

| 醫療 Medical |

# 住院保障計劃 Hospital Benefits

HB

**YFLife**  
萬通保險



《iMoney智富雜誌》優秀保險企業大獎2019  
最佳醫療保障



資本卓越銀行及金融大獎  
2012-2023  
資本卓越保險服務大獎

未來在我手  
Own the future

萬通保險提供周全的住院醫療多重保，讓你可配合自己及家人的需要，靈活自選多達三款各具特色的額外保障計劃——額外醫療保、額外癌症多重保及住院現金津貼，未雨綢繆，保障珍貴的健康生活。

YF Life is proud to offer you its comprehensive Hospital & Surgical Plus. To give you extra peace of mind, three optional extra benefits are available, including Extra Major Medical Benefit, Extra Cancer Benefit and Hospital Income Benefit.



# 住院保障計劃

## Hospital Benefits

1

### 多重保障範圍 Extensive Coverage



- 全面涵蓋實際住院及醫療費用開支  
Comprehensive coverage and reimburses the actual hospitalization and medical expenses
- 每症最高保障總額可超過1,900,000港元  
Total maximum payable per disability over HK\$1,900,000

3

### 無索償獎賞 No Claim Bonus



- 最高可達15%  
Up to 15%

2

### 終身保障至100歲 Lifetime Coverage Till Age 100



- 每年續保至100歲  
Annual renewal up to age 100

4

### 自選額外保障 Optional Extra Benefits



- 額外醫療保  
Extra Major Medical Benefit
- 額外癌症多重保  
Extra Cancer Benefit
- 住院現金津貼  
Hospital Income Benefit

## 1

## 多重保障範圍

### Extensive Coverage



**住院醫療多重保**全面涵蓋因患病或意外受傷而需住院及接受治療的實際住院及醫療費用開支，讓你無後顧之憂，可選擇於私家醫院即時就醫。計劃提供5款保障級別選擇，而每症最高保障總額可超過1,900,000港元。

**Hospital & Surgical Plus** provides you with comprehensive coverage and reimburses the actual hospitalization and medical expenses incurred due to sickness or accident. It gives you total peace of mind knowing that you can always get immediate treatment at private hospitals without suffering any devastating financial setbacks. There are 5 plan levels to choose from, with a total maximum payable per disability over HK\$1,900,000.

住院費用 Hospitalization Benefit	住院醫生費、住院專科醫生費、手術津貼、深切治療、住院陪床 <sup>1</sup> 、住院、膳食及一般護理津貼。 In-hospital Doctor's Call, In-hospital Specialist Consultation, Surgical Benefit, Intensive Care, Hospital Companion Bed <sup>1</sup> and Room, Board and General Nursing Benefit.
門診手術費用 Clinical Surgery Benefit	部份指定手術如白內障切除、腸鏡、胃鏡及內窺鏡清除膀胱結石亦可選擇安排在醫院日症房或香港 / 澳門診所 <sup>2</sup> 進行，無需住院，亦可享手術津貼及特別住院費（住院雜費）保障。 Some specified surgical procedures performed in the day case unit of a Hospital or a clinic <sup>2</sup> in Hong Kong / Macau are also eligible for Surgical Benefit and Hospital Special Services (Miscellaneous Hospital Expenses), including removal of cataract, colonoscopy, gastroscopy and removal of stones in bladder by endoscopic treatment.
手術前及手術後保障 Pre- and Post-surgery Benefits	門診津貼、家中看護津貼（只適用於手術後）等。 Out-patient Treatment, Home Nursing Benefit (post-surgery only).
其他 Others	在醫院、醫院日症房或香港 / 澳門診所 <sup>2</sup> 進行的癌症化療、電療、標靶治療、荷爾蒙治療及免疫治療，以及洗腎，亦可獲得保障。 Chemotherapy, radiotherapy, target therapy, hormonal therapy and immunotherapy for cancer treatment and renal dialysis performed in Hospital or in the day case unit of a Hospital or a clinic <sup>2</sup> in Hong Kong / Macau are also covered.

## 2

## 終身保障至100歲

### Lifetime Coverage Till Age 100



本計劃為每年續期保單，保障年期可達至受保人100歲。為讓你時刻可享有充裕的保障，以及抗衡醫療通脹，本公司可能會於每年續期<sup>3</sup>時檢討及調整各項保障，續期保費會根據受保人當時實際年齡及適用之同類保障級別的保費率計算。

To ensure you are well covered at all times, this yearly renewal plan offers a benefit term up to age 100, enabling you to easily cope with unexpected medical expenses. Moreover, the coverage may be reviewed upon renewals<sup>3</sup> in order to ensure adequate protection for you and to combat soaring medical costs. Renewal premium will be adjusted based on the attained age of the Insured and at the premium rate in effect of the same level of benefit at the time of renewal.

## 3

## 無索償獎賞

### No Claim Bonus



只要在續保時保單已於本公司從不間斷地連續生效達三個保單年或以上，以及期間並無就**住院醫療多重保**以及**額外醫療保**有任何索償紀錄，於支付續期保費時，兩者均可獲享無索償保費折扣優惠，優惠金額會按上一保單年的「每年保費」的百分比計算，最高可達15%。

Provided that the policy has been in force for three consecutive policy years and no claims were made under the **Hospital & Surgical Plus** and **Extra Major Medical Benefit**, you will be entitled to a No Claim Bonus discount for both benefits upon paying the renewal policy premium. The discount is based on a percentage of the annual premium of the preceding year up to a maximum of 15%.

連續生效及無索償保單年期 Consecutive years of policy in force and without claims	無索償獎賞折扣率 No Claim Bonus Rate
3	5%
4	10%
≥ 5	15%



你更可自選以下三項額外保障計劃，以獲得更全面的保障。

You may freely choose to include the extra benefits for extra peace of mind.

### 額外醫療保

若實際的住院及醫療費用<sup>4</sup>超出住院醫療多重保每症的最高保障額，則此附加保障會作出額外賠償，最高超過440,000港元的額外保障額。

### Extra Major Medical Benefit

If the actual hospital expenses<sup>4</sup> incurred are in excess of those covered by Hospital & Surgical Plus, this Benefit will pay for a maximum reimbursement of over HK\$440,000.

### 額外癌症多重保

為治療癌症提供充裕的資金，每次癌症可獲賠償的實際治療費用可高達2,000,000港元<sup>5</sup>。

### Extra Cancer Benefit

Provides adequate financial support for cancer therapy, with a maximum reimbursement of actual expenses per cancer up to HK\$2,000,000<sup>5</sup>.

- **治療保障** – 保障範圍包括費用高昂的標靶治療、化療、電療、荷爾蒙治療、免疫療法，以至治療皮膚癌的激光手術、食道癌、肺癌及皮膚癌的光動力治療、冷凍手術及射頻消融術。此外，更包括於癌症治療期間所需的抗排斥及止嘔藥物
- **額外護理保障** – 提供「中醫診症」及「紓緩護理」，以及治療癌症相關的面部及 / 或乳房「矯型手術」
- **醫療診症及診斷保障** – 涵蓋多元化的癌症診斷檢查及診症、以至完成治療後5年內的監測檢查及診症
- **延續壽險保障** – 被確診患上非初期癌症一年後的90日內，於無須提供滿意的投保資料的情況下，可投保另一份終身壽險計劃

- **Medical Treatment Benefit** – includes the costly target therapy, chemotherapy, radiotherapy, hormonal therapy, immunotherapy, laser surgery for skin cancer, photodynamic therapy for esophagus, lung or skin cancers, cryosurgery and radiofrequency ablation. In addition, the plan also covers charges for anti-rejection and anti-nausea drugs
- **Extra Care Benefit** – offers Chinese herbalist consultation and palliative care, as well as reconstructive surgery of the face and / or breast due to cancer
- **Medical Consultation and Diagnostic Benefit** – covers cancer diagnostic tests and medical consultations, as well as cancer monitoring investigation and medical consultations within 5 years after completion of treatment of cancer
- **Extension of Life Protection** – offers the option of taking out a permanent life insurance plan within 90 days following the end of one year after the diagnosis of a later-stage cancer, without the need to provide any satisfactory proof of insurability

### 住院現金津貼

- 若受保人不幸因傷病住院治療達8小時，計劃會提供每日最高達1,200港元的現金津貼<sup>6</sup>以彌補住院期間的收入損失，而每症的保障期更可長達1,000日
- 若需要接受深切治療，計劃更會提供雙倍的現金津貼，即每日高達2,400港元
- 24小時保障，適用全球各地<sup>7</sup>
- 可與住院醫療多重保一併投保，亦可獨立投保

