

Standard Premium Schedule 標準保費表								
Plan Name 計劃名稱	SmartViva Flexi VHIS (HKD0 Deductible) 非凡守護靈活自願醫保 (0 港元自付費)							
Plan Type 計劃類別	Basic Plan 基本計劃							
VHIS Certification No. 自願醫保認可編號	F00057-01-000-02							
Premium Payment Mode 保費繳付方式	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳
Age 年齡	For Insured Person from Age 0 to 59 Years at Policy Commencement 只適用於保單生效時年齡 介乎 0 至 59 歲之受保人		Age 年齡	For Insured Person from Age 60 to 69 Years at Policy Commencement 只適用於保單生效時年齡 介乎 60 至 69 歲之受保人		Age 年齡	For Insured Person from Age 70 to 80 Years at Policy Commencement 只適用於保單生效時年齡 介乎 70 至 80 歲之受保人	
0 (15 days after birth 出生後 15 日)	13,601.00	1,183.29	60	67,898.00	5,907.13	70	150,410.00	13,085.67
1	13,601.00	1,183.29	61	71,808.00	6,247.30	71	157,476.00	13,700.41
2	13,601.00	1,183.29	62	75,941.00	6,606.87	72	164,078.00	14,274.79
3	13,601.00	1,183.29	63	80,315.00	6,987.41	73	170,154.00	14,803.40
4	13,601.00	1,183.29	64	84,941.00	7,389.87	74	175,640.00	15,280.68
5	13,601.00	1,183.29	65	90,281.00	7,854.45	75	181,302.00	15,773.27
6	10,201.00	887.49	66	94,500.00	8,221.50	76	186,374.00	16,214.54
7	10,251.00	891.84	67	99,875.00	8,689.13	77	189,818.00	16,514.17
8	10,302.00	896.27	68	104,514.00	9,092.72	78	193,308.00	16,817.80
9	10,353.00	900.71	69	109,878.00	9,559.39	79	195,104.00	16,974.05
10	10,403.00	905.06	70 *	112,808.00	9,814.30	80	196,916.00	17,131.69
11	10,454.00	909.50	71 *	118,107.00	10,275.31	81 *	196,916.00	17,131.69
12	10,506.00	914.02	72 *	123,059.00	10,706.13	82 *	196,916.00	17,131.69
13	10,557.00	918.46	73 *	127,616.00	11,102.59	83 *	196,916.00	17,131.69
14	10,609.00	922.98	74 *	131,730.00	11,460.51	84 *	196,916.00	17,131.69
15	10,661.00	927.51	75 *	135,977.00	11,830.00	85 *	196,916.00	17,131.69
16	10,714.00	932.12	76 *	139,781.00	12,160.95	86 *	196,916.00	17,131.69
17	10,766.00	936.64	77 *	142,364.00	12,385.67	87 *	196,916.00	17,131.69
18	10,819.00	941.25	78 *	144,981.00	12,613.35	88 *	196,916.00	17,131.69
19	11,050.00	961.35	79 *	146,328.00	12,730.54	89 *	196,916.00	17,131.69
20	11,287.00	981.97	80 *	147,687.00	12,848.77	90 *	196,916.00	17,131.69
21	11,529.00	1,003.02	81 *	147,687.00	12,848.77	91 *	196,916.00	17,131.69
22	11,776.00	1,024.51	82 *	147,687.00	12,848.77	92 *	196,916.00	17,131.69
23	12,028.00	1,046.44	83 *	147,687.00	12,848.77	93 *	196,916.00	17,131.69
24	12,287.00	1,068.97	84 *	147,687.00	12,848.77	94 *	196,916.00	17,131.69
25	12,549.00	1,091.76	85 *	147,687.00	12,848.77	95 *	196,916.00	17,131.69
26	12,807.00	1,114.21	86 *	147,687.00	12,848.77	96 *	196,916.00	17,131.69
27	13,069.00	1,137.00	87 *	147,687.00	12,848.77	97 *	196,916.00	17,131.69
28	13,336.00	1,160.23	88 *	147,687.00	12,848.77	98 *	196,916.00	17,131.69
29	13,610.00	1,184.07	89 *	147,687.00	12,848.77	99+ *	196,916.00	17,131.69
30	13,888.00	1,208.26	90 *	147,687.00	12,848.77			
31	14,006.00	1,218.52	91 *	147,687.00	12,848.77			
32	14,124.00	1,228.79	92 *	147,687.00	12,848.77			
33	14,244.00	1,239.23	93 *	147,687.00	12,848.77			
34	14,364.00	1,249.67	94 *	147,687.00	12,848.77			
35	14,486.00	1,260.28	95 *	147,687.00	12,848.77			
36	14,939.00	1,299.69	96 *	147,687.00	12,848.77			
37	15,406.00	1,340.32	97 *	147,687.00	12,848.77			
38	15,888.00	1,382.26	98 *	147,687.00	12,848.77			
39	16,385.00	1,425.50	99+ *	147,687.00	12,848.77			
40	16,898.00	1,470.13						
41	17,621.00	1,533.03						
42	18,374.00	1,598.54						
43	19,160.00	1,666.92						
44	19,979.00	1,738.17						
45	20,833.00	1,812.47						
46	22,211.00	1,932.36						
47	23,681.00	2,060.25						
48	25,246.00	2,196.40						
49	26,916.00	2,341.69						
50	28,696.00	2,496.55						

