

宏利全護航自願醫保靈活計劃 - 標準保費表

每年繳付保費 (港元)

最接近一個生日 所達之歲數*	宏利全護航自願醫保靈活計劃(普通房)		最接近一個生日 所達之歲數*	宏利全護航自願醫保靈活計劃(普通房)	
	男性	女性		男性	女性
0	2,883	2,993	61	8,861	8,484
1	2,714	2,829	62	9,452	9,103
2	2,534	2,653	63	10,044	9,705
3	2,384	2,509	64	10,673	10,314
4	2,244	2,374	65	11,367	10,901
5	2,101	2,238	66	11,882	11,231
6	1,964	2,106	67	12,403	11,673
7	1,849	1,978	68	12,937	12,168
8	1,738	1,850	69	13,498	12,710
9	1,631	1,718	70	14,075	13,302
10	1,583	1,671	71	14,700	13,923
11	1,553	1,637	72	15,360	14,567
12	1,521	1,604	73	16,043	15,294
13	1,489	1,574	74	16,602	15,880
14	1,460	1,715	75	17,117	16,471
15	1,489	1,751	76	17,850	17,278
16	1,521	1,786	77	18,578	18,076
17	1,553	1,821	78	19,310	18,882
18	1,685	1,944	79	20,047	19,694
19	1,820	2,068	80	20,882	20,605
20	1,961	2,197	81	21,512	21,309
21	2,101	2,326	82*	22,082	21,953
22	2,224	2,459	83*	22,559	22,502
23	2,306	2,554	84*	23,025	23,043
24	2,338	2,648	85*	23,324	23,344
25	2,362	2,744	86*	23,630	23,648
26	2,419	2,812	87*	23,938	23,957
27	2,461	2,863	88*	24,250	24,269
28	2,496	2,943	89*	24,564	24,585
29	2,528	3,049	90*	24,882	24,903
30	2,547	3,188	91*	25,206	25,226
31	2,586	3,357	92*	25,531	25,550
32	2,625	3,505	93*	25,860	25,879
33	2,755	3,647	94*	26,194	26,212
34	2,813	3,814	95*	26,528	26,548
35	2,889	3,950	96*	26,868	26,889
36	2,970	4,101	97*	27,212	27,231
37	3,061	4,244	98*	27,559	27,578
38	3,155	4,396	99*	27,913	27,932
39	3,253	4,553	100*	28,270	28,289
40	3,350	4,731	101*	28,633	28,652
41	3,462	4,881	102*	28,776	28,795
42	3,576	5,047	103*	28,920	28,939
43	3,691	5,232	104*	29,064	29,084
44	3,805	5,431	105*	29,209	29,230
45	4,033	5,667	106*	29,356	29,375
46	4,254	5,863	107*	29,503	29,522
47	4,472	6,043	108*	29,650	29,669
48	4,694	6,190	109*	29,799	29,818
49	4,913	6,315	110*	29,948	29,967
50	5,141	6,414	111*	30,098	30,117
51	5,360	6,490	112*	30,248	30,267
52	5,709	6,544	113*	30,400	30,419
53	6,060	6,610	114*	30,551	30,570
54	6,389	6,690	115*	30,704	30,724
55	6,677	6,855	116*	30,857	30,878
56	6,940	7,006	117*	31,011	31,032
57	7,202	7,211	118*	31,166	31,187
58	7,516	7,459	119*	31,322	31,343
59	7,895	7,752	120*	31,479	31,499
60	8,313	8,097	121 及以上*	31,636	31,656

* 任何出現於此表之特定年齡是指在保單周年日當天，受保人於最接近一個生日所達之歲數。

* 只供續保

備註:

- 保費並非保證及我們可能不時向所有同一類別保單作出調整。
- 此表所列之保費為以每年繳付形式。如以其他繳付形式，每個保費到期日的應繳保費為此表所列之保費乘以以下調整因子：每半年：0.52，每季：0.265，每月：0.09
- 此標準保費表並未包括由保險業監管局徵收的保費徵費。

宏利全護航自願醫保靈活計劃 - 標準保費表

每年繳付保費 (港元)

最接近一個生日 所達之歲數 [#]	宏利全護航自願醫保靈活計劃(普通房) 連同高額醫療保障		最接近一個生日 所達之歲數 [#]	宏利全護航自願醫保靈活計劃(普通房) 連同高額醫療保障	
	男性	女性		男性	女性
0	4,908	4,500	61	15,082	12,756
1	4,619	4,253	62	16,088	13,686
2	4,314	3,989	63	17,095	14,591
3	4,058	3,773	64	18,167	15,506
4	3,820	3,569	65	19,349	16,389
5	3,575	3,363	66	20,224	16,884
6	3,343	3,167	67	21,111	17,549
7	3,147	2,974	68	22,022	18,292
8	2,958	2,781	69	22,974	19,109
9	2,777	2,583	70	23,957	19,998
10	2,695	2,511	71	25,021	20,933
11	2,643	2,460	72	26,146	21,900
12	2,590	2,410	73	27,308	22,992
13	2,536	2,367	74	28,259	23,873
14	2,485	2,578	75	29,134	24,763
15	2,536	2,633	76	30,383	25,975
16	2,590	2,685	77	31,621	27,176
17	2,643	2,738	78	32,868	28,387
18	2,868	2,923	79	34,121	29,608
19	3,098	3,109	80	35,543	30,979
20	3,338	3,304	81	36,616	32,036
21	3,575	3,497	82*	37,587	33,004
22	3,785	3,697	83*	38,399	33,829
23	3,924	3,838	84*	39,191	34,643
24	3,980	3,981	85*	39,701	35,097
25	4,021	4,126	86*	40,221	35,552
26	4,117	4,228	87*	40,745	36,018
27	4,189	4,304	88*	41,276	36,485
28	4,250	4,424	89*	41,811	36,961
29	4,303	4,583	90*	42,353	37,438
30	4,336	4,793	91*	42,902	37,925
31	4,402	5,047	92*	43,457	38,412
32	4,467	5,270	93*	44,017	38,907
33	4,688	5,484	94*	44,585	39,407
34	4,789	5,734	95*	45,153	39,912
35	4,917	5,938	96*	45,732	40,425
36	5,056	6,166	97*	46,318	40,939
37	5,211	6,381	98*	46,909	41,462
38	5,370	6,609	99*	47,510	41,993
39	5,536	6,844	100*	48,120	42,530
40	5,702	7,113	101*	48,737	43,075
41	5,893	7,338	102*	48,980	43,290
42	6,088	7,587	103*	49,225	43,508
43	6,283	7,866	104*	49,471	43,725
44	6,478	8,166	105*	49,718	43,943
45	6,866	8,520	106*	49,967	44,163
46	7,241	8,815	107*	50,216	44,384
47	7,613	9,085	108*	50,468	44,606
48	7,989	9,307	109*	50,720	44,828
49	8,363	9,494	110*	50,974	45,053
50	8,751	9,643	111*	51,229	45,278
51	9,124	9,758	112*	51,485	45,505
52	9,717	9,839	113*	51,743	45,733
53	10,315	9,939	114*	52,001	45,961
54	10,875	10,057	115*	52,261	46,191
55	11,365	10,306	116*	52,522	46,422
56	11,812	10,532	117*	52,785	46,654
57	12,258	10,842	118*	53,049	46,887
58	12,794	11,214	119*	53,314	47,121
59	13,439	11,654	120*	53,581	47,357
60	14,149	12,174	121 及以上*	53,849	47,594

* 任何出現於此表之特定年齡是指在保單周年日當天，受保人於最接近一個生日所達之歲數。

* 只供續保

備註:

- 保費並非保證及我們可能不時向所有同一類別保單作出調整。
- 此表所列之保費為以每年繳付形式。如以其他繳付形式，每個保費到期日的應繳保費為此表所列之保費乘以以下調整因子：每半年：0.52，每季：0.265，每月：0.09
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宏利全護航自願醫保靈活計劃 - 標準保費表

每年繳付保費 (港元)

