

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
2012-2022
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澳門元 / 港元
Total maximum payable per disability over MOP / HK\$1,900,000

4

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

5

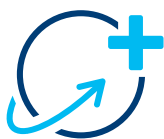
自選額外保障 Optional Extra Benefits



- 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

3

全球緊急醫療援助 服務 Worldwide Emergency Assistance Benefits



- 墊支住院費用
Deposit guarantee for hospital admission
- 緊急護送
Emergency evacuation

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6款保障級別選擇，而每症最高保障總額可超過1,900,000澳門元 / 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 6 plan levels to choose from, with a total maximum payable per disability over MOP / 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 ¹ 、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 ¹ 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澳門 / 香港診所 ² 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 ² in Macau / Hong Kong 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.
康復期間 Convalescence	家中看護津貼、手術後門診津貼等。 Home Nursing Benefit, Post-surgery Out-patient Benefit.
其他 Others	在醫院、醫院日症房或澳門 / 香港診所 ² 進行的癌症化療、電療及洗腎，亦可獲得保障。 Chemotherapy, radiotherapy for cancer treatment and renal dialysis performed in Hospital or in the day case unit of a Hospital or a clinic ² in Macau / Hong Kong are also covered.

2

終身保障至100歲 Lifetime Coverage Till Age 100



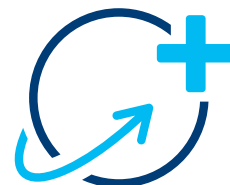
本計劃為每年續期保單，保障年期可達至受保人100歲。為讓你時刻可享有充裕的保障，以及抗衡醫療通脹，本公司可能會於每年續期³時檢討及調整各項保障，續期保費會根據受保人當時實際年齡及適用之同類保障級別的保費率計算。

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 renewals³ 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

全球緊急醫療援助服務

Worldwide Emergency Assistance Benefits



本計劃為你提供全球24小時醫療保障，以及「全球緊急醫療援助服務」，一旦遇上緊急事故，或需要援助時，受保人便可透過國際救援（亞洲）公司獲得即時的支援，包括墊支住院費用、緊急護送等。

Wherever in the world you happen to be, the plan is available around the clock. At the same time, it offers free "Worldwide Emergency Assistance Benefits" in the event of an emergency. Instant assistance, including deposit guarantee for hospital admission and emergency evacuation, will be available through Inter Partner Assistance Hong Kong Ltd.

4

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⁴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澳門元 / 港元的額外保障額。

Extra Major Medical Benefit

If the actual hospital expenses⁴ incurred are in excess of those covered by Hospital & Surgical Plus, this Benefit will pay for a maximum reimbursement of over MOP / 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澳門元 / 港元⁵。

Extra Cancer Benefit

Provides adequate financial support for cancer therapy, with a maximum reimbursement of actual expenses per cancer up to MOP / HK\$2,000,000⁵.

- **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。此外，透過國際專業醫療網絡，讓患上癌症的受保人獲得由美國專科醫生提供第二醫療意見⁶及轉介赴美就醫⁶
- **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. In addition, a second medical opinion provided by US medical specialists⁶ and quality treatment referrals in the USA⁶ are available within the MediNet Pro network
- **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澳門元 / 港元的現金津貼⁷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澳門元 / 港元
- 24小時保障，適用全球各地⁸
- 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 benefit⁷ of up to MOP / 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 MOP / HK\$2,400 per day
- 24-Hour coverage, available all around the world⁸
- 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. 國際專業醫療網絡所提供的服務由國際救援（亞洲）公司提供。現時，每次徵詢第二醫療意見的費用為500港元，而轉介手續費為500美元，受保人需自付所有就醫的行政費及其他有關費用。國際救援（亞洲）公司保留調整收費及醫院數目的權利，有關的更改將不作另行通知。
7. 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澳門元 / 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澳門元 / 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。
8. 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。
9. 依據手術分類表而定。
10. 在醫院日症房或在澳門 / 香港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。
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（特惠計劃及優惠計劃）、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 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. MediNet Pro is provided by Inter Partner Assistance Hong Kong Ltd. The current administration fee for each Second Medical Opinion is HK\$500. For each referral to medical treatment in the USA, the current administration fee is US\$500. The Insured is also responsible for paying the administration fee and for any medical treatment and other related costs in the USA. Inter Partner Assistance Hong Kong Ltd. reserves the right to review the price and the number of hospitals from time to time without prior notice.
7. 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 MOP / 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 MOP / HK\$2,000. The Company reserves the right to make adjustments of the maximum combined daily benefit without any prior notice.
8. 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.
9. Maximum subject to Surgical Fees Schedule.
10. Applicable to the specified surgical procedures arranged in the day case unit of a hospital or a clinic in Macau / Hong Kong. The Company reserves the right to determine the eligibility of a clinic.
11. Only applicable to the Insured age of 18 or above.
12. (a), (b) & (c) benefits are payable starting on the 61st day (Plan Special & Plan Extra), 91st day (Plan 1 & Plan 2) or 121st 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，並會於每個保單週年日不少於30日前以書面通知你有關更改。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。

