

"税"优选医疗计划 TaxVantage PrimeChoice Medical Plan



优选医疗 灵活安享

PrimeChoice Medical Care for Flexible Peace of Mind

为缔造更精彩的人生,您需要一份全面而灵活的医疗保障,来照顾不同的健康保障需要。

"税"优选医疗计划("此计划")就住院、手术、日间手术、其他治疗等多方面的医疗费用提供保障,更可根据个人需要,选择额外附加保障,让您倍感安心。

万通保险国际有限公司已注册成为香港特别行政区政府认可的自愿医保计划的产品提供者。透过此计划,您可就合资格保费申请税务扣除,而每名受保人的每年合资格保费扣税额上限为8,000港元。同时,您为家人投保所缴的合资格保费亦可作税务扣除之用,助您节省更多应缴税款。



"税"优选医疗计划是自愿医保计划下的认可灵活计划,提供相对标准计划较全面的保障及较高的保障额,有关详情,请浏览本公司网页www.yflife.com。

在申请税务扣减前,您必须符合香港特别行政区税务局发出的任何指引及《税务条例》规定的所有资格要求。在此提供的任何一般税务资讯仅供参考之用,您不应仅按此作出任何税务决定。如有疑问,必需谘询合资格的专业税务顾问。请注意税务法律、规定或诠释可能会随时更改,或会影响申领税项扣除的合资格条件等任何有关税务优惠的内容。对于未能适时知会您有关这些法律、规定或诠释的更改,以及其对您所带来的影响,我们概不承担任何责任。有关任何税务查询,请直接与税务局联络。

The **TaxVantage PrimeChoice Medical Plan** is a Certified Flexi Plan under the Voluntary Health Insurance Scheme ("VHIS"), providing wider coverage and higher benefit amount compared to the Standard Plan. For details, please refer to our company website at www.yflife.com.

Before applying for tax deductions, you must comply with any guidelines issued by the Inland Revenue Department of the Hong Kong Special Administrative Region ("HKSAR") and all eligibility requirements stipulated in the Inland Revenue Ordinance. Any general tax information provided here is for reference only and you should not make any tax decisions solely on it. If in doubt, you must consult a qualified professional tax advisor. Please note that tax laws, regulations or interpretations may change at any time, which may affect the eligibility conditions for claiming tax deductions and any relevant tax benefits. We are not responsible for any failure to promptly notify you of changes in these laws, regulations or interpretations and their impact on you. For any tax enquiries, please contact the Inland Revenue Department directly.

To enjoy a more fulfilling life, you need comprehensive and flexible medical protection to take care of your health. **TaxVantage PrimeChoice Medical Plan** (the "Plan") provides you with extensive coverage on medical expenses for hospitalization, surgeries, Day Case Procedure, other therapies, etc. For extra peace of mind, you may choose to attach supplementary benefits to the Plan based on your needs.

YF Life Insurance International Ltd. is registered as a provider for the VHIS implemented by the government of the HKSAR. You can claim tax deduction for qualifying premiums paid for the Plan, up to HK\$8,000 per Insured Person per year. Meanwhile, the qualifying premiums you pay for your family members' policies can also be applied for tax deductions, reducing your tax liability even further.

















无索偿保费折扣 No Claim Premium Discount



自选附加保障 Optional Supplementary Benefits

"税"优选医疗计划

TaxVantage PrimeChoice Medical Plan



产品概览

Product Highlights

保障范围广泛 Extensive Coverage



此计划的所有保障均全球适用(精神科治疗¹及洗肾保障^{2,3}除外),让您自由选择医疗服务提供者⁴。

All benefits in the Plan are applicable worldwide (except for psychiatric treatment¹ and renal dialysis^{2,3}). You are free to choose healthcare services providers⁴.