最接近一個生日 所達之歲數 [#]	宏利全護航自願醫保靈活計劃(普通房) 連同特級高額醫療保障		最接近一個生日 所達之歲數 [#]	宏利全護航自願醫保靈活計劃(普通房) 連同特級高額醫療保障	
	男性	女性		男性	女性
0	5,799	5,317	61	17,820	15,072
1	5,458	5,024	62	19,008	16,170
2	5,098	4,713	63	20,198	17,240
3	4,794	4,457	64	21,466	18,321
4	4,513	4,217	65	22,862	19,364
5	4,224	3,974	66	23,896	19,949
6	3,951	3,742	67	24,944	20,736
7	3,718	3,514	68	26,020	21,613
8	3,496	3,286	69	27,146	22,578
9	3,282	3,052	70	28,306	23,628
10	3,184	2,967	71	29,564	24,733
11	3,123	2,907	72	30,893	25,876
12	3,060	2,848	73	32,265	27,167
13	2,996	2,796	74	33,389	28,208
14	2,936	3,046	75	34,424	29,258
15	2,996	3,111	76	35,899	30,691
16	3,060	3,173	77	37,362	32,111
17	3,123	3,235	78	38,836	33,541
18	3,389	3,455	79	40,316	34,983
19	3,661	3,674	80	41,996	36,603
20	3,944	3,904	81	43,263	37,853
21	4,224	4,132	82*	44,411	38,996
22	4,472	4,368	83*	45,370	39,970
23	4,636	4,535	84*	46,307	40,933
24	4,703	4,704	85*	46,909	41,468
25	4,751	4,875	86*	47,523	42,007
26	4,864	4,996	87*	48,143	42,557
27	4,950	5,085	88*	48,771	43,109
28	5,021	5,228	89*	49,401	43,672
29	5,084	5,416	90*	50,043	44,235
30	5,124	5,664	91*	50,691	44,810
31	5,201	5,963	92*	51,346	45,386
32	5,278	6,228	93*	52,008	45,971
33	5,540	6,480	94*	52,679	46,561
34	5,658	6,774	95*	53,351	47,158
35	5,810	7,016	96*	54,035	47,765
36	5,974	7,285	97*	54,727	48,372
37	6,158	7,540	98*	55,426	48,990
38	6,345	7,809	99*	56,135	49,616
39	6,541	8,087	100*	56,856	50,252
40	6,737	8,404	101*	57,586	50,896
41	6,962	8,671	102*	57,873	51,150
42	7,193	8,965	103*	58,162	51,407
43	7,423	9,294	104*	58,453	51,663
44	7,653	9,649	105*	58,745	51,922
45	8,112	10,067	106*	59,039	52,181
46	8,555	10,416	107*	59,334	52,442
47	8,995	10,735	108*	59,630	52,704
48	9,439	10,996	109*	59,928	52,967
49	9,881	11,218	110*	60,229	53,233
50	10,340	11,394	111*	60,529	53,498
51	10,781	11,530	112*	60,832	53,766
52	11,481	11,625	113*	61,137	54,036
53	12,188	11,743	114*	61,443	54,305
54	12,849	11,884	115*	61,749	54,576
55	13,429	12,177	116*	62,058	54,850
56	13,956	12,444	117*	62,368	55,124
57	14,484	12,810	118*	62,680	55,400
58	15,117	13,250	119*	62,993	55,677
59	15,879	13,769	120*	63,309	55,954
60	16,717	14,384	121 及以上*	63,626	56,234

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備註:

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宏利全護航自願醫保靈活計劃 - 標準保費表

每年繳付保費 (港元)

最接近一個生日 所達之歲數*	宏利全護航自願醫保靈活計劃(半私家房)		最接近一個生日 所達之歲數*	宏利全護航自願醫保靈活計劃(半私家房)	
	男性	女性		男性	女性
0	5,914	5,421	61	18,172	15,369
1	5,566	5,124	62	19,383	16,488
2	5,198	4,806	63	20,597	17,579
3	4,889	4,545	64	21,889	18,681
4	4,603	4,300	65	23,314	19,745
5	4,308	4,052	66	24,367	20,341
6	4,028	3,816	67	25,436	21,144
7	3,792	3,584	68	26,533	22,038
8	3,565	3,351	69	27,681	23,022
9	3,346	3,112	70	28,865	24,094
10	3,247	3,025	71	30,147	25,220
11	3,184	2,964	72	31,502	26,384
12	3,120	2,904	73	32,902	27,701
13	3,055	2,851	74	34,047	28,763
14	2,993	3,106	75	35,103	29,834
15	3,055	3,173	76	36,607	31,295
16	3,120	3,235	77	38,099	32,742
17	3,184	3,299	78	39,602	34,201
18	3,456	3,522	79	41,111	35,671
19	3,733	3,746	80	42,824	37,323
20	4,022	3,980	81	44,117	38,598
21	4,308	4,214	82*	45,286	39,764
22	4,561	4,454	83*	46,265	40,757
23	4,728	4,625	84*	47,220	41,738
24	4,795	4,797	85*	47,835	42,284
25	4,844	4,970	86*	48,460	42,834
26	4,961	5,094	87*	49,093	43,394
27	5,048	5,184	88*	49,732	43,957
28	5,120	5,331	89*	50,377	44,531
29	5,184	5,523	90*	51,029	45,105
30	5,225	5,775	91*	51,692	45,691
31	5,304	6,080	92*	52,360	46,280
32	5,382	6,349	93*	53,034	46,875
33	5,649	6,608	94*	53,719	47,477
34	5,771	6,908	95*	54,402	48,086
35	5,924	7,154	96*	55,100	48,704
36	6,092	7,428	97*	55,807	49,324
37	6,278	7,688	98*	56,519	49,954
38	6,470	7,963	99*	57,243	50,593
39	6,671	8,246	100*	57,978	51,240
40	6,870	8,569	101*	58,721	51,897
41	7,100	8,841	102*	59,014	52,156
42	7,335	9,141	103*	59,310	52,418
43	7,569	9,477	104*	59,606	52,680
44	7,805	9,839	105*	59,904	52,943
45	8,272	10,265	106*	60,204	53,208
46	8,724	10,620	107*	60,504	53,474
47	9,172	10,946	108*	60,807	53,741
48	9,626	11,213	109*	61,110	54,009
49	10,076	11,438	110*	61,417	54,280
50	10,544	11,618	111*	61,724	54,551
51	10,993	11,756	112*	62,032	54,824
52	11,708	11,854	113*	62,343	55,099
53	12,429	11,974	114*	62,654	55,373
54	13,103	12,117	115*	62,967	55,650
55	13,694	12,417	116*	63,282	55,929
56	14,232	12,689	117*	63,598	56,209
57	14,769	13,062	118*	63,917	56,490
58	15,416	13,511	119*	64,236	56,771
59	16,192	14,041	120*	64,557	57,056
60	17,047	14,667	121及以上*	64,880	57,341

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備註:

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宏利全護航自願醫保靈活計劃 - 標準保費表

每年繳付保費 (港元)