有關本計劃過往保費增長率資料，請瀏覽本公司網頁：



澳門：

<https://corp.yflife.com/tc/Macau/Individual/Services/Useful-Information/Historical-Premium-Increase-Rates>

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：

- 因應診斷結果而施行一般慣常使用的醫治方法。
- 根據既定之良好醫療守則。
- 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：

- 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）；
- 一般身體檢查、病後復康、託管、療養或休養；
- 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；
- 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；
- 自殺或在神智不清醒的狀況下受傷；自殘；毒癮或酒癮；
- 參與駕駛或騎術競賽；
- 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；
- 人類免疫能力缺乏症（包括愛滋病）；
- 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；
- 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, and notifies you the related changes by giving you a written notice no less than 30 days prior to each policy anniversary. 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.

For relevant historical premium increase rates of this plan, please visit our website:



Macau:

<https://corp.yflife.com/en/Macau/Individual/Services/Useful-Information/Historical-Premium-Increase-Rates>

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:

- consistent with the diagnosis and customary medical treatment for the condition.
- in accordance with standards of good medical practice.
- 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:

- Pre-existing conditions (which presented signs or symptoms of which the Insured has been aware or should reasonably have been aware);
- General check-up, convalescence, custodial or sanatorium care or rest care;
- 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;
- Pregnancy, abortion, childbirth or miscarriage, and other complications arising therefrom; congenital deformities or anomalies;
- Suicide or injuries due to insanity; self-infliction; drug addiction or alcoholism;
- Racing on horse or wheels;
- 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;
- Human Immunodeficiency Virus (including AIDS);
- 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;
- 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://corp.yflife.com/tc/Macau/Individual/Services/Claims-Corner>。

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，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://corp.yflife.com/en/Macau/Individual/Services/Claims-Corner>.

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 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

(澳門元 / 港元 MOP / HK\$)

	每症最高保障額 Max. Benefit per Disability					
	特惠計劃 Plan Special	優惠計劃 Plan Extra	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 4
住院保障 Hospitalization Benefit						
住院、膳食及一般護理津貼 (每症最長保障期) Room, Board & General Nursing Benefit (Max. days per disability)	每日 450 per day (60日 days)	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)
住院醫生費 (每症最長保障期) In-hospital Doctor's Call (Max. days per disability)	每日 450 per day (60日 days)	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)
特別住院費(住院雜費) (亦適用於門診手術 ¹⁰) Hospital Special Services (Miscellaneous Hospital Expenses) (Also applicable to Outpatient Surgery ¹⁰)	4,850	6,220	8,340	11,060	16,550	29,600
住院專科醫生費 In-hospital Specialist Consultation	3,120	4,700	6,720	6,720	7,800	11,500
深切治療 Intensive Care	10,050	15,030	18,790	25,050	30,100	39,110
住院陪床 ¹ (每症最長保障期) Hospital Companion Bed¹ (Max. days per disability)	每日 210 per day (60日 days)	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)
手術津貼 Surgical Benefit						
外科醫生的手術收費 ^{9,10} Surgeon's Fee^{9,10}	28,370	35,510	47,830	59,820	76,820	100,380
麻醉師費 ^{9,10} Anesthetist's Fee^{9,10}	11,440	14,210	18,790	24,040	30,810	40,160
手術室租金 ^{9,10} Operating Theatre Fee^{9,10}	11,440	14,210	18,790	24,040	30,810	40,160
康復期間保障 Convalescence Benefit						
家中看護津貼 (每症最長保障期) Home Nursing Benefit (Max. days per disability)	每日 285 per day (31日 days)	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)
手術後門診津貼 ^{9,10} Post-surgery Out-patient Treatment^{9,10}	570	760	1,120	1,860	2,770	4,250

	每症最高保障額 Max. Benefit per Disability					
	特惠計劃 Plan Special	優惠計劃 Plan Extra	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 4
其他保障 Other Benefits						
癌病治療保障 Cancer Treatment Benefit	12,070	18,080	30,300	60,250	90,400	120,480
洗腎保障 Renal Dialysis Benefit	12,070	18,080	30,300	60,250	90,400	120,480
意外的額外津貼 Additional Benefits for Accident	5,110	7,280	10,860	17,230	21,600	33,490
身故保障 ¹¹ Death Benefit ¹¹	1,000	1,000	5,000	10,000	15,000	20,000
全球緊急醫療援助服務 Worldwide Emergency Assistance Benefits	適用 Applicable					
每症最高保障總額 Total Maximum Payable Per Disability	175,525	235,660	398,765	638,140	1,237,645	1,909,925

表二：額外醫療保

Table 2: Extra Major Medical Benefit

(澳門元 / 港元 MOP / HK\$)

