



Individual Medical Plans 個人醫療計劃

Valid from 1 December, 2013

BENEFITS (HK\$) 保障 (港元)

Details of the Plan 計劃詳情

Annual Deductible Options 自選年度自負額/免賠額	Nil, HK\$2,000, HK\$5,000 無, 2,000港元, 5,000港元 Annual Deductible Options are applicable to the Hospitalisation Benefits and the Optional Out-patient Benefits 自選年度自負額/免賠額適用於住院保障及附加門診保障
Geographical Area Options 地區選擇	(i) Worldwide or (ii) Worldwide excluding North America and the Caribbean (i) 全球或 (ii) 全球但北美洲及加勒比地區除外
Claims Processing Location 索償處理地點	Hong Kong 香港
Age Limits & Renewals 年齡上限及續保	Age 15 days - 65 (New Applications) 15天大 - 65歲(新申請) Yearly renewal and the maximum age of renewal is age 100 每年續保而最高續保年齡為100歲
Currency 貨幣	HK\$ 港元

Hospitalisation Benefits 住院保障

(i) Main Hospitalisation and Surgical Benefits 主要住院及手術保障

Policy Year Limit 保單年度最高賠償額	\$10,000,000 per Policy Year 每個保單年度1,000萬元
Hospitalisation & Out-patient Surgery 住院及門診手術	
Room and Board including general nursing care 病房費用(包括一般護理費用)	Private Room up to \$4,500 per Day 私家病房最高每日4,500元
Parental Accommodation (added bed, same room) 父母陪宿(同房加床)	Fully Covered 全數賠償
Theatre fees; x-rays; laboratory tests; Medicines and Drugs; blood and plasma; surgical appliances; rental of wheel chairs; standard prosthetic devices 手術室費、X光、化驗所檢測、藥物及藥品、血液及血漿、外科器具、租用輪椅、標準義肢	Fully Covered 全數賠償
Intensive Care (Room and Board including general nursing care) 深切治療(包括病房及一般護理費用)	Fully Covered 全數賠償
Surgeon's Fees including pre- and post-surgical services 手術費(包括手術前及手術後服務)	\$350,000 per Disability per Policy Year 每個保單年度每項傷病350,000元
Anaesthetist Fees as charged 麻醉師費用(實報實銷)	30% of eligible surgeon's fees 可償手術費的30%
Professional Fees including Physician, specialist, radiologist, physiotherapist and pathologist fees 專業費用(包括醫生、專科醫生、放射專科醫生、物理治療師及病理學專科醫生費用)	Fully Covered 全數賠償
Kidney Dialysis 洗腎	Fully Covered 全數賠償
Oncology 腫瘤科疾病	
Treatment for cancer received as an in-patient, day-patient or out-patient 住院、日診或門診癌症治療	Fully Covered 全數賠償
Organ Transplant 器官移植	
Transplant of kidney, heart, liver, bone marrow, lung or cornea 移植腎臟、心臟、肝臟、骨髓、肺部或眼角膜	\$800,000 per Disability 每項傷病800,000元
Complications of Pregnancy 妊娠併發症	
In-patient treatment necessary as a direct result of a Complication of Pregnancy 直接因「妊娠併發症」而需住院治療	Same limits as for each benefit under the Hospitalisation and Out-patient Surgery section 與住院及門診手術的每項保障的限額相同
Private Nursing 私家看護	
In-hospital, when certified Medically Necessary by an attending Physician 住院期間由主診醫生證明為醫療必需	Fully Covered 全數賠償
Life Cover 壽險保障	
Life Cover 壽險保障	\$10,000 10,000元
Emergency Room Treatment 急症室治療	
Emergency Room treatment 急症室治療	Fully Covered 全數賠償
Accidental Damage to Teeth 牙齒意外受損	
Treatment received in a dental surgery or in an Emergency Room in a Hospital 於牙齒外科診所或醫院急症室接受治療	Fully Covered 全數賠償