最接近一個生日 所達之歲數 [#]	宏利全護航自願醫保靈活計劃(半私家房) 連同高額醫療保障		最接近一個生日 所達之歲數 [#]	宏利全護航自願醫保靈活計劃(半私家房) 連同高額醫療保障	
	男性	女性		男性	女性
0	8,237	7,553	61	25,314	21,409
1	7,754	7,138	62	27,002	22,969
2	7,241	6,695	63	28,693	24,488
3	6,811	6,331	64	30,493	26,024
4	6,412	5,990	65	32,477	27,506
5	6,001	5,645	66	33,945	28,337
6	5,612	5,316	67	35,434	29,454
7	5,282	4,992	68	36,962	30,701
8	4,966	4,668	69	38,562	32,071
9	4,662	4,335	70	40,211	33,564
10	4,523	4,215	71	41,997	35,133
11	4,435	4,129	72	43,885	36,756
12	4,347	4,046	73	45,835	38,589
13	4,256	3,973	74	47,431	40,068
14	4,170	4,327	75	48,901	41,560
15	4,256	4,419	76	50,997	43,596
16	4,347	4,506	77	53,075	45,612
17	4,435	4,595	78	55,169	47,643
18	4,815	4,907	79	57,272	49,693
19	5,200	5,218	80	59,658	51,993
20	5,603	5,545	81	61,458	53,769
21	6,001	5,869	82*	63,088	55,392
22	6,354	6,205	83*	64,451	56,777
23	6,587	6,442	84*	65,781	58,143
24	6,681	6,682	85*	66,638	58,904
25	6,748	6,924	86*	67,509	59,670
26	6,910	7,097	87*	68,390	60,451
27	7,031	7,223	88*	69,282	61,235
28	7,133	7,425	89*	70,178	62,033
29	7,222	7,692	90*	71,089	62,835
30	7,279	8,044	91*	72,011	63,651
31	7,389	8,470	92*	72,941	64,469
32	7,497	8,846	93*	73,881	65,300
33	7,869	9,205	94*	74,834	66,138
34	8,038	9,623	95*	75,788	66,987
35	8,253	9,966	96*	76,759	67,847
36	8,486	10,349	97*	77,744	68,710
37	8,746	10,710	98*	78,736	69,588
38	9,013	11,093	99*	79,745	70,479
39	9,293	11,487	100*	80,768	71,380
40	9,571	11,938	101*	81,803	72,295
41	9,891	12,316	102*	82,213	72,657
42	10,217	12,735	103*	82,624	73,021
43	10,545	13,202	104*	83,036	73,386
44	10,872	13,706	105*	83,451	73,753
45	11,523	14,300	106*	83,869	74,121
46	12,154	14,794	107*	84,287	74,493
47	12,778	15,248	108*	84,709	74,865
48	13,410	15,620	109*	85,132	75,238
49	14,038	15,935	110*	85,559	75,615
50	14,688	16,184	111*	85,986	75,992
51	15,315	16,378	112*	86,417	76,373
52	16,310	16,513	113*	86,849	76,756
53	17,313	16,680	114*	87,284	77,138
54	18,252	16,879	115*	87,719	77,524
55	19,077	17,298	116*	88,157	77,912
56	19,825	17,677	117*	88,598	78,301
57	20,575	18,196	118*	89,041	78,692
58	21,475	18,820	119*	89,485	79,086
59	22,557	19,559	120*	89,934	79,481
60	23,748	20,433	121及以上*	90,384	79,878

*任何出現於此表之特定年齡是指在保單周年日當天，受保人於最接近一個生日所達之歲數。

* 只供續保

備註:

- 保費並非保證及我們可能不時向所有同一類別保單作出調整。
- 此表所列之保費為以每年繳付形式。如以其他繳付形式，每個保費到期日的應繳保費為此表所列之保費乘以以下調整因子：每半年：0.52，每季：0.265，每月：0.09
- 此標準保費表並未包括由保險業監管局徵收的保費徵費。

宏利全護航自願醫保靈活計劃 - 標準保費表

每年繳付保費 (港元)

最接近一個生日 所達之歲數 [#]	宏利全護航自願醫保靈活計劃(半私家房) 連同特級高層醫療保障		最接近一個生日 所達之歲數 [#]	宏利全護航自願醫保靈活計劃(半私家房) 連同特級高層醫療保障	
	男性	女性		男性	女性
0	10,299	9,442	61	31,647	26,767
1	9,694	8,924	62	33,758	28,718
2	9,052	8,370	63	35,871	30,617
3	8,515	7,916	64	38,122	32,537
4	8,017	7,489	65	40,602	34,390
5	7,503	7,057	66	42,437	35,428
6	7,015	6,646	67	44,300	36,824
7	6,604	6,241	68	46,210	38,384
8	6,208	5,836	69	48,210	40,097
9	5,828	5,421	70	50,272	41,963
10	5,654	5,269	71	52,505	43,924
11	5,545	5,162	72	54,865	45,953
12	5,434	5,058	73	57,303	48,247
13	5,320	4,967	74	59,297	50,095
14	5,214	5,409	75	61,136	51,961
15	5,320	5,525	76	63,755	54,505
16	5,434	5,634	77	66,353	57,026
17	5,545	5,745	78	68,971	59,566
18	6,019	6,134	79	71,600	62,128
19	6,502	6,523	80	74,583	65,005
20	7,004	6,933	81	76,834	67,224
21	7,503	7,337	82*	78,871	69,255
22	7,943	7,758	83*	80,576	70,985
23	8,234	8,054	84*	82,239	72,694
24	8,352	8,354	85*	83,309	73,646
25	8,437	8,657	86*	84,399	74,602
26	8,639	8,872	87*	85,500	75,578
27	8,791	9,030	88*	86,615	76,560
28	8,917	9,285	89*	87,735	77,558
29	9,028	9,617	90*	88,875	78,559
30	9,100	10,058	91*	90,027	79,580
31	9,238	10,589	92*	91,190	80,602
32	9,374	11,059	93*	92,364	81,641
33	9,838	11,508	94*	93,557	82,690
34	10,050	12,031	95*	94,749	83,751
35	10,318	12,460	96*	95,963	84,827
36	10,610	12,938	97*	97,194	85,906
37	10,935	13,390	98*	98,435	87,002
38	11,268	13,868	99*	99,695	88,117
39	11,618	14,362	100*	100,975	89,245
40	11,964	14,925	101*	102,269	90,387
41	12,365	15,399	102*	102,781	90,839
42	12,774	15,921	103*	103,295	91,295
43	13,183	16,506	104*	103,810	91,750
44	13,592	17,136	105*	104,328	92,209
45	14,406	17,879	106*	104,851	92,669
46	15,194	18,497	107*	105,375	93,135
47	15,975	19,064	108*	105,901	93,599
48	16,765	19,529	109*	106,430	94,067
49	17,549	19,923	110*	106,965	94,538
50	18,363	20,234	111*	107,499	95,009
51	19,147	20,477	112*	108,036	95,486
52	20,390	20,646	113*	108,577	95,964
53	21,645	20,854	114*	109,120	96,442
54	22,819	21,104	115*	109,664	96,924
55	23,849	21,626	116*	110,212	97,410
56	24,785	22,100	117*	110,764	97,896
57	25,722	22,750	118*	111,318	98,386
58	26,848	23,531	119*	111,873	98,878
59	28,200	24,453	120*	112,434	99,371
60	29,690	25,546	121及以上*	112,996	99,868

*任何出現於此表之特定年齡是指在保單周年日當天，受保人於最接近一個生日所達之歲數。

* 只供續保

備註:

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宏利全護航自願醫保靈活計劃 - 標準保費表

每年繳付保費 (港元)

最接近一個生日 所達之歲數*	宏利全護航自願醫保靈活計劃(私家房)		最接近一個生日 所達之歲數*	宏利全護航自願醫保靈活計劃(私家房)	
	男性	女性		男性	女性
0	11,466	10,513	61	35,237	29,803
1	10,793	9,936	62	37,587	31,975
2	10,080	9,320	63	39,940	34,090
3	9,481	8,814	64	42,446	36,227
4	8,925	8,339	65	45,207	38,290
5	8,354	7,858	66	47,251	39,447
6	7,811	7,400	67	49,323	41,002
7	7,353	6,949	68	51,450	42,738
8	6,912	6,499	69	53,676	44,645
9	6,488	6,036	70	55,972	46,723
10	6,295	5,867	71	58,459	48,907
11	6,175	5,748	72	61,087	51,165
12	6,050	5,632	73	63,801	53,719
13	5,924	5,530	74	66,022	55,777
14	5,805	5,023	75	68,068	57,855
15	5,924	6,152	76	70,985	60,688
16	6,050	6,273	77	73,878	63,494
17	6,175	6,397	78	76,793	66,322
18	6,701	6,831	79	79,720	69,175
19	7,239	7,264	80	83,041	72,377
20	7,798	7,719	81	85,547	74,849
21	8,354	8,170	82*	87,816	77,110
22	8,844	8,638	83*	89,713	79,037
23	9,168	8,968	84*	91,566	80,938
24	9,299	9,302	85*	92,756	81,998
25	9,394	9,639	86*	93,970	83,064
26	9,618	9,879	87*	95,196	84,150
27	9,787	10,055	88*	96,437	85,243
28	9,928	10,337	89*	97,685	86,355
29	10,052	10,708	90*	98,953	87,469
30	10,131	11,199	91*	100,236	88,606
31	10,285	11,790	92*	101,531	89,745
32	10,436	12,313	93*	102,839	90,901
33	10,954	12,813	94*	104,166	92,068
34	11,189	13,395	95*	105,493	93,249
35	11,488	13,873	96*	106,846	94,448
36	11,813	14,406	97*	108,215	95,649
37	12,175	14,909	98*	109,598	96,870
38	12,546	15,441	99*	111,001	98,111
39	12,935	15,991	100*	112,426	99,367
40	13,321	16,618	101*	113,867	100,640
41	13,767	17,146	102*	114,437	101,142
42	14,223	17,727	103*	115,009	101,650
43	14,679	18,378	104*	115,583	102,158
44	15,135	19,079	105*	116,160	102,667
45	16,041	19,907	106*	116,742	103,180
46	16,918	20,595	107*	117,324	103,698
47	17,787	21,227	108*	117,911	104,216
48	18,666	21,744	109*	118,501	104,735
49	19,540	22,183	110*	119,095	105,261
50	20,446	22,529	111*	119,689	105,786
51	21,318	22,800	112*	120,289	106,316
52	22,702	22,987	113*	120,890	106,848
53	24,099	23,220	114*	121,495	107,381
54	25,407	23,497	115*	122,101	107,919
55	26,554	24,080	116*	122,711	108,458
56	27,596	24,607	117*	123,325	109,001
57	28,639	25,330	118*	123,942	109,546
58	29,892	26,199	119*	124,561	110,093
59	31,397	27,227	120*	125,185	110,643
60	33,057	28,443	121 及以上*	125,811	111,196