Standard Premium Schedule 標準保費表								
Plan Name 計劃名稱	SmartViva Flexi VHIS (HKD0 Deductible) 非凡守護靈活自願醫保 (0 港元自付費)							
Plan Type 計劃類別	Basic Plan 基本計劃							
VHIS Certification No. 自願醫保認可編號	F00057-01-000-02							
Premium Payment Mode 保費繳付方式	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳
Age 年齡	For Insured Person from Age 0 to 59 Years at Policy Commencement 只適用於保單生效時年齡 介乎 0 至 59 歲之受保人		Age 年齡	For Insured Person from Age 60 to 69 Years at Policy Commencement 只適用於保單生效時年齡 介乎 60 至 69 歲之受保人		Age 年齡	For Insured Person from Age 70 to 80 Years at Policy Commencement 只適用於保單生效時年齡 介乎 70 至 80 歲之受保人	
51	29,911.00	2,602.26						
52	31,177.00	2,712.40						
53	32,498.00	2,827.33						
54	33,874.00	2,947.04						
55	35,308.00	3,071.80						
56	37,106.00	3,228.22						
57	38,997.00	3,392.74						
58	40,984.00	3,565.61						
59	43,070.00	3,747.09						
60 *	45,265.00	3,938.06						
61 *	47,872.00	4,164.86						
62 *	50,627.00	4,404.55						
63 *	53,543.00	4,658.24						
64 *	56,627.00	4,926.55						
65 *	60,187.00	5,236.27						
66 *	63,000.00	5,481.00						
67 *	66,583.00	5,792.72						
68 *	69,676.00	6,061.81						
69 *	73,252.00	6,372.92						
70 *	75,205.00	6,542.84						
71 *	78,738.00	6,850.21						
72 *	82,039.00	7,137.39						
73 *	85,077.00	7,401.70						
74 *	87,820.00	7,640.34						
75 *	90,651.00	7,886.64						
76 *	93,187.00	8,107.27						
77 *	94,909.00	8,257.08						
78 *	96,654.00	8,408.90						
79 *	97,552.00	8,487.02						
80 *	98,458.00	8,565.85						
81 *	98,458.00	8,565.85						
82 *	98,458.00	8,565.85						
83 *	98,458.00	8,565.85						
84 *	98,458.00	8,565.85						
85 *	98,458.00	8,565.85						
86 *	98,458.00	8,565.85						
87 *	98,458.00	8,565.85						
88 *	98,458.00	8,565.85						
89 *	98,458.00	8,565.85						
90 *	98,458.00	8,565.85						
91 *	98,458.00	8,565.85						
92 *	98,458.00	8,565.85						
93 *	98,458.00	8,565.85						
94 *	98,458.00	8,565.85						
95 *	98,458.00	8,565.85						
96 *	98,458.00	8,565.85						
97 *	98,458.00	8,565.85						
98 *	98,458.00	8,565.85						
99+ *	98,458.00	8,565.85						