	每症最高保障額 Max. Benefit per Disability					
	特惠計劃 Plan Special	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⁴超過表一所述的每症最高保障額，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 expenses⁴ 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).						
a. 住院、膳食及一般護理津貼 ¹² Room, Board & General Nursing Benefit ¹²	表一所述每日最高保障額的80% 80% of the max. benefit per day shown in Table 1					
b. 住院醫生費 ¹² In-hospital Doctor's Call ¹²	表一所述每日最高保障額的80% 80% of the max. benefit per day shown in Table 1					
c. 住院陪床 ¹ Hospital Companion Bed ¹	表一所述每日最高保障額的80% 80% of the max. benefit per day shown in Table 1					
d. 每症最高保障額 Maximum Benefit Per Disability	56,930	75,860	83,650	166,980	334,600	446,810
e. 自付額 Deductible	0	0	0	0	0	0

表三：額外癌症多重保

Table 3: Extra Cancer Benefit

(澳門元 / 港元 MOP / 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 Overall Per Cancer Limit		1,000,000	1,500,000	2,000,000
最高終身保障總額 Maximum Lifetime Limit		3,000,000	4,500,000	6,000,000
治療保障⁵ Medical Treatment Benefit⁵				
標靶治療 Target Therapy	醫院、醫院日症房、癌症專科醫生、癌症診所或澳門 / 香港的診所 ² 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 ² in Macau / Hong Kong. Plus, the cost of drugs (including oral drugs taken at home). For Chemotherapy, blood transfusion and Granulocyte Colony Stimulating Factor are also covered.			
電療 Radiotherapy				
荷爾蒙治療 Hormonal Therapy				
免疫療法 Immunotherapy				
化療 Chemotherapy				
皮膚癌之激光手術 Laser Surgery for Skin Cancer	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.			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
食道癌、肺癌及皮膚癌之光動力治療 Photodynamic Therapy for Esophagus, Lung or Skin Cancers				
冷凍手術 Cryosurgery				
射頻消融術 Radiofrequency Ablation				
抗排斥及止嘔藥物 Anti-Rejection and Anti-Nausea Drugs				

保障 Benefit	保障概要 Summary	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
醫療診症及診斷保障 Medical Consultation and Diagnostic Benefit				
癌症診斷檢查 Cancer Diagnostic Investigation	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。 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.	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		
癌症監測檢查 Cancer Monitoring Investigation	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。 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.			
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 & no. of visits)	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。 Cancer specialist consultation before and up to 5 years after the completion of cancer treatment.	每次1,000 per visit		
		20次 visits	30次 visits	40次 visits
國際專業醫療網絡⁶ MediNet Pro⁶	「美國專科醫生提供第二醫療意見」及「轉介赴美就醫」 "Second Medical Opinion provided by US Medical Specialists" and "Quality Treatment Referrals in the USA"	✓	✓	✓
額外護理保障 Extra Care Benefit				
中醫診症 (每次診症金額及次數上限) Chinese Herbalist Consultation (Max. limit per visit & no. of visits)	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。 Chinese medical practitioner consultation during and up to 5 years after the completion of the cancer treatment.	每次600 per visit		
		20次 visits	30次 visits	40次 visits
舒緩護理 Palliative Care	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。 Medical and surgical treatment to relieve the Insured's discomfort or side-effects due to the treatment.	20,000	30,000	40,000

保障 Benefit	保障概要 Summary	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
矯形手術 Reconstructive Surgery	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。 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.	並無個別治療項目的保障上限 賠償按實際治療費用支付 No limit per course of medical treatment, full reimbursement of actual charges incurred		
壽險保障 Life Protection				
延續壽險保障 (以每張額外癌症多重保計算之最高保障額) Extension of Life Protection (maximum aggregate Sum Insured for each Extra Cancer Benefit)		500,000	750,000	1,000,000
身故保障 ¹¹ Death Benefit ¹¹		1,000	1,500	2,000

表四：住院現金津貼

Table 4: Hospital Income Benefit

(澳門元 / 港元 MOP / HK\$)

	每症最高保障額 Max. Benefit per Disability		
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
每日保障 Daily Benefit	600	900	1,200
深切治療 Intensive Care	1,200	1,800	2,400
身故保障¹¹ Death Benefit¹¹	5,000	10,000	15,000
24小時全球保障 24-Hour Worldwide Coverage	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	澳門元 / 港元 MOP / HK\$			
保費 ³ Premium ³	- 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」） - 保費按每年 / 每半年 / 每季 / 每月繳付 - 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 & Surgical Plus and Extra Major Medical Benefit). - Annual / Semi-annual / Quarterly / Monthly Payment			
最低保障額 Minimum Sum Insured	特惠計劃 Plan Special		計劃 Plan 1	MOP / HK\$600 澳門元 / 港元
最高保障額 Maximum Sum Insured	計劃 Plan 4		計劃 Plan 3	MOP / HK\$1,200 澳門元 / 港元 ⁷
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 ⁵ 、額外護理、癌症診症及診斷費用 Indemnity Product - Reimburses the actual medical treatment expenses ⁵ , 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。

For premium rates, please refer to our company website at www.yflife.com.