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* 只供續保

備註:

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宏利全護航自願醫保靈活計劃 - 標準保費表

每年繳付保費 (港元)

最接近一個生日 所達之歲數 [#]	宏利全護航自願醫保靈活計劃(私家房) 連同高額醫療保障		最接近一個生日 所達之歲數 [#]	宏利全護航自願醫保靈活計劃(私家房) 連同高額醫療保障	
	男性	女性		男性	女性
0	15,447	14,163	61	47,470	40,150
1	14,540	13,386	62	50,636	43,075
2	13,579	12,555	63	53,806	45,925
3	12,772	11,874	64	57,182	48,805
4	12,025	11,234	65	60,901	51,583
5	11,254	10,586	66	63,654	53,141
6	10,523	9,969	67	66,447	55,237
7	9,906	9,362	68	69,312	57,575
8	9,312	8,755	69	72,312	60,144
9	8,741	8,130	70	75,405	62,944
10	8,481	7,903	71	78,755	65,886
11	8,318	7,743	72	82,294	68,929
12	8,150	7,586	73	85,951	72,368
13	7,981	7,450	74	88,944	75,141
14	7,821	8,114	75	91,700	77,941
15	7,981	8,287	76	95,630	81,757
16	8,150	8,451	77	99,527	85,538
17	8,318	8,618	78	103,454	89,347
18	9,028	9,202	79	107,397	93,191
19	9,752	9,786	80	111,871	97,505
20	10,506	10,400	81	115,247	100,835
21	11,254	11,007	82*	118,303	103,881
22	11,914	11,637	83*	120,859	106,476
23	12,351	12,081	84*	123,355	109,039
24	12,528	12,531	85*	124,959	110,467
25	12,654	12,985	86*	126,595	111,901
26	12,959	13,308	87*	128,246	113,366
27	13,185	13,546	88*	129,918	114,837
28	13,375	13,926	89*	131,599	116,335
29	13,543	14,427	90*	133,308	117,837
30	13,649	15,087	91*	135,036	119,368
31	13,856	15,884	92*	136,780	120,903
32	14,060	16,588	93*	138,542	122,461
33	14,756	17,262	94*	140,330	124,032
34	15,073	18,047	95*	142,118	125,624
35	15,477	18,690	96*	143,941	127,238
36	15,915	19,408	97*	145,785	128,857
37	16,401	20,085	98*	147,646	130,501
38	16,902	20,803	99*	149,538	132,172
39	17,425	21,542	100*	151,457	133,864
40	17,946	22,387	101*	153,399	135,579
41	18,547	23,097	102*	154,166	136,257
42	19,161	23,882	103*	154,937	136,940
43	19,774	24,759	104*	155,711	137,624
44	20,388	25,703	105*	156,488	138,312
45	21,609	26,818	106*	157,272	139,002
46	22,791	27,746	107*	158,057	139,700
47	23,961	28,596	108*	158,847	140,397
48	25,146	29,293	109*	159,641	141,098
49	26,324	29,884	110*	160,442	141,805
50	27,545	30,351	111*	161,243	142,512
51	28,720	30,715	112*	162,050	143,226
52	30,584	30,968	113*	162,861	143,944
53	32,466	31,282	114*	163,675	144,660
54	34,227	31,655	115*	164,492	145,384
55	35,772	32,439	116*	165,312	146,113
56	37,177	33,150	117*	166,140	146,843
57	38,582	34,125	118*	166,971	147,576
58	40,269	35,295	119*	167,805	148,314
59	42,298	36,680	120*	168,646	149,055
60	44,534	38,318	121 及以上*	169,489	149,800

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備註:

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宏利全護航自願醫保靈活計劃 - 標準保費表

每年繳付保費 (港元)

最接近一個生日 所達之歲數 [#]	宏利全護航自願醫保靈活計劃(私家房) 連同特級高層醫療保障		最接近一個生日 所達之歲數 [#]	宏利全護航自願醫保靈活計劃(私家房) 連同特級高層醫療保障	
	男性	女性		男性	女性
0	18,544	17,002	61	56,986	48,198
1	17,455	16,069	62	60,787	51,711
2	16,301	15,071	63	64,592	55,132
3	15,332	14,255	64	68,646	58,588
4	14,435	13,485	65	73,111	61,924
5	13,510	12,708	66	76,415	63,795
6	12,632	11,967	67	79,768	66,310
7	11,891	11,238	68	83,208	69,118
8	11,179	10,510	69	86,809	72,202
9	10,494	9,760	70	90,522	75,562
10	10,181	9,488	71	94,542	79,095
11	9,985	9,296	72	98,792	82,748
12	9,785	9,108	73	103,183	86,877
13	9,580	8,943	74	106,775	90,205
14	9,388	9,740	75	110,083	93,566
15	9,580	9,949	76	114,801	98,148
16	9,785	10,145	77	119,479	102,685
17	9,985	10,346	78	124,194	107,259
18	10,839	11,046	79	128,928	111,873
19	11,708	11,747	80	134,299	117,053
20	12,612	12,485	81	138,352	121,050
21	13,510	13,213	82*	142,021	124,706
22	14,303	13,970	83*	145,089	127,822
23	14,827	14,503	84*	148,084	130,898
24	15,039	15,044	85*	150,011	132,612
25	15,192	15,588	86*	151,973	134,335
26	15,557	15,976	87*	153,957	136,093
27	15,829	16,261	88*	155,963	137,859
28	16,057	16,717	89*	157,981	139,658
29	16,257	17,318	90*	160,032	141,460
30	16,385	18,111	91*	162,107	143,298
31	16,634	19,068	92*	164,201	145,141
32	16,878	19,914	93*	166,316	147,011
33	17,715	20,723	94*	168,463	148,898
34	18,095	21,664	95*	170,610	150,808
35	18,580	22,437	96*	172,797	152,747
36	19,104	23,299	97*	175,011	154,689
37	19,690	24,112	98*	177,247	156,664
38	20,291	24,973	99*	179,517	158,670
39	20,919	25,862	100*	181,821	160,701
40	21,545	26,875	101*	184,152	162,760
41	22,265	27,729	102*	185,073	163,573
42	23,002	28,670	103*	185,998	164,394
43	23,739	29,722	104*	186,927	165,215
44	24,475	30,857	105*	187,861	166,039
45	25,941	32,194	106*	188,802	166,869
46	27,360	33,307	107*	189,743	167,706
47	28,765	34,329	108*	190,692	168,543
48	30,188	35,166	109*	191,645	169,385
49	31,601	35,875	110*	192,606	170,234
50	33,067	36,435	111*	193,568	171,083
51	34,477	36,872	112*	194,538	171,939
52	36,716	37,176	113*	195,511	172,801
53	38,975	37,553	114*	196,488	173,662
54	41,090	38,001	115*	197,468	174,531
55	42,944	38,942	116*	198,454	175,405
56	44,630	39,796	117*	199,447	176,281
57	46,317	40,965	118*	200,445	177,162
58	48,342	42,371	119*	201,446	178,047
59	50,778	44,033	120*	202,456	178,936
60	53,461	46,000	121 及以上*	203,468	179,831

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- 此表所列之保費為以每年繳付形式。如以其他繳付形式，每個保費到期日的應繳保費為此表所列之保費乘以以下調整因子：每半年：0.52，每季：0.265，每月：0.09
- 此標準保費表並未包括由保險業監管局徵收的保費徵費。