\* Premium for Renewal only.  
\* 保費只供續保之用。

26 July 2021 Edition  
2021 年 7 月 26 日版本

Notes:  
註：

Age shall mean the attained age of the Insured Person.  
年齡是指受保人的實際年齡。

The premium amounts are calculated based on the Age of the Insured Person at the time of application and above premium rates. Renewal premium will be determined according to the Age of the Insured Person, the Deductible option and the premium rates then in effect. The premium rates are not guaranteed. You may also consult your insurance intermediary for the then prevailing premium rates. For the avoidance of doubt, we shall adjust the premium on a Portfolio basis. 保費乃按照受保人投保時的年齡及上述保費率計算。續保保費將根據受保人續保時的年齡、自付費選項及保費率計算，惟保費率並非保證。您亦可向您的保險中介人查詢當時之保費率。為免存疑，我們會向同一類別保單而調整保費。

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。

Standard Premium Schedule 標準保費表								
Plan Name 計劃名稱	SmartViva Flexi VHIS (HKD10,000 Deductible) 非凡守護靈活自願醫保 (10,000 港元自付費)							
Plan Type 計劃類別	Basic Plan 基本計劃							
VHIS Certification No. 自願醫保認可編號	F00057-02-000-02							
Premium Payment Mode 保費繳付方式	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳
Age 年齡	For Insured Person from Age 0 to 59 Years at Policy Commencement 只適用於保單生效時年齡 介乎 0 至 59 歲之受保人		Age 年齡	For Insured Person from Age 60 to 69 Years at Policy Commencement 只適用於保單生效時年齡 介乎 60 至 69 歲之受保人		Age 年齡	For Insured Person from Age 70 to 80 Years at Policy Commencement 只適用於保單生效時年齡 介乎 70 至 80 歲之受保人	
0 (15 days after birth 出生後 15 日)	10,064.00	875.57	60	50,093.00	4,358.09	70	119,730.00	10,416.51
1	10,089.00	877.74	61	53,183.00	4,626.92	71	122,532.00	10,660.28
2	10,112.00	879.74	62	56,462.00	4,912.19	72	125,376.00	10,907.71
3	10,131.00	881.40	63	59,946.00	5,215.30	73	128,256.00	11,158.27
4	10,148.00	882.88	64	63,641.00	5,536.77	74	131,176.00	11,412.31
5	10,162.00	884.09	65	67,563.00	5,877.98	75	134,124.00	11,668.79
6	6,782.00	590.03	66	71,669.00	6,235.20	76	135,672.00	11,803.46
7	6,860.00	596.82	67	76,025.00	6,614.18	77	137,208.00	11,937.10
8	6,939.00	603.69	68	80,637.00	7,015.42	78	138,738.00	12,070.21
9	7,017.00	610.48	69	85,526.00	7,440.76	79	140,248.00	12,201.58
10	7,094.00	617.18	70 *	89,798.00	7,812.43	80	141,748.00	12,332.08
11	7,171.00	623.88	71 *	91,899.00	7,995.21	81 *	141,748.00	12,332.08
12	7,247.00	630.49	72 *	94,032.00	8,180.78	82 *	141,748.00	12,332.08
13	7,324.00	637.19	73 *	96,192.00	8,368.70	83 *	141,748.00	12,332.08
14	7,398.00	643.63	74 *	98,382.00	8,559.23	84 *	141,748.00	12,332.08
15	7,473.00	650.15	75 *	100,593.00	8,751.59	85 *	141,748.00	12,332.08
16	7,549.00	656.76	76 *	101,754.00	8,852.60	86 *	141,748.00	12,332.08
17	7,625.00	663.38	77 *	102,906.00	8,952.82	87 *	141,748.00	12,332.08
18	7,636.00	664.33	78 *	104,054.00	9,052.70	88 *	141,748.00	12,332.08
19	7,688.00	668.86	79 *	105,186.00	9,151.18	89 *	141,748.00	12,332.08
20	7,740.00	673.38	80 *	106,311.00	9,249.06	90 *	141,748.00	12,332.08
21	7,791.00	677.82	81 *	106,311.00	9,249.06	91 *	141,748.00	12,332.08
22	7,841.00	682.17	82 *	106,311.00	9,249.06	92 *	141,748.00	12,332.08
23	7,893.00	686.69	83 *	106,311.00	9,249.06	93 *	141,748.00	12,332.08
24	7,944.00	691.13	84 *	106,311.00	9,249.06	94 *	141,748.00	12,332.08
25	7,995.00	695.57	85 *	106,311.00	9,249.06	95 *	141,748.00	12,332.08
26	7,993.00	695.39	86 *	106,311.00	9,249.06	96 *	141,748.00	12,332.08
27	8,022.00	697.91	87 *	106,311.00	9,249.06	97 *	141,748.00	12,332.08
28	8,291.00	721.32	88 *	106,311.00	9,249.06	98 *	141,748.00	12,332.08
29	8,570.00	745.59	89 *	106,311.00	9,249.06	99+ *	141,748.00	12,332.08
30	8,859.00	770.73	90 *	106,311.00	9,249.06			
31	9,280.00	807.36	91 *	106,311.00	9,249.06			
32	9,722.00	845.81	92 *	106,311.00	9,249.06			
33	10,184.00	886.01	93 *	106,311.00	9,249.06			
34	10,669.00	928.20	94 *	106,311.00	9,249.06			
35	11,178.00	972.49	95 *	106,311.00	9,249.06			
36	11,698.00	1,017.73	96 *	106,311.00	9,249.06			
37	12,245.00	1,065.32	97 *	106,311.00	9,249.06			
38	12,816.00	1,114.99	98 *	106,311.00	9,249.06			
39	13,414.00	1,167.02	99+ *	106,311.00	9,249.06			
40	14,043.00	1,221.74						
41	14,554.00	1,266.20						
42	15,084.00	1,312.31						
43	15,634.00	1,360.16						
44	16,206.00	1,409.92						
45	16,801.00	1,461.69						
46	17,485.00	1,521.20						
47	18,199.00	1,583.31						
48	18,944.00	1,648.13						
49	19,721.00	1,715.73						
50	20,530.00	1,786.11						