### Hospital Income Benefit

- Provides a daily cash benefit<sup>6</sup> of up to HK\$1,200 to offset any temporary income loss if the insured person is confined for eight hours or more due to Disability, up to a maximum of 1,000 days
- While receiving treatment in an Intensive Care Unit, this Benefit will be doubled, up to HK\$2,400 per day
- 24-Hour coverage, available all around the world<sup>7</sup>
- Can be taken out together with Hospital & Surgical Plus, or as a stand-alone plan

## 附註

1. 以一張額外床位為限。
2. 本公司保留決定合資格診所的權利。
3. 本公司會於保單週年日不少於30天前，以書面通知有關修訂的保障、保費或保單不獲續保。
4. 癌症治療保障、洗腎保障、家中看護津貼、手術前及手術後門診津貼除外。
5. 不包括1) 因接受癌症治療導致的併發症和不良反應而需要接受治療的費用；2) 手術費用（除特別註明外）；3) 住院及膳食費用。
6. 同一受保人於本公司投保的所有住院現金津貼及原銀奉還住院現金計劃的每日總保障額最高為1,200港元，而所有住院現金津貼、原銀奉還住院現金計劃、終身醫療保障計劃、一世醫療保及住院現金保百分百保費回贈計劃的每日總保障額最高為2,000港元。本公司將保留隨時修訂最高每日總保障額之權利，而無須事先通知。
7. 住院現金津貼適用全球各地，包括北美洲、歐洲、澳洲、紐西蘭、日本、星加坡、馬來西亞、台灣、南韓、香港及澳門；若於其他地區住院，亦可獲每日現金津貼的50%賠償額，而保障期則長達90日。
8. 依據手術分類表而定。
9. 在醫院日症房或在香港 / 澳門診所進行的部份指定手術亦適用，本公司保留決定合資格診所的權利。
10. 手術前及手術後門診津貼只適用於手術前的31日內的1次門診治療費用，以及出院後起計60日內的門診治療費用。
11. 只適用於18歲或以上的受保人。
12. (a)、(b)及(c)項的保障將於受保人入院後的第61天（優惠計劃）、第91天（計劃1及計劃2）或第121天（計劃3及計劃4）起生效。

## Notes

1. Subject to one extra bed.
2. The Company reserves the right to determine the eligibility of a clinic.
3. A written notice will be given no less than 30 days prior to each policy anniversary date regarding the adjustment of benefit coverage, premium, or non-renewal of the policy.
4. Cancer Treatment Benefit, Renal Dialysis Benefit, Home Nursing Benefit, Pre- and Post-surgery Out-patient Treatment are not included.
5. The followings are not included: 1) treatment undergone solely for complications and adverse effects of cancer treatment; 2) cost of surgical procedures except specifically covered; 3) room and board charges.
6. The maximum combined daily benefit from both Hospital Income Benefit and Money-Back Hospital Income Protector for the same insured person with the Company is HK\$1,200. And the maximum combined daily benefit from Hospital Income Benefit, Money-Back Hospital Income Protector, Lifetime Health Protector, Whole Life MediCare and Refundable Hospital Cash Plan for the same insured person with the Company is HK\$2,000. The Company reserves the right to make adjustments of the maximum combined daily benefit without any prior notice.
7. Hospital Income Benefit is available around the world, including North America, Europe, Australia, New Zealand, Japan, Singapore, Malaysia, Taiwan, South Korea, Hong Kong and Macau. For Confinement in other areas, half of the daily benefit is available, for up to a maximum of 90 days.
8. Maximum subject to Surgical Fees Schedule.
9. Applicable to the specified surgical procedures arranged in the day case unit of a hospital or a clinic in Hong Kong / Macau. The Company reserves the right to determine the eligibility of a clinic.
10. Pre- and post-surgery outpatient treatment covers 1 outpatient visit within 31 days preceding the surgery and covers those visits within 60 days after discharge.
11. Only applicable to the Insured age of 18 or above.
12. (a), (b) & (c) benefits are payable starting on the 61<sup>st</sup> day (Plan Extra), 91<sup>st</sup> day (Plan 1 & Plan 2) or 121<sup>st</sup> day (Plan 3 & Plan 4) of hospitalization.

## 重要資料

### 繳付保費年期及保障年期

繳付保費年期及保障年期最長可至受保人100歲（「**住院現金津貼**」除外，其繳付保費年期及保障年期最長可至受保人75歲）。如在保費到期日起計31天寬限期屆滿前仍未繳付保費，保單的所有保障將會終止。

### 終止

在下列任何情況下，保單將會終止：

- 於保障到期日當日
- 寬限期屆滿
- 保單持有人呈交書面要求終止本保單
- 於每年續期時，我們於保單週年日的30天前以書面通知保單持有人本保單 / 保障不獲續保
- 受保人身故

除了上述情況外，當「**額外醫療保**」及「**額外醫療保障計劃**」附加保障所屬之「**住院醫療多重保**」/「**住院醫療保障計劃**」的保障終止時，附加保障亦會被終止。

除了上述情況外，「**額外癌症多重保**」亦會在下列任何情況下被終止：

- i. 所屬之「**住院醫療多重保**」/「**住院醫療保障計劃**」的保障終止時
- ii. 在總保障賠償已達最高終身保障總額後

## Important Information

### Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to age 100 of the Insured (except for **Hospital Income Benefit** where the premium payment term and benefit term are up to age 75 of the Insured). If the premium is not paid before the end of the 31-day Grace Period from such premium due date, all coverage under the policy will be terminated.

### Termination

The policy will be terminated when one of the following events occurs:

- On the Benefit Expiry Date
- The Grace Period ends
- The policy owner submits a written request to terminate this policy
- At annual renewal, we give the policy owner a 30-day written notice prior to the policy anniversary regarding non-renewal of the policy / benefit(s)
- The Insured dies

Besides the above conditions, for **Extra Major Medical Benefit** and **Supplementary Major Medical Benefit**, the supplementary benefit will also be terminated when the **Hospital & Surgical Plus / Hospital & Surgical Benefit** to which the supplementary benefit is attached terminates.

Besides the above conditions, the **Extra Cancer Benefit** will also be terminated when one of the following events occurs:

- i. The **Hospital & Surgical Plus / Hospital & Surgical Benefit** to which the supplementary benefit is attached terminates.
- ii. The total benefit payment reaches the maximum lifetime limit.

## 保障及保費調整

如接獲所需保費（根據受保人當時實際年齡及當時同類保障級別的保費率計算），保單會於每個保單週年獲續期一年。為配合醫療科技的進步及確保能持續為你提供保障，在每次續期時，萬通保險國際有限公司（「本公司」）保留更改保障內容及保費之權利。保費會因應某些因素而作出調整，這些因素包括但不限於本公司過去的索償紀錄、開支、醫療通脹、醫療趨勢，以及 / 或因修定保障架構 / 保障級別（如有）而影響預期未來的索償成本。

## 通脹風險

將來的醫療費用有機會會因通脹而較現時的費用高。因此，保費率及 / 或保障的級別可能會不時作出調整，此外，即使本公司按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

## 信貸風險

本計劃由本公司承保及負責，保單持有人的保單權益會受其信貸風險所影響。

## 醫療上必須的

本公司會為受保人醫療上必須的醫療開支作出賠償。

醫療上必須的指符合以下所有情況：

- i. 因應診斷結果而施行一般慣常使用的醫治方法。
- ii. 根據既定之良好醫療守則。
- iii. 並非就受保人或醫生之方便而進行。

## 主要不保事項

**甲、適用於「住院醫療多重保」、「住院醫療保障計劃」、「額外醫療保」及「額外醫療保障計劃」**

因以下一種或多種情況而直接或間接引致的受傷或疾病，將不獲賠償：

1. 保障生效日前已存在的傷病情況（包括受保人已察覺或一般情況下應可被察覺的病徵或病狀）；
2. 一般身體檢查、病後復康、託管、療養或休養；
3. 整形外科手術；牙科護理或手術（除非因意外受傷而引致）；眼球的折射毛病；有關扁桃腺、增殖腺、疝氣的治療（除非保單已生效達120天）；購買或使用特別輔助儀器如義肢、假眼、助聽器或假牙等；跌打醫師、針灸治療師及中醫的治療等；
4. 因懷孕、墮胎、生育或小產及其他由上述情況引致的併發症；先天性畸形或反常；
5. 自殺或在神智不清醒的狀況下受傷；自殘；毒癮或酒癮；
6. 參與駕駛或騎術競賽；
7. 因戰爭、叛亂或民間騷動、或參與任何非法行為引致；核子武器物料、核子燃料所導致的輻射或電離子擴散污染；
8. 人類免疫能力缺乏症（包括愛滋病）；
9. 受保人在12歲前及保單日期後2年內因接受包皮環截術而住院；
10. 根據政府條例或其他保險計劃而獲得賠償的情況。

## Benefit and Premium Adjustment

The policy will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium (based on the attained age of the Insured and at the premium rate in effect of the same level of benefit at the time of renewal). In order to keep pace with the medical advancement and to provide you with continuous protection, YF Life Insurance International Ltd. ("the Company") reserves the right to change the benefit and premium on each renewal. The major factors to consider for premium adjustment include, but not limited to, the claim experience of the Company, expenses, medical inflation, medical trend and / or revised benefit structure / level of benefits (if any) which might impact the expected claim costs in the future.