此计划涵盖的医疗保障项目包	括 The Plan covers the following medical benefit items:
住院期间的费用	病房及膳食、杂项开支、主诊医生巡房费、外科医生费、手术室费及住院陪床 ⁵ 等
Expenses incurred during	Room and board, miscellaneous charges, attending doctor's visit fee, Surgeon's
hospitalization	fee, operating theatre charges, hospital companion bed ⁵ , etc.
日间手术 ⁶ Day Case Procedure ⁶	可于诊所、日间手术中心或医院进行简单的日间手术 ⁶ ,例如白内障切除、肠镜、胃镜、内窥镜清除膀胱结石,而无须住院 Simple Day Case Procedures ⁶ , such as removal of cataract, colonoscopy, gastroscopy, and removal of stones in bladder by endoscopic treatment, can be performed in a medical clinic or day case procedure center or Hospital, without the need for hospitalization
住院前后 / 手术前后的保障	入院前或出院后 / 日间手术 ⁶ 前后的门诊护理 ³ 、家中看护津贴 ³
Pre- and post-Confinement	Pre- and post-Confinement / Day Case Procedure ⁶ outpatient care ³ , home
/ surgery benefit	nursing ³
延伸保障 Extended benefits	订明诊断成像检测³,7(包括CT、MRI、PET、PET-CT及PET-MRI)、订明非手术癌症治疗(包括放射治疗、化疗、标靶治疗、免疫治疗及荷尔蒙治疗)、洗肾保障²,³、第二索偿现金津贴³、医疗意外事故保障³等Prescribed Diagnostic Imaging Tests³,7 (including CT, MRI, PET, PET-CT and PET-MRI), Prescribed Non-surgical Cancer Treatments (including radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy) and renal dialysis²,3, second claim cash benefit³, medical negligence benefit³, etc.
自选额外医疗保 ¹⁰	就指定的保障项目超出赔偿额之合资格医疗费用提供80%的额外赔偿
Optional supplementary	An 80% additional benefit is provided for Eligible Expenses that exceed the
major medical benefit ¹⁰	maximum limit of designated benefit items

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不设终身保障限额 No Lifetime Benefit Limit



此计划提供高达200万港元的每年保障限额, 并可每年还原,而不设终身限额。 The Plan offers an Annual Benefit Limit up to HK\$2,000,000, which will be refreshed annually with no Lifetime Benefit Limit.

3

保障未知的已有病症而无需等候期 No Waiting Period for Unknown Pre-existing Conditions



为使您安心无忧,此计划涵盖投保时受保人的未知的已有病症,并不设等候期。

For your total peace of mind, the Plan covers unknown Preexisting Conditions of the Insured Person at the time of taking out the Plan, without any waiting period.

4

保证终身续保 Guaranteed Renewal for Life



无论您的身体状况出现任何改变,此计划亦保证 续保至100岁。 You are guaranteed the right to renew the Plan to age 100 even if you experience changes to your health.

5

无索偿保费折扣 No Claim Premium Discount



- 只要在续保时保单已于本公司从不间断地连续 生效达3个保单年度或以上,以及期间并无就 此计划有任何索偿纪录,于支付续期保费时, 即可获享"无索偿保费折扣"
- 折扣金额会按紧接上一保单年度的每年保费的 百分比计算,最高可达15%
- A "No Claim Premium Discount" will be offered upon paying the renewal premium, provided that the Policy has been in force and no claims have been made for at least 3 consecutive Policy Years
- The discount is a percentage, of up to 15%, of the annual premium for the immediate previous Policy Year

连续生效及无索偿保单年期 Consecutive years of Policy in force and without claims	无索偿保费折扣率 No claim premium discount rate
3	5%
4	10%
≥ 5	15%

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合资格保费可申请扣税 Tax Deduction Claim for Qualifying Premiums



您的"税"优选医疗计划保费可申请税务扣除。 有关税务扣除详情,请浏览香港特别行政区政 府自愿医保计划网页(www.vhis.gov.hk/sc/ consumer_corner/tax-deduction.html) 及税务局网页(www.ird.gov.hk/chs/)。

You may make tax deduction claim for your **TaxVantage PrimeChoice Medical Plan** premiums. For details of the tax deduction arrangement, please refer to the VHIS website (www. vhis.gov.hk/en/consumer_corner/tax-deduction.html) and Inland Revenue Department website (www.ird.gov.hk/eng/) of government of the HKSAR.