Standard Premium Schedule 標準保費表								
Plan Name 計劃名稱	SmartViva Flexi VHIS (HKD10,000 Deductible) 非凡守護靈活自願醫保 (10,000 港元自付費)							
Plan Type 計劃類別	Basic Plan 基本計劃							
VHIS Certification No. 自願醫保認可編號	F00057-02-000-02							
Premium Payment Mode 保費繳付方式	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳
Age 年齡	For Insured Person from Age 0 to 59 Years at Policy Commencement 只適用於保單生效時年齡 介乎 0 至 59 歲之受保人		Age 年齡	For Insured Person from Age 60 to 69 Years at Policy Commencement 只適用於保單生效時年齡 介乎 60 至 69 歲之受保人		Age 年齡	For Insured Person from Age 70 to 80 Years at Policy Commencement 只適用於保單生效時年齡 介乎 70 至 80 歲之受保人	
51	21,519.00	1,872.15						
52	22,558.00	1,962.55						
53	23,647.00	2,057.29						
54	24,791.00	2,156.82						
55	25,990.00	2,261.13						
56	27,325.00	2,377.28						
57	28,730.00	2,499.51						
58	30,207.00	2,628.01						
59	31,761.00	2,763.21						
60 *	33,395.00	2,905.37						
61 *	35,455.00	3,084.59						
62 *	37,641.00	3,274.77						
63 *	39,964.00	3,476.87						
64 *	42,427.00	3,691.15						
65 *	45,042.00	3,918.65						
66 *	47,779.00	4,156.77						
67 *	50,683.00	4,409.42						
68 *	53,758.00	4,676.95						
69 *	57,017.00	4,960.48						
70 *	59,865.00	5,208.26						
71 *	61,266.00	5,330.14						
72 *	62,688.00	5,453.86						
73 *	64,128.00	5,579.14						
74 *	65,588.00	5,706.16						
75 *	67,062.00	5,834.39						
76 *	67,836.00	5,901.73						
77 *	68,604.00	5,968.55						
78 *	69,369.00	6,035.10						
79 *	70,124.00	6,100.79						
80 *	70,874.00	6,166.04						
81 *	70,874.00	6,166.04						
82 *	70,874.00	6,166.04						
83 *	70,874.00	6,166.04						
84 *	70,874.00	6,166.04						
85 *	70,874.00	6,166.04						
86 *	70,874.00	6,166.04						
87 *	70,874.00	6,166.04						
88 *	70,874.00	6,166.04						
89 *	70,874.00	6,166.04						
90 *	70,874.00	6,166.04						
91 *	70,874.00	6,166.04						
92 *	70,874.00	6,166.04						
93 *	70,874.00	6,166.04						
94 *	70,874.00	6,166.04						
95 *	70,874.00	6,166.04						
96 *	70,874.00	6,166.04						
97 *	70,874.00	6,166.04						
98 *	70,874.00	6,166.04						
99+ *	70,874.00	6,166.04						