## Inflation Risk

Medical costs in the future are likely to be higher than they are today due to inflation. As a result, the premium rates and / or the benefit levels may be reviewed from time to time, and the policy owner might receive less in real terms even if the Company meets all of its contractual obligations.

## Credit Risk

This plan is underwritten by the Company. The insurance benefits are held solely responsible by the Company and subject to its credit risk.

## Medically Necessary

The Company will cover the Medically Necessary expenses incurred by the Insured.

Medically Necessary means all of the following conditions are met:

- i. consistent with the diagnosis and customary medical treatment for the condition.
- ii. in accordance with standards of good medical practice.
- iii. not for the convenience of the Insured or the Doctor.

## Key Exclusions

**A. For Hospital & Surgical Plus, Hospital & Surgical Benefit, Extra Major Medical Benefit and Supplementary Major Medical Benefit**

The policy will not pay any benefit claims caused by Sickness or Injury resulting directly or indirectly, by one or more of the following:

1. Pre-existing conditions (which presented signs or symptoms of which the Insured has been aware or should reasonably have been aware);
2. General check-up, convalescence, custodial or sanatorium care or rest care;
3. Cosmetic or plastic surgery; dental care or surgery (unless necessitated by injury caused by an accident); refractive errors of the eyes; treatment for tonsils, adenoids or hernia (which occurred within 120 days after the Effective Date of Coverage); procurement or use of special equipment such as artificial limbs, eyes, hearing aids or dentures etc.; treatment by Chinese bonesetter, acupuncturist or herbalist;
4. Pregnancy, abortion, childbirth or miscarriage, and other complications arising therefrom; congenital deformities or anomalies;
5. Suicide or injuries due to insanity; self-infliction; drug addiction or alcoholism;
6. Racing on horse or wheels;
7. Acts of war, riot or civil commotion, or participating in any illegal activity; waste nuclear weapons material, ionizing radiation or contamination by radioactivity from any nuclear fuel;
8. Human Immunodeficiency Virus (including AIDS);
9. The Insured is hospitalized for circumcision before attaining the age of 12, and such hospitalization occurs within two years of the Effective Date of Coverage;
10. Expenses for which compensation is payable under any government law or any other insurance policy.

## 乙、適用於「額外癌症多重保」

「額外癌症多重保」的保障範圍將不包括甲部份第1、2、5、7、8及10項，以及以下情況：

1. 於保障生效日的60天內出現的癌症；
2. 整形外科手術（與治療癌症相關的面部及 / 或乳房整形手術除外）；
3. 實驗性或未經證實的治療或手術程序及其引致的醫療狀況、併發症；
4. 鑑定癌症的遺傳性基因測試或任何基於基因測試結果而進行之治療；
5. 預防性檢查；預防癌症的疫苗；
6. 未經確診患上癌症而進行的癌症治療。

## 丙、適用於「住院現金津貼」

「住院現金津貼」的保障範圍不包括甲部份第1至第8項，以及以下情況：

- 於保障生效日起計15天內患上的疾病。

## 提供資料責任及未符合這要求的後果

在投保時，你 / 你們必須提供一切知悉或據常理知悉的資料，因本公司會按照所提供的資料評核接受投保及決定保險條款。提供資料的責任將會在投保申請表的簽署日期或任何補充文件的簽署日期（以較後日期為準）完成。你 / 你們若不清楚某一事項是否重要，請將該事項填寫於申請書內。若未符合以上要求，該保單可能因此而作廢。

## 索償程序

有關索償程序，請瀏覽本公司網頁<https://www.yflife.com/tc/Hong-Kong/Individual/Services/Claims-Corner>。

## 保費徵費

保監局會透過保險公司向所有保單持有人，為其於香港續發之保單，於每次繳付保費時收取徵費。有關徵費之詳情，請瀏覽保監局網站專頁[www.ia.org.hk/tc/levy](http://www.ia.org.hk/tc/levy)。

## 保單冷靜期及取消保單的權利

如保單未能滿足你的要求，你可以書面方式要求取消保單，連同保單退回本公司（香港：香港灣仔駱克道33號萬通保險大廈27樓 / 澳門：澳門蘇亞利斯博士大馬路320號澳門財富中心8樓A座），並確保本公司的辦事處於交付保單的21個曆日內，或向你 / 你的代表人交付《通知書》（說明已經可以領取保單和冷靜期屆滿日）後起計的21個曆日內（以較早者為準）收到書面要求。於收妥書面要求後，保單將被取消，你將可獲退回已繳保費金額及你所繳付的徵費，但不包括任何利息。若曾獲賠償或將獲得賠償，則不獲發還保費。

## 退保

如需申請退保，你只需填妥、簽署並寄回由本公司提供的特定表格，以及你的有效身份證明文件副本及固定住址證明（如適用），本公司將安排退保事宜。

## B. For Extra Cancer Benefit

The exclusions of points nos. 1, 2, 5, 7, 8 and 10 of Part A also apply to **Extra Cancer Benefit**, plus the following:

1. Any Cancer occurred within 60 days after the Effective Date of Coverage;
2. Cosmetic or plastic surgery (except reconstructive surgery of the face and / or breast due to Cancer);
3. Experimental or unproven treatment or procedures and its related medical condition or complication;
4. Genetic testing or any treatment undergone based on genetic test results;
5. Preventative screening or checkups; vaccines for the prevention of Cancer;
6. Any treatment modality undergone without a definite diagnosis of the presence of Cancer.

## C. For Hospital Income Benefit

The exclusions of points nos. 1 to 8 of Part A also apply to **Hospital Income Benefit**, plus the following:

- Claims due to Sickness occurring within 15 days of Effective Date of Coverage.

## Duty of Disclosure and the Consequences of Not Making Full Disclosure

You are required to disclose in application all information you know or could reasonably be expected to know because the Company will rely on what you have disclosed in this application to accept the risk and the terms of insurance. Your duty of disclosure ends on the signing date of application or the supplementary form(s), whichever is later. If you are in doubt as to whether a fact is material, please disclose it in the application. Failure to comply with this requirement may render the policy issued voidable.

## Claims Procedures

For details of the procedures for making claims, please refer to our website at <https://www.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner>.

## Premium Levy

The Insurance Authority (IA) imposes a levy on insurance premiums from policy for all new and in-force insurance policies issued in Hong Kong. For details about the levy, please visit the dedicated IA webpage at [www.ia.org.hk/en/levy](http://www.ia.org.hk/en/levy).

## Cooling-off Period and Right of Cancellation

If you are not satisfied with the policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong / Macau: Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau, 8 Andar A, Macau) within 21 calendar days after the delivery of the policy or delivery of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums and the levy you paid, without any interest. No refund can be made if a benefit payment has been made, is to be made or impending.

## Surrender

You may surrender the policy by submitting a written request on the forms prepared for such purposes together with a copy of your valid identification document and permanent address proof (if applicable). We will arrange the policy surrender.