Note: All monetary amounts are denoted in HK\$. 註：所有金額均為港元。

Pre-Hospitalisation Benefits 住院前治療保障

Coverage for treatment directly related to the medical condition requiring hospitalisation 與需要住院的疾病直接相關的治療保障	\$8,000 per Disability per Policy Year 每個保單年度每項傷病8,000元 For treatment incurred within 30 days prior to Hospital admission 適用於入院前30日的治療 Pre-Hospitalisation Benefits are separate and distinct from Optional Out-patient Benefits 住院前治療保障與附加門診保障是分開及有所區別的
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Post-Hospitalisation Benefits 住院後治療保障

Coverage for normal follow-up treatment after hospitalisation 住院後一般後續治療保障 Physicians and specialists office visits 醫生及專科醫生診所就診 Physiotherapist, chiropractor and acupuncturist when certified necessary by an attending Physician 主診醫生證明為必需的物理治療師、脊醫及針灸治療師所提供的治療 Prescribed medicines, dressings, x-rays, diagnostic laboratory tests and surgical appliances 處方藥物、敷藥、X光、診斷性化驗檢測及外科器具	Fully Covered 全數賠償 For treatment incurred within 90 days after discharge from Hospital 適用於出院後90日內的治療 Post-Hospitalisation Benefits are separate and distinct from Optional Out-patient Benefits 住院後治療保障與附加門診保障是分開及有所區別的
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Free Hospital Cash Benefits 免費住院現金保障

Payable from the third consecutive night of hospitalisation after the deferred period of two consecutive Confinement nights' in ward bed of Hong Kong Hospital Authority Hospital 住院現金保障，將於連續兩晚入住香港醫院管理局轄下醫院標準房的遞延期後開始計算，從第三晚開始享有	\$1,100 per day 每日1,100元 Up to a maximum of 120 nights per Policy Year 每個保單年度最多120晚
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(ii) Evacuation and Emergency Benefits 醫療護送及緊急事故保障

	Up to a maximum of \$4,000,000 per event 每次最高限額4,000,000元
Worldwide Emergency assistance including evacuation and repatriation 全球緊急支援(包括醫療運送及醫護運送返港)	Fully Covered 全數賠償
Local Ambulance to Hospital 當地救護車運送至醫院	Fully Covered 全數賠償
Repatriation of Mortal Remains 遺體運送	\$120,000 120,000元

Optional Out-patient Benefits 附加門診保障

Policy Year Limit 保單年度最高賠償額	\$40,000 per Policy Year 每個保單年度40,000元
General Practitioner Consultation and/or Prescribed Medicines and Drugs 普通科醫生診症及/或處方藥物及藥品	Fully Covered 全數賠償
Specialist Consultation and/or Prescribed Medicines and Drugs 專科醫生診症及/或處方藥物及藥品	Fully Covered 全數賠償
Physiotherapy and chiropractic treatment upon referral 經轉介的物理治療及脊醫治療	\$7,500 per Policy Year A maximum of \$500 per visit 每個保單年度7,500元 每次最高限額500元
Imaging and Lab Tests 造影及化驗檢測	Fully Covered 全數賠償
Traditional Chinese Medicine 傳統中醫	\$4,000 per Policy Year A maximum of \$400 per visit 每個保單年度4,000元 每次最高限額400元

Optional Dental Benefits 附加牙科保障

Policy Year Limit 保單年度最高賠償額	\$5,700 per Policy Year for Routine and \$12,000 per Policy Year for Major Restorative 例行牙科治療每個保單年度5,700元，重大牙齒復修每個保單年度12,000元	
Routine Dental Treatment 例行牙科治療	<ul style="list-style-type: none"> Examinations 檢查 Tooth cleaning 洗牙 Normal composite fillings 一般磁粉補牙 Inlay (excluding gold inlays) 鑲補(黃金鑲補除外) 	<ul style="list-style-type: none"> Onlay (excluding gold onlays) 嵌補(黃金嵌補除外) Sealant 窩隙封填 Extractions 拔牙
Major Restorative Dental Work 重大牙齒復修手術	<ul style="list-style-type: none"> Removal of impacted, buried or unerupted teeth 移除阻生齒、埋伏齒或未萌齒 Removal of roots 移除牙根 Root canal treatment 根管治療 Removal of solid odontomes 移除實心牙瘤 Apicectomy 根尖切除 	<ul style="list-style-type: none"> New or repair of bridge work (excluding gold bridge work) 新造或修理牙橋(不包括黃金牙橋) New or repair of crowns (excluding all gold crowns) 新造或修理牙冠(不包括任何黃金牙冠) New or repair of upper and lower dentures 新造或修理上下假牙

