prestige 尊貴

Territorial scope of cover 保障地域範圍：Asia 亞洲

For insured persons from age 0 to 64 years at policy commencement 只適用於保單生效時年齡介乎0至64歲之受保人

Age 年齡	Annual (HKD) 年繳 (港元)							
	Gender 性別	Male 男性				Female 女性		
Deductible option (HKD) 自付費選項 (港元)	0	60,000	90,000	150,000	0	60,000	90,000	150,000
0	13,632	6,000	4,776	3,000	11,556	5,088	4,056	2,556
1	13,092	5,760	4,596	2,880	11,196	4,920	3,936	2,460
2	12,552	5,520	4,392	2,760	10,776	4,740	3,768	2,376
3	12,036	5,316	4,236	2,652	10,392	4,572	3,636	2,292
4	10,896	4,788	3,816	2,400	9,756	4,296	3,420	2,148
5	9,876	4,356	3,456	2,172	8,952	3,948	3,132	1,980
6	7,860	3,468	2,760	1,740	7,536	3,312	2,640	1,656
7	7,536	3,336	2,640	1,668	7,416	3,276	2,592	1,632
8	7,296	3,216	2,556	1,608	7,068	3,120	2,496	1,560
9	7,128	3,156	2,496	1,572	6,948	3,060	2,436	1,536
10	6,912	3,048	2,436	1,536	6,636	2,916	2,328	1,476
11	6,396	2,820	2,256	1,416	6,312	2,796	2,208	1,392
12	6,120	2,700	2,148	1,356	6,492	2,856	2,280	1,428
13	5,916	2,616	2,076	1,308	6,816	3,000	2,388	1,500
14	5,976	2,628	2,088	1,320	6,936	3,048	2,436	1,536
15	6,120	2,700	2,148	1,356	6,960	3,060	2,448	1,548
16	6,216	2,736	2,172	1,368	6,972	3,072	2,460	1,560
17	6,516	2,868	2,280	1,440	7,008	3,096	2,472	1,572
18	6,672	2,940	2,340	1,476	7,020	3,108	2,496	1,596
19	6,972	3,072	2,448	1,536	7,116	3,132	2,508	1,608
20	6,996	3,096	2,460	1,548	7,200	3,168	2,520	1,620
21	7,008	3,108	2,472	1,560	7,212	3,180	2,532	1,632
22	7,032	3,120	2,496	1,572	7,236	3,192	2,556	1,656
23	7,056	3,132	2,508	1,596	7,392	3,252	2,592	1,668
24	7,080	3,156	2,520	1,608	7,452	3,276	2,616	1,680
25	7,236	3,180	2,532	1,620	7,836	3,456	2,736	1,728
26	8,508	3,756	2,988	1,872	10,080	4,440	3,528	2,220
27	8,616	3,792	3,012	1,896	10,260	4,536	3,600	2,268
28	8,796	3,876	3,096	1,932	10,560	4,656	3,696	2,328
29	8,940	3,936	3,132	1,968	10,812	4,776	3,792	2,388
30	9,072	3,996	3,180	2,016	11,052	4,860	3,876	2,436
31	9,600	4,236	3,360	2,112	11,892	5,232	4,176	2,616
32	9,816	4,320	3,432	2,160	12,192	5,376	4,272	2,688
33	10,020	4,416	3,516	2,208	12,492	5,496	4,380	2,748
34	10,308	4,536	3,612	2,268	12,912	5,688	4,536	2,856
35	10,632	4,680	3,720	2,340	13,428	5,916	4,716	2,976
36	11,796	5,196	4,128	2,616	14,820	6,528	5,196	3,276
37	12,192	5,376	4,272	2,688	15,396	6,780	5,388	3,396
38	12,576	5,532	4,416	2,772	15,900	6,996	5,568	3,516
39	12,912	5,688	4,536	2,856	16,356	7,200	5,736	3,600
40	13,500	5,940	4,728	2,976	17,172	7,560	6,012	3,780
41	13,908	6,120	4,872	3,060	17,556	7,728	6,156	3,876
42	14,268	6,288	5,016	3,156	18,048	7,956	6,336	3,972
43	14,820	6,528	5,196	3,276	18,660	8,208	6,540	4,116
44	15,408	6,780	5,400	3,396	19,308	8,496	6,768	4,248