# 「住院保障計劃」一覽表

## Hospital Benefits – at a glance

表一：住院醫療多重保

Table 1: Hospital & Surgical Plus

(港元HK\$)

	每症最高保障額 Max. Benefit per Disability				
	優惠計劃 Plan Extra	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 4
<b>住院保障 Hospitalization Benefit</b>					
<b>住院、膳食及一般護理津貼</b> (每症最長保障期) <b>Room, Board &amp; General Nursing Benefit</b> (Max. days per disability)	每日 600 per day (60日 days)	每日 840 per day (90日 days)	每日 1,520 per day (90日 days)	每日 3,000 per day (120日 days)	每日 5,050 per day (120日 days)
<b>住院醫生費</b> (每症最長保障期) <b>In-hospital Doctor's Call</b> (Max. days per disability)	每日 600 per day (60日 days)	每日 840 per day (90日 days)	每日 1,520 per day (90日 days)	每日 3,000 per day (120日 days)	每日 5,050 per day (120日 days)
<b>特別住院費(住院雜費)</b> (亦適用於門診手術 <sup>9</sup> ) <b>Hospital Special Services (Miscellaneous Hospital Expenses)</b> (Also applicable to Outpatient Surgery <sup>9</sup> )	6,220	8,340	11,060	16,550	29,600
<b>住院專科醫生費</b> <b>In-hospital Specialist Consultation</b>	4,700	6,720	6,720	7,800	11,500
<b>深切治療</b> <b>Intensive Care</b>	15,030	18,790	25,050	30,100	39,110
<b>住院陪床<sup>1</sup></b> (每症最長保障期) <b>Hospital Companion Bed<sup>1</sup></b> (Max. days per disability)	每日 280 per day (60日 days)	每日 400 per day (90日 days)	每日 500 per day (90日 days)	每日 630 per day (120日 days)	每日 800 per day (120日 days)
<b>手術津貼 Surgical Benefit</b>					
<b>外科醫生的手術收費<sup>8,9</sup></b> <b>Surgeon's Fee<sup>8,9</sup></b>	35,510	47,830	59,820	76,820	100,380
<b>麻醉師費<sup>8,9</sup></b> <b>Anesthetist's Fee<sup>8,9</sup></b>	14,210	18,790	24,040	30,810	40,160
<b>手術室租金<sup>8,9</sup></b> <b>Operating Theatre Fee<sup>8,9</sup></b>	14,210	18,790	24,040	30,810	40,160
<b>手術前及手術後保障 Pre- and Post-surgery Benefits</b>					
<b>門診津貼<sup>9,10</sup></b> <b>Out-patient Treatment<sup>9,10</sup></b>	910	1,340	2,230	3,320	5,100
<b>家中看護津貼(只適用於手術後)</b> (每症最長保障期) <b>Home Nursing Benefit (Post-surgery only)</b> (Max. days per disability)	每日 380 per day (31日 days)	每日 475 per day (31日 days)	每日 620 per day (31日 days)	每日 935 per day (31日 days)	每日 1,365 per day (31日 days)

	每症最高保障額 Max. Benefit per Disability				
	優惠計劃 Plan Extra	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 4
<b>其他保障 Other Benefits</b>					
<b>癌病治療保障</b> <b>Cancer Treatment Benefit</b> – 化療 Chemotherapy – 電療 Radiotherapy – 標靶治療 Target Therapy – 荷爾蒙治療 Hormonal Therapy – 免疫治療 Immunotherapy	18,080	30,300	60,250	90,400	120,480
<b>洗腎保障</b> <b>Renal Dialysis Benefit</b>	18,080	30,300	60,250	90,400	120,480
<b>意外的額外津貼</b> <b>Additional Benefits for Accident</b>	7,280	10,860	17,230	21,600	33,490
<b>身故保障<sup>11</sup></b> <b>Death Benefit<sup>11</sup></b>	1,000	5,000	10,000	15,000	20,000
<b>每症最高保障總額</b> <b>Total Maximum Payable Per Disability</b>	<b>235,810</b>	<b>398,985</b>	<b>638,510</b>	<b>1,238,195</b>	<b>1,910,775</b>

表二：額外醫療保

Table 2: Extra Major Medical Benefit

(港元HK\$)

	每症最高保障額 Max. Benefit per Disability				
	優惠計劃 Plan Extra	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 4
若住院費用 <sup>4</sup> 超過表一所列的每症最高保障額，可另獲賠償餘額的80%，並以(a)、(b)、(c)及(d)的最高保障額為上限。 If the hospitalization expenses <sup>4</sup> exceed the maximum benefit per disability as shown in Table 1, 80% of the extra expenses will be reimbursed subject to the limit of (a), (b), (c) & (d).					
<b>a. 住院、膳食及一般護理津貼<sup>12</sup></b> <b>Room, Board &amp; General Nursing Benefit<sup>12</sup></b>	表一所列每日最高保障額的80% 80% of the max. benefit per day shown in Table 1				
<b>b. 住院醫生費<sup>12</sup></b> <b>In-hospital Doctor's Call<sup>12</sup></b>	表一所列每日最高保障額的80% 80% of the max. benefit per day shown in Table 1				
<b>c. 住院陪床<sup>1</sup></b> <b>Hospital Companion Bed<sup>1</sup></b>	表一所列每日最高保障額的80% 80% of the max. benefit per day shown in Table 1				
<b>d. 每症最高保障額</b> <b>Maximum Benefit Per Disability</b>	75,860	83,650	166,980	334,600	446,810
<b>e. 自付額 Deductible</b>	0	0	0	0	0

表三：額外癌症多重保

Table 3: Extra Cancer Benefit

(港元HK\$)

保障 Benefit	保障概要 Summary	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
每次癌症最高保障總額 <b>Overall Per Cancer Limit</b>		1,000,000	1,500,000	2,000,000
最高終身保障總額 <b>Maximum Lifetime Limit</b>		3,000,000	4,500,000	6,000,000
<b>治療保障<sup>5</sup> Medical Treatment Benefit<sup>5</sup></b>				
標靶治療 <b>Target Therapy</b>	醫院、醫院日症房、癌症專科醫生、癌症診所或香港 / 澳門的診所 <sup>2</sup> 提供的治療，以及相關藥物（包括在家自行口服藥物）。而化療更包括輸血及作為輔助化療的粒細胞集落刺激因子注射。  Medical treatment performed in a Hospital, the day case unit of a Hospital, Cancer Specialist, Cancer Clinic, or clinic <sup>2</sup> in Hong Kong / Macau. Plus, the cost of drugs (including oral drugs taken at home). For Chemotherapy, blood transfusion and Granulocyte Colony Stimulating Factor are also covered.	並無個別治療項目的保障上限 賠償按實際費用支付  No limit per course of medical treatment, full reimbursement of actual charges incurred		
電療 <b>Radiotherapy</b>				
荷爾蒙治療 <b>Hormonal Therapy</b>				
免疫療法 <b>Immunotherapy</b>				
化療 <b>Chemotherapy</b>				
皮膚癌之激光手術 <b>Laser Surgery for Skin Cancer</b>	進行手術之外科醫生及麻醉師、手術室、獲處方的藥物、診斷之放射學 / 化驗、護理、醫生 / 專科醫生巡房等的費用。  The fees for performing the procedure, including surgeon, anesthetist, operating theatre, prescribed medication, nursing, diagnostic radiology or laboratory charges, Doctor or specialist visit.			
食道癌、肺癌及皮膚癌之光動力治療 <b>Photodynamic Therapy for Esophagus, Lung or Skin Cancers</b>				
冷凍手術 <b>Cryosurgery</b>				
射頻消融術 <b>Radiofrequency Ablation</b>				
抗排斥及止嘔藥物 <b>Anti-Rejection and Anti-Nausea Drugs</b>	於治療期間須使用之抗排斥及止嘔藥物。  Anti-rejection and anti-nausea medication during the treatment of cancer.			

保障 Benefit	保障概要 Summary	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
<b>醫療診症及診斷保障 Medical Consultation and Diagnostic Benefit</b>				
<b>癌症診斷檢查 Cancer Diagnostic Investigation</b>	<p>化驗、X光檢查、CT掃描、磁力共振、PET掃描、細針抽吸細胞術(FNAC)、病理組織學或細胞學活檢、其他醫療必需的癌症診斷檢查費用，以及找出合適化療藥物的基因測試。</p> <p>Laboratory tests, X-ray, CT, MRI, PET Scans, fine needle aspiration cytology (FNAC), histopathology or cytology biopsies, other investigation modalities deemed medically necessary, and genetic testing to aid the identification of appropriate chemotherapy drugs.</p>	<p>並無個別治療項目的保障上限 賠償按實際費用支付</p> <p>No limit per course of medical treatment, full reimbursement of actual charges incurred</p>		
<b>癌症監測檢查 Cancer Monitoring Investigation</b>	<p>為監測接受治療後的反應和進展，以及為排除癌症復發，於完成治療後5年內的跟進及診斷檢查。</p> <p>Physical examinations and diagnostic tests to monitor the response and progress of the cancer treatment received, and follow-up evaluation to rule out any relapse of cancer for up to 5 years from the completion of cancer treatment.</p>			
<b>治療前或治療後診症 (每次診症金額及次數上限) Pre or Post-treatment Consultation (Max. limit per visit &amp; no. of visits)</b>	<p>接受癌症治療前及完成治療後5年內的癌症專科醫生診症。</p> <p>Cancer specialist consultation before and up to 5 years after the completion of cancer treatment.</p>	<p>每次1,000 per visit</p>		
		20次 visits	30次 visits	40次 visits
<b>額外護理保障 Extra Care Benefit</b>				
<b>中醫診症 (每次診症金額及次數上限) Chinese Herbalist Consultation (Max. limit per visit &amp; no. of visits)</b>	<p>癌症治療期間及完成治療後5年內與癌症相關的中醫治療。</p> <p>Chinese medical practitioner consultation during and up to 5 years after the completion of the cancer treatment.</p>	<p>每次600 per visit</p>		
		20次 visits	30次 visits	40次 visits
<b>舒緩護理 Palliative Care</b>	<p>為減輕患者不適或治療的副作用，而接受的內科和外科治療。</p> <p>Medical and surgical treatment to relieve the Insured's discomfort or side-effects due to the treatment.</p>	20,000	30,000	40,000
<b>矯形手術 Reconstructive Surgery</b>	<p>因患癌症而需為面部及 / 或乳房重塑或重建而進行手術所需的外科醫生、麻醉師、手術室、處方藥物、診斷之放射學 / 化驗、護理、醫生 / 專科醫生巡房及植入物的費用。</p> <p>Procedures to reshape or rebuild the face and / or breast, including surgeon, anesthetist, operating theatre, prescribed medication, diagnostic radiology or laboratory charges, nursing, Doctor or specialist visit, and cost of implants.</p>	<p>並無個別治療項目的保障上限 賠償按實際治療費用支付</p> <p>No limit per course of medical treatment, full reimbursement of actual charges incurred</p>		