Note: All monetary amounts are denoted in HK\$. 註：所有金額均為港元。

ANNUAL PREMIUMS (HK\$) 年度保費 (港元)

Hospitalisation Benefits 住院保障

Age 年齡	Worldwide 全球			Worldwide Excluding North America and the Caribbean 全球但北美洲及加勒比地區除外		
	Nil Deductible 無自負額/免賠額	\$2,000 Deductible 2,000元 自負額/免賠額	\$5,000 Deductible 5,000元 自負額/免賠額	Nil Deductible 無自負額/免賠額	\$2,000 Deductible 2,000元 自負額/免賠額	\$5,000 Deductible 5,000元 自負額/免賠額
0	11,972	10,655	9,340	8,767	7,816	6,866
1	11,972	10,655	9,340	8,767	7,816	6,866
2	11,972	10,655	9,340	8,767	7,816	6,866
3	11,972	10,655	9,340	8,767	7,816	6,866
4	11,972	10,655	9,340	8,767	7,816	6,866
5	11,972	10,655	9,340	8,767	7,816	6,866
6	10,948	9,753	8,556	8,029	7,164	6,302
7	10,948	9,753	8,556	8,029	7,164	6,302
8	10,948	9,753	8,556	8,029	7,164	6,302
9	10,948	9,753	8,556	8,029	7,164	6,302
10	10,948	9,753	8,556	8,029	7,164	6,302
11	10,948	9,753	8,556	8,029	7,164	6,302
12	10,948	9,753	8,556	8,029	7,164	6,302
13	10,948	9,753	8,556	8,029	7,164	6,302
14	10,948	9,753	8,556	8,029	7,164	6,302
15	10,948	9,753	8,556	8,029	7,164	6,302
16	10,948	9,753	8,556	8,029	7,164	6,302
17	10,948	9,753	8,556	8,029	7,164	6,302
18	10,948	9,753	8,556	8,029	7,164	6,302
19	10,990	9,720	8,450	8,058	7,141	6,226
20	11,031	9,690	8,347	8,086	7,119	6,151
21	11,070	9,658	8,242	8,116	7,097	6,075
22	11,111	9,626	8,140	8,146	7,073	6,003
23	11,408	9,882	8,353	8,360	7,258	6,157
24	11,717	10,146	8,573	8,582	7,448	6,313
25	12,033	10,416	8,797	8,810	7,644	6,477
26	12,359	10,693	9,032	9,045	7,845	6,644
27	12,693	10,982	9,271	9,286	8,052	6,817