7

免费估算服务 Free Quote before You Commit



于接受任何治疗或医疗手术前,您更可免费使用赔偿金额估算服务¹¹。

You are entitled to receive a free estimation of the claimable amount¹¹ for any potential treatment or procedure before committing to it.

8

自选附加保障 Optional Supplementary Benefits



您亦可选择以下的附加保障,让您更加安心: (下列附加保障的保费不可用于扣税¹²)

额外癌症多重保

■ 为治疗癌症提供充裕的资金,每次癌症¹³可获赔偿的合资格费用可高达200万港元¹⁴

住院现金津贴

- 若受保人不幸因伤病住院达8小时,可获得每日最高达2,000港元的现金津贴¹⁵,而每症的保障期可长达1,000日¹⁶
- 若受保人需要接受深切治疗,将获得双倍的现金津贴,即每日高达4,000港元
- 24小时保障,适用全球各地17

You may also choose to enjoy the following supplementary benefits for extra peace of mind:

(The premiums for following supplementary benefits are non-tax deductible 12)

Extra Cancer Benefit

 In order to provide adequate financial support for cancer therapy, a maximum reimbursement of Eligible Expenses Per Cancer¹³ will be payable up to HK\$2,000,000¹⁴

Hospital Income Benefit

- Provides a daily cash benefit¹⁵ of up to HK\$2,000 if the Insured Person is confined for 8 hours or more due to Disability, up to a maximum of 1,000 days¹⁶
- While receiving treatment in an Intensive Care Unit, this benefit will be doubled, up to HK\$4,000 per day
- 24-hour coverage available all around the world¹⁷



一览表

产品概览 Product Highlights

At a glance

	计划							
	Plan 1	Plan lM	Plan 1+	Plan lM+	Plan 2	Plan 2M	Plan 3	Plan 3M
自愿医保认可 产品编号 VHIS Certification Numbers	F00080- 01-000-01	F00080- 01-001-01	F00080- 02-000-01	F00080- 02-001-01	F00080- 03-000-01	F00080- 03-001-01	F00080- 04-000-01	F00080- 04-001-01

表一: "税" 优选医疗计划

Table 1: TaxVantage PrimeChoice Medical Plan

	赔偿限额 Benefit Limit (港元HK\$)								
	计划 计划 Plan 1 Plan 1M	计划 计划 Plan 1+ Plan 1M+	计划 Plan 2 Plan 2M	计划 计划 Plan 3 Plan 3M					
保障项目 ¹⁸ Ber	nefit Items ¹⁸								
(I) 基本保障 Basi	ic benefits								
a. 病房及膳食 Room and	每日 \$1,000 per day	每日 \$1,200 per day	每日 \$2,200 per day	每日 \$4,000 per day					
board	(每保单年度最多180日 Maximum 180 days per Policy Year)								
b. 杂项开支	\$14,500	\$16,000	\$21,000	\$35,000					
Miscellaneous charges	(每保单年度 per Policy Year)								
c. 主诊医生 巡房费 Attending	每日 \$900 per day	每日 \$1,000 per day	每日 \$1,800 per day	每日 \$3,700 per day					
doctor's visit fee	(每保单年度最多180日 Maximum 180 days per Policy Year)								
d. 专科医生费³	\$6,000	\$8,000	\$8,700	\$10,000					
Specialist's fee³	(每保单年度 per Policy Year)								
e. 深切治疗 Intensive	每日 \$4,500 per day	每日 \$5,000 per day	每日 \$7,000 per day	每日 \$11,000 per day					
care	(每保单年度最	per day per day per day per day (每保单年度最多1205 (每保单年度最多90日 Maximum 90 days per Policy Year) Maximum 120 days per Policy Year)							