保障 Benefit	保障概要 Summary	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
<b>壽險保障 Life Protection</b>				
<b>延續壽險保障</b> (以每張額外癌症多重保計算之最高保障額) <b>Extension of Life Protection</b> (maximum aggregate Sum Insured for each Extra Cancer Benefit)		500,000	750,000	1,000,000
<b>身故保障<sup>11</sup></b> <b>Death Benefit<sup>11</sup></b>		1,000	1,500	2,000

表四：住院現金津貼

Table 4: Hospital Income Benefit

(港元HK\$)

	每症最高保障額 Max. Benefit per Disability		
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
<b>每日保障</b> <b>Daily Benefit</b>	600	900	1,200
<b>深切治療</b> <b>Intensive Care</b>	1,200	1,800	2,400
<b>身故保障<sup>11</sup></b> <b>Death Benefit<sup>11</sup></b>	5,000	10,000	15,000
<b>24小時全球保障</b> <b>24-Hour Worldwide Coverage</b>	適用 Applicable		

保單資料 Policy Information				
	住院醫療多重保 Hospital & Surgical Plus	額外醫療保 Extra Major Medical Benefit	額外癌症多重保 Extra Cancer Benefit	住院現金津貼 Hospital Income Benefit
保單類別 Plan Type	基本計劃 Basic Plan	附加計劃，可附加於住院醫療多重保 Supplementary Plan, attachable to Hospital & Surgical Plus		基本計劃 Basic Plan
保單貨幣單位 Currency	港元 HK\$			
保費 <sup>3</sup> Premium <sup>3</sup>	<div>- 每年續期，保費並非保證。續期保費會按受保人當時實際年齡及同類保障級別的保費率作出調整。如符合無索償獎賞要求，續期保費可享有折扣（優惠只適用於「住院醫療多重保」及「額外醫療保」）</div> <div>- 保費按每年 / 每半年 / 每季 / 每月繳付</div> <div>- Yearly renewable, the premium is non-guaranteed. The renewal premium will be adjusted based on the Insured's attained age and at the premium rate in effect of the same level of benefit at the time of policy renewal. If the No-Claim Bonus conditions are fulfilled, a discount on the renewal premium can be enjoyed. (Only applicable to Hospital &amp; Surgical Plus and Extra Major Medical Benefit).</div> <div>- Annual / Semi-annual / Quarterly / Monthly Payment</div>			

## 保單資料 Policy Information

	住院醫療多重保 Hospital & Surgical Plus	額外醫療保 Extra Major Medical Benefit	額外癌症多重保 Extra Cancer Benefit	住院現金津貼 Hospital Income Benefit
最低保障額 Minimum Sum Insured	優惠計劃 Plan Extra		計劃 Plan 1	HK\$600港元
最高保障額 Maximum Sum Insured	計劃 Plan 4		計劃 Plan 3	HK\$1,200港元 <sup>6</sup>
保障類別 Type of Benefit	償款產品 — 賠償實際住院及醫療費用 (受限於計劃內每項保障的最高保障額) Indemnity Product – Reimburses the actual hospitalization and medical expenses (subject to the maximum limit of each benefit item of the plan)		償款產品 — 賠償實際治療費用 <sup>5</sup> 、額外護理、癌症診症及診斷費用 Indemnity Product – Reimburses the actual medical treatment expenses <sup>5</sup> , extra care, consultation and diagnosis expenses	非償款產品 — 於住院期間提供每日現金保障 Non-indemnity Product – Provides daily cash benefits during the period of hospitalization

## 投保資料 Basic Information

投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	0至70歲 Age 0-70	0至70歲 Age 0-70	0至65歲 Age 0-65
保障年期 Benefit Term	至100歲 To Age 100	至100歲 To Age 100	至75歲 To Age 75
繳付保費年期 Premium Payment Term	至100歲 To Age 100	至100歲 To Age 100	至75歲 To Age 75

有關保費詳情，請瀏覽本公司網頁 [www.yflife.com](http://www.yflife.com)。

For premium rates, please refer to our company website at [www.yflife.com](http://www.yflife.com).

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# YFLife

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YF Life Insurance International Limited is a member of publicly listed Yunfeng Financial Group Limited, whose major shareholders include Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company, one of the "Five Largest US Mutual Life Insurance Companies". Leveraging our robust financial background and solid reliability, we are committed to creating a brighter future for our customers by providing professional and technology-enhanced one-stop risk- and wealth-management consulting services, as well as MPF services.

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萬通保險國際有限公司  
**YF Life Insurance International Ltd.**  
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# 住院醫療多重保

## Hospital & Surgical Plus (HSP)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age at Last Birthday	優惠計劃 Plan Extra		計劃 Plan 1		計劃 Plan 2		計劃 Plan 3		計劃 Plan 4	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0 - 17	1,974	2,191	2,296	2,437	3,706	3,966	6,907	6,984	10,593	10,773
18	1,984	2,309	2,325	2,855	3,743	4,597	6,998	8,088	10,669	11,443
19	1,989	2,396	2,349	2,958	3,788	4,817	7,096	8,539	10,758	12,141
20	1,998	2,483	2,377	3,028	3,838	4,899	7,192	8,642	10,844	12,733
21	2,007	2,570	2,404	3,228	3,890	5,217	7,290	9,198	10,943	13,453
22	2,016	2,658	2,435	3,392	3,952	5,482	7,391	9,669	11,044	14,045
23	2,025	2,746	2,468	3,521	4,012	5,694	7,486	10,041	11,169	14,492
24	2,037	2,839	2,498	3,687	4,073	5,962	7,588	10,504	11,304	15,077
25	2,057	2,928	2,529	3,833	4,138	6,205	7,690	10,928	11,438	15,654
26	2,075	3,022	2,561	3,941	4,204	6,389	7,795	11,236	11,575	16,067
27	2,093	3,120	2,595	4,087	4,271	6,635	7,913	11,651	11,722	16,639
28	2,113	3,228	2,631	4,230	4,341	6,877	8,052	12,067	11,891	17,210
29	2,142	3,336	2,672	4,376	4,423	7,123	8,210	12,482	12,097	17,778
30	2,179	3,456	2,717	4,519	4,527	7,367	8,392	12,899	12,332	18,349
31	2,222	3,576	2,799	4,663	4,662	7,612	8,636	13,318	12,654	18,918
32	2,267	3,703	2,877	4,809	4,776	7,856	8,845	13,731	12,938	19,489
33	2,325	3,832	2,962	4,973	4,890	8,120	9,104	14,166	13,295	20,173
34	2,387	3,966	3,028	5,151	5,010	8,394	9,288	14,640	13,535	20,930
35	2,459	4,105	3,117	5,337	5,132	8,681	9,528	15,136	13,801	21,697
36	2,477	4,240	3,148	5,535	5,142	8,975	9,554	15,660	14,146	22,471
37	2,570	4,378	3,228	5,753	5,292	9,270	9,682	16,217	14,263	23,254
38	2,669	4,510	3,351	6,022	5,481	9,585	9,990	16,818	14,646	24,066
39	2,784	4,642	3,499	6,272	5,761	9,986	10,533	17,460	15,552	24,968
40	2,935	4,769	3,686	6,530	6,012	10,395	11,200	18,113	16,470	25,928
41	3,079	4,897	3,924	6,746	6,543	10,829	12,116	18,798	17,799	26,930
42	3,214	5,024	4,182	7,026	6,924	11,279	12,808	19,497	18,785	27,970
43	3,369	5,146	4,465	7,311	7,326	11,744	13,661	20,284	20,035	29,088
44	3,530	5,269	4,741	7,687	7,821	12,376	14,589	21,407	21,402	30,682
45	3,702	5,388	4,924	8,071	8,055	13,008	15,040	22,532	22,033	32,275
46	3,916	5,509	5,251	8,496	8,628	13,637	15,944	23,655	23,342	33,867
47	4,097	5,626	5,597	8,844	9,093	14,267	16,966	24,780	24,863	35,460
48	4,289	5,740	5,927	9,187	9,576	14,896	17,848	25,902	26,227	37,052
49	4,483	5,852	6,244	9,533	10,084	15,526	18,808	27,031	27,630	38,643
50	4,680	5,964	6,473	9,877	10,522	16,157	19,613	28,156	28,806	40,240
51	4,848	6,061	6,874	10,200	11,170	16,743	20,836	29,213	30,374	41,724
52	5,012	6,157	7,209	10,518	11,722	17,329	21,875	30,261	32,009	43,207
53	5,205	6,254	7,544	10,835	12,282	17,910	22,916	31,304	33,720	44,679