Age 年齡	Annual (HKD) 年繳 (港元)							
Gender 性別	Male 男性				Female 女性			
Deductible option (HKD) 自付費選項 (港元)	0	60,000	90,000	150,000	0	60,000	90,000	150,000
45	16,452	7,236	5,760	3,636	20,520	9,036	7,188	4,536
46	16,752	7,380	5,868	3,696	20,736	9,120	7,260	4,560
47	17,328	7,632	6,072	3,816	21,180	9,336	7,416	4,668
48	18,036	7,932	6,312	3,972	21,792	9,588	7,632	4,800
49	18,732	8,256	6,576	4,128	22,368	9,852	7,836	4,932
50	19,692	8,676	6,900	4,356	23,076	10,152	8,076	5,076
51	22,368	9,840	7,836	4,920	25,620	11,280	8,976	5,640
52	23,472	10,332	8,220	5,172	26,412	11,628	9,252	5,820
53	24,720	10,896	8,652	5,448	27,312	12,036	9,576	6,012
54	25,992	11,436	9,096	5,736	28,248	12,432	9,888	6,216
55	27,840	12,252	9,756	6,132	29,736	13,092	10,416	6,552
56	28,356	12,468	9,936	6,240	29,892	13,152	10,476	6,576
57	29,796	13,116	10,428	6,552	30,936	13,620	10,836	6,816
58	31,416	13,836	10,992	6,912	32,112	14,136	11,256	7,068
59	32,952	14,496	11,532	7,248	33,276	14,652	11,652	7,332
60	35,640	15,696	12,480	7,848	35,616	15,672	12,468	7,836
61	39,276	17,280	13,752	8,640	38,916	17,136	13,620	8,568
62	41,076	18,072	14,376	9,036	40,428	17,796	14,160	8,916
63	43,116	18,972	15,096	9,492	42,216	18,576	14,772	9,288
64	45,252	19,908	15,840	9,960	44,076	19,392	15,420	9,696
65*	46,488	20,460	16,272	10,236	44,376	19,536	15,528	9,768
66*	49,272	21,696	17,256	10,848	49,356	21,720	17,280	10,860
67*	51,348	22,596	17,976	11,316	51,336	22,596	17,976	11,316
68*	52,980	23,316	18,552	11,676	53,568	23,568	18,756	11,796
69*	54,600	24,036	19,116	12,012	55,776	24,552	19,536	12,276
70*	58,032	25,536	20,316	12,768	60,432	26,592	21,156	13,296
71*	62,580	27,540	21,912	13,776	66,048	29,076	23,136	14,532
72*	63,912	28,128	22,368	14,076	68,412	30,108	23,952	15,060
73*	65,256	28,716	22,848	14,376	70,728	31,128	24,756	15,576
74*	66,432	29,232	23,256	14,616	72,960	32,100	25,536	16,056
75*	67,836	29,856	23,748	14,928	75,300	33,132	26,376	16,572
76*	74,592	32,820	26,112	16,416	83,796	36,876	29,328	18,432
77*	75,600	33,276	26,460	16,632	86,016	37,848	30,108	18,936
78*	76,656	33,732	26,832	16,872	88,560	38,976	30,996	19,488
79*	77,736	34,200	27,216	17,100	91,056	40,068	31,872	20,040
80*	79,488	34,980	27,828	17,496	94,356	41,520	33,036	20,760
81*	88,956	39,156	31,140	19,572	106,812	47,016	37,392	23,508
82*	89,940	39,576	31,488	19,788	109,272	48,096	38,256	24,048
83*	92,460	40,692	32,376	20,352	112,476	49,488	39,372	24,756
84*	94,908	41,760	33,216	20,880	115,656	50,892	40,488	25,452
85*	96,996	42,696	33,948	21,348	118,776	52,260	41,568	26,136
86*	98,100	43,176	34,332	21,588	120,348	52,956	42,132	26,496
87*	99,156	43,632	34,716	21,816	121,908	53,640	42,672	26,820
88*	100,560	44,256	35,196	22,128	123,732	54,456	43,308	27,228
89*	101,976	44,868	35,688	22,440	125,592	55,260	43,956	27,636
90*	103,596	45,576	36,252	22,788	127,596	56,148	44,676	28,080
91*	104,760	46,092	36,672	23,052	129,048	56,796	45,168	28,392
92*	105,912	46,608	37,068	23,316	130,488	57,420	45,672	28,716
93*	107,352	47,232	37,572	23,616	132,228	58,188	46,296	29,100
94*	108,768	47,856	38,076	23,928	133,908	58,920	46,872	29,460
95*	110,376	48,576	38,628	24,288	135,756	59,736	47,520	29,868
96*	111,528	49,068	39,036	24,540	137,136	60,348	48,000	30,180
97*	112,488	49,500	39,372	24,756	138,300	60,852	48,408	30,432
98*	113,796	50,076	39,828	25,032	139,848	61,536	48,948	30,768
99*	114,960	50,580	40,236	25,296	141,336	62,196	49,476	31,116

*For renewal only 只限續保

Territorial scope of cover 保障地域範圍：Asia 亞洲

For insured persons from age 65 to 80 years at policy commencement 只適用於保單生效時年齡介乎65至80歲之受保人

Age 年齡	Annual (HKD) 年繳 (港元)							
	Gender 性別	Male 男性				Female 女性		
Deductible option (HKD) 自付費選項 (港元)	0	60,000	90,000	150,000	0	60,000	90,000	150,000
65	77,472	34,092	27,120	17,052	73,932	32,532	25,896	16,272
66	82,128	36,132	28,752	18,072	82,260	36,216	28,800	18,108
67	85,572	37,656	29,952	18,828	85,560	37,656	29,952	18,828
68	86,856	38,220	30,396	19,116	87,816	38,640	30,756	19,320
69	88,068	38,748	30,828	19,380	89,976	39,588	31,488	19,800
70	92,136	40,536	32,256	20,268	95,928	42,216	33,576	21,108
71	97,776	43,020	34,236	21,516	103,200	45,408	36,120	22,716
72	98,316	43,260	34,416	21,636	105,252	46,308	36,840	23,160
73	98,880	43,512	34,608	21,756	107,172	47,160	37,512	23,580
74	99,156	43,632	34,716	21,816	108,888	47,916	38,112	23,976
75	99,768	43,896	34,920	21,948	110,736	48,732	38,760	24,372
76	108,108	47,568	37,836	23,796	121,416	53,436	42,516	26,712
77	108,120	47,580	37,848	23,808	122,880	54,072	43,008	27,036
78	108,132	47,592	37,860	23,820	124,740	54,888	43,656	27,456
79	108,156	47,616	37,872	23,832	126,468	55,656	44,268	27,828
80	108,876	47,916	38,112	23,976	129,252	56,880	45,240	28,440
81*	120,216	52,896	42,072	26,448	144,336	63,516	50,520	31,752
82*	120,228	52,908	42,096	26,460	145,692	64,116	51,000	32,052
83*	123,288	54,252	43,152	27,132	149,976	65,988	52,488	33,000
84*	126,540	55,680	44,292	27,840	154,212	67,860	53,976	33,936
85*	129,336	56,916	45,276	28,452	158,376	69,696	55,428	34,848
86*	130,788	57,552	45,780	28,776	160,476	70,608	56,172	35,316
87*	132,216	58,176	46,296	29,088	162,540	71,520	56,892	35,760
88*	134,088	59,016	46,932	29,508	164,976	72,600	57,756	36,300
89*	135,960	59,820	47,592	29,916	167,448	73,680	58,608	36,840
90*	138,108	60,768	48,336	30,396	170,112	74,856	59,556	37,428
91*	139,668	61,476	48,888	30,732	172,068	75,708	60,228	37,860
92*	141,216	62,136	49,428	31,068	173,976	76,560	60,900	38,280
93*	143,136	62,976	50,100	31,488	176,316	77,580	61,716	38,796
94*	145,020	63,816	50,760	31,908	178,548	78,576	62,496	39,288
95*	147,156	64,752	51,516	32,376	181,008	79,656	63,360	39,828
96*	148,692	65,436	52,056	32,712	182,856	80,460	63,996	40,236
97*	149,988	66,000	52,500	33,000	184,392	81,132	64,536	40,572
98*	151,716	66,756	53,100	33,396	186,468	82,056	65,268	41,028
99*	153,276	67,440	53,652	33,720	188,448	82,920	65,976	41,460