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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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Plan Type 計劃類別	Basic Plan 基本計劃							
VHIS Certification No. 自願醫保認可編號	F00057-03-000-02							
Premium Payment Mode 保費繳付方式	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳
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0 (15 days after birth 出生後 15 日)	7,542.00	656.15	60	43,985.00	3,826.70	70	98,138.00	8,538.01
1	7,542.00	656.15	61	46,422.00	4,038.71	71	99,816.00	8,683.99
2	7,542.00	656.15	62	48,990.00	4,262.13	72	102,496.00	8,917.15
3	7,542.00	656.15	63	51,692.00	4,497.20	73	105,614.00	9,188.42
4	7,542.00	656.15	64	54,528.00	4,743.94	74	108,812.00	9,466.64
5	7,542.00	656.15	65	57,509.00	5,003.28	75	112,098.00	9,752.53
6	5,813.00	505.73	66	60,708.00	5,281.60	76	112,878.00	9,820.39
7	5,834.00	507.56	67	64,067.00	5,573.83	77	113,650.00	9,887.55
8	5,857.00	509.56	68	67,583.00	5,879.72	78	114,412.00	9,953.84
9	5,878.00	511.39	69	71,262.00	6,199.79	79	115,166.00	10,019.44
10	5,901.00	513.39	70 *	73,604.00	6,403.55	80	115,912.00	10,084.34
11	5,922.00	515.21	71 *	74,862.00	6,512.99	81 *	115,912.00	10,084.34
12	5,945.00	517.22	72 *	76,872.00	6,687.86	82 *	115,912.00	10,084.34
13	5,967.00	519.13	73 *	79,211.00	6,891.36	83 *	115,912.00	10,084.34
14	5,989.00	521.04	74 *	81,609.00	7,099.98	84 *	115,912.00	10,084.34
15	6,012.00	523.04	75 *	84,074.00	7,314.44	85 *	115,912.00	10,084.34
16	6,033.00	524.87	76 *	84,659.00	7,365.33	86 *	115,912.00	10,084.34
17	6,055.00	526.79	77 *	85,238.00	7,415.71	87 *	115,912.00	10,084.34
18	6,064.00	527.57	78 *	85,809.00	7,465.38	88 *	115,912.00	10,084.34
19	6,096.00	530.35	79 *	86,375.00	7,514.63	89 *	115,912.00	10,084.34
20	6,128.00	533.14	80 *	86,934.00	7,563.26	90 *	115,912.00	10,084.34
21	6,162.00	536.09	81 *	86,934.00	7,563.26	91 *	115,912.00	10,084.34
22	6,196.00	539.05	82 *	86,934.00	7,563.26	92 *	115,912.00	10,084.34
23	6,559.00	570.63	83 *	86,934.00	7,563.26	93 *	115,912.00	10,084.34
24	6,561.00	570.81	84 *	86,934.00	7,563.26	94 *	115,912.00	10,084.34
25	6,673.00	580.55	85 *	86,934.00	7,563.26	95 *	115,912.00	10,084.34
26	6,777.00	589.60	86 *	86,934.00	7,563.26	96 *	115,912.00	10,084.34
27	6,930.00	602.91	87 *	86,934.00	7,563.26	97 *	115,912.00	10,084.34
28	7,080.00	615.96	88 *	86,934.00	7,563.26	98 *	115,912.00	10,084.34
29	7,222.00	628.31	89 *	86,934.00	7,563.26	99+ *	115,912.00	10,084.34
30	7,503.00	652.76	90 *	86,934.00	7,563.26			
31	7,634.00	664.16	91 *	86,934.00	7,563.26			
32	8,002.00	696.17	92 *	86,934.00	7,563.26			
33	8,390.00	729.93	93 *	86,934.00	7,563.26			
34	8,798.00	765.43	94 *	86,934.00	7,563.26			
35	9,226.00	802.66	95 *	86,934.00	7,563.26			
36	9,462.00	823.19	96 *	86,934.00	7,563.26			
37	9,705.00	844.34	97 *	86,934.00	7,563.26			
38	9,957.00	866.26	98 *	86,934.00	7,563.26			
39	10,217.00	888.88	99+ *	86,934.00	7,563.26			
40	10,488.00	912.46						
41	10,994.00	956.48						
42	11,529.00	1,003.02						
43	12,092.00	1,052.00						
44	12,684.00	1,103.51						
45	13,310.00	1,157.97						
46	14,030.00	1,220.61						
47	14,795.00	1,287.17						
48	15,603.00	1,357.46						
49	16,458.00	1,431.85						
50	17,367.00	1,510.93						