# 住院醫療多重保

## Hospital & Surgical Plus (HSP)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age at Last Birthday	優惠計劃 Plan Extra		計劃 Plan 1		計劃 Plan 2		計劃 Plan 3		計劃 Plan 4	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
54	5,397	6,350	7,885	11,150	12,841	18,490	23,962	32,342	35,525	46,144
55	5,589	6,443	8,228	11,462	13,404	19,065	25,011	33,374	37,424	47,597
56	5,769	6,564	8,585	11,785	13,990	19,641	26,082	34,402	39,006	49,046
57	5,920	6,699	8,958	12,110	14,582	20,213	27,165	35,421	41,009	50,486
58	6,121	6,871	9,352	12,470	15,053	20,785	28,001	36,437	42,631	51,921
59	6,386	7,189	9,757	12,827	15,715	21,350	29,276	37,448	44,726	53,346
60	6,789	7,563	10,177	13,182	16,412	21,913	30,653	38,447	46,861	54,762
61	7,280	7,962	10,605	13,545	17,311	22,400	32,210	39,140	49,350	55,648
62	7,639	8,368	11,033	13,920	18,050	22,785	33,626	40,260	51,702	57,156
63	8,005	8,788	11,479	14,317	18,804	23,480	35,083	41,218	54,100	58,481
64	8,378	9,212	11,928	15,002	19,566	24,455	36,735	42,824	56,575	60,843
65	8,760	9,636	12,380	15,761	20,328	25,962	38,459	45,127	59,092	64,417
66	9,053	9,958	12,723	16,532	20,896	27,496	40,219	48,174	61,730	68,718
67	9,409	10,385	13,082	17,322	21,669	29,023	41,996	51,238	64,452	73,038
68	9,766	10,806	13,441	18,151	22,473	30,537	43,795	54,046	67,329	76,992
69	10,251	11,245	14,097	19,066	23,655	32,045	45,713	56,836	70,295	80,922
70	10,741	11,707	14,812	19,998	24,867	33,545	47,704	59,615	73,426	84,829
71*	11,123	12,108	15,311	20,613	25,452	34,845	49,216	61,414	75,915	87,352
72*	11,391	12,423	15,677	21,215	26,137	35,758	50,461	63,124	78,164	89,749
73*	11,497	12,577	15,834	21,513	26,453	36,139	50,997	63,897	79,352	90,812
74*	11,540	12,640	15,988	21,730	26,736	36,181	51,660	64,780	80,392	92,252
75*	11,671	12,764	16,265	21,773	27,203	36,184	52,541	66,087	81,773	94,291
76*	11,706	12,880	16,413	21,838	27,319	36,240	53,007	67,013	82,507	95,727
77*	11,814	12,994	16,664	21,900	27,747	36,251	53,778	67,940	83,715	97,161
78*	11,920	13,117	16,931	21,953	28,202	36,279	54,591	68,857	84,983	98,814
79*	12,142	13,233	17,366	21,984	28,935	36,291	55,958	69,277	87,116	99,221
80*	12,368	13,337	17,804	21,999	29,671	36,306	57,300	69,299	89,211	99,512
81*	12,784	13,444	18,329	22,010	30,561	36,320	59,224	69,322	92,218	99,800
82*	13,078	13,541	18,677	22,019	31,133	36,338	59,978	69,344	93,401	100,088
83*	13,245	13,646	19,016	22,033	31,702	36,352	61,027	69,364	95,034	100,377
84*	13,416	13,748	19,350	22,045	32,269	36,364	62,055	69,386	96,641	100,663
85*	13,516	13,848	19,665	22,056	32,668	36,380	62,752	69,406	97,736	100,955
86*	13,551	13,918	19,775	22,066	32,977	36,395	63,378	69,430	98,626	101,244
87*	13,649	13,988	19,884	22,080	33,117	36,410	63,686	69,450	99,028	101,532
88*	13,751	14,054	19,990	22,091	33,260	36,424	63,993	69,472	99,428	101,822
89*	13,852	14,123	20,097	22,100	33,400	36,441	64,297	69,492	99,829	102,113
90*	13,886	14,188	20,202	22,113	33,542	36,456	64,606	69,516	100,230	102,402

\* 只適用於續保 For Renewal Only

# 住院醫療多重保

## Hospital & Surgical Plus (HSP)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age at Last Birthday	優惠計劃 Plan Extra		計劃 Plan 1		計劃 Plan 2		計劃 Plan 3		計劃 Plan 4	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
91*	13,917	14,256	20,313	22,126	33,683	36,471	64,915	69,535	100,629	102,691
92*	14,016	14,323	20,422	22,137	33,823	36,485	65,222	69,558	101,030	102,978
93*	14,114	14,385	20,529	22,149	33,967	36,500	65,529	69,584	101,432	103,270
94*	14,214	14,451	20,638	22,162	34,105	36,514	65,836	69,601	101,834	103,560
95*	14,313	14,518	20,745	22,172	34,247	36,532	66,142	69,624	102,235	103,847
96*	14,414	14,580	20,851	22,185	34,389	36,547	66,450	69,645	102,633	104,138
97*	14,515	14,641	20,962	22,195	34,531	36,559	66,761	69,666	103,035	104,426
98*	14,614	14,705	21,070	22,207	34,673	36,574	67,068	69,688	103,436	104,717
99*	14,712	14,767	21,179	22,220	34,812	36,591	67,377	69,712	103,837	105,007

\* 只適用於續保 For Renewal Only

# 住院醫療多重保附加額外醫療保

## Hospital & Surgical Plus with Extra Major Medical Benefit (HSP+EMM)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age at Last Birthday	優惠計劃 Plan Extra		計劃 Plan 1		計劃 Plan 2		計劃 Plan 3		計劃 Plan 4	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0 - 17	2,536	2,815	2,954	3,133	4,762	5,095	8,871	8,972	13,602	13,834
18	2,549	2,968	2,987	3,670	4,807	5,905	8,989	10,387	13,700	14,693
19	2,556	3,082	3,018	3,802	4,867	6,188	9,114	10,968	13,815	15,593
20	2,573	3,192	3,053	3,891	4,932	6,293	9,237	11,098	13,924	16,352
21	2,583	3,307	3,093	4,151	4,999	6,703	9,363	11,814	14,054	17,272
22	2,593	3,415	3,131	4,358	5,077	7,041	9,491	12,419	14,183	18,035
23	2,605	3,529	3,172	4,527	5,155	7,316	9,615	12,894	14,344	18,607
24	2,620	3,650	3,211	4,737	5,234	7,657	9,746	13,489	14,515	19,362
25	2,644	3,762	3,252	4,923	5,318	7,971	9,877	14,036	14,688	20,103
26	2,667	3,883	3,295	5,065	5,402	8,205	10,011	14,430	14,863	20,630
27	2,687	4,011	3,335	5,253	5,488	8,523	10,162	14,959	15,056	21,365
28	2,717	4,151	3,380	5,435	5,577	8,834	10,339	15,496	15,270	22,100
29	2,756	4,288	3,434	5,621	5,684	9,149	10,542	16,030	15,535	22,829
30	2,800	4,442	3,493	5,805	5,817	9,461	10,779	16,565	15,835	23,561
31	2,857	4,595	3,599	5,994	5,992	9,776	11,090	17,101	16,247	24,290
32	2,915	4,757	3,698	6,180	6,138	10,088	11,360	17,630	16,615	25,023
33	2,987	4,922	3,809	6,391	6,282	10,427	11,693	18,190	17,072	25,901
34	3,070	5,095	3,891	6,615	6,435	10,782	11,927	18,800	17,380	26,872
35	3,160	5,273	4,008	6,856	6,594	11,148	12,237	19,435	17,723	27,855
36	3,186	5,448	4,044	7,109	6,605	11,525	12,268	20,110	18,165	28,852