*For renewal only 只限續保

Territorial scope of cover 保障地域範圍：Asia 亞洲

For insured persons from age 0 to 64 years at policy commencement 只適用於保單生效時年齡介乎0至64歲之受保人

Age 年齡	Monthly (HKD) 月繳 (港元)							
Gender 性別	Male 男性				Female 女性			
Deductible option (HKD) 自付費選項 (港元)	0	60,000	90,000	150,000	0	60,000	90,000	150,000
0	1,136	500	398	250	963	424	338	213
1	1,091	480	383	240	933	410	328	205
2	1,046	460	366	230	898	395	314	198
3	1,003	443	353	221	866	381	303	191
4	908	399	318	200	813	358	285	179
5	823	363	288	181	746	329	261	165
6	655	289	230	145	628	276	220	138
7	628	278	220	139	618	273	216	136
8	608	268	213	134	589	260	208	130
9	594	263	208	131	579	255	203	128
10	576	254	203	128	553	243	194	123
11	533	235	188	118	526	233	184	116
12	510	225	179	113	541	238	190	119
13	493	218	173	109	568	250	199	125
14	498	219	174	110	578	254	203	128
15	510	225	179	113	580	255	204	129
16	518	228	181	114	581	256	205	130
17	543	239	190	120	584	258	206	131
18	556	245	195	123	585	259	208	133
19	581	256	204	128	593	261	209	134
20	583	258	205	129	600	264	210	135
21	584	259	206	130	601	265	211	136
22	586	260	208	131	603	266	213	138
23	588	261	209	133	616	271	216	139
24	590	263	210	134	621	273	218	140
25	603	265	211	135	653	288	228	144
26	709	313	249	156	840	370	294	185
27	718	316	251	158	855	378	300	189
28	733	323	258	161	880	388	308	194
29	745	328	261	164	901	398	316	199
30	756	333	265	168	921	405	323	203
31	800	353	280	176	991	436	348	218
32	818	360	286	180	1,016	448	356	224
33	835	368	293	184	1,041	458	365	229
34	859	378	301	189	1,076	474	378	238
35	886	390	310	195	1,119	493	393	248
36	983	433	344	218	1,235	544	433	273
37	1,016	448	356	224	1,283	565	449	283
38	1,048	461	368	231	1,325	583	464	293
39	1,076	474	378	238	1,363	600	478	300
40	1,125	495	394	248	1,431	630	501	315
41	1,159	510	406	255	1,463	644	513	323
42	1,189	524	418	263	1,504	663	528	331
43	1,235	544	433	273	1,555	684	545	343
44	1,284	565	450	283	1,609	708	564	354
45	1,371	603	480	303	1,710	753	599	378
46	1,396	615	489	308	1,728	760	605	380
47	1,444	636	506	318	1,765	778	618	389
48	1,503	661	526	331	1,816	799	636	400
49	1,561	688	548	344	1,864	821	653	411

Age 年齡	Monthly (HKD) 月繳 (港元)							
Gender 性別	Male 男性				Female 女性			
Deductible option (HKD) 自付費選項 (港元)	0	60,000	90,000	150,000	0	60,000	90,000	150,000
50	1,641	723	575	363	1,923	846	673	423
51	1,864	820	653	410	2,135	940	748	470
52	1,956	861	685	431	2,201	969	771	485
53	2,060	908	721	454	2,276	1,003	798	501
54	2,166	953	758	478	2,354	1,036	824	518
55	2,320	1,021	813	511	2,478	1,091	868	546
56	2,363	1,039	828	520	2,491	1,096	873	548
57	2,483	1,093	869	546	2,578	1,135	903	568
58	2,618	1,153	916	576	2,676	1,178	938	589
59	2,746	1,208	961	604	2,773	1,221	971	611
60	2,970	1,308	1,040	654	2,968	1,306	1,039	653
61	3,273	1,440	1,146	720	3,243	1,428	1,135	714
62	3,423	1,506	1,198	753	3,369	1,483	1,180	743
63	3,593	1,581	1,258	791	3,518	1,548	1,231	774
64	3,771	1,659	1,320	830	3,673	1,616	1,285	808
65*	3,874	1,705	1,356	853	3,698	1,628	1,294	814
66*	4,106	1,808	1,438	904	4,113	1,810	1,440	905
67*	4,279	1,883	1,498	943	4,278	1,883	1,498	943
68*	4,415	1,943	1,546	973	4,464	1,964	1,563	983
69*	4,550	2,003	1,593	1,001	4,648	2,046	1,628	1,023
70*	4,836	2,128	1,693	1,064	5,036	2,216	1,763	1,108
71*	5,215	2,295	1,826	1,148	5,504	2,423	1,928	1,211
72*	5,326	2,344	1,864	1,173	5,701	2,509	1,996	1,255
73*	5,438	2,393	1,904	1,198	5,894	2,594	2,063	1,298
74*	5,536	2,436	1,938	1,218	6,080	2,675	2,128	1,338
75*	5,653	2,488	1,979	1,244	6,275	2,761	2,198	1,381
76*	6,216	2,735	2,176	1,368	6,983	3,073	2,444	1,536
77*	6,300	2,773	2,205	1,386	7,168	3,154	2,509	1,578
78*	6,388	2,811	2,236	1,406	7,380	3,248	2,583	1,624
79*	6,478	2,850	2,268	1,425	7,588	3,339	2,656	1,670
80*	6,624	2,915	2,319	1,458	7,863	3,460	2,753	1,730
81*	7,413	3,263	2,595	1,631	8,901	3,918	3,116	1,959
82*	7,495	3,298	2,624	1,649	9,106	4,008	3,188	2,004
83*	7,705	3,391	2,698	1,696	9,373	4,124	3,281	2,063
84*	7,909	3,480	2,768	1,740	9,638	4,241	3,374	2,121
85*	8,083	3,558	2,829	1,779	9,898	4,355	3,464	2,178
86*	8,175	3,598	2,861	1,799	10,029	4,413	3,511	2,208
87*	8,263	3,636	2,893	1,818	10,159	4,470	3,556	2,235
88*	8,380	3,688	2,933	1,844	10,311	4,538	3,609	2,269
89*	8,498	3,739	2,974	1,870	10,466	4,605	3,663	2,303
90*	8,633	3,798	3,021	1,899	10,633	4,679	3,723	2,340
91*	8,730	3,841	3,056	1,921	10,754	4,733	3,764	2,366
92*	8,826	3,884	3,089	1,943	10,874	4,785	3,806	2,393
93*	8,946	3,936	3,131	1,968	11,019	4,849	3,858	2,425
94*	9,064	3,988	3,173	1,994	11,159	4,910	3,906	2,455
95*	9,198	4,048	3,219	2,024	11,313	4,978	3,960	2,489
96*	9,294	4,089	3,253	2,045	11,428	5,029	4,000	2,515
97*	9,374	4,125	3,281	2,063	11,525	5,071	4,034	2,536
98*	9,483	4,173	3,319	2,086	11,654	5,128	4,079	2,564
99*	9,580	4,215	3,353	2,108	11,778	5,183	4,123	2,593