以上為計劃的一般資料，只供參考之用，並非保單的一部份，亦未涵蓋保單的所有條款。有關保障範圍、詳情及條款，以及不保事項，請參閱保單文件。如有垂詢或欲索取保單文件之範本，歡迎與本公司之顧問、特許分銷商或保險經紀聯絡。其他查詢請致電客戶服務熱線：澳門 (853) 2832 2622。

The above contains general information and is for reference only. It does not form part of the policy and does not contain the full terms of the policy. Please refer to the policy document for benefit coverage, exact terms and conditions and exclusions. For enquiries or to obtain a sample policy document, please contact our consultants, franchised agents or brokers. For other enquiries, please call our Customer Service Hotline: Macau (853) 2832 2622.

YFLife 萬通保險

萬通保險國際有限公司為港交所上市公司雲鋒金融集團成員，集團的主要股東包括雲鋒金融控股有限公司以及「全美5大互惠壽險公司」之一的美國萬通人壽保險公司。憑藉雄厚實力及穩健可靠的背景，我們承諾為客戶提供專業及科技化的一站式風險及財富管理，以及強積金服務，一起建構非凡未來。

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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註：雲鋒金融控股有限公司及美國萬通人壽保險公司間接持有雲鋒金融集團。「全美5大互惠壽險公司」乃按2022年5月23日《FORTUNE 500》公佈的「互惠壽險公司」2021年度收入排名榜計算。

Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The "Five Largest US Mutual Life Insurance Companies" is ranked according to the results of "Insurance: Life, Health (Mutual)" on total revenues for 2021, and based on the FORTUNE 500 as published on May 23, 2022.

萬通保險國際有限公司
YF Life Insurance International Ltd.
www.yflife.com

客戶服務：
香港尖沙咀廣東道9號港威大廈6座12樓1208室
澳門蘇亞利斯博士大馬路320號澳門財富中心8樓A座
Customer Service:
Suite 1208, 12/F, Tower 6, The Gateway, 9 Canton Road, Tsimshatsui, Hong Kong
Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau,
8 Andar A, Macau



住院醫療多重保

Hospital & Surgical Plus (HSP)

每年保費 (澳門元 / 港元) Annual Premium (MOP / HK\$)

上次生日年齡 Age at Last Birthday	特惠計劃 Plan Special		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	男 Male	女 Female
0 - 17	1,511	1,686	1,898	2,106	2,207	2,343	3,563	3,813	6,641	6,715	10,185	10,358
18	1,517	1,766	1,907	2,220	2,235	2,745	3,599	4,420	6,728	7,776	10,258	11,002
19	1,523	1,833	1,912	2,303	2,258	2,844	3,642	4,631	6,823	8,210	10,344	11,674
20	1,534	1,903	1,921	2,387	2,285	2,911	3,690	4,710	6,915	8,309	10,426	12,243
21	1,541	1,970	1,929	2,471	2,311	3,103	3,740	5,016	7,009	8,844	10,522	12,935
22	1,548	2,038	1,938	2,555	2,341	3,261	3,800	5,271	7,106	9,297	10,619	13,504
23	1,558	2,114	1,947	2,640	2,373	3,385	3,857	5,475	7,198	9,654	10,739	13,934
24	1,564	2,188	1,958	2,729	2,401	3,545	3,916	5,732	7,296	10,100	10,869	14,497
25	1,577	2,266	1,977	2,815	2,431	3,685	3,978	5,966	7,394	10,507	10,998	15,051
26	1,589	2,343	1,995	2,905	2,462	3,789	4,042	6,143	7,495	10,803	11,129	15,449
27	1,596	2,424	2,012	3,000	2,495	3,929	4,106	6,379	7,608	11,202	11,271	15,999
28	1,610	2,501	2,031	3,103	2,529	4,067	4,174	6,612	7,742	11,602	11,433	16,548
29	1,629	2,594	2,059	3,207	2,569	4,207	4,252	6,849	7,894	12,001	11,631	17,094
30	1,653	2,680	2,095	3,323	2,612	4,345	4,352	7,083	8,069	12,402	11,857	17,643
31	1,686	2,772	2,136	3,438	2,691	4,483	4,482	7,319	8,303	12,805	12,167	18,190
32	1,727	2,865	2,179	3,560	2,766	4,624	4,592	7,553	8,504	13,202	12,440	18,739
33	1,774	2,956	2,235	3,684	2,848	4,781	4,701	7,807	8,753	13,621	12,783	19,397
34	1,828	3,046	2,295	3,813	2,911	4,952	4,817	8,071	8,930	14,076	13,014	20,125
35	1,883	3,137	2,364	3,947	2,997	5,131	4,934	8,347	9,161	14,553	13,270	20,862
36	1,920	3,227	2,381	4,076	3,026	5,322	4,944	8,629	9,186	15,057	13,601	21,606
37	1,978	3,317	2,471	4,209	3,103	5,531	5,088	8,913	9,309	15,593	13,714	22,359
38	2,044	3,407	2,566	4,336	3,222	5,790	5,270	9,216	9,605	16,171	14,082	23,140
39	2,124	3,501	2,676	4,463	3,364	6,030	5,539	9,601	10,127	16,788	14,953	24,007
40	2,222	3,596	2,822	4,585	3,544	6,278	5,780	9,995	10,769	17,416	15,836	24,930
41	2,335	3,691	2,960	4,708	3,773	6,486	6,291	10,412	11,650	18,075	17,114	25,894
42	2,438	3,789	3,090	4,830	4,021	6,755	6,657	10,845	12,315	18,747	18,062	26,894
43	2,561	3,885	3,239	4,948	4,293	7,029	7,044	11,292	13,135	19,503	19,264	27,969
44	2,685	3,983	3,394	5,066	4,558	7,391	7,520	11,900	14,027	20,583	20,578	29,501
45	2,813	4,079	3,559	5,180	4,734	7,760	7,745	12,507	14,461	21,665	21,185	31,033
46	2,976	4,178	3,765	5,297	5,049	8,169	8,296	13,112	15,330	22,745	22,444	32,564
47	3,127	4,279	3,939	5,409	5,381	8,503	8,743	13,718	16,313	23,826	23,906	34,096
48	3,289	4,377	4,124	5,519	5,699	8,833	9,207	14,323	17,161	24,905	25,218	35,626
49	3,434	4,474	4,310	5,626	6,003	9,166	9,696	14,928	18,084	25,991	26,567	37,156
50	3,563	4,571	4,500	5,734	6,224	9,497	10,117	15,535	18,858	27,073	27,698	38,692
51	3,668	4,656	4,661	5,827	6,609	9,807	10,740	16,099	20,034	28,089	29,205	40,119
52	3,829	4,743	4,819	5,920	6,931	10,113	11,271	16,662	21,033	29,097	30,777	41,545
53	3,995	4,829	5,004	6,013	7,253	10,418	11,809	17,221	22,034	30,100	32,423	42,960