Note: All monetary amounts are denoted in HK\$. 註：所有金額均為港元。

Hospitalisation Benefits 住院保障

Age 年齡	Worldwide 全球			Worldwide Excluding North America and the Caribbean 全球但北美洲及加勒比地區除外		
	Nil Deductible 無自負額/免賠額	\$2,000 Deductible 2,000元 自負額/免賠額	\$5,000 Deductible 5,000元 自負額/免賠額	Nil Deductible 無自負額/免賠額	\$2,000 Deductible 2,000元 自負額/免賠額	\$5,000 Deductible 5,000元 自負額/免賠額
28	13,038	11,276	9,515	9,535	8,264	6,994
29	13,132	11,373	9,615	9,603	8,334	7,066
30	13,226	11,472	9,715	9,671	8,405	7,138
31	13,322	11,570	9,817	9,741	8,476	7,212
32	13,419	11,671	9,919	9,810	8,547	7,285
33	13,515	11,769	10,024	9,880	8,620	7,361
34	14,039	12,221	10,404	10,256	8,945	7,635
35	14,581	12,690	10,799	10,649	9,285	7,920
36	15,149	13,182	11,213	11,059	9,638	8,218
37	15,739	13,691	11,641	11,485	10,006	8,528
38	16,355	14,223	12,089	11,930	10,392	8,853
39	16,792	14,620	12,450	12,245	10,678	9,111
40	17,240	15,032	12,820	12,569	10,975	9,381
41	17,702	15,454	13,203	12,903	11,279	9,657
42	18,178	15,888	13,601	13,245	11,595	9,945
43	18,667	16,338	14,009	13,599	11,920	10,240
44	19,111	16,725	14,339	13,922	12,200	10,480
45	19,569	17,124	14,680	14,253	12,489	10,726
46	20,036	17,531	15,028	14,592	12,786	10,979
47	20,517	17,952	15,387	14,940	13,091	11,241
48	21,010	18,383	15,754	15,298	13,404	11,507
49	22,181	19,457	16,732	16,145	14,181	12,216
50	23,418	20,598	17,777	17,040	15,006	12,972
51	24,728	21,809	18,887	17,988	15,882	13,774
52	26,113	23,092	20,070	18,990	16,812	14,631
53	27,578	24,455	21,330	20,051	17,797	15,544
54	27,795	24,646	21,500	20,210	17,941	15,671
55	28,016	24,845	21,677	20,374	18,088	15,800

Note: All monetary amounts are denoted in HK\$. 註：所有金額均為港元。

Hospitalisation Benefits 住院保障

Age 年齡	Worldwide 全球			Worldwide Excluding North America and the Caribbean 全球但北美洲及加勒比地區除外		
	Nil Deductible 無自負額/免賠額	\$2,000 Deductible 2,000元 自負額/免賠額	\$5,000 Deductible 5,000元 自負額/免賠額	Nil Deductible 無自負額/免賠額	\$2,000 Deductible 2,000元 自負額/免賠額	\$5,000 Deductible 5,000元 自負額/免賠額
56	28,238	25,047	21,853	20,540	18,238	15,934
57	28,465	25,250	22,033	20,710	18,390	16,070
58	28,698	25,459	22,219	20,882	18,546	16,210
59	31,328	27,865	24,398	22,785	20,286	17,786
60	34,200	30,495	26,790	24,862	22,191	19,518
61	37,347	33,390	29,431	27,140	24,286	21,431
62	40,789	36,563	32,337	29,632	26,585	23,537
63	44,554	40,047	35,540	32,358	29,105	25,854
64	48,219	43,337	38,454	35,011	31,489	27,966
65	52,194	46,905	41,615	37,888	34,073	30,259
66*	56,446	50,717	44,986	40,959	36,825	32,693
67*	59,237	53,224	47,210	42,984	38,646	34,308
68*	62,169	55,858	49,548	45,112	40,560	36,007
69*	65,248	58,625	52,003	47,347	42,569	37,793
70*	68,464	61,514	54,566	49,680	44,668	39,654
71*	71,860	64,567	57,274	52,146	46,885	41,624
72*	75,431	67,778	60,125	54,743	49,221	43,701
73*	79,188	71,155	63,124	57,473	51,679	45,884
74*	83,134	74,705	66,278	60,342	54,263	48,182
75*	87,262	78,416	69,569	63,340	56,960	50,579
76*	91,622	82,339	73,057	66,514	59,819	53,123
77*	96,210	86,469	76,727	69,857	62,829	55,803
78*	101,034	90,811	80,586	73,369	65,995	58,621
79*	106,101	95,372	84,645	77,063	69,323	61,586
80*	111,373	100,114	88,855	80,895	72,775	64,654
81*	116,966	105,152	93,336	84,976	76,453	67,931
82*	122,847	110,447	98,049	89,264	80,321	71,378
83*	129,025	116,012	103,001	93,772	84,387	75,001

*The premiums payable from age 66 to 100 listed in the table above are applicable to renewal only. *上表所列出66至100歲的應繳保費只適用於續保。