*For renewal only 只限續保

Territorial scope of cover 保障地域範圍：Asia 亞洲

For insured persons from age 65 to 80 years at policy commencement 只適用於保單生效時年齡介乎65至80歲之受保人

Age 年齡	Monthly (HKD) 月繳 (港元)							
Gender 性別	Male 男性				Female 女性			
Deductible option (HKD) 自付費選項 (港元)	0	60,000	90,000	150,000	0	60,000	90,000	150,000
65	6,456	2,841	2,260	1,421	6,161	2,711	2,158	1,356
66	6,844	3,011	2,396	1,506	6,855	3,018	2,400	1,509
67	7,131	3,138	2,496	1,569	7,130	3,138	2,496	1,569
68	7,238	3,185	2,533	1,593	7,318	3,220	2,563	1,610
69	7,339	3,229	2,569	1,615	7,498	3,299	2,624	1,650
70	7,678	3,378	2,688	1,689	7,994	3,518	2,798	1,759
71	8,148	3,585	2,853	1,793	8,600	3,784	3,010	1,893
72	8,193	3,605	2,868	1,803	8,771	3,859	3,070	1,930
73	8,240	3,626	2,884	1,813	8,931	3,930	3,126	1,965
74	8,263	3,636	2,893	1,818	9,074	3,993	3,176	1,998
75	8,314	3,658	2,910	1,829	9,228	4,061	3,230	2,031
76	9,009	3,964	3,153	1,983	10,118	4,453	3,543	2,226
77	9,010	3,965	3,154	1,984	10,240	4,506	3,584	2,253
78	9,011	3,966	3,155	1,985	10,395	4,574	3,638	2,288
79	9,013	3,968	3,156	1,986	10,539	4,638	3,689	2,319
80	9,073	3,993	3,176	1,998	10,771	4,740	3,770	2,370
81*	10,018	4,408	3,506	2,204	12,028	5,293	4,210	2,646
82*	10,019	4,409	3,508	2,205	12,141	5,343	4,250	2,671
83*	10,274	4,521	3,596	2,261	12,498	5,499	4,374	2,750
84*	10,545	4,640	3,691	2,320	12,851	5,655	4,498	2,828
85*	10,778	4,743	3,773	2,371	13,198	5,808	4,619	2,904
86*	10,899	4,796	3,815	2,398	13,373	5,884	4,681	2,943
87*	11,018	4,848	3,858	2,424	13,545	5,960	4,741	2,980
88*	11,174	4,918	3,911	2,459	13,748	6,050	4,813	3,025
89*	11,330	4,985	3,966	2,493	13,954	6,140	4,884	3,070
90*	11,509	5,064	4,028	2,533	14,176	6,238	4,963	3,119
91*	11,639	5,123	4,074	2,561	14,339	6,309	5,019	3,155
92*	11,768	5,178	4,119	2,589	14,498	6,380	5,075	3,190
93*	11,928	5,248	4,175	2,624	14,693	6,465	5,143	3,233
94*	12,085	5,318	4,230	2,659	14,879	6,548	5,208	3,274
95*	12,263	5,396	4,293	2,698	15,084	6,638	5,280	3,319
96*	12,391	5,453	4,338	2,726	15,238	6,705	5,333	3,353
97*	12,499	5,500	4,375	2,750	15,366	6,761	5,378	3,381
98*	12,643	5,563	4,425	2,783	15,539	6,838	5,439	3,419
99*	12,773	5,620	4,471	2,810	15,704	6,910	5,498	3,455

*For renewal only 只限續保

Territorial scope of cover 保障地域範圍：Worldwide excluding the United States 環球但不包括美國

For insured persons from age 0 to 64 years at policy commencement 只適用於保單生效時年齡介乎0至64歲之受保人