住院醫療多重保

Hospital & Surgical Plus (HSP)

每年保費 (澳門元 / 港元) Annual Premium (MOP / HK\$)

上次生日年齡 Age at Last Birthday	特惠計劃 Plan Special		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	男 Male	女 Female
54	4,162	4,913	5,189	6,105	7,581	10,721	12,347	17,778	23,040	31,098	34,158	44,369
55	4,328	5,001	5,374	6,195	7,911	11,021	12,888	18,331	24,049	32,090	35,984	45,766
56	4,455	5,097	5,547	6,311	8,254	11,331	13,451	18,885	25,078	33,078	37,505	47,159
57	4,537	5,198	5,692	6,441	8,613	11,644	14,021	19,435	26,120	34,058	39,431	48,544
58	4,669	5,313	5,885	6,606	8,992	11,990	14,474	19,985	26,924	35,035	40,991	49,924
59	4,897	5,507	6,140	6,912	9,381	12,333	15,110	20,528	28,150	36,007	43,005	51,294
60	5,231	5,771	6,527	7,272	9,785	12,675	15,780	21,070	29,474	36,968	45,058	52,655
61	5,573	6,064	7,000	7,655	10,197	13,024	16,645	21,538	30,971	37,634	47,451	53,507
62	5,861	6,369	7,345	8,046	10,608	13,384	17,355	21,908	32,332	38,711	49,713	54,957
63	6,156	6,678	7,697	8,450	11,037	13,766	18,080	22,576	33,733	39,632	52,019	56,231
64	6,455	6,995	8,055	8,857	11,469	14,425	18,813	23,514	35,322	41,176	54,399	58,502
65	6,756	7,324	8,423	9,265	11,903	15,154	19,546	24,963	36,979	43,391	56,819	61,939
66	6,991	7,645	8,704	9,575	12,233	15,896	20,092	26,438	38,672	46,321	59,355	66,075
67	7,263	7,982	9,047	9,985	12,578	16,655	20,835	27,906	40,380	49,267	61,973	70,228
68	7,531	8,323	9,390	10,390	12,924	17,452	21,608	29,362	42,110	51,967	64,739	74,030
69	7,882	8,670	9,856	10,812	13,554	18,332	22,745	30,812	43,954	54,650	67,591	77,809
70	8,256	9,030	10,327	11,256	14,242	19,228	23,910	32,254	45,869	57,322	70,601	81,566
71*	8,549	9,261	10,695	11,642	14,722	19,820	24,473	33,504	47,323	59,051	72,995	83,992
72*	8,764	9,508	10,952	11,945	15,074	20,399	25,131	34,382	48,520	60,696	75,157	86,297
73*	8,863	9,637	11,054	12,093	15,225	20,685	25,435	34,749	49,035	61,439	76,300	87,319
74*	8,873	9,638	11,096	12,153	15,373	20,894	25,707	34,789	49,673	62,288	77,300	88,703
75*	8,947	9,691	11,222	12,273	15,639	20,935	26,156	34,792	50,520	63,545	78,627	90,664
76*	8,949	9,756	11,255	12,384	15,781	20,998	26,268	34,846	50,968	64,435	79,333	92,045
77*	8,989	9,827	11,359	12,494	16,023	21,057	26,679	34,856	51,709	65,326	80,495	93,424
78*	9,051	9,905	11,461	12,612	16,279	21,108	27,117	34,883	52,491	66,208	81,714	95,013
79*	9,191	9,975	11,675	12,724	16,698	21,138	27,822	34,895	53,805	66,612	83,765	95,404
80*	9,328	9,985	11,892	12,824	17,119	21,152	28,529	34,909	55,096	66,633	85,779	95,684
81*	9,512	9,993	12,292	12,926	17,624	21,163	29,385	34,923	56,946	66,655	88,671	95,961
82*	9,591	10,007	12,575	13,020	17,958	21,172	29,935	34,940	57,671	66,676	89,808	96,238
83*	9,663	10,019	12,735	13,121	18,284	21,185	30,482	34,953	58,679	66,696	91,378	96,516
84*	9,734	10,030	12,900	13,219	18,605	21,197	31,027	34,965	59,668	66,717	92,924	96,791
85*	9,794	10,045	12,996	13,315	18,908	21,207	31,411	34,980	60,338	66,736	93,976	97,072
86*	9,814	10,056	13,029	13,382	19,014	21,217	31,708	34,995	60,940	66,759	94,832	97,350
87*	9,837	10,070	13,124	13,450	19,119	21,230	31,843	35,009	61,236	66,778	95,219	97,626
88*	9,861	10,084	13,222	13,513	19,221	21,241	31,980	35,023	61,531	66,800	95,603	97,905
89*	9,883	10,096	13,319	13,579	19,324	21,250	32,115	35,039	61,824	66,819	95,989	98,185
90*	9,903	10,110	13,351	13,642	19,425	21,262	32,251	35,053	62,121	66,842	96,375	98,463