Standard Premium Schedule 標準保費表								
Plan Name 計劃名稱	SmartViva Flexi VHIS (HKD30,000 Deductible) 非凡守護靈活自願醫保 (30,000 港元自付費)							
Plan Type 計劃類別	Basic Plan 基本計劃							
VHIS Certification No. 自願醫保認可編號	F00057-03-000-02							
Premium Payment Mode 保費繳付方式	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳
Age 年齡	For Insured Person from Age 0 to 59 Years at Policy Commencement 只適用於保單生效時年齡 介乎 0 至 59 歲之受保人		Age 年齡	For Insured Person from Age 60 to 69 Years at Policy Commencement 只適用於保單生效時年齡 介乎 60 至 69 歲之受保人		Age 年齡	For Insured Person from Age 70 to 80 Years at Policy Commencement 只適用於保單生效時年齡 介乎 70 至 80 歲之受保人	
51	18,217.00	1,584.88						
52	19,114.00	1,662.92						
53	20,058.00	1,745.05						
54	21,051.00	1,831.44						
55	22,096.00	1,922.35						
56	23,381.00	2,034.15						
57	24,744.00	2,152.73						
58	26,185.00	2,278.10						
59	27,711.00	2,410.86						
60 *	29,323.00	2,551.10						
61 *	30,948.00	2,692.48						
62 *	32,660.00	2,841.42						
63 *	34,461.00	2,998.11						
64 *	36,352.00	3,162.62						
65 *	38,339.00	3,335.49						
66 *	40,472.00	3,521.06						
67 *	42,711.00	3,715.86						
68 *	45,055.00	3,919.79						
69 *	47,508.00	4,133.20						
70 *	49,069.00	4,269.00						
71 *	49,908.00	4,342.00						
72 *	51,248.00	4,458.58						
73 *	52,807.00	4,594.21						
74 *	54,406.00	4,733.32						
75 *	56,049.00	4,876.26						
76 *	56,439.00	4,910.19						
77 *	56,825.00	4,943.78						
78 *	57,206.00	4,976.92						
79 *	57,583.00	5,009.72						
80 *	57,956.00	5,042.17						
81 *	57,956.00	5,042.17						
82 *	57,956.00	5,042.17						
83 *	57,956.00	5,042.17						
84 *	57,956.00	5,042.17						
85 *	57,956.00	5,042.17						
86 *	57,956.00	5,042.17						
87 *	57,956.00	5,042.17						
88 *	57,956.00	5,042.17						
89 *	57,956.00	5,042.17						
90 *	57,956.00	5,042.17						
91 *	57,956.00	5,042.17						
92 *	57,956.00	5,042.17						
93 *	57,956.00	5,042.17						
94 *	57,956.00	5,042.17						
95 *	57,956.00	5,042.17						
96 *	57,956.00	5,042.17						
97 *	57,956.00	5,042.17						
98 *	57,956.00	5,042.17						
99+ *	57,956.00	5,042.17						

\* Premium for Renewal only.  
\* 保費只供續保之用。

26 July 2021 Edition  
2021 年 7 月 26 日版本

Notes:  
註：

Age shall mean the attained age of the Insured Person.  
年齡是指受保人的實際年齡。

The premium amounts are calculated based on the Age of the Insured Person at the time of application and above premium rates. Renewal premium will be determined according to the Age of the Insured Person, the Deductible option and the premium rates then in effect. The premium rates are not guaranteed. You may also consult your insurance intermediary for the then prevailing premium rates. For the avoidance of doubt, we shall adjust the premium on a Portfolio basis. 保費乃按照受保人投保時的年齡及上述保費率計算。續保保費將根據受保人續保時的年齡、自付費選項及保費率計算，惟保費率並非保證。您亦可向您的保險中介人查詢當時之保費率。為免存疑，我們會向同一類別保單而調整保費。

