

Premium

(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	Monthly Payment				Annual Payment			
	Plan 1	Plan 2	Plan 3 a ³	Plan 3 b ³	Plan 1	Plan 2	Plan 3 a ³	Plan 3 b ³
15 days – 17 years old	\$207	\$295	\$450	\$519	\$2,368	\$3,376	\$5,146	\$5,933
18 – 30 years old	\$220	\$353	\$595	\$664	\$2,519	\$4,034	\$6,804	\$7,591
31 – 45 years old	\$289	\$461	\$778	\$849	\$3,302	\$5,271	\$8,895	\$9,704
46 – 55 years old	\$379	\$611	\$1,075	\$1,170	\$4,335	\$6,987	\$12,285	\$13,377
56 – 60 years old	\$430	\$713	\$1,276	\$1,376	\$4,919	\$8,143	\$14,587	\$15,727
61–70 years old*	\$583	\$939	\$1,580	\$1,680	\$6,668	\$10,736	\$18,055	\$19,195
71–75 years old*	\$835	\$1,378	\$1,885	\$1,980	\$9,545	\$15,754	\$21,545	\$22,627
76 years old or above*	\$727	\$1,234	\$1,674	\$1,674	\$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	Monthly Payment				Annual Payment			
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4
15 days – 17 years old	\$168	\$243	\$382	\$137	\$1,922	\$2,782	\$4,369	\$1,565
18 – 30 years old	\$199	\$324	\$550	\$167	\$2,269	\$3,708	\$6,290	\$1,909
31 – 45 years old	\$283	\$452	\$792	\$225	\$3,230	\$5,166	\$9,054	\$2,566
46 – 55 years old	\$405	\$641	\$1,219	\$293	\$4,631	\$7,321	\$13,934	\$3,347
56 – 60 years old	\$482	\$763	\$1,380	\$412	\$5,514	\$8,721	\$15,777	\$4,711
61–70 years old *	\$483	\$810	\$1,390	\$367	\$5,519	\$9,261	\$15,883	\$4,197
71 years old or above*	\$740	\$1,256	\$1,705	-	\$8,454	\$14,355	\$19,482	-

* 61 years old or above can be renewed on Hospital and Surgical Benefits only. Upon renewal of Plan 4, Insured Person aged 71 or above can convert insured plan to Plan 1 or Plan 2.(If the Insured Person opts to convert to Plan 3, he/she 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	Monthly Payment				Annual Payment			
	Plan 1	Plan 2	Plan 3 a ³	Plan 3 b ³	Plan 1	Plan 2	Plan 3 a ³	Plan 3 b ³
15 days – 17 years old	\$224	\$315	\$487	\$549	\$2,564	\$3,605	\$5,570	\$6,273
18 – 30 years old	\$253	\$393	\$652	\$713	\$2,891	\$4,497	\$7,457	\$8,148
31 – 45 years old	\$336	\$520	\$887	\$951	\$3,837	\$5,945	\$10,134	\$10,871
46 – 55 years old	\$482	\$738	\$1,354	\$1,441	\$5,504	\$8,435	\$15,472	\$16,470
56 – 60 years old	\$559	\$864	\$1,583	\$1,676	\$6,389	\$9,872	\$18,092	\$19,149
61–70 years old *	\$583	\$939	\$1,580	\$1,680	\$6,668	\$10,736	\$18,055	\$19,195
71–75 years old*	\$835	\$1,378	\$1,885	\$1,980	\$9,545	\$15,754	\$21,545	\$22,627
76 years old or above*	\$727	\$1,234	\$1,674	\$1,674	\$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	Monthly Payment			Annual Payment		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
D. Out-patient² Benefit	Network Doctor		Network & Non-network (80% Reimbursement)	Network Doctor		Network & Non-network Doctor (80% Reimbursement)
15 days – 4 years old	\$472	\$681	\$780	\$5,397	\$7,785	\$8,910
5 – 30 years old	\$398	\$566	\$764	\$4,550	\$6,471	\$8,732
31 – 45 years old	\$409	\$582	\$914	\$4,674	\$6,648	\$10,441
46 – 60 years old	\$427	\$607	\$1,308	\$4,880	\$6,942	\$14,948
61–70 years old	\$568	\$802	\$1,619	\$6,494	\$9,167	\$18,500
71 years old or above	\$539	\$761	\$1,724	\$6,163	\$8,701	\$19,706
E. Dental² Benefit						
15 days or above	\$103	\$182	不適用	\$1,175	\$2,082	不適用
F. Maternity Benefit						
18 – 30 years old	\$417	\$521	\$781	\$4,765	\$5,953	\$8,923
31 – 40 years old	\$482	\$602	\$903	\$5,505	\$6,875	\$10,319
41 – 50 years old	\$374	\$469	\$702	\$4,271	\$5,356	\$8,028
G1. Critical Illness Benefit (non-smoking)						
18 – 30 years old	\$15	\$28	\$40	\$172	\$317	\$462
31 – 40 years old	\$43	\$83	\$122	\$488	\$949	\$1,397
41 – 45 years old	\$71	\$138	\$206	\$814	\$1,573	\$2,359
46 – 50 years old	\$106	\$209	\$312	\$1,207	\$2,387	\$3,566
51 – 55 years old*	\$152	\$301	\$451	\$1,736	\$3,444	\$5,153
56 – 60 years old*	\$229	\$456	\$683	\$2,620	\$5,211	\$7,802
G2. Critical Illness Benefit (smoking)						
18 – 30 years old	\$21	\$39	\$58	\$238	\$449	\$660
31 – 40 years old	\$63	\$121	\$180	\$719	\$1,383	\$2,061
41 – 45 years old	\$104	\$205	\$305	\$1,193	\$2,346	\$3,485
46 – 50 years old	\$154	\$305	\$456	\$1,763	\$3,485	\$5,207
51 – 55 years old*	\$220	\$438	\$655	\$2,509	\$5,004	\$7,485
56 – 60 years old*	\$332	\$662	\$990	\$3,795	\$7,561	\$11,314

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

Remarks :

- Family members refer to the Proposed Insured and/or his/her legally married spouse and/or his/her child(ren).
- 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.
- 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.
- 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.