* 只適用於續保 For Renewal Only

住院醫療多重保

Hospital & Surgical Plus (HSP)

每年保費 (澳門元 / 港元) Annual Premium (MOP / HK\$)

上次生日年齡 Age at Last Birthday	特惠計劃 Plan Special		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	男 Male	女 Female
91*	9,926	10,123	13,381	13,707	19,531	21,275	32,387	35,068	62,418	66,860	96,758	98,741
92*	9,950	10,134	13,476	13,772	19,636	21,285	32,522	35,081	62,713	66,882	97,144	99,017
93*	9,974	10,146	13,571	13,831	19,739	21,297	32,660	35,096	63,008	66,907	97,530	99,298
94*	9,991	10,162	13,667	13,895	19,844	21,309	32,793	35,109	63,303	66,924	97,917	99,576
95*	10,016	10,171	13,762	13,959	19,947	21,319	32,929	35,126	63,598	66,946	98,302	99,852
96*	10,040	10,187	13,859	14,019	20,049	21,331	33,066	35,141	63,894	66,966	98,685	100,132
97*	10,061	10,199	13,956	14,077	20,155	21,341	33,202	35,152	64,193	66,986	99,072	100,409
98*	10,084	10,211	14,051	14,139	20,259	21,352	33,339	35,167	64,488	67,007	99,457	100,689
99*	10,105	10,224	14,146	14,199	20,364	21,365	33,473	35,183	64,785	67,030	99,843	100,968

* 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 (澳門元 / 港元) Annual Premium (MOP / HK\$)

上次生日年齡 Age at Last Birthday	特惠計劃 Plan Special		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	男 Male	女 Female
0 - 17	1,945	2,168	2,438	2,706	2,839	3,012	4,578	4,898	8,529	8,626	13,078	13,301
18	1,952	2,271	2,450	2,853	2,871	3,528	4,622	5,677	8,642	9,986	13,172	14,127
19	1,959	2,359	2,457	2,962	2,901	3,655	4,679	5,949	8,763	10,545	13,283	14,993
20	1,973	2,446	2,473	3,068	2,935	3,740	4,741	6,050	8,881	10,670	13,387	15,722
21	1,981	2,533	2,482	3,179	2,973	3,990	4,806	6,444	9,002	11,359	13,513	16,607
22	1,992	2,619	2,492	3,282	3,010	4,189	4,881	6,770	9,125	11,941	13,637	17,340
23	2,004	2,717	2,504	3,392	3,049	4,352	4,956	7,034	9,245	12,397	13,791	17,890
24	2,013	2,814	2,518	3,508	3,086	4,554	5,032	7,361	9,371	12,970	13,956	18,617
25	2,027	2,910	2,541	3,616	3,126	4,733	5,112	7,664	9,496	13,495	14,123	19,328
26	2,041	3,012	2,564	3,732	3,167	4,869	5,193	7,889	9,625	13,874	14,290	19,836
27	2,052	3,118	2,583	3,856	3,206	5,050	5,276	8,194	9,770	14,382	14,476	20,543
28	2,071	3,216	2,611	3,990	3,249	5,225	5,362	8,493	9,941	14,899	14,682	21,249
29	2,094	3,333	2,649	4,122	3,301	5,404	5,464	8,797	10,136	15,412	14,936	21,950
30	2,128	3,445	2,692	4,271	3,358	5,581	5,592	9,096	10,364	15,927	15,225	22,654
31	2,168	3,563	2,746	4,417	3,460	5,762	5,760	9,399	10,662	16,442	15,621	23,355
32	2,220	3,683	2,802	4,573	3,555	5,942	5,901	9,699	10,922	16,951	15,975	24,060
33	2,281	3,799	2,871	4,732	3,662	6,144	6,039	10,025	11,242	17,490	16,414	24,904
34	2,353	3,914	2,951	4,898	3,740	6,359	6,187	10,367	11,467	18,076	16,711	25,838
35	2,420	4,032	3,038	5,070	3,853	6,591	6,339	10,719	11,765	18,686	17,041	26,783
36	2,469	4,148	3,062	5,237	3,887	6,835	6,350	11,080	11,795	19,335	17,465	27,741