Manulife First VHIS Flexi Plan - Standard Premium Schedule

ANNUAL PREMIUM RATE (HK\$)

ANB#	Manulife First VHIS Flexi Plan (Ward)		ANB#	Manulife First VHIS Flexi Plan (Ward)	
	Male	Female		Male	Female
0	2,883	2,993	61	8,861	8,484
1	2,714	2,829	62	9,452	9,103
2	2,534	2,653	63	10,044	9,705
3	2,384	2,509	64	10,673	10,314
4	2,244	2,374	65	11,367	10,901
5	2,101	2,238	66	11,882	11,231
6	1,964	2,106	67	12,403	11,673
7	1,849	1,978	68	12,937	12,168
8	1,738	1,850	69	13,498	12,710
9	1,631	1,718	70	14,075	13,302
10	1,583	1,671	71	14,700	13,923
11	1,553	1,637	72	15,360	14,567
12	1,521	1,604	73	16,043	15,294
13	1,489	1,574	74	16,602	15,880
14	1,460	1,715	75	17,117	16,471
15	1,489	1,751	76	17,850	17,278
16	1,521	1,786	77	18,578	18,076
17	1,553	1,821	78	19,310	18,882
18	1,685	1,944	79	20,047	19,694
19	1,820	2,068	80	20,882	20,605
20	1,961	2,197	81	21,512	21,309
21	2,101	2,326	82*	22,082	21,953
22	2,224	2,459	83*	22,559	22,502
23	2,306	2,554	84*	23,025	23,043
24	2,338	2,648	85*	23,324	23,344
25	2,362	2,744	86*	23,630	23,648
26	2,419	2,812	87*	23,938	23,957
27	2,461	2,863	88*	24,250	24,269
28	2,496	2,943	89*	24,564	24,585
29	2,528	3,049	90*	24,882	24,903
30	2,547	3,188	91*	25,206	25,226
31	2,586	3,357	92*	25,531	25,550
32	2,625	3,505	93*	25,860	25,879
33	2,755	3,647	94*	26,194	26,212
34	2,813	3,814	95*	26,528	26,548
35	2,889	3,950	96*	26,868	26,889
36	2,970	4,101	97*	27,212	27,231
37	3,061	4,244	98*	27,559	27,578
38	3,155	4,396	99*	27,913	27,932
39	3,253	4,553	100*	28,270	28,289
40	3,350	4,731	101*	28,633	28,652
41	3,462	4,881	102*	28,776	28,795
42	3,576	5,047	103*	28,920	28,939
43	3,691	5,232	104*	29,064	29,084
44	3,805	5,431	105*	29,209	29,230
45	4,033	5,667	106*	29,356	29,375
46	4,254	5,863	107*	29,503	29,522
47	4,472	6,043	108*	29,650	29,669
48	4,694	6,190	109*	29,799	29,818
49	4,913	6,315	110*	29,948	29,967
50	5,141	6,414	111*	30,098	30,117
51	5,360	6,490	112*	30,248	30,267
52	5,709	6,544	113*	30,400	30,419
53	6,060	6,610	114*	30,551	30,570
54	6,389	6,690	115*	30,704	30,724
55	6,677	6,855	116*	30,857	30,878
56	6,940	7,006	117*	31,011	31,032
57	7,202	7,211	118*	31,166	31,187
58	7,516	7,459	119*	31,322	31,343
59	7,895	7,752	120*	31,479	31,499
60	8,313	8,097	121 & above*	31,636	31,656

ANB stands for Age Nearest Birthday. Any reference to a specified age will mean the policy anniversary on which the insured person's age, nearest birthday, is the specified age.

* For renewal only

Remarks:

- The premiums are not guaranteed and we may adjust them from time to time on an overall portfolio basis.
- The above premiums are for Annual payment mode. The following adjustment factor will be multiplied to the premium above for the premium payable at each premium due date for the respective payment modes:
Semi-annual: 0.52, Quarterly: 0.265, Monthly: 0.09
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.

Manulife First VHIS Flexi Plan - Standard Premium Schedule

ANNUAL PREMIUM RATE (HK\$)

ANB#	Manulife First VHIS Flexi Plan (Ward) with Major Medical		ANB#	Manulife First VHIS Flexi Plan (Ward) with Major Medical	
	Male	Female		Male	Female
0	4,908	4,500	61	15,082	12,756
1	4,619	4,253	62	16,088	13,686
2	4,314	3,989	63	17,095	14,591
3	4,058	3,773	64	18,167	15,506
4	3,820	3,569	65	19,349	16,389
5	3,575	3,363	66	20,224	16,884
6	3,343	3,167	67	21,111	17,549
7	3,147	2,974	68	22,022	18,292
8	2,958	2,781	69	22,974	19,109
9	2,777	2,583	70	23,957	19,998
10	2,695	2,511	71	25,021	20,933
11	2,643	2,460	72	26,146	21,900
12	2,590	2,410	73	27,308	22,992
13	2,536	2,367	74	28,259	23,873
14	2,485	2,578	75	29,134	24,763
15	2,536	2,633	76	30,383	25,975
16	2,590	2,685	77	31,621	27,176
17	2,643	2,738	78	32,868	28,387
18	2,868	2,923	79	34,121	29,608
19	3,098	3,109	80	35,543	30,979
20	3,338	3,304	81	36,616	32,036
21	3,575	3,497	82*	37,587	33,004
22	3,785	3,697	83*	38,399	33,829
23	3,924	3,838	84*	39,191	34,643
24	3,980	3,981	85*	39,701	35,097
25	4,021	4,126	86*	40,221	35,552
26	4,117	4,228	87*	40,745	36,018
27	4,189	4,304	88*	41,276	36,485
28	4,250	4,424	89*	41,811	36,961
29	4,303	4,583	90*	42,353	37,438
30	4,336	4,793	91*	42,902	37,925
31	4,402	5,047	92*	43,457	38,412
32	4,467	5,270	93*	44,017	38,907
33	4,688	5,484	94*	44,585	39,407
34	4,789	5,734	95*	45,153	39,912
35	4,917	5,938	96*	45,732	40,425
36	5,056	6,166	97*	46,318	40,939
37	5,211	6,381	98*	46,909	41,462
38	5,370	6,609	99*	47,510	41,993
39	5,536	6,844	100*	48,120	42,530
40	5,702	7,113	101*	48,737	43,075
41	5,893	7,338	102*	48,980	43,290
42	6,088	7,587	103*	49,225	43,508
43	6,283	7,866	104*	49,471	43,725
44	6,478	8,166	105*	49,718	43,943
45	6,866	8,520	106*	49,967	44,163
46	7,241	8,815	107*	50,216	44,384
47	7,613	9,085	108*	50,468	44,606
48	7,989	9,307	109*	50,720	44,828
49	8,363	9,494	110*	50,974	45,053
50	8,751	9,643	111*	51,229	45,278
51	9,124	9,758	112*	51,485	45,505
52	9,717	9,839	113*	51,743	45,733
53	10,315	9,939	114*	52,001	45,961
54	10,875	10,057	115*	52,261	46,191
55	11,365	10,306	116*	52,522	46,422
56	11,812	10,532	117*	52,785	46,654
57	12,258	10,842	118*	53,049	46,887
58	12,794	11,214	119*	53,314	47,121
59	13,439	11,654	120*	53,581	47,357
60	14,149	12,174	121 & above*	53,849	47,594

ANB stands for Age Nearest Birthday. Any reference to a specified age will mean the policy anniversary on which the insured person's age, nearest birthday, is the specified age.

* For renewal only

Remarks:

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- The above premiums are for Annual payment mode. The following adjustment factor will be multiplied to the premium above for the premium payable at each premium due date for the respective payment modes:
Semi-annual: 0.52, Quarterly: 0.265, Monthly: 0.09
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.