表一: "税"优选医疗计划(续)

产品概览 Product Highlights

Table 1: TaxVantage PrimeChoice Medical Plan (Cont'd)

	赔偿限额 Benefit Limit (港元 нк\$)								
	计划 Plan 1	计划 Plan 1M	计划 Plan 1+	计划 Plan 1M+	计划 Plan 2	计划 Plan 2M	计划 Plan 3	计划 Plan 3M	
f. 外科医生费 (每项 Surgeon's fee (F	手术,按手术表	」 划分的手术分类)))		,			
复杂 Complex	Per surgery, subject to surgical category for the surgery / procedure in the Schedule of Surgical Procedures \$60,000 \$70,000 \$85,000 \$120,000								
大型 Major	\$30),000	\$35	5,000	\$4	2,500	\$60,000		
中型 Intermediate	\$15	,000	\$17	7,500	\$2	1,250	\$30),000	
小型 Minor	\$6,	,000	\$7,	,000	\$8	3,500	\$12	,000	
g. 麻醉科医生费 Anaesthetist's fee		外科医生费的35% ¹⁹ 35% of Surgeon's fee payable ¹⁹							
h. 手术室费 Operating theatre charges		外科医生费的35% ¹⁹ 35% of Surgeon's fee payable ¹⁹							
i. 订明诊断成像 检测 ^{3,7,20} Prescribed	\$22	2,500	\$25	5,000	\$30	0,000	\$35,000		
Diagnostic Imaging Tests ^{3,7,20}	(每保单年度 per Policy Year) 设30%共同保险 Subject to 30% Coinsurance								
j. 订明非手术 癌症治疗 ²¹ Prescribed Non-surgical	\$80),000	\$82,000		\$96,000		\$124	1,000	
Cancer Treatments ²¹				(每保单年度 pe	er Policy Year)			
k. 入院前或出院 后 / 日间手术 ⁶ 前后的门诊		0 per visit to \$3,000	I control of the cont	0 per visit to \$3,300	l control of the cont	00 per visit to \$4,950		0 per visit to \$7,700	
护理³	(每保单年度 per Policy Year)								
Pre- and post- Confinement / Day Case Procedure ⁶ outpatient care ³	 - 住院 / 日间手术6前最多1次门诊或急症诊症 - 出院 / 日间手术6后90日内最多3次跟进门诊 - 1 prior outpatient visit or Emergency consultation per Confinement / Day Case Procedure6 - 3 follow-up outpatient visits per Confinement / Day Case Procedure6 (within 90 days after discharge from Hospital or completion of Day Case Procedure6) 								
I. 精神科治疗 ¹ Psychiatric	\$30),000	\$34	4,000	\$4	5,000	\$60),000	
treatments ¹				(每保单年度 pe	er Policy Year))			

表一: "税" 优选医疗计划(续)

Table 1: TaxVantage PrimeChoice Medical Plan (Cont'd)