由2023/01/01起生效

With effect from 2023/01/01

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 (澳門元 / 港元) Annual Premium (MOP / HK\$)

上次生日年齡 Age at Last Birthday	特惠計劃 Plan Special		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	男 Male	女 Female
37	2,542	4,261	3,179	5,409	3,990	7,105	6,533	11,445	11,956	20,021	17,612	28,707
38	2,629	4,380	3,298	5,569	4,139	7,438	6,769	11,836	12,333	20,766	18,082	29,711
39	2,731	4,501	3,440	5,732	4,323	7,746	7,114	12,328	13,006	21,555	19,201	30,825
40	2,856	4,619	3,625	5,892	4,553	8,065	7,425	12,836	13,831	22,365	20,336	32,008
41	3,000	4,742	3,805	6,047	4,848	8,333	8,081	13,370	14,958	23,207	21,974	33,248
42	3,135	4,869	3,975	6,202	5,166	8,676	8,549	13,927	15,815	24,069	23,190	34,531
43	3,292	4,991	4,164	6,355	5,515	9,028	9,049	14,501	16,867	25,041	24,736	35,911
44	3,450	5,118	4,362	6,507	5,854	9,493	9,659	15,280	18,012	26,426	26,420	37,878
45	3,614	5,240	4,572	6,653	6,083	9,967	9,945	16,058	18,568	27,815	27,200	39,844
46	3,824	5,368	4,839	6,805	6,486	10,489	10,652	16,836	19,684	29,203	28,817	41,811
47	4,018	5,496	5,062	6,950	6,914	10,921	11,228	17,616	20,947	30,589	30,694	43,774
48	4,229	5,624	5,299	7,090	7,318	11,340	11,825	18,390	22,035	31,976	32,378	45,741
49	4,411	5,750	5,537	7,224	7,709	11,772	12,451	19,167	23,218	33,373	34,112	47,703
50	4,578	5,875	5,781	7,363	7,996	12,197	12,990	19,946	24,213	34,764	35,564	49,674
51	4,714	5,979	5,988	7,483	8,489	12,595	13,792	20,671	25,721	36,064	37,497	51,508
52	4,918	6,094	6,190	7,604	8,903	12,986	14,476	21,395	27,006	37,360	39,516	53,339
53	5,132	6,201	6,429	7,720	9,315	13,378	15,164	22,111	28,287	38,644	41,630	55,156
54	5,344	6,312	6,664	7,840	9,736	13,765	15,855	22,827	29,581	39,929	43,857	56,965
55	5,560	6,426	6,905	7,956	10,161	14,150	16,550	23,537	30,876	41,201	46,201	58,757
56	5,722	6,547	7,123	8,106	10,599	14,550	17,272	24,248	32,200	42,467	48,153	60,546
57	5,826	6,675	7,310	8,272	11,061	14,951	18,003	24,955	33,537	43,727	50,623	62,323
58	5,997	6,824	7,557	8,486	11,549	15,395	18,584	25,661	34,569	44,983	52,628	64,095
59	6,291	7,075	7,885	8,876	12,045	15,839	19,400	26,357	36,143	46,228	55,217	65,856
60	6,719	7,414	8,384	9,338	12,565	16,275	20,261	27,054	37,842	47,464	57,847	67,603
61	7,159	7,790	8,988	9,830	13,094	16,722	21,370	27,653	39,762	48,318	60,923	68,695
62	7,528	8,177	9,434	10,331	13,624	17,185	22,282	28,130	41,512	49,702	63,825	70,555
63	7,905	8,575	9,885	10,850	14,175	17,676	23,214	28,986	43,308	50,883	66,785	72,193
64	8,290	8,983	10,344	11,375	14,727	18,521	24,156	30,191	45,349	52,866	69,842	75,111
65	8,677	9,406	10,817	11,899	15,283	19,460	25,096	32,052	47,476	55,709	72,947	79,521
66	8,978	9,818	11,177	12,298	15,709	20,411	25,797	33,948	49,649	59,469	76,202	84,830
67	9,328	10,251	11,618	12,821	16,152	21,385	26,751	35,830	51,843	63,252	79,564	90,162
68	9,674	10,692	12,061	13,344	16,595	22,408	27,745	37,698	54,063	66,717	83,115	95,041
69	10,122	11,134	12,656	13,884	17,404	23,539	29,203	39,560	56,432	70,165	86,776	99,895
70	10,601	11,598	13,264	14,455	18,290	24,690	30,701	41,410	58,888	73,595	90,641	104,718
71*	10,947	11,857	13,691	14,905	18,845	25,372	31,329	42,885	60,572	75,582	93,432	107,509
72*	11,179	12,127	13,969	15,234	19,223	26,015	32,049	43,846	61,874	77,399	95,838	110,044