Note: All monetary amounts are denoted in HK\$. 註：所有金額均為港元。

Hospitalisation Benefits 住院保障

Age 年齡	Worldwide 全球			Worldwide Excluding North America and the Caribbean 全球但北美洲及加勒比地區除外		
	Nil Deductible 無自負額/免賠額	\$2,000 Deductible 2,000元 自負額/免賠額	\$5,000 Deductible 5,000元 自負額/免賠額	Nil Deductible 無自負額/免賠額	\$2,000 Deductible 2,000元 自負額/免賠額	\$5,000 Deductible 5,000元 自負額/免賠額
84*	135,519	121,863	108,208	98,513	88,662	78,814
85*	142,263	127,934	113,603	103,422	93,086	82,749
86*	149,422	134,384	119,347	108,651	97,803	86,956
87*	156,944	141,163	125,382	114,144	102,761	91,377
88*	164,860	148,297	131,737	119,928	107,983	96,034
89*	173,175	155,795	138,416	126,006	113,469	100,934
90*	181,806	163,565	145,326	132,297	119,142	105,986
91*	190,982	171,841	152,701	139,009	125,203	111,396
92*	200,647	180,560	160,474	146,082	131,594	117,106
93*	210,809	189,731	168,650	153,525	138,320	123,115
94*	221,514	199,394	177,272	161,371	145,415	129,457
95*	232,559	209,346	186,131	169,434	152,688	135,944
96*	244,371	220,009	195,649	178,094	160,521	142,948
97*	256,712	231,147	205,581	187,133	168,693	150,251
98*	269,625	242,795	215,966	196,584	177,231	157,880
99*	283,174	255,018	226,863	206,501	186,192	165,882
100*	297,163	267,617	238,068	216,702	195,388	174,076

*The premiums payable from age 66 to 100 listed in the table above are applicable to renewal only. *上表所列出66至100歲的應繳保費只適用於續保。

Note: All monetary amounts are denoted in HK\$. 註：所有金額均為港元。

Hospitalisation Benefits Plus Optional Out-patient Benefits

住院保障及附加門診保障

Age 年齡	Worldwide 全球			Worldwide Excluding North America and the Caribbean 全球但北美洲及加勒比地區除外		
	Nil Deductible 無自負額/免賠額	\$2,000 Deductible 2,000元 自負額/免賠額	\$5,000 Deductible 5,000元 自負額/免賠額	Nil Deductible 無自負額/免賠額	\$2,000 Deductible 2,000元 自負額/免賠額	\$5,000 Deductible 5,000元 自負額/免賠額
0	25,526	22,258	19,112	18,545	16,186	13,916
1	25,526	22,258	19,112	18,545	16,186	13,916
2	25,526	22,258	19,112	18,545	16,186	13,916
3	25,526	22,258	19,112	18,545	16,186	13,916
4	25,526	22,258	19,112	18,545	16,186	13,916
5	25,526	22,258	19,112	18,545	16,186	13,916
6	23,270	20,302	17,441	16,918	14,773	12,710
7	23,270	20,302	17,441	16,918	14,773	12,710
8	23,270	20,302	17,441	16,918	14,773	12,710
9	23,270	20,302	17,441	16,918	14,773	12,710
10	23,270	20,302	17,441	16,918	14,773	12,710
11	23,270	20,302	17,441	16,918	14,773	12,710
12	23,270	20,302	17,441	16,918	14,773	12,710
13	23,270	20,302	17,441	16,918	14,773	12,710
14	23,270	20,302	17,441	16,918	14,773	12,710
15	23,270	20,302	17,441	16,918	14,773	12,710
16	23,270	20,302	17,441	16,918	14,773	12,710
17	23,270	20,302	17,441	16,918	14,773	12,710
18	23,270	20,302	17,441	16,918	14,773	12,710
19	22,362	19,352	16,443	16,262	14,089	11,992
20	21,528	18,484	15,540	15,656	13,462	11,339
21	20,757	17,686	14,713	15,102	12,889	10,742
22	20,051	16,956	13,962	14,593	12,361	10,203
23	20,443	17,291	14,237	14,878	12,602	10,402
24	20,849	17,634	14,521	15,170	12,850	10,603
25	21,264	17,985	14,808	15,468	13,103	10,813
26	21,688	18,345	15,108	15,775	13,364	11,028
27	22,124	18,714	15,414	16,087	13,629	11,248