Age 年齡	Annual (HKD) 年繳 (港元)							
Gender 性別	Male 男性				Female 女性			
Deductible option (HKD) 自付費選項 (港元)	0	60,000	90,000	150,000	0	60,000	90,000	150,000
0	15,552	6,852	5,448	3,432	13,176	5,796	4,620	2,916
1	14,952	6,576	5,232	3,288	12,768	5,628	4,476	2,820
2	14,328	6,300	5,016	3,156	12,276	5,412	4,308	2,712
3	13,740	6,048	4,812	3,036	11,868	5,220	4,152	2,616
4	12,432	5,472	4,356	2,736	11,136	4,896	3,900	2,448
5	11,256	4,956	3,948	2,496	10,236	4,500	3,576	2,256
6	8,976	3,948	3,156	1,980	8,580	3,780	3,012	1,896
7	8,616	3,792	3,012	1,896	8,448	3,720	2,976	1,860
8	8,340	3,672	2,916	1,836	8,076	3,552	2,832	1,776
9	8,136	3,588	2,856	1,800	7,920	3,492	2,772	1,752
10	7,896	3,468	2,760	1,740	7,560	3,336	2,652	1,668
11	7,296	3,216	2,556	1,608	7,212	3,180	2,532	1,596
12	6,996	3,096	2,448	1,548	7,416	3,276	2,592	1,632
13	6,756	2,976	2,376	1,488	7,776	3,420	2,736	1,716
14	6,816	3,000	2,388	1,500	7,908	3,480	2,772	1,740
15	6,996	3,072	2,448	1,536	7,956	3,516	2,796	1,752
16	7,080	3,120	2,496	1,560	7,968	3,528	2,808	1,776
17	7,428	3,276	2,616	1,656	8,016	3,540	2,820	1,788
18	7,608	3,348	2,676	1,680	8,028	3,552	2,832	1,800
19	7,956	3,516	2,796	1,752	8,100	3,576	2,856	1,812
20	7,968	3,528	2,808	1,776	8,220	3,612	2,880	1,836
21	7,980	3,540	2,820	1,788	8,232	3,636	2,892	1,848
22	8,028	3,552	2,832	1,800	8,256	3,648	2,916	1,860
23	8,052	3,576	2,856	1,812	8,436	3,720	2,952	1,872
24	8,076	3,588	2,868	1,836	8,508	3,756	2,976	1,896
25	8,256	3,636	2,892	1,848	8,928	3,936	3,132	1,968
26	9,708	4,272	3,408	2,136	11,496	5,076	4,032	2,532
27	9,816	4,320	3,456	2,160	11,712	5,160	4,116	2,580
28	10,032	4,416	3,516	2,208	12,048	5,316	4,236	2,652
29	10,200	4,488	3,576	2,256	12,336	5,436	4,320	2,736
30	10,356	4,560	3,636	2,280	12,612	5,556	4,416	2,796
31	10,956	4,836	3,840	2,412	13,572	5,976	4,752	2,988
32	11,196	4,932	3,936	2,472	13,908	6,120	4,872	3,060
33	11,436	5,040	4,008	2,520	14,256	6,276	4,992	3,156
34	11,772	5,196	4,128	2,592	14,736	6,492	5,160	3,252
35	12,132	5,340	4,248	2,676	15,336	6,756	5,376	3,372
36	13,476	5,928	4,716	2,976	16,920	7,452	5,928	3,732
37	13,920	6,132	4,872	3,072	17,568	7,740	6,156	3,876
38	14,340	6,312	5,016	3,156	18,156	7,992	6,360	3,996
39	14,736	6,492	5,160	3,252	18,672	8,220	6,540	4,116
40	15,408	6,780	5,400	3,396	19,596	8,628	6,876	4,320
41	15,876	6,996	5,568	3,516	20,028	8,820	7,020	4,416
42	16,296	7,176	5,712	3,588	20,616	9,072	7,212	4,536
43	16,920	7,452	5,928	3,732	21,300	9,372	7,476	4,692
44	17,592	7,740	6,156	3,876	22,056	9,708	7,716	4,860
45	18,780	8,268	6,576	4,140	23,436	10,308	8,208	5,160
46	19,128	8,436	6,696	4,212	23,676	10,416	8,280	5,208
47	19,776	8,700	6,936	4,356	24,180	10,656	8,472	5,328
48	20,580	9,060	7,212	4,536	24,876	10,956	8,712	5,472
49	21,372	9,408	7,488	4,716	25,536	11,256	8,940	5,628
50	22,488	9,900	7,872	4,956	26,328	11,580	9,216	5,796
51	25,536	11,232	8,940	5,616	29,256	12,876	10,236	6,456
52	26,796	11,796	9,396	5,916	30,156	13,272	10,560	6,636
53	28,236	12,420	9,876	6,216	31,176	13,728	10,920	6,876
54	29,676	13,056	10,392	6,528	32,256	14,196	11,292	7,116

Age 年齡	Annual (HKD) 年繳 (港元)							
Gender 性別	Male 男性				Female 女性			
Deductible option (HKD) 自付費選項 (港元)	0	60,000	90,000	150,000	0	60,000	90,000	150,000
55	31,788	13,992	11,136	6,996	33,948	14,940	11,880	7,476
56	32,352	14,232	11,328	7,116	34,128	15,036	11,952	7,512
57	33,996	14,976	11,916	7,488	35,316	15,540	12,360	7,776
58	35,856	15,780	12,552	7,896	36,660	16,128	12,828	8,076
59	37,608	16,548	13,176	8,280	37,992	16,716	13,296	8,376
60	40,680	17,916	14,256	8,952	40,656	17,892	14,232	8,952
61	44,832	19,728	15,696	9,876	44,400	19,536	15,540	9,768
62	46,896	20,640	16,416	10,320	46,152	20,316	16,152	10,176
63	49,236	21,660	17,232	10,836	48,168	21,216	16,860	10,608
64	51,648	22,728	18,096	11,376	50,292	22,128	17,616	11,076
65*	53,076	23,352	18,576	11,676	50,640	22,296	17,736	11,148
66*	56,256	24,756	19,692	12,396	56,352	24,792	19,728	12,396
67*	58,620	25,788	20,520	12,900	58,608	25,788	20,520	12,900
68*	60,480	26,616	21,168	13,308	61,152	26,916	21,408	13,452
69*	62,328	27,432	21,816	13,716	63,672	28,020	22,296	14,016
70*	66,252	29,148	23,196	14,580	68,988	30,360	24,156	15,180
71*	71,436	31,440	25,008	15,720	75,396	33,180	26,400	16,596
72*	72,960	32,100	25,536	16,056	78,096	34,368	27,336	17,196
73*	74,496	32,796	26,076	16,392	80,748	35,532	28,260	17,772
74*	75,840	33,372	26,556	16,692	83,280	36,648	29,148	18,336
75*	77,448	34,080	27,108	17,040	85,956	37,836	30,096	18,912
76*	85,152	37,476	29,808	18,756	95,640	42,096	33,480	21,048
77*	86,316	37,980	30,216	18,996	98,196	43,212	34,368	21,612
78*	87,516	38,508	30,636	19,260	101,100	44,496	35,388	22,248
79*	88,728	39,048	31,056	19,536	103,956	45,756	36,396	22,872
80*	90,732	39,936	31,776	19,968	107,712	47,400	37,716	23,700
81*	101,556	44,676	35,556	22,356	121,920	53,652	42,672	26,832
82*	102,672	45,180	35,940	22,596	124,740	54,888	43,656	27,456
83*	105,552	46,452	36,948	23,232	128,388	56,496	44,940	28,248
84*	108,336	47,676	37,920	23,856	132,036	58,092	46,212	29,052
85*	110,736	48,720	38,760	24,360	135,588	59,676	47,460	29,832
86*	111,996	49,272	39,192	24,636	137,388	60,456	48,096	30,228
87*	113,196	49,812	39,636	24,912	139,176	61,236	48,708	30,636
88*	114,816	50,520	40,188	25,260	141,252	62,148	49,440	31,080
89*	116,400	51,216	40,740	25,608	143,376	63,096	50,196	31,548
90*	118,248	52,032	41,388	26,016	145,656	64,092	50,976	32,052
91*	119,580	52,620	41,856	26,316	147,312	64,836	51,576	32,412
92*	120,900	53,196	42,312	26,616	148,956	65,556	52,140	32,772
93*	122,556	53,928	42,900	26,976	150,948	66,420	52,836	33,216
94*	124,152	54,636	43,476	27,336	152,868	67,260	53,508	33,636
95*	125,988	55,440	44,100	27,720	154,980	68,196	54,252	34,116
96*	127,308	56,016	44,556	28,008	156,552	68,880	54,792	34,440
97*	128,412	56,508	44,952	28,260	157,872	69,468	55,260	34,740
98*	129,888	57,156	45,468	28,596	159,648	70,248	55,896	35,136
99*	131,232	57,756	45,936	28,872	161,340	70,992	56,472	35,496