Manulife First VHIS Flexi Plan - Standard Premium Schedule

ANNUAL PREMIUM RATE (HK\$)

ANB#	Manulife First VHIS Flexi Plan (Ward) with Major Medical Plus		ANB#	Manulife First VHIS Flexi Plan (Ward) with Major Medical Plus	
	Male	Female		Male	Female
0	5,799	5,317	61	17,820	15,072
1	5,458	5,024	62	19,008	16,170
2	5,098	4,713	63	20,198	17,240
3	4,794	4,457	64	21,466	18,321
4	4,513	4,217	65	22,862	19,364
5	4,224	3,974	66	23,896	19,949
6	3,951	3,742	67	24,944	20,736
7	3,718	3,514	68	26,020	21,613
8	3,496	3,286	69	27,146	22,578
9	3,282	3,052	70	28,306	23,628
10	3,184	2,967	71	29,564	24,733
11	3,123	2,907	72	30,893	25,876
12	3,060	2,848	73	32,265	27,167
13	2,996	2,796	74	33,389	28,208
14	2,936	3,046	75	34,424	29,258
15	2,996	3,111	76	35,899	30,691
16	3,060	3,173	77	37,362	32,111
17	3,123	3,235	78	38,836	33,541
18	3,389	3,455	79	40,316	34,983
19	3,661	3,674	80	41,996	36,603
20	3,944	3,904	81	43,263	37,853
21	4,224	4,132	82*	44,411	38,996
22	4,472	4,368	83*	45,370	39,970
23	4,636	4,535	84*	46,307	40,933
24	4,703	4,704	85*	46,909	41,468
25	4,751	4,875	86*	47,523	42,007
26	4,864	4,996	87*	48,143	42,557
27	4,950	5,085	88*	48,771	43,109
28	5,021	5,228	89*	49,401	43,672
29	5,084	5,416	90*	50,043	44,235
30	5,124	5,664	91*	50,691	44,810
31	5,201	5,963	92*	51,346	45,386
32	5,278	6,228	93*	52,008	45,971
33	5,540	6,480	94*	52,679	46,561
34	5,658	6,774	95*	53,351	47,158
35	5,810	7,016	96*	54,035	47,765
36	5,974	7,285	97*	54,727	48,372
37	6,158	7,540	98*	55,426	48,990
38	6,345	7,809	99*	56,135	49,616
39	6,541	8,087	100*	56,856	50,252
40	6,737	8,404	101*	57,586	50,896
41	6,962	8,671	102*	57,873	51,150
42	7,193	8,965	103*	58,162	51,407
43	7,423	9,294	104*	58,453	51,663
44	7,653	9,649	105*	58,745	51,922
45	8,112	10,067	106*	59,039	52,181
46	8,555	10,416	107*	59,334	52,442
47	8,995	10,735	108*	59,630	52,704
48	9,439	10,996	109*	59,928	52,967
49	9,881	11,218	110*	60,229	53,233
50	10,340	11,394	111*	60,529	53,498
51	10,781	11,530	112*	60,832	53,766
52	11,481	11,625	113*	61,137	54,036
53	12,188	11,743	114*	61,443	54,305
54	12,849	11,884	115*	61,749	54,576
55	13,429	12,177	116*	62,058	54,850
56	13,956	12,444	117*	62,368	55,124
57	14,484	12,810	118*	62,680	55,400
58	15,117	13,250	119*	62,993	55,677
59	15,879	13,769	120*	63,309	55,954
60	16,717	14,384	121 & above*	63,626	56,234

ANB stands for Age Nearest Birthday. Any reference to a specified age will mean the policy anniversary on which the insured person's age, nearest birthday, is the specified age.

* For renewal only

Remarks:

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- The above premiums are for Annual payment mode. The following adjustment factor will be multiplied to the premium above for the premium payable at each premium due date for the respective payment modes:
Semi-annual: 0.52, Quarterly: 0.265, Monthly: 0.09
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.

Manulife First VHIS Flexi Plan - Standard Premium Schedule

ANNUAL PREMIUM RATE (HK\$)

ANB#	Manulife First VHIS Flexi Plan (Semi-private Room)		ANB#	Manulife First VHIS Flexi Plan (Semi-private Room)	
	Male	Female		Male	Female
0	5,914	5,421	61	18,172	15,369
1	5,566	5,124	62	19,383	16,488
2	5,198	4,806	63	20,597	17,579
3	4,889	4,545	64	21,889	18,681
4	4,603	4,300	65	23,314	19,745
5	4,308	4,052	66	24,367	20,341
6	4,028	3,816	67	25,436	21,144
7	3,792	3,584	68	26,533	22,038
8	3,565	3,351	69	27,681	23,022
9	3,346	3,112	70	28,865	24,094
10	3,247	3,025	71	30,147	25,220
11	3,184	2,964	72	31,502	26,384
12	3,120	2,904	73	32,902	27,701
13	3,055	2,851	74	34,047	28,763
14	2,993	3,106	75	35,103	29,834
15	3,055	3,173	76	36,607	31,295
16	3,120	3,235	77	38,099	32,742
17	3,184	3,299	78	39,602	34,201
18	3,456	3,522	79	41,111	35,671
19	3,733	3,746	80	42,824	37,323
20	4,022	3,980	81	44,117	38,598
21	4,308	4,214	82*	45,286	39,764
22	4,561	4,454	83*	46,265	40,757
23	4,728	4,625	84*	47,220	41,738
24	4,795	4,797	85*	47,835	42,284
25	4,844	4,970	86*	48,460	42,834
26	4,961	5,094	87*	49,093	43,394
27	5,048	5,184	88*	49,732	43,957
28	5,120	5,331	89*	50,377	44,531
29	5,184	5,523	90*	51,029	45,105
30	5,225	5,775	91*	51,692	45,691
31	5,304	6,080	92*	52,360	46,280
32	5,382	6,349	93*	53,034	46,875
33	5,649	6,608	94*	53,719	47,477
34	5,771	6,908	95*	54,402	48,086
35	5,924	7,154	96*	55,100	48,704
36	6,092	7,428	97*	55,807	49,324
37	6,278	7,688	98*	56,519	49,954
38	6,470	7,963	99*	57,243	50,593
39	6,671	8,246	100*	57,978	51,240
40	6,870	8,569	101*	58,721	51,897
41	7,100	8,841	102*	59,014	52,156
42	7,335	9,141	103*	59,310	52,418
43	7,569	9,477	104*	59,606	52,680
44	7,805	9,839	105*	59,904	52,943
45	8,272	10,265	106*	60,204	53,208
46	8,724	10,620	107*	60,504	53,474
47	9,172	10,946	108*	60,807	53,741
48	9,626	11,213	109*	61,110	54,009
49	10,076	11,438	110*	61,417	54,280
50	10,544	11,618	111*	61,724	54,551
51	10,993	11,756	112*	62,032	54,824
52	11,708	11,854	113*	62,343	55,099
53	12,429	11,974	114*	62,654	55,373
54	13,103	12,117	115*	62,967	55,650
55	13,694	12,417	116*	63,282	55,929
56	14,232	12,689	117*	63,598	56,209
57	14,769	13,062	118*	63,917	56,490
58	15,416	13,511	119*	64,236	56,771
59	16,192	14,041	120*	64,557	57,056
60	17,047	14,667	121 & above*	64,880	57,341

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Remarks:

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Semi-annual: 0.52, Quarterly: 0.265, Monthly: 0.09
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.

Manulife First VHIS Flexi Plan - Standard Premium Schedule

ANNUAL PREMIUM RATE (HK\$)