Note: All monetary amounts are denoted in HK\$. Deductible is applicable to the Hospitalisation Benefits and the Optional Out-patient Benefits.
 註：所有金額均為港元。自負額/免賠額適用於住院保障及附加門診保障。

Hospitalisation Benefits Plus Optional Out-patient Benefits 住院保障及附加門診保障

Age 年齡	Worldwide 全球			Worldwide Excluding North America and the Caribbean 全球但北美洲及加勒比地區除外		
	Nil Deductible 無自負額/免賠額	\$2,000 Deductible 2,000元 自負額/免賠額	\$5,000 Deductible 5,000元 自負額/免賠額	Nil Deductible 無自負額/免賠額	\$2,000 Deductible 2,000元 自負額/免賠額	\$5,000 Deductible 5,000元 自負額/免賠額
28	22,570	19,093	15,722	16,410	13,903	11,471
29	22,899	19,398	16,005	16,649	14,123	11,676
30	23,236	19,712	16,294	16,891	14,348	11,886
31	23,579	20,029	16,592	17,140	14,579	12,099
32	23,929	20,357	16,894	17,391	14,812	12,316
33	24,286	20,688	17,205	17,649	15,054	12,541
34	25,207	21,469	17,851	18,312	15,615	13,006
35	26,161	22,277	18,518	19,002	16,201	13,488
36	27,155	23,123	19,217	19,719	16,808	13,992
37	28,187	23,998	19,941	20,464	17,441	14,515
38	29,261	24,909	20,695	21,239	18,101	15,060
39	30,057	25,635	21,356	21,814	18,623	15,535
40	30,875	26,387	22,037	22,404	19,166	16,029
41	31,716	27,157	22,740	23,012	19,723	16,538
42	32,583	27,953	23,472	23,636	20,298	17,064
43	33,472	28,773	24,224	24,278	20,891	17,609
44	34,278	29,465	24,805	24,863	21,389	18,029
45	35,106	30,176	25,400	25,461	21,904	18,459
46	35,953	30,902	26,012	26,074	22,432	18,902
47	36,825	31,650	26,639	26,701	22,972	19,357
48	37,715	32,415	27,282	27,349	23,525	19,822
49	39,420	33,979	28,705	28,578	24,655	20,853
50	41,204	35,622	30,212	29,869	25,844	21,943
51	43,080	37,357	31,804	31,227	27,095	23,091
52	45,049	39,180	33,488	32,649	28,416	24,310
53	47,118	41,103	35,266	34,144	29,805	25,596
54	48,001	41,861	35,912	34,784	30,359	26,066
55	48,911	42,647	36,581	35,444	30,929	26,549

Note: All monetary amounts are denoted in HK\$. Deductible is applicable to the Hospitalisation Benefits and the Optional Out-patient Benefits.
註：所有金額均為港元。自負額/免賠額適用於住院保障及附加門診保障。