* 只適用於續保 For Renewal Only

由2023/01/01起生效
With effect from 2023/01/01

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 (澳門元 / 港元) Annual Premium (MOP / HK\$)

上次生日年齡 Age at Last Birthday	特惠計劃 Plan Special		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	男 Male	女 Female
73*	11,282	12,267	14,072	15,393	19,380	26,328	32,373	44,228	62,407	78,194	97,104	111,128
74*	11,293	12,269	14,125	15,468	19,567	26,590	32,714	44,270	63,211	79,261	98,365	112,873
75*	11,384	12,332	14,278	15,617	19,900	26,638	33,278	44,274	64,273	80,846	100,033	115,346
76*	11,387	12,416	14,322	15,756	20,080	26,716	33,419	44,329	64,841	81,971	100,919	117,090
77*	11,437	12,502	14,452	15,896	20,385	26,789	33,938	44,340	65,777	83,098	102,391	118,837
78*	11,516	12,603	14,581	16,047	20,711	26,852	34,496	44,373	66,772	84,220	103,944	120,859
79*	11,694	12,691	14,854	16,189	21,243	26,891	35,395	44,390	68,443	84,733	106,551	121,356
80*	11,869	12,704	15,130	16,316	21,779	26,909	36,293	44,406	70,084	84,759	109,112	121,712
81*	12,102	12,716	15,640	16,444	22,421	26,925	37,381	44,426	72,437	84,790	112,789	122,064
82*	12,202	12,733	15,998	16,566	22,847	26,935	38,082	44,448	73,359	84,814	114,238	122,416
83*	12,295	12,747	16,204	16,695	23,261	26,950	38,776	44,464	74,641	84,838	116,234	122,772
84*	12,384	12,760	16,412	16,817	23,669	26,967	39,469	44,478	75,899	84,866	118,201	123,121
85*	12,460	12,780	16,535	16,942	24,055	26,978	39,957	44,498	76,754	84,890	119,538	123,477
86*	12,486	12,796	16,575	17,025	24,189	26,990	40,336	44,517	77,518	84,917	120,628	123,831
87*	12,515	12,813	16,699	17,112	24,322	27,006	40,507	44,536	77,894	84,946	121,123	124,181
88*	12,548	12,831	16,821	17,193	24,454	27,023	40,681	44,553	78,271	84,974	121,610	124,537
89*	12,575	12,847	16,946	17,275	24,583	27,033	40,855	44,572	78,644	84,996	122,098	124,893
90*	12,601	12,864	16,986	17,359	24,712	27,049	41,028	44,588	79,022	85,025	122,591	125,248
91*	12,628	12,879	17,024	17,439	24,847	27,065	41,200	44,610	79,398	85,047	123,076	125,597
92*	12,659	12,895	17,146	17,521	24,982	27,078	41,372	44,627	79,774	85,076	123,569	125,954
93*	12,691	12,910	17,266	17,597	25,112	27,096	41,549	44,645	80,149	85,109	124,059	126,308
94*	12,714	12,928	17,390	17,678	25,245	27,110	41,717	44,662	80,524	85,129	124,550	126,662
95*	12,744	12,940	17,506	17,760	25,378	27,121	41,889	44,682	80,901	85,160	125,041	127,013
96*	12,774	12,958	17,632	17,835	25,504	27,136	42,062	44,702	81,276	85,184	125,531	127,370
97*	12,801	12,976	17,757	17,913	25,640	27,149	42,234	44,718	81,654	85,208	126,020	127,720
98*	12,831	12,993	17,876	17,986	25,771	27,162	42,410	44,735	82,031	85,235	126,511	128,077
99*	12,857	13,010	17,996	18,064	25,907	27,179	42,582	44,756	82,408	85,264	127,003	128,431

* 只適用於續保 For Renewal Only

額外癌症多重保

Extra Cancer Benefit (ECB)

每年保費 (澳門元 / 港元) Annual Premium (MOP / 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 (澳門元 / 港元) Annual Premium (MOP / 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 (澳門元 / 港元) Annual Premium (MOP / 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 (澳門元 / 港元) Annual Premium (MOP / HK\$)

上次生日年齡 Age at Last Birthday	計劃 Plan 1 每日保障 Daily Benefit MOP/HK\$600		計劃 Plan 2 每日保障 Daily Benefit MOP/HK\$900		計劃 Plan 3 每日保障 Daily Benefit MOP/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