		赔偿限额 Benefit Limit (港元 HK\$)						
	计划 Plan 1	计划 Plan 1M	计划 Plan 1+	计划 Plan 1M+	计划 Plan 2	计划 Plan 2M	计划 Plan 3	计划 Plan 3M
(Ⅱ) 额外保障 Enh	nanced ben	efits						
a. 住院陪床 ⁵ Hospital companion	每日 \$400) per day	每日 \$600) per day	每日 \$800) per day	每日 \$1,00	0 per day
bed ⁵			(每保单年度最	多180日 Maximu	ım 180 days p	er Policy Year)		
b. 家中看护津贴³ Home nursing³	每日 \$400) per day	每日 \$600) per day	每日 \$900) per day	每日 \$1,80	0 per day
(适用于出院后起计 60日內 Applicable within 60 days after discharge)		(每保单年度最多60日 Maximum 60 days per Policy Year)						
c. 洗肾保障 ^{2,3} Renal	\$25,	,000 \$30,000 \$60,000 \$90,000			\$30,000 \$60,000			
dialysis ^{2,3}	(每10年期 per 10-year period)							
d. 自选额外 医疗保 ¹⁰ Optional supplementary major medical benefit ¹⁰	无 Nil	\$100,000 (每保单年度 per Policy Year) 设20% 共同保险 Subject to 20% Coinsurance 参见表一 A Refer to	无 Nil	\$120,000 (每保单年度 per Policy Year) 设20% 共同保险 Subject to 20% Coinsurance 参见表一 A Refer to Table 1A	无 Nil	\$200,000 (每保单年度 per Policy Year) 设20% 共同保险 Subject to 20% Coinsurance 参见表一 A Refer to Table 1A	无 Nil	\$400,000 (每保单年度 per Policy Year) 设20% 共同保险 Subject to 20% Coinsurance 参见表一 A Refer to

表一: "税" 优选医疗计划(续)

产品概览 Product Highlights

Table 1: TaxVantage PrimeChoice Medical Plan (Cont'd)

		赔偿限额 Benefit Limit (港元 нк\$)						
	计划 Plan 1	计划 Plan 1M	计划 Plan 1+	计划 Plan 1M+	计划 Plan 2	计划 Plan 2M	计划 Plan 3	计划 Plan 3M
(Ⅲ) 其他保障 Otl	her benefits	S						
a. 第二索偿现金 津贴 ⁸	每日\$300) per day	每日\$30	0 per day	每日\$600) per day	每日\$1,20	00 per day
Second claim cash benefit ⁸			(每保单年度量	最多90日 Maximu	ım 90 days pe	er Policy Year)		
b. 身故保障 Death benefit	\$5,0	000	\$5	,000	\$10,	000	\$15	5,000
c. 医疗意外事故 保障 ⁹ Medical negligence benefit ⁹	\$150	,000	\$175,000		\$200),000	\$25	0,000
(I)基本保障项目 (a) – (I)及(II)额外保障项目(a) – (c)的每年保障限额 Annual Benefit Limit for (I) basic benefit items (a) – (I) and (II) enhanced	\$550),000	\$600,000		\$850,000		\$2,0	00,000
benefits items (a) – (c)	(每保单年度 per Policy Year)							
(I)基本保障项目 (a) - (I)及(II)额外 保障项目(a) - (d) 的终身保障限额 Lifetime Benefit Limit for (I) basic benefit items (a) - (I) and (II) enhanced benefits items (a) - (d)				无	Nil			
其他 Others								
无索偿保费折扣 No Claim Premium Discount	5-15%							
赔偿金额估算 ¹¹ Estimation of the claimable amount ¹¹				免费	Free			

表一A: 自选额外医疗保10

Table 1A: Optional Supplementary Major Medical Benefit¹⁰

受保住院		赔偿限额 Benefit Limit (港元 HK\$)						
病房级别 ²² Covered	计划 Plan IM	计划 Plan 1M+	计划 Plan 2M	计划 Plan 3M				
room level ²²		病房 ard	半私家病房 Semi-Private Room	标准私家病房 Standard Private Room				

若病房及膳食、杂项开支、主诊医生巡房费、专科医生费³、深切治疗、外科医生费、麻醉师费、手术室费及住院陪床⁵超过表一所列的每保单年度保障限额,而超出之金额可另获赔偿80%,并以下列各项的最高保障额为上限。

If the expenses incurred for room and board, miscellaneous charges, attending doctor's visit fee, Specialist Fee³, intensive care, Surgeon's fee, Anaesthetist's fee, operating theatre charges and hospital companion bed⁵ exceed the benefit payable per Policy Year as shown in Table 1, 80% of the exceeding amount will be reimbursed subject to the limit of each of the following item.