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。

Standard Premium Schedule 標準保費表								
Plan Name 計劃名稱	SmartViva Flexi VHIS (HKD70,000 Deductible) 非凡守護靈活自願醫保 (70,000 港元自付費)							
Plan Type 計劃類別	Basic Plan 基本計劃							
VHIS Certification No. 自願醫保認可編號	F00057-04-000-02							
Premium Payment Mode 保費繳付方式	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳
Age 年齡	For Insured Person from Age 0 to 59 Years at Policy Commencement 只適用於保單生效時年齡 介乎 0 至 59 歲之受保人		Age 年齡	For Insured Person from Age 60 to 69 Years at Policy Commencement 只適用於保單生效時年齡 介乎 60 至 69 歲之受保人		Age 年齡	For Insured Person from Age 70 to 80 Years at Policy Commencement 只適用於保單生效時年齡 介乎 70 至 80 歲之受保人	
0 (15 days after birth 出生後 15 日)	5,103.00	443.96	60	32,996.00	2,870.65	70	77,576.00	6,749.11
1	5,103.00	443.96	61	34,865.00	3,033.26	71	80,300.00	6,986.10
2	5,103.00	443.96	62	36,834.00	3,204.56	72	83,090.00	7,228.83
3	5,103.00	443.96	63	38,913.00	3,385.43	73	85,948.00	7,477.48
4	5,103.00	443.96	64	41,102.00	3,575.87	74	88,868.00	7,731.52
5	5,103.00	443.96	65	43,410.00	3,776.67	75	91,848.00	7,990.78
6	3,618.00	314.77	66	46,137.00	4,013.92	76	92,214.00	8,022.62
7	3,642.00	316.85	67	49,029.00	4,265.52	77	92,540.00	8,050.98
8	3,664.00	318.77	68	52,092.00	4,532.00	78	92,816.00	8,074.99
9	3,688.00	320.86	69	55,337.00	4,814.32	79	93,048.00	8,095.18
10	3,711.00	322.86	70 *	58,182.00	5,061.83	80	93,230.00	8,111.01
11	3,734.00	324.86	71 *	60,225.00	5,239.58	81 *	93,230.00	8,111.01
12	3,758.00	326.95	72 *	62,318.00	5,421.67	82 *	93,230.00	8,111.01
13	3,781.00	328.95	73 *	64,461.00	5,608.11	83 *	93,230.00	8,111.01
14	3,805.00	331.04	74 *	66,651.00	5,798.64	84 *	93,230.00	8,111.01
15	3,829.00	333.12	75 *	68,886.00	5,993.08	85 *	93,230.00	8,111.01
16	3,854.00	335.30	76 *	69,161.00	6,017.01	86 *	93,230.00	8,111.01
17	3,879.00	337.47	77 *	69,405.00	6,038.24	87 *	93,230.00	8,111.01
18	3,902.00	339.47	78 *	69,612.00	6,056.24	88 *	93,230.00	8,111.01
19	3,921.00	341.13	79 *	69,786.00	6,071.38	89 *	93,230.00	8,111.01
20	3,934.00	342.26	80 *	69,923.00	6,083.30	90 *	93,230.00	8,111.01
21	4,026.00	350.26	81 *	69,923.00	6,083.30	91 *	93,230.00	8,111.01
22	4,119.00	358.35	82 *	69,923.00	6,083.30	92 *	93,230.00	8,111.01
23	4,213.00	366.53	83 *	69,923.00	6,083.30	93 *	93,230.00	8,111.01
24	4,306.00	374.62	84 *	69,923.00	6,083.30	94 *	93,230.00	8,111.01
25	4,400.00	382.80	85 *	69,923.00	6,083.30	95 *	93,230.00	8,111.01
26	4,511.00	392.46	86 *	69,923.00	6,083.30	96 *	93,230.00	8,111.01
27	4,622.00	402.11	87 *	69,923.00	6,083.30	97 *	93,230.00	8,111.01
28	4,733.00	411.77	88 *	69,923.00	6,083.30	98 *	93,230.00	8,111.01
29	4,969.00	432.30	89 *	69,923.00	6,083.30	99+ *	93,230.00	8,111.01
30	5,217.00	453.88	90 *	69,923.00	6,083.30			
31	5,440.00	473.28	91 *	69,923.00	6,083.30			
32	5,670.00	493.29	92 *	69,923.00	6,083.30			
33	5,913.00	514.43	93 *	69,923.00	6,083.30			
34	6,166.00	536.44	94 *	69,923.00	6,083.30			
35	6,432.00	559.58	95 *	69,923.00	6,083.30			
36	6,629.00	576.72	96 *	69,923.00	6,083.30			
37	6,833.00	594.47	97 *	69,923.00	6,083.30			
38	7,044.00	612.83	98 *	69,923.00	6,083.30			
39	7,261.00	631.71	99+ *	69,923.00	6,083.30			
40	7,488.00	651.46						
41	7,882.00	685.73						
42	8,297.00	721.84						
43	8,736.00	760.03						
44	9,198.00	800.23						
45	9,685.00	842.60						
46	10,243.00	891.14						
47	10,832.00	942.38						
48	11,456.00	996.67						
49	12,117.00	1,054.18						
50	12,816.00	1,114.99						