*For renewal only 只限續保

Territorial scope of cover 保障地域範圍：Worldwide excluding the United States 環球但不包括美國

For insured persons from age 65 to 80 years at policy commencement 只適用於保單生效時年齡介乎65至80歲之受保人

Age 年齡	Annual (HKD) 年繳 (港元)							
	Gender 性別	Male 男性				Female 女性		
Deductible option (HKD) 自付費選項 (港元)	0	60,000	90,000	150,000	0	60,000	90,000	150,000
65	88,440	38,916	30,960	19,476	84,396	37,140	29,556	18,576
66	93,756	41,256	32,820	20,628	93,912	41,328	32,868	20,676
67	97,692	42,996	34,200	21,492	97,668	42,996	34,188	21,492
68	99,156	43,632	34,716	21,816	100,248	44,112	35,088	22,056
69	100,536	44,232	35,196	22,116	102,696	45,192	35,952	22,596
70	105,156	46,272	36,816	23,136	109,512	48,192	38,328	24,096
71	111,636	49,116	39,072	24,576	117,816	51,840	41,232	25,920
72	112,236	49,392	39,288	24,696	120,156	52,872	42,060	26,436
73	112,872	49,668	39,516	24,840	122,340	53,832	42,816	26,916
74	113,196	49,812	39,636	24,912	124,308	54,696	43,512	27,348
75	113,880	50,112	39,876	25,056	126,408	55,620	44,256	27,816
76	123,408	54,300	43,200	27,156	138,600	60,996	48,516	30,492
77	123,420	54,312	43,212	27,168	140,268	61,716	49,092	30,876
78	123,432	54,336	43,236	27,180	142,392	62,652	49,836	31,332
79	123,456	54,348	43,248	27,192	144,372	63,528	50,532	31,776
80	124,296	54,696	43,512	27,348	147,552	64,932	51,648	32,472
81*	137,220	60,396	48,036	30,192	164,760	72,516	57,672	36,252
82*	137,232	60,408	48,048	30,216	166,308	73,176	58,212	36,588
83*	140,736	61,932	49,260	30,972	171,180	75,336	59,916	37,668
84*	144,456	63,576	50,556	31,788	176,040	77,460	61,620	38,736
85*	147,636	64,968	51,672	32,496	180,780	79,548	63,276	39,780
86*	149,316	65,700	52,260	32,856	183,180	80,616	64,116	40,308
87*	150,936	66,408	52,836	33,216	185,556	81,648	64,956	40,836
88*	153,060	67,356	53,580	33,696	188,328	82,872	65,916	41,436
89*	155,196	68,292	54,336	34,152	191,160	84,108	66,912	42,060
90*	157,656	69,372	55,188	34,692	194,196	85,452	67,968	42,732
91*	159,456	70,152	55,812	35,076	196,416	86,436	68,748	43,212
92*	161,196	70,932	56,436	35,472	198,612	87,396	69,516	43,716
93*	163,392	71,892	57,192	35,952	201,276	88,560	70,452	44,280
94*	165,540	72,840	57,948	36,420	203,820	89,688	71,340	44,856
95*	167,976	73,920	58,800	36,960	206,640	90,936	72,336	45,468
96*	169,740	74,688	59,412	37,356	208,728	91,848	73,056	45,936
97*	171,216	75,336	59,928	37,668	210,492	92,616	73,680	46,308
98*	173,196	76,200	60,636	38,100	212,856	93,660	74,508	46,836
99*	174,972	76,992	61,248	38,496	215,136	94,656	75,300	47,328

*For renewal only 只限續保

Territorial scope of cover 保障地域範圍：Worldwide excluding the United States 環球但不包括美國

For insured persons from age 0 to 64 years at policy commencement 只適用於保單生效時年齡介乎0至64歲之受保人