Hospitalisation Benefits Plus Optional Out-patient Benefits 住院保障及附加門診保障

Age 年齡	Worldwide 全球			Worldwide Excluding North America and the Caribbean 全球但北美洲及加勒比地區除外		
	Nil Deductible 無自負額/免賠額	\$2,000 Deductible 2,000元 自負額/免賠額	\$5,000 Deductible 5,000元 自負額/免賠額	Nil Deductible 無自負額/免賠額	\$2,000 Deductible 2,000元 自負額/免賠額	\$5,000 Deductible 5,000元 自負額/免賠額
56	49,844	43,457	37,264	36,125	31,516	27,050
57	50,808	44,287	37,970	36,827	32,120	27,565
58	51,802	45,144	38,699	37,549	32,746	28,098
59	56,116	49,082	42,265	40,664	35,590	30,675
60	60,791	53,363	46,162	44,043	38,686	33,491
61	65,875	58,036	50,435	47,718	42,064	36,581
62	71,395	63,127	55,110	51,709	45,745	39,963
63	77,388	68,678	60,232	56,041	49,756	43,664
64	81,592	72,438	63,551	59,082	52,479	46,068
65	86,112	76,481	67,122	62,354	55,409	48,657
66*	90,922	80,778	70,911	65,827	58,509	51,394
67*	94,056	83,587	73,394	68,099	60,547	53,196
68*	97,337	86,524	75,994	70,478	62,680	55,083
69*	100,766	89,598	78,715	72,968	64,909	57,060
70*	104,338	92,797	81,544	75,556	67,232	59,112
71*	108,093	96,163	84,523	78,281	69,676	61,278
72*	112,026	99,690	87,645	81,141	72,239	63,552
73*	116,150	103,385	90,919	84,134	74,926	65,933
74*	120,465	107,258	94,351	87,270	77,743	68,432
75*	124,967	111,295	97,923	90,536	80,676	71,030
76*	129,703	115,546	101,695	93,982	83,772	73,780
77*	134,673	120,008	105,651	97,600	87,020	76,666
78*	139,881	124,686	109,799	101,390	90,429	79,693
79*	145,336	129,584	114,151	105,365	94,002	82,869
80*	151,001	134,669	118,655	109,480	97,701	86,149
81*	156,991	140,053	123,435	113,847	101,629	89,641
82*	163,272	145,698	128,449	118,422	105,748	93,305
83*	169,855	151,615	133,704	123,222	110,068	97,148

*The premiums payable from age 66 to 100 listed in the table above are applicable to renewal only. *上表所列出66歲至100歲的應繳保費只適用於續保。

Note: All monetary amounts are denoted in HK\$. Deductible is applicable to the Hospitalisation Benefits and the Optional Out-patient Benefits.
註：所有金額均為港元。自負額/免賠額適用於住院保障及附加門診保障。

Hospitalisation Benefits Plus Optional Out-patient Benefits 住院保障及附加門診保障

Age 年齡	Worldwide 全球			Worldwide Excluding North America and the Caribbean 全球但北美洲及加勒比地區除外		
	Nil Deductible 無自負額/免賠額	\$2,000 Deductible 2,000元 自負額/免賠額	\$5,000 Deductible 5,000元 自負額/免賠額	Nil Deductible 無自負額/免賠額	\$2,000 Deductible 2,000元 自負額/免賠額	\$5,000 Deductible 5,000元 自負額/免賠額
84*	176,756	157,821	139,218	128,258	114,600	101,181
85*	183,913	164,252	144,924	133,465	119,283	105,341
86*	191,488	171,066	150,982	138,995	124,261	109,773
87*	199,431	178,212	157,331	144,790	129,484	114,423
88*	207,771	185,717	164,006	150,881	134,973	119,311
89*	216,516	193,587	171,008	157,267	140,729	124,443
90*	225,581	201,736	178,244	163,871	146,675	129,730
91*	235,194	210,394	185,948	170,899	153,012	135,378
92*	245,301	219,499	194,055	178,291	159,681	141,328
93*	255,909	229,059	202,566	186,056	166,688	147,579
94*	267,065	239,114	211,527	194,228	174,066	154,166
95*	278,566	249,464	220,728	202,620	181,626	160,899
96*	290,838	260,529	230,592	211,612	189,747	168,153
97*	303,644	272,071	240,874	220,984	198,213	175,708
98*	317,026	284,127	251,611	230,774	207,045	183,591
99*	331,049	296,766	262,865	241,033	216,305	191,851
100*	345,515	309,781	274,429	251,581	225,802	200,303

*The premiums payable from age 66 to 100 listed in the table above are applicable to renewal only. *上表所列出66歲至100歲的應繳保費只適用於續保。

Note: All monetary amounts are denoted in HK\$. Deductible is applicable to the Hospitalisation Benefits and the Optional Out-patient Benefits.
註：所有金額均為港元。自負額/免賠額適用於住院保障及附加門診保障。

Optional Dental Benefits 附加牙科保障

\$3,440 per person 每人3,440元

If a Deductible was selected for a medical plan, the selected Deductible does not apply to the Optional Dental Benefits.

如已選擇任何醫療保障計劃的自負額/免賠額，該自負額/免賠額不適用於附加牙科保障。

Note: All monetary amounts are denoted in HK\$. 註：所有金額均為港元。

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