Standard Premium Schedule 標準保費表								
Plan Name 計劃名稱	SmartViva Flexi VHIS (HKD70,000 Deductible) 非凡守護靈活自願醫保 (70,000 港元自付費)							
Plan Type 計劃類別	Basic Plan 基本計劃							
VHIS Certification No. 自願醫保認可編號	F00057-04-000-02							
Premium Payment Mode 保費繳付方式	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳
Age 年齡	For Insured Person from Age 0 to 59 Years at Policy Commencement 只適用於保單生效時年齡 介乎 0 至 59 歲之受保人		Age 年齡	For Insured Person from Age 60 to 69 Years at Policy Commencement 只適用於保單生效時年齡 介乎 60 至 69 歲之受保人		Age 年齡	For Insured Person from Age 70 to 80 Years at Policy Commencement 只適用於保單生效時年齡 介乎 70 至 80 歲之受保人	
51	13,474.00	1,172.24						
52	14,166.00	1,232.44						
53	14,893.00	1,295.69						
54	15,660.00	1,362.42						
55	16,465.00	1,432.46						
56	17,448.00	1,517.98						
57	18,490.00	1,608.63						
58	19,594.00	1,704.68						
59	20,761.00	1,806.21						
60 *	21,997.00	1,913.74						
61 *	23,243.00	2,022.14						
62 *	24,556.00	2,136.37						
63 *	25,942.00	2,256.95						
64 *	27,401.00	2,383.89						
65 *	28,940.00	2,517.78						
66 *	30,758.00	2,675.95						
67 *	32,686.00	2,843.68						
68 *	34,728.00	3,021.34						
69 *	36,891.00	3,209.52						
70 *	38,788.00	3,374.56						
71 *	40,150.00	3,493.05						
72 *	41,545.00	3,614.42						
73 *	42,974.00	3,738.74						
74 *	44,434.00	3,865.76						
75 *	45,924.00	3,995.39						
76 *	46,107.00	4,011.31						
77 *	46,270.00	4,025.49						
78 *	46,408.00	4,037.50						
79 *	46,524.00	4,047.59						
80 *	46,615.00	4,055.51						
81 *	46,615.00	4,055.51						
82 *	46,615.00	4,055.51						
83 *	46,615.00	4,055.51						
84 *	46,615.00	4,055.51						
85 *	46,615.00	4,055.51						
86 *	46,615.00	4,055.51						
87 *	46,615.00	4,055.51						
88 *	46,615.00	4,055.51						
89 *	46,615.00	4,055.51						
90 *	46,615.00	4,055.51						
91 *	46,615.00	4,055.51						
92 *	46,615.00	4,055.51						
93 *	46,615.00	4,055.51						
94 *	46,615.00	4,055.51						
95 *	46,615.00	4,055.51						
96 *	46,615.00	4,055.51						
97 *	46,615.00	4,055.51						
98 *	46,615.00	4,055.51						
99+ *	46,615.00	4,055.51						

\* Premium for Renewal only.  
\* 保費只供續保之用。

26 July 2021 Edition  
2021 年 7 月 26 日版本

Notes:  
註：

Age shall mean the attained age of the Insured Person.  
年齡是指受保人的實際年齡。

The premium amounts are calculated based on the Age of the Insured Person at the time of application and above premium rates. Renewal premium will be determined according to the Age of the Insured Person, the Deductible option and the premium rates then in effect. The premium rates are not guaranteed. You may also consult your insurance intermediary for the then prevailing premium rates. For the avoidance of doubt, we shall adjust the premium on a Portfolio basis. 保費乃按照受保人投保時的年齡及上述保費率計算。續保保費將根據受保人續保時的年齡、自付費選項及保費率計算，惟保費率並非保證。您亦可向您的保險中介人查詢當時之保費率。為免存疑，我們會向同一類別保單而調整保費。

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。