Age 年齡	Monthly (HKD) 月繳 (港元)							
	Gender 性別	Male 男性				Female 女性		
Deductible option (HKD) 自付費選項 (港元)	0	60,000	90,000	150,000	0	60,000	90,000	150,000
0	1,296	571	454	286	1,098	483	385	243
1	1,246	548	436	274	1,064	469	373	235
2	1,194	525	418	263	1,023	451	359	226
3	1,145	504	401	253	989	435	346	218
4	1,036	456	363	228	928	408	325	204
5	938	413	329	208	853	375	298	188
6	748	329	263	165	715	315	251	158
7	718	316	251	158	704	310	248	155
8	695	306	243	153	673	296	236	148
9	678	299	238	150	660	291	231	146
10	658	289	230	145	630	278	221	139
11	608	268	213	134	601	265	211	133
12	583	258	204	129	618	273	216	136
13	563	248	198	124	648	285	228	143
14	568	250	199	125	659	290	231	145
15	583	256	204	128	663	293	233	146
16	590	260	208	130	664	294	234	148
17	619	273	218	138	668	295	235	149
18	634	279	223	140	669	296	236	150
19	663	293	233	146	675	298	238	151
20	664	294	234	148	685	301	240	153
21	665	295	235	149	686	303	241	154
22	669	296	236	150	688	304	243	155
23	671	298	238	151	703	310	246	156
24	673	299	239	153	709	313	248	158
25	688	303	241	154	744	328	261	164
26	809	356	284	178	958	423	336	211
27	818	360	288	180	976	430	343	215
28	836	368	293	184	1,004	443	353	221
29	850	374	298	188	1,028	453	360	228
30	863	380	303	190	1,051	463	368	233
31	913	403	320	201	1,131	498	396	249
32	933	411	328	206	1,159	510	406	255
33	953	420	334	210	1,188	523	416	263
34	981	433	344	216	1,228	541	430	271
35	1,011	445	354	223	1,278	563	448	281
36	1,123	494	393	248	1,410	621	494	311
37	1,160	511	406	256	1,464	645	513	323
38	1,195	526	418	263	1,513	666	530	333
39	1,228	541	430	271	1,556	685	545	343
40	1,284	565	450	283	1,633	719	573	360
41	1,323	583	464	293	1,669	735	585	368
42	1,358	598	476	299	1,718	756	601	378
43	1,410	621	494	311	1,775	781	623	391
44	1,466	645	513	323	1,838	809	643	405
45	1,565	689	548	345	1,953	859	684	430
46	1,594	703	558	351	1,973	868	690	434
47	1,648	725	578	363	2,015	888	706	444
48	1,715	755	601	378	2,073	913	726	456
49	1,781	784	624	393	2,128	938	745	469
50	1,874	825	656	413	2,194	965	768	483
51	2,128	936	745	468	2,438	1,073	853	538
52	2,233	983	783	493	2,513	1,106	880	553
53	2,353	1,035	823	518	2,598	1,144	910	573
54	2,473	1,088	866	544	2,688	1,183	941	593

Age 年齡	Monthly (HKD) 月繳 (港元)							
Gender 性別	Male 男性				Female 女性			
Deductible option (HKD) 自付費選項 (港元)	0	60,000	90,000	150,000	0	60,000	90,000	150,000
55	2,649	1,166	928	583	2,829	1,245	990	623
56	2,696	1,186	944	593	2,844	1,253	996	626
57	2,833	1,248	993	624	2,943	1,295	1,030	648
58	2,988	1,315	1,046	658	3,055	1,344	1,069	673
59	3,134	1,379	1,098	690	3,166	1,393	1,108	698
60	3,390	1,493	1,188	746	3,388	1,491	1,186	746
61	3,736	1,644	1,308	823	3,700	1,628	1,295	814
62	3,908	1,720	1,368	860	3,846	1,693	1,346	848
63	4,103	1,805	1,436	903	4,014	1,768	1,405	884
64	4,304	1,894	1,508	948	4,191	1,844	1,468	923
65*	4,423	1,946	1,548	973	4,220	1,858	1,478	929
66*	4,688	2,063	1,641	1,033	4,696	2,066	1,644	1,033
67*	4,885	2,149	1,710	1,075	4,884	2,149	1,710	1,075
68*	5,040	2,218	1,764	1,109	5,096	2,243	1,784	1,121
69*	5,194	2,286	1,818	1,143	5,306	2,335	1,858	1,168
70*	5,521	2,429	1,933	1,215	5,749	2,530	2,013	1,265
71*	5,953	2,620	2,084	1,310	6,283	2,765	2,200	1,383
72*	6,080	2,675	2,128	1,338	6,508	2,864	2,278	1,433
73*	6,208	2,733	2,173	1,366	6,729	2,961	2,355	1,481
74*	6,320	2,781	2,213	1,391	6,940	3,054	2,429	1,528
75*	6,454	2,840	2,259	1,420	7,163	3,153	2,508	1,576
76*	7,096	3,123	2,484	1,563	7,970	3,508	2,790	1,754
77*	7,193	3,165	2,518	1,583	8,183	3,601	2,864	1,801
78*	7,293	3,209	2,553	1,605	8,425	3,708	2,949	1,854
79*	7,394	3,254	2,588	1,628	8,663	3,813	3,033	1,906
80*	7,561	3,328	2,648	1,664	8,976	3,950	3,143	1,975
81*	8,463	3,723	2,963	1,863	10,160	4,471	3,556	2,236
82*	8,556	3,765	2,995	1,883	10,395	4,574	3,638	2,288
83*	8,796	3,871	3,079	1,936	10,699	4,708	3,745	2,354
84*	9,028	3,973	3,160	1,988	11,003	4,841	3,851	2,421
85*	9,228	4,060	3,230	2,030	11,299	4,973	3,955	2,486
86*	9,333	4,106	3,266	2,053	11,449	5,038	4,008	2,519
87*	9,433	4,151	3,303	2,076	11,598	5,103	4,059	2,553
88*	9,568	4,210	3,349	2,105	11,771	5,179	4,120	2,590
89*	9,700	4,268	3,395	2,134	11,948	5,258	4,183	2,629
90*	9,854	4,336	3,449	2,168	12,138	5,341	4,248	2,671
91*	9,965	4,385	3,488	2,193	12,276	5,403	4,298	2,701
92*	10,075	4,433	3,526	2,218	12,413	5,463	4,345	2,731
93*	10,213	4,494	3,575	2,248	12,579	5,535	4,403	2,768
94*	10,346	4,553	3,623	2,278	12,739	5,605	4,459	2,803
95*	10,499	4,620	3,675	2,310	12,915	5,683	4,521	2,843
96*	10,609	4,668	3,713	2,334	13,046	5,740	4,566	2,870
97*	10,701	4,709	3,746	2,355	13,156	5,789	4,605	2,895
98*	10,824	4,763	3,789	2,383	13,304	5,854	4,658	2,928
99*	10,936	4,813	3,828	2,406	13,445	5,916	4,706	2,958