# 住院醫療多重保附加額外醫療保

## Hospital & Surgical Plus with Extra Major Medical Benefit (HSP+EMM)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age at Last Birthday	優惠計劃 Plan Extra		計劃 Plan 1		計劃 Plan 2		計劃 Plan 3		計劃 Plan 4	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
37	3,307	5,626	4,151	7,390	6,795	11,904	12,435	20,823	18,317	29,856
38	3,431	5,793	4,305	7,736	7,040	12,310	12,828	21,597	18,806	30,900
39	3,579	5,962	4,497	8,057	7,399	12,823	13,528	22,418	19,970	32,059
40	3,771	6,129	4,736	8,389	7,723	13,350	14,385	23,260	21,150	33,290
41	3,958	6,290	5,042	8,667	8,405	13,906	15,557	24,136	22,854	34,579
42	4,135	6,451	5,373	9,024	8,892	14,485	16,448	25,032	24,119	35,913
43	4,331	6,610	5,736	9,390	9,412	15,082	17,543	26,044	25,726	37,348
44	4,537	6,768	6,089	9,874	10,046	15,892	18,734	27,484	27,478	39,395
45	4,756	6,920	6,327	10,367	10,343	16,702	19,312	28,928	28,289	41,439
46	5,033	7,078	6,746	10,909	11,079	17,510	20,473	30,372	29,970	43,484
47	5,265	7,229	7,192	11,359	11,678	18,321	21,786	31,814	31,923	45,526
48	5,511	7,374	7,611	11,795	12,299	19,126	22,917	33,256	33,674	47,572
49	5,760	7,514	8,019	12,244	12,950	19,935	24,148	34,709	35,477	49,612
50	6,013	7,659	8,316	12,685	13,510	20,745	25,183	36,155	36,987	51,662
51	6,229	7,784	8,830	13,100	14,345	21,498	26,751	37,507	38,998	53,569
52	6,438	7,909	9,260	13,506	15,056	22,252	28,087	38,855	41,098	55,473
53	6,687	8,030	9,689	13,914	15,772	22,996	29,420	40,190	43,296	57,363
54	6,931	8,155	10,127	14,316	16,490	23,741	30,765	41,527	45,612	59,244
55	7,182	8,275	10,568	14,717	17,213	24,480	32,112	42,850	48,050	61,108
56	7,409	8,431	11,024	15,133	17,964	25,219	33,489	44,167	50,080	62,969
57	7,603	8,604	11,504	15,550	18,724	25,954	34,879	45,477	52,649	64,817
58	7,860	8,827	12,012	16,012	19,328	26,689	35,952	46,783	54,734	66,659
59	8,201	9,232	12,528	16,474	20,177	27,413	37,589	48,078	57,427	68,491
60	8,721	9,712	13,069	16,926	21,073	28,137	39,356	49,363	60,162	70,308
61	9,348	10,224	13,618	17,391	22,225	28,760	41,353	50,252	63,361	71,444
62	9,812	10,745	14,170	17,874	23,175	29,256	43,174	51,691	66,379	73,378
63	10,281	11,284	14,743	18,384	24,144	30,147	45,041	52,920	69,457	75,082
64	10,759	11,831	15,317	19,262	25,123	31,400	47,164	54,982	72,636	78,117
65	11,250	12,376	15,896	20,240	26,100	33,335	49,376	57,938	75,866	82,703
66	11,625	12,790	16,339	21,228	26,830	35,307	51,636	61,848	79,251	88,224
67	12,083	13,335	16,799	22,242	27,822	37,264	53,918	65,783	82,747	93,770
68	12,544	13,879	17,259	23,306	28,856	39,207	56,227	69,386	86,441	98,844
69	13,163	14,440	18,101	24,482	30,372	41,143	58,691	72,972	90,248	103,892
70	13,796	15,034	19,022	25,679	31,930	43,068	61,244	76,539	94,268	108,908
71*	14,239	15,502	19,599	26,388	32,583	44,602	62,995	78,607	97,170	111,810
72*	14,529	15,844	19,992	27,056	33,332	45,601	64,350	80,496	99,673	114,446

\* 只適用於續保 For Renewal Only

由2024/01/01起生效  
With effect from 2024/01/01

# 住院醫療多重保附加額外醫療保

## Hospital & Surgical Plus with Extra Major Medical Benefit (HSP+EMM)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age at Last Birthday	優惠計劃 Plan Extra		計劃 Plan 1		計劃 Plan 2		計劃 Plan 3		計劃 Plan 4	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
73*	14,636	16,009	20,156	27,382	33,669	45,998	64,904	81,323	100,989	115,574
74*	14,691	16,088	20,350	27,654	34,024	46,042	65,740	82,432	102,300	117,389
75*	14,850	16,242	20,697	27,705	34,610	46,046	66,845	84,081	104,036	119,961
76*	14,896	16,387	20,884	27,785	34,757	46,103	67,435	85,251	104,957	121,774
77*	15,031	16,533	21,201	27,862	35,297	46,115	68,409	86,423	106,487	123,591
78*	15,165	16,690	21,541	27,927	35,877	46,149	69,444	87,590	108,103	125,694
79*	15,449	16,837	22,093	27,968	36,811	46,166	71,182	88,123	110,814	126,212
80*	15,736	16,969	22,651	27,987	37,746	46,183	72,888	88,151	113,478	126,582
81*	16,266	17,103	23,318	28,003	38,877	46,204	75,335	88,183	117,301	126,948
82*	16,638	17,229	23,762	28,013	39,606	46,227	76,294	88,208	118,809	127,314
83*	16,853	17,363	24,193	28,029	40,328	46,244	77,628	88,232	120,885	127,684
84*	17,069	17,490	24,617	28,046	41,049	46,258	78,936	88,261	122,930	128,047
85*	17,197	17,621	25,018	28,058	41,556	46,279	79,825	88,287	124,321	128,417
86*	17,239	17,707	25,157	28,070	41,951	46,298	80,620	88,315	125,454	128,785
87*	17,367	17,797	25,296	28,088	42,128	46,319	81,011	88,345	125,969	129,150
88*	17,494	17,882	25,433	28,105	42,310	46,336	81,403	88,373	126,476	129,520
89*	17,625	17,967	25,567	28,115	42,490	46,356	81,790	88,397	126,983	129,890
90*	17,667	18,054	25,701	28,132	42,671	46,373	82,184	88,427	127,495	130,259
91*	17,706	18,138	25,842	28,148	42,849	46,395	82,575	88,450	128,000	130,622
92*	17,833	18,222	25,982	28,162	43,027	46,413	82,966	88,480	128,512	130,993
93*	17,957	18,302	26,117	28,180	43,212	46,431	83,356	88,515	129,023	131,361
94*	18,086	18,386	26,256	28,196	43,386	46,450	83,746	88,535	129,533	131,730
95*	18,207	18,472	26,394	28,207	43,566	46,471	84,138	88,567	130,044	132,095
96*	18,338	18,549	26,525	28,223	43,745	46,491	84,528	88,592	130,553	132,466
97*	18,469	18,631	26,667	28,236	43,925	46,508	84,921	88,617	131,061	132,830
98*	18,592	18,706	26,803	28,250	44,107	46,525	85,313	88,646	131,573	133,201
99*	18,716	18,787	26,944	28,267	44,286	46,547	85,705	88,676	132,084	133,569