ANB#	Manulife First VHIS Flexi Plan (Semi-private Room) with Major Medical		ANB#	Manulife First VHIS Flexi Plan (Semi-private Room) with Major Medical	
	Male	Female		Male	Female
0	8,237	7,553	61	25,314	21,409
1	7,754	7,138	62	27,002	22,969
2	7,241	6,695	63	28,693	24,488
3	6,811	6,331	64	30,493	26,024
4	6,412	5,990	65	32,477	27,506
5	6,001	5,645	66	33,945	28,337
6	5,612	5,316	67	35,434	29,454
7	5,282	4,992	68	36,962	30,701
8	4,966	4,668	69	38,562	32,071
9	4,662	4,335	70	40,211	33,564
10	4,523	4,215	71	41,997	35,133
11	4,435	4,129	72	43,885	36,756
12	4,347	4,046	73	45,835	38,589
13	4,256	3,973	74	47,431	40,068
14	4,170	4,327	75	48,901	41,560
15	4,256	4,419	76	50,997	43,596
16	4,347	4,506	77	53,075	45,612
17	4,435	4,595	78	55,169	47,643
18	4,815	4,907	79	57,272	49,693
19	5,200	5,218	80	59,658	51,993
20	5,603	5,545	81	61,458	53,769
21	6,001	5,869	82*	63,088	55,392
22	6,354	6,205	83*	64,451	56,777
23	6,587	6,442	84*	65,781	58,143
24	6,681	6,682	85*	66,638	58,904
25	6,748	6,924	86*	67,509	59,670
26	6,910	7,097	87*	68,390	60,451
27	7,031	7,223	88*	69,282	61,235
28	7,133	7,425	89*	70,178	62,033
29	7,222	7,692	90*	71,089	62,835
30	7,279	8,044	91*	72,011	63,651
31	7,389	8,470	92*	72,941	64,469
32	7,497	8,846	93*	73,881	65,300
33	7,869	9,205	94*	74,834	66,138
34	8,038	9,623	95*	75,788	66,987
35	8,253	9,966	96*	76,759	67,847
36	8,486	10,349	97*	77,744	68,710
37	8,746	10,710	98*	78,736	69,588
38	9,013	11,093	99*	79,745	70,479
39	9,293	11,487	100*	80,768	71,380
40	9,571	11,938	101*	81,803	72,295
41	9,891	12,316	102*	82,213	72,657
42	10,217	12,735	103*	82,624	73,021
43	10,545	13,202	104*	83,036	73,386
44	10,872	13,706	105*	83,451	73,753
45	11,523	14,300	106*	83,869	74,121
46	12,154	14,794	107*	84,287	74,493
47	12,778	15,248	108*	84,709	74,865
48	13,410	15,620	109*	85,132	75,238
49	14,038	15,935	110*	85,559	75,615
50	14,688	16,184	111*	85,986	75,992
51	15,315	16,378	112*	86,417	76,373
52	16,310	16,513	113*	86,849	76,756
53	17,313	16,680	114*	87,284	77,138
54	18,252	16,879	115*	87,719	77,524
55	19,077	17,298	116*	88,157	77,912
56	19,825	17,677	117*	88,598	78,301
57	20,575	18,196	118*	89,041	78,692
58	21,475	18,820	119*	89,485	79,086
59	22,557	19,559	120*	89,934	79,481
60	23,748	20,433	121 & above*	90,384	79,878

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- The above premiums are for Annual payment mode. The following adjustment factor will be multiplied to the premium above for the premium payable at each premium due date for the respective payment modes:
Semi-annual: 0.52, Quarterly: 0.265, Monthly: 0.09
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.

Manulife First VHIS Flexi Plan - Standard Premium Schedule

ANNUAL PREMIUM RATE (HK\$)

ANB#	Manulife First VHIS Flexi Plan (Semi-private Room) with Major Medical Plus		ANB#	Manulife First VHIS Flexi Plan (Semi-private Room) with Major Medical Plus	
	Male	Female		Male	Female
0	10,299	9,442	61	31,647	26,767
1	9,694	8,924	62	33,758	28,718
2	9,052	8,370	63	35,871	30,617
3	8,515	7,916	64	38,122	32,537
4	8,017	7,489	65	40,602	34,390
5	7,503	7,057	66	42,437	35,428
6	7,015	6,646	67	44,300	36,824
7	6,604	6,241	68	46,210	38,384
8	6,208	5,836	69	48,210	40,097
9	5,828	5,421	70	50,272	41,963
10	5,654	5,269	71	52,505	43,924
11	5,545	5,162	72	54,865	45,953
12	5,434	5,058	73	57,303	48,247
13	5,320	4,967	74	59,297	50,095
14	5,214	5,409	75	61,136	51,961
15	5,320	5,525	76	63,755	54,505
16	5,434	5,634	77	66,353	57,026
17	5,545	5,745	78	68,971	59,566
18	6,019	6,134	79	71,600	62,128
19	6,502	6,523	80	74,583	65,005
20	7,004	6,933	81	76,834	67,224
21	7,503	7,337	82*	78,871	69,255
22	7,943	7,758	83*	80,576	70,985
23	8,234	8,054	84*	82,239	72,694
24	8,352	8,354	85*	83,309	73,646
25	8,437	8,657	86*	84,399	74,602
26	8,639	8,872	87*	85,500	75,578
27	8,791	9,030	88*	86,615	76,560
28	8,917	9,285	89*	87,735	77,558
29	9,028	9,617	90*	88,875	78,559
30	9,100	10,058	91*	90,027	79,580
31	9,238	10,589	92*	91,190	80,602
32	9,374	11,059	93*	92,364	81,641
33	9,838	11,508	94*	93,557	82,690
34	10,050	12,031	95*	94,749	83,751
35	10,318	12,460	96*	95,963	84,827
36	10,610	12,938	97*	97,194	85,906
37	10,935	13,390	98*	98,435	87,002
38	11,268	13,868	99*	99,695	88,117
39	11,618	14,362	100*	100,975	89,245
40	11,964	14,925	101*	102,269	90,387
41	12,365	15,399	102*	102,781	90,839
42	12,774	15,921	103*	103,295	91,295
43	13,183	16,506	104*	103,810	91,750
44	13,592	17,136	105*	104,328	92,209
45	14,406	17,879	106*	104,851	92,669
46	15,194	18,497	107*	105,375	93,135
47	15,975	19,064	108*	105,901	93,599
48	16,765	19,529	109*	106,430	94,067
49	17,549	19,923	110*	106,965	94,538
50	18,363	20,234	111*	107,499	95,009
51	19,147	20,477	112*	108,036	95,486
52	20,390	20,646	113*	108,577	95,964
53	21,645	20,854	114*	109,120	96,442
54	22,819	21,104	115*	109,664	96,924
55	23,849	21,626	116*	110,212	97,410
56	24,785	22,100	117*	110,764	97,896
57	25,722	22,750	118*	111,318	98,386
58	26,848	23,531	119*	111,873	98,878
59	28,200	24,453	120*	112,434	99,371
60	29,690	25,546	121 & above*	112,996	99,868

ANB stands for Age Nearest Birthday. Any reference to a specified age will mean the policy anniversary on which the insured person's age, nearest birthday, is the specified age.

* For renewal only

Remarks:

- The premiums are not guaranteed and we may adjust them from time to time on an overall portfolio basis.
- The above premiums are for Annual payment mode. The following adjustment factor will be multiplied to the premium above for the premium payable at each premium due date for the respective payment modes:
Semi-annual: 0.52, Quarterly: 0.265, Monthly: 0.09
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.

Manulife First VHIS Flexi Plan - Standard Premium Schedule

ANNUAL PREMIUM RATE (HK\$)

ANB#	Manulife First VHIS Flexi Plan (Private Room)		ANB#	Manulife First VHIS Flexi Plan (Private Room)	
	Male	Female		Male	Female
0	11,466	10,513	61	35,237	29,803
1	10,793	9,936	62	37,587	31,975
2	10,080	9,320	63	39,940	34,090
3	9,481	8,814	64	42,446	36,227
4	8,925	8,339	65	45,207	38,290
5	8,354	7,858	66	47,251	39,447
6	7,811	7,400	67	49,323	41,002
7	7,353	6,949	68	51,450	42,738
8	6,912	6,499	69	53,676	44,645
9	6,488	6,036	70	55,972	46,723
10	6,295	5,867	71	58,459	48,907
11	6,175	5,748	72	61,087	51,165
12	6,050	5,632	73	63,801	53,719
13	5,924	5,530	74	66,022	55,777
14	5,805	6,023	75	68,068	57,855
15	5,924	6,152	76	70,985	60,688
16	6,050	6,273	77	73,878	63,494
17	6,175	6,397	78	76,793	66,322
18	6,701	6,831	79	79,720	69,175
19	7,239	7,264	80	83,041	72,377
20	7,798	7,719	81	85,547	74,849
21	8,354	8,170	82*	87,816	77,110
22	8,844	8,638	83*	89,713	79,037
23	9,168	8,968	84*	91,566	80,938
24	9,299	9,302	85*	92,756	81,998
25	9,394	9,639	86*	93,970	83,064
26	9,618	9,879	87*	95,196	84,150
27	9,787	10,055	88*	96,437	85,243
28	9,928	10,337	89*	97,685	86,355
29	10,052	10,708	90*	98,953	87,469
30	10,131	11,199	91*	100,236	88,606
31	10,285	11,790	92*	101,531	89,745
32	10,436	12,313	93*	102,839	90,901
33	10,954	12,813	94*	104,166	92,068
34	11,189	13,395	95*	105,493	93,249
35	11,488	13,873	96*	106,846	94,448
36	11,813	14,406	97*	108,215	95,649
37	12,175	14,909	98*	109,598	96,870
38	12,546	15,441	99*	111,001	98,111
39	12,935	15,991	100*	112,426	99,367
40	13,321	16,618	101*	113,867	100,640
41	13,767	17,146	102*	114,437	101,142
42	14,223	17,727	103*	115,009	101,650
43	14,679	18,378	104*	115,583	102,158
44	15,135	19,079	105*	116,160	102,667
45	16,041	19,907	106*	116,742	103,180
46	16,918	20,595	107*	117,324	103,698
47	17,787	21,227	108*	117,911	104,216
48	18,666	21,744	109*	118,501	104,735
49	19,540	22,183	110*	119,095	105,261
50	20,446	22,529	111*	119,689	105,786
51	21,318	22,800	112*	120,289	106,316
52	22,702	22,987	113*	120,890	106,848
53	24,099	23,220	114*	121,495	107,381
54	25,407	23,497	115*	122,101	107,919
55	26,554	24,080	116*	122,711	108,458
56	27,596	24,607	117*	123,325	109,001
57	28,639	25,330	118*	123,942	109,546
58	29,892	26,199	119*	124,561	110,093
59	31,397	27,227	120*	125,185	110,643
60	33,057	28,443	121 & above*	125,811	111,196