*For renewal only 只限續保

Territorial scope of cover 保障地域範圍：Worldwide excluding the United States 環球但不包括美國

For insured persons from age 65 to 80 years at policy commencement 只適用於保單生效時年齡介乎65至80歲之受保人

Age 年齡	Monthly (HKD) 月繳 (港元)							
	Gender 性別	Male 男性				Female 女性		
Deductible option (HKD) 自付費選項 (港元)	0	60,000	90,000	150,000	0	60,000	90,000	150,000
65	7,370	3,243	2,580	1,623	7,033	3,095	2,463	1,548
66	7,813	3,438	2,735	1,719	7,826	3,444	2,739	1,723
67	8,141	3,583	2,850	1,791	8,139	3,583	2,849	1,791
68	8,263	3,636	2,893	1,818	8,354	3,676	2,924	1,838
69	8,378	3,686	2,933	1,843	8,558	3,766	2,996	1,883
70	8,763	3,856	3,068	1,928	9,126	4,016	3,194	2,008
71	9,303	4,093	3,256	2,048	9,818	4,320	3,436	2,160
72	9,353	4,116	3,274	2,058	10,013	4,406	3,505	2,203
73	9,406	4,139	3,293	2,070	10,195	4,486	3,568	2,243
74	9,433	4,151	3,303	2,076	10,359	4,558	3,626	2,279
75	9,490	4,176	3,323	2,088	10,534	4,635	3,688	2,318
76	10,284	4,525	3,600	2,263	11,550	5,083	4,043	2,541
77	10,285	4,526	3,601	2,264	11,689	5,143	4,091	2,573
78	10,286	4,528	3,603	2,265	11,866	5,221	4,153	2,611
79	10,288	4,529	3,604	2,266	12,031	5,294	4,211	2,648
80	10,358	4,558	3,626	2,279	12,296	5,411	4,304	2,706
81*	11,435	5,033	4,003	2,516	13,730	6,043	4,806	3,021
82*	11,436	5,034	4,004	2,518	13,859	6,098	4,851	3,049
83*	11,728	5,161	4,105	2,581	14,265	6,278	4,993	3,139
84*	12,038	5,298	4,213	2,649	14,670	6,455	5,135	3,228
85*	12,303	5,414	4,306	2,708	15,065	6,629	5,273	3,315
86*	12,443	5,475	4,355	2,738	15,265	6,718	5,343	3,359
87*	12,578	5,534	4,403	2,768	15,463	6,804	5,413	3,403
88*	12,755	5,613	4,465	2,808	15,694	6,906	5,493	3,453
89*	12,933	5,691	4,528	2,846	15,930	7,009	5,576	3,505
90*	13,138	5,781	4,599	2,891	16,183	7,121	5,664	3,561
91*	13,288	5,846	4,651	2,923	16,368	7,203	5,729	3,601
92*	13,433	5,911	4,703	2,956	16,551	7,283	5,793	3,643
93*	13,616	5,991	4,766	2,996	16,773	7,380	5,871	3,690
94*	13,795	6,070	4,829	3,035	16,985	7,474	5,945	3,738
95*	13,998	6,160	4,900	3,080	17,220	7,578	6,028	3,789
96*	14,145	6,224	4,951	3,113	17,394	7,654	6,088	3,828
97*	14,268	6,278	4,994	3,139	17,541	7,718	6,140	3,859
98*	14,433	6,350	5,053	3,175	17,738	7,805	6,209	3,903
99*	14,581	6,416	5,104	3,208	17,928	7,888	6,275	3,944

*For renewal only 只限續保

Note 注意事項：

1. This standard premium schedule does not include levy which is collected by the Insurance Authority. For general information on the applicable levy rates, please visit www.zurich.com.hk/ia-levy.
此標準保費表並未包括由保險業監管局徵收的保費徵費。有關徵費率詳情，請瀏覽 www.zurich.com.hk/ia-levy。
2. The standard premium schedule are not guaranteed and may be adjusted depending on the age last birthday of the insured person at each renewal date. The standard premium schedule (effective as at October 16, 2019) is for reference only and may be revised from time to time without notice to you. Please visit our website www.zurich.com.hk/vhis for the latest premium table.
標準保費將於每個續保日隨受保人上一個生日所達之年齡改變及並非保證。此標準保費表所列之保費（2019年10月16日起生效）只供參考及可能會隨時更改而不另行通知。請瀏覽本公司網站www.zurich.com.hk/vhis以查閱最新標準保費表。
3. Age refers to age of the insured person on his or her last birthday. 年齡是指受保人上一個生日所達之歲數。

HealthFlexi Plus Voluntary Health Insurance Plan Certification Numbers 「智選無憂+」自願醫療保障計劃認可產品編號

Asia, Deductible HKD 0 亞洲·自付費 0 港元	F00036-01-000-02
Asia, Deductible HKD 60,000 亞洲·自付費 60,000 港元	F00036-02-000-02
Asia, Deductible HKD 90,000 亞洲·自付費 90,000 港元	F00036-03-000-02
Asia, Deductible HKD 150,000 亞洲·自付費 150,000 港元	F00036-04-000-02
Worldwide excluding the United States, Deductible HKD 0 環球但不包括美國·自付費 0 港元	F00036-05-000-02
Worldwide excluding the United States, Deductible HKD 60,000 環球但不包括美國·自付費 60,000 港元	F00036-06-000-02
Worldwide excluding the United States, Deductible HKD 90,000 環球但不包括美國·自付費 90,000 港元	F00036-07-000-02
Worldwide excluding the United States, Deductible HKD 150,000 環球但不包括美國·自付費 150,000 港元	F00036-08-000-02