\* 只適用於續保 For Renewal Only

# 額外癌症多重保

## Extra Cancer Benefit (ECB)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age at Last Birthday	男性非吸煙者 Male Non-smoker			男性吸煙者 Male smoker			女性非吸煙者 Female Non-smoker			女性吸煙者 Female smoker		
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
0-14	465	630	750	N/A	N/A	N/A	475	642	775	N/A	N/A	N/A
15	466	634	759	467	638	762	477	652	785	487	665	800
16	467	639	769	469	645	776	480	663	797	526	719	865
17	474	649	781	480	663	807	491	679	822	570	784	948
18	486	663	804	501	693	846	509	705	858	614	850	1,032
19	498	685	829	526	729	891	535	740	905	659	916	1,116
20	516	713	867	552	767	941	566	783	960	704	982	1,200
21	536	743	909	581	810	997	607	841	1,022	752	1,052	1,288
22	556	773	950	611	853	1,053	648	897	1,095	800	1,122	1,376
23	578	805	991	641	897	1,109	690	958	1,169	849	1,193	1,462
24	603	843	1,033	673	941	1,165	734	1,020	1,243	899	1,265	1,548
25	629	880	1,076	705	985	1,221	780	1,081	1,317	951	1,336	1,634
26	656	917	1,119	737	1,029	1,279	828	1,144	1,391	1,005	1,410	1,721
27	683	954	1,163	769	1,075	1,337	880	1,210	1,465	1,061	1,487	1,809
28	710	991	1,210	801	1,121	1,395	934	1,278	1,539	1,125	1,564	1,901
29	739	1,028	1,260	835	1,167	1,453	988	1,348	1,623	1,191	1,646	2,006
30	772	1,070	1,307	887	1,233	1,513	1,057	1,441	1,728	1,268	1,747	2,126
31	807	1,114	1,355	960	1,326	1,616	1,135	1,548	1,857	1,351	1,860	2,259
32	845	1,163	1,404	1,099	1,509	1,827	1,303	1,774	2,125	1,537	2,102	2,531
33	884	1,213	1,461	1,238	1,694	2,040	1,471	2,002	2,396	1,744	2,381	2,861
34	926	1,267	1,524	1,377	1,883	2,266	1,639	2,231	2,668	2,001	2,727	3,269
35	978	1,339	1,612	1,516	2,075	2,500	1,807	2,458	2,940	2,284	3,109	3,723
36	1,032	1,414	1,706	1,655	2,268	2,737	1,975	2,687	3,214	2,570	3,494	4,178
37	1,093	1,498	1,812	1,794	2,460	2,974	2,143	2,920	3,487	2,870	3,904	4,669
38	1,154	1,584	1,919	1,933	2,654	3,211	2,311	3,149	3,762	3,171	4,314	5,162
39	1,215	1,671	2,028	2,072	2,848	3,452	2,479	3,379	4,037	3,472	4,724	5,653
40	1,286	1,772	2,154	2,211	3,043	3,694	2,647	3,604	4,312	3,773	5,134	6,145
41	1,357	1,878	2,300	2,350	3,239	3,936	2,815	3,833	4,591	4,074	5,544	6,638
42	1,486	2,055	2,506	2,519	3,475	4,227	2,987	4,069	4,877	4,375	5,955	7,130
43	1,616	2,235	2,728	2,754	3,799	4,623	3,164	4,311	5,168	4,676	6,366	7,622
44	1,824	2,525	3,085	3,135	4,329	5,273	3,345	4,558	5,465	5,007	6,818	8,167
45	2,055	2,848	3,483	3,531	4,877	5,944	3,528	4,808	5,765	5,363	7,304	8,751
46	2,302	3,194	3,914	3,972	5,494	6,705	3,714	5,064	6,074	5,740	7,821	9,375
47	2,570	3,574	4,391	4,430	6,138	7,507	3,906	5,328	6,395	6,135	8,361	10,025
48	2,838	3,956	4,871	4,910	6,816	8,355	4,117	5,617	6,744	6,565	8,948	10,731

# 額外癌症多重保

## Extra Cancer Benefit (ECB)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age at Last Birthday	男性非吸煙者 Male Non-smoker			男性吸煙者 Male smoker			女性非吸煙者 Female Non-smoker			女性吸煙者 Female smoker		
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
49	3,114	4,351	5,373	5,409	7,523	9,241	4,341	5,929	7,127	7,019	9,575	11,494
50	3,396	4,755	5,888	5,931	8,264	10,173	4,570	6,247	7,517	7,482	10,213	12,269
51	3,692	5,180	6,429	6,497	9,070	11,191	4,806	6,574	7,917	7,980	10,903	13,115
52	4,057	5,702	7,091	7,143	9,987	12,346	5,070	6,945	8,380	8,529	11,668	14,055
53	4,542	6,392	7,962	8,009	11,210	13,873	5,343	7,333	8,865	9,083	12,442	15,013
54	5,159	7,265	9,055	9,243	12,946	16,036	5,616	7,717	9,350	9,638	13,217	15,973
55	5,865	8,264	10,307	10,662	14,942	18,519	5,899	8,113	9,836	10,203	14,004	16,937
56	6,677	9,415	11,752	12,083	16,944	21,017	6,187	8,521	10,349	10,770	14,797	17,919
57	7,577	10,699	13,377	13,504	18,955	23,541	6,491	8,954	10,894	11,357	15,626	18,955
58	8,479	11,985	15,002	14,926	20,970	26,068	6,822	9,428	11,496	11,965	16,485	20,035
59	9,382	13,273	16,628	16,348	22,988	28,600	7,155	9,908	12,130	12,590	17,380	21,173
60	10,289	14,563	18,255	17,770	25,008	31,137	7,530	10,451	12,809	13,215	18,278	22,311
61	11,196	15,853	19,880	19,192	27,031	33,677	7,905	10,986	13,488	13,841	19,178	23,450
62	12,103	17,145	21,506	20,614	29,054	36,221	8,280	11,524	14,169	14,474	20,084	24,596
63	13,011	18,438	23,133	22,036	31,080	38,795	8,655	12,076	14,893	15,223	21,143	25,933
64	14,009	19,865	24,954	23,816	33,624	42,031	9,061	12,674	15,675	16,120	22,432	27,578
65	15,170	21,546	27,114	25,701	36,351	45,532	9,539	13,384	16,612	17,280	24,106	29,721
66	16,418	23,356	29,445	27,652	39,165	49,135	10,181	14,337	17,869	18,945	26,531	32,857
67	18,257	25,986	32,781	29,967	42,465	53,304	11,113	15,711	19,668	20,740	29,231	36,272
68	20,305	28,927	36,527	32,771	46,463	58,360	12,280	17,421	21,895	22,594	31,933	39,773
69	22,401	31,945	40,383	35,885	50,921	64,019	13,624	19,389	24,456	24,464	34,635	43,331
70	24,559	35,042	44,325	39,150	55,598	69,961	15,125	21,588	27,317	26,340	37,342	46,897
71*	26,821	38,292	48,470	42,416	60,277	75,907	16,662	23,847	30,267	28,534	40,502	50,935
72*	29,111	41,599	52,707	45,972	65,387	82,422	18,238	26,137	33,221	30,880	43,878	55,247
73*	31,418	44,936	56,992	49,763	70,836	89,368	19,819	28,445	36,216	33,535	47,711	60,158
74*	33,773	48,350	61,386	53,723	76,531	96,636	21,406	30,766	39,231	36,345	51,771	65,364
75*	16,644	22,576	26,915	28,040	38,038	45,355	9,379	12,727	15,181	18,266	24,781	29,550
76*	17,487	23,720	28,280	29,328	39,787	47,442	9,824	13,331	15,902	19,016	25,799	30,765
77*	18,339	24,877	29,660	30,546	41,440	49,415	10,277	13,946	16,636	19,707	26,737	31,885
78*	19,193	26,036	31,043	31,651	42,941	51,207	10,740	14,576	17,388	20,332	27,587	32,901
79*	20,017	27,154	32,376	32,597	44,225	52,739	11,186	15,181	18,111	21,087	28,613	34,127
80*	20,667	28,036	33,428	33,315	45,200	53,904	11,593	15,734	18,771	21,495	29,169	34,793
81*	21,004	28,493	33,974	34,122	46,297	55,214	11,938	16,202	19,330	22,002	29,858	35,618
82*	21,191	28,748	34,279	34,586	46,928	55,969	12,200	16,558	19,756	22,344	30,324	36,176
83*	21,278	28,866	34,421	34,661	47,031	56,094	12,356	16,771	20,011	22,482	30,512	36,401

\* 只適用於續保 For Renewal Only

# 額外癌症多重保

## Extra Cancer Benefit (ECB)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age at Last Birthday	男性非吸煙者 Male Non-smoker			男性吸煙者 Male smoker			女性非吸煙者 Female Non-smoker			女性吸煙者 Female smoker		
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
84*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
85*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
86*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
87*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
88*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
89*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
90*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
91*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
92*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
93*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
94*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
95*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
96*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
97*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
98*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
99*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474

\* 只適用於續保 For Renewal Only

# 住院現金津貼

## Hospital Income Benefit (HIB)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age at Last Birthday	計劃 Plan 1 每日保障 Daily Benefit HK\$600		計劃 Plan 2 每日保障 Daily Benefit HK\$900		計劃 Plan 3 每日保障 Daily Benefit HK\$1,200	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0-17	510	510	-	-	-	-
18-30	540	702	810	1,053	1,080	1,404
31-35	552	718	828	1,076	1,104	1,435
36-40	570	741	855	1,112	1,140	1,482
41-45	720	900	1,080	1,350	1,440	1,800
46-50	828	994	1,242	1,490	1,656	1,987
51-55	1,320	1,584	1,980	2,376	2,640	3,168
56-60	1,560	1,716	2,340	2,574	3,120	3,432
61-65	1,950	2,145	2,925	3,218	3,900	4,290
66-70*	2,438	2,681	3,656	4,023	4,875	5,363
71-74*	3,170	3,486	4,753	5,230	6,338	6,972

\* 只適用於續保 For Renewal Only