病房及膳食	每日\$1,000 per day	每日\$1,200 per day	每日\$2,200 per day	每日\$4,000 per day					
Room and board		院第181日起 Payable from 181 ^s	st day of Confinement in Hosp	pital)					
主诊医生巡房费	每日\$900 per day	每日\$1,000 per day	每日\$1,800 per day	每日\$3,700 per day					
Attending doctor's visit fee	(由住	(由住院第181日起 Payable from 181 st day of Confinement in Hospital)							
深切治疗	每日\$4,500 per day	每日\$5,000 per day	每日\$7,000 per day	每日\$11,000 per day					
Intensive care	(由住院第91日起 Pay	yable from 91st day of Confine	ement in Hospital)	(由住院第121日起 Payable from 121 st day of Confinement in Hospital)					
住院陪床5	每日\$400 per day	每日\$600 per day	每日\$800 per day	每日\$1,000 per day					
Hospital companion bed ⁵	(由住	院第181日起 Payable from 181 ⁹	t day of Confinement in Hosp	pital)					
每年保障限额 Annual Benefit Limit	\$100,000	\$120,000	\$200,000	\$400,000					

表二: 额外癌症多重保12

产品概览

Product Highlights

(此保障的保费不可用于扣税 the premium for the benefit is non-tax deductible)

Table 2: Extra Cancer Benefit12

(港元 HK\$)

	保障 Benefit	保障概要 Summary	计划 Plan 1	计划 Plan 2	计划 Plan 3
f	每次癌症13最高保障总额	Överall Per Cancer ¹³ Limit	1,000,000	1,500,000	2,000,000
1	最高终身保障总额 Maxi	mum Lifetime Limit	3,000,000	4,500,000	6,000,000
	取向约为 体件心锁 MUXI		3,000,000	4,300,000	0,000,000

治疗保障14 Medical Treatment Benefit14

标靶治疗 Targeted Therapy

电疗 Radiotherapy

荷尔蒙治疗 Hormonal Therapy

免疫疗法 Immunotherapy

化疗 Chemotherapy

皮肤癌之激光手术 Laser Surgery for

skin Cancer

食道癌、肺癌及 皮肤癌之光动力治疗 Photodynamic Therapy for esophagus, lung, or skin Cancers

冷冻手术 Cryosurgery

射频消融术 Radiofrequency Ablation

止呕及抗排斥药物 Anti-nausea and Anti-rejection Drugs 医院、医院日症房、癌症专科医生、癌症诊所或香港/澳门的诊所²³提供的治疗,以及相关药物(包括在家自行口服药物)。而化疗更包括输血及作为辅助化疗的粒细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 clinic²³ 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.

进行手术之外科医生及麻醉师、手术室、获处方的药物、诊断之放射学/化验、护理、注册 医生/专科医生巡房等的费用。

The fees for performing the procedure, including surgeon, anaesthetist, operating theatre, prescribed medication, nursing, diagnostic radiology, or laboratory charges, Registered Medical Practitioner or Specialist visit.

于癌症的积极治疗期间须使用之止呕及抗排 斥药物。

Anti-Nausea and Anti-Rejection drugs during the Active Treatment of Cancer.

赔偿按合资格费用支付,但不可超出每次癌症¹³ 最高保障总额上限

Full reimbursement of Eligible Expenses incurred, but it cannot exceed the maximum coverage limit for Per Cancer¹³

医疗诊症及诊断保障 Medical Consultation and Diagnostic Benefit

癌症诊断检查 Cancer Diagnostic Investigation 化验、X光检查、CT扫描、磁力共振、PET扫描、细针抽吸细胞术(FNAC)、病理组织学或细胞学活检、其他医疗必需的癌症诊断检查费用,以及找出合适化疗药物的基因测试。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.