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* For renewal only

Remarks:

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Semi-annual: 0.52, Quarterly: 0.265, Monthly: 0.09
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Manulife First VHIS Flexi Plan - Standard Premium Schedule

ANNUAL PREMIUM RATE (HK\$)

ANB#	Manulife First VHIS Flexi Plan (Private Room) with Major Medical		ANB#	Manulife First VHIS Flexi Plan (Private Room) with Major Medical	
	Male	Female		Male	Female
0	15,447	14,163	61	47,470	40,150
1	14,540	13,386	62	50,636	43,075
2	13,579	12,555	63	53,806	45,925
3	12,772	11,874	64	57,182	48,805
4	12,025	11,234	65	60,901	51,583
5	11,254	10,586	66	63,654	53,141
6	10,523	9,969	67	66,447	55,237
7	9,906	9,362	68	69,312	57,575
8	9,312	8,755	69	72,312	60,144
9	8,741	8,130	70	75,405	62,944
10	8,481	7,903	71	78,755	65,886
11	8,318	7,743	72	82,294	68,929
12	8,150	7,586	73	85,951	72,368
13	7,981	7,450	74	88,944	75,141
14	7,821	8,114	75	91,700	77,941
15	7,981	8,287	76	95,630	81,757
16	8,150	8,451	77	99,527	85,538
17	8,318	8,618	78	103,454	89,347
18	9,028	9,202	79	107,397	93,191
19	9,752	9,786	80	111,871	97,505
20	10,506	10,400	81	115,247	100,835
21	11,254	11,007	82*	118,303	103,881
22	11,914	11,637	83*	120,859	106,476
23	12,351	12,081	84*	123,355	109,039
24	12,528	12,531	85*	124,959	110,467
25	12,654	12,985	86*	126,595	111,901
26	12,959	13,308	87*	128,246	113,366
27	13,185	13,546	88*	129,918	114,837
28	13,375	13,926	89*	131,599	116,335
29	13,543	14,427	90*	133,308	117,837
30	13,649	15,087	91*	135,036	119,368
31	13,856	15,884	92*	136,780	120,903
32	14,060	16,588	93*	138,542	122,461
33	14,756	17,262	94*	140,330	124,032
34	15,073	18,047	95*	142,118	125,624
35	15,477	18,690	96*	143,941	127,238
36	15,915	19,408	97*	145,785	128,857
37	16,401	20,085	98*	147,646	130,501
38	16,902	20,803	99*	149,538	132,172
39	17,425	21,542	100*	151,457	133,864
40	17,946	22,387	101*	153,399	135,579
41	18,547	23,097	102*	154,166	136,257
42	19,161	23,882	103*	154,937	136,940
43	19,774	24,759	104*	155,711	137,624
44	20,388	25,703	105*	156,488	138,312
45	21,609	26,818	106*	157,272	139,002
46	22,791	27,746	107*	158,057	139,700
47	23,961	28,596	108*	158,847	140,397
48	25,146	29,293	109*	159,641	141,098
49	26,324	29,884	110*	160,442	141,805
50	27,545	30,351	111*	161,243	142,512
51	28,720	30,715	112*	162,050	143,226
52	30,584	30,968	113*	162,861	143,944
53	32,466	31,282	114*	163,675	144,660
54	34,227	31,655	115*	164,492	145,384
55	35,772	32,439	116*	165,312	146,113
56	37,177	33,150	117*	166,140	146,843
57	38,582	34,125	118*	166,971	147,576
58	40,269	35,295	119*	167,805	148,314
59	42,298	36,680	120*	168,646	149,055
60	44,534	38,318	121 & above*	169,489	149,800

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Manulife First VHIS Flexi Plan - Standard Premium Schedule

ANNUAL PREMIUM RATE (HK\$)

ANB#	Manulife First VHIS Flexi Plan (Private Room) with Major Medical Plus		ANB#	Manulife First VHIS Flexi Plan (Private Room) with Major Medical Plus	
	Male	Female		Male	Female
0	18,544	17,002	61	56,986	48,198
1	17,455	16,069	62	60,787	51,711
2	16,301	15,071	63	64,592	55,132
3	15,332	14,255	64	68,646	58,588
4	14,435	13,485	65	73,111	61,924
5	13,510	12,708	66	76,415	63,795
6	12,632	11,967	67	79,768	66,310
7	11,891	11,238	68	83,208	69,118
8	11,179	10,510	69	86,809	72,202
9	10,494	9,760	70	90,522	75,562
10	10,181	9,488	71	94,542	79,095
11	9,985	9,296	72	98,792	82,748
12	9,785	9,108	73	103,183	86,877
13	9,580	8,943	74	106,775	90,205
14	9,388	9,740	75	110,083	93,566
15	9,580	9,949	76	114,801	98,148
16	9,785	10,145	77	119,479	102,685
17	9,985	10,346	78	124,194	107,259
18	10,839	11,046	79	128,928	111,873
19	11,708	11,747	80	134,299	117,053
20	12,612	12,485	81	138,352	121,050
21	13,510	13,213	82*	142,021	124,706
22	14,303	13,970	83*	145,089	127,822
23	14,827	14,503	84*	148,084	130,898
24	15,039	15,044	85*	150,011	132,612
25	15,192	15,588	86*	151,973	134,335
26	15,557	15,976	87*	153,957	136,093
27	15,829	16,261	88*	155,963	137,859
28	16,057	16,717	89*	157,981	139,658
29	16,257	17,318	90*	160,032	141,460
30	16,385	18,111	91*	162,107	143,298
31	16,634	19,068	92*	164,201	145,141
32	16,878	19,914	93*	166,316	147,011
33	17,715	20,723	94*	168,463	148,898
34	18,095	21,664	95*	170,610	150,808
35	18,580	22,437	96*	172,797	152,747
36	19,104	23,299	97*	175,011	154,689
37	19,690	24,112	98*	177,247	156,664
38	20,291	24,973	99*	179,517	158,670
39	20,919	25,862	100*	181,821	160,701
40	21,545	26,875	101*	184,152	162,760
41	22,265	27,729	102*	185,073	163,573
42	23,002	28,670	103*	185,998	164,394
43	23,739	29,722	104*	186,927	165,215
44	24,475	30,857	105*	187,861	166,039
45	25,941	32,194	106*	188,802	166,869
46	27,360	33,307	107*	189,743	167,706
47	28,765	34,329	108*	190,692	168,543
48	30,188	35,166	109*	191,645	169,385
49	31,601	35,875	110*	192,606	170,234
50	33,067	36,435	111*	193,568	171,083
51	34,477	36,872	112*	194,538	171,939
52	36,716	37,176	113*	195,511	172,801
53	38,975	37,553	114*	196,488	173,662
54	41,090	38,001	115*	197,468	174,531
55	42,944	38,942	116*	198,454	175,405
56	44,630	39,796	117*	199,447	176,281
57	46,317	40,965	118*	200,445	177,162
58	48,342	42,371	119*	201,446	178,047
59	50,778	44,033	120*	202,456	178,936
60	53,461	46,000	121 & above*	203,468	179,831

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