赔偿按合资格费用支付,但不可超出每次癌症¹³ 最高保障总额上限

Full reimbursement of Eligible Expenses incurred, but it cannot exceed the maximum coverage limit for Per Cancer¹³

表二: 额外癌症多重保¹²(续) (此保障的保费不可用于扣税 the premium for the benefit is non-tax deductible) Table 2: Extra Cancer Benefit¹² (Cont'd) (港元 HK\$)

保障 Benefit	保障概要 Summary	计划 Plan 1	计划 Plan 2	计划 Plan	
癌症监测检查 ²⁴ Cancer Monitoring Investigation ²⁴ 为监测接受治疗后的反应和进展,以及为排除癌症复发,于完成癌症的积极治疗后5年的跟进及诊断检查。 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 the Active Treatment of Cancer.		赔偿按合资格费用支付,但不可超出每次癌症 最高保障总额上限 Full reimbursement of Eligible Expenses incurred, but it cannot exceed the maximum coverage limit for Per Cancer			
台疗前或治疗后的 ^{多症}	接受癌症的积极治疗前及治疗完成后5年内	4	每次1,000 per visi	t	
多近 毎次诊症金额及次数上限) Pre or Post-treatment Consultations Max. limit per visit & no. of visits)	的癌症专科医生诊症费。 Cancer Specialist consultation charges before and up to 5 years after the completion of the Active Treatment of Cancer.	20次 visits	30次 visits	40次 visits	
额外护理保障 Extr	a Care Benefit				
中医诊症 毎次诊症金额及次数上限)	癌症治疗期间及完成癌症的积极治疗后5年 内与癌症相关的中医治疗。		每次600 per visit		
Chinese Herbalist Consultations Max. limit per visit & no. of visits)	Chinese medical practitioner consultation during and up to 5 years after the completion of the Active Treatment of Cancer.	20次 visits	30次 visits	40次 visits	
抒缓护理 Palliative Care	为减轻患者不适或治疗的副作用,而接受的 内科和外科治疗。 Medical and surgical treatment to relieve the Insured Person's discomfort or side-effects due to the treatment.	20,000	30,000	40,000	
桥形手术 Reconstructive Surgery	因患癌症而需为面部及 / 或乳房重塑或重建而进行手术所需的外科医生、麻醉师、手术室、处方药物、诊断之放射学 / 化验、护理、注册医生 / 专科医生巡房及植入物的费用。Procedures to reshape or rebuild the face and / or breast, including surgeon, anaesthetist, operating theatre, prescribed medication, diagnostic radiology or laboratory charges, nursing charges, Registered Medical Practitioner or Specialist visit charges, and cost of implants.	最高保障总额上 Full reimburse incurred, but i	费用支付,但不可超 EMement of Eligible t cannot exceed verage limit Per	Expenses I the	
寿险保障 Life Prote	ection				
Death Benefit Revival C	张 额外癌症多重保 计算之最高保障额) O ption²⁵ insured for each Extra Cancer Benefit)	500,000	750,000	1,000,000	
P故保障 ²⁶ Death Benefit ²⁶		1,000	1,500	2,000	

计划

Plan 1

600

1,200

每症最高保障额 Max. Benefit per Disability

计划

Plan 3

1,200

2,400

计划

Plan 4

1,500

3,000

表三: 住院现金津贴12

每日保障^{15,16,17} Daily Benefit^{15,16,17}

深切治疗^{16,17} Intensive Care^{16,17}

产品概览

Product Highlights

(此保障的保费不可用于扣税 the premium for the benefit is non-tax deductible)

计划

Plan 2

900

1,800

Table 3: Hospital Income Benefit¹²

(港元 HK\$)

计划

Plan 5

2,000

4,000

身故保障 ²⁶ Death Bene	fit ²⁶	5,000	10,000	15,000	20,000	25,000
24小时全球保障 ¹⁷ 24-hc	our Worldwide Coverage ¹⁷		這	盾用 Applica	ble	
保单资料 Policy Ir	nformation					
	"税" 优选医疗计划 TaxVantage PrimeCh Medical Plan		额外癌症多 Extra Car Benefi	ncer	住院现金 Hospital Incor	
保单类别 Plan Type	基本计划 Basic Plan		(保障 ¹² Itary Benefit ¹²	
保单货币 Policy Currency			港元 HK\$			
保费 ²⁷ Premium ²⁷	- 保费并非保证。续期保费会保人当时实际年龄及同类保保费率作出调整。如符合无统折扣要求,续期保费可享有持一保费按每年/ 每半年/ 每季/ in the premium will be adjusted yearly based on the Insuperson's attained age and the premium rate in eaccording to the same I of benefit at the time of renewal. If the requirement for no claim premium diare fulfilled, a discount atthe renewal premium coenjoyed - Annual / Semi-annual / Quarterly / Monthly Payr	障级别的 索偿保费 听扣 每月缴付 d ured nd effect evel policy ents scount on	龄及同类保障 扣并不适用 - 跟随基本计划 - The premium w the Insured premium ro level of ber No claim p	重级别的保费 则的缴费方式 Im is non-g vill be adjus I Person's a ate in effect nefit at the t remium dis	会每年按受保人率作出调整。无知 waranteed. Th ted yearly bas ttained age an t according to time of policy of count is not a e as the Basic F	索偿保费折 sed on nd at the the same renewal. pplicable
申请税务扣减 Claim for Tax Deduction	适用 Eligible			不适用 No	ot eligible	
续保 Renewability	保证 Guaranteed		非	保证 ²⁸ Non-	-guaranteed ²⁸	

产品概览

Product Highlights

有关保费、条款及保障详情,请浏览本公司网页 www.yflife.com。

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

Term

注

- 1. 精神科治疗只在专科医生建议下,并且于香港境内 住院接受的治疗,方可获保障。
- 2. 洗肾治疗只包括在主诊注册医生建议下,以(1)住院 病人身份于全球各地接受治疗或(2)日症病人身份于 香港接受治疗,方可获保障。
- 3. 本公司有权要求有关书面建议的证明,例如转介信或由主诊注册医生在索偿申请表内提供的陈述。
- 4. 指在其所在地注册为医院的机构及注册的西医。
- 5. 以一张额外床位为限。
- 6. 日间手术指受保人在具备康复设施的诊所、日间手术中心或医院内因检查或治疗而进行医疗所需的外科手术
- 7. 设30%共同保险,保单持有人需支付实际医疗开支的30%。
- 8. 如受保人已在其他保险公司获得合资格费用的部份 赔偿,并于"税"优选医疗计划可获赔偿,本公司 会支付第二索偿现金津贴。
- 9. 若受保人因医院的医护人员的疏忽行为或未有遵照 合理的标准而直接导致发生事故后30天内死亡或 完全及永久伤残,此计划会提供保障表内订明之医疗 意外事故保障赔偿。本保障只会就每宗事故作出 一次赔偿。
- 10. 设20%共同保险及就不同保障计划设有不同最高赔偿限额。若受保人实际入住之病房级别高于自选额外医疗保下受保住院病房级别,本公司将根据病房级别调整因子而调整自选额外医疗保之赔偿金额,详情请参考"重要资料"内的"选择病房级别限制"。
- 11. 保单持有人必须附上由医院及/或主诊注册医生所 估算的金额予本公司。而该估算只供参考,最终的 赔偿金额必须按实际费用证明而厘定。
- 12. 此等保障并不属于自愿医保认可产品的一部分,并 须缴付额外保费。
- 13. 两次或以上的癌症确诊会被视为同一次癌症,除非(i)其后的癌症属不同病理学及组织学类型(无论是发生于相同或不同器官)并且不是任何之前已确诊的癌症的复发,而其首次确诊日期必须是紧接之前的癌症的首次确诊日期最少一年之后;或(ii)其后的癌症是前次相关癌症的复发,而其首次确诊日期是在前次相关癌症的五年无癌症期完结之后。
- 14. 不包括(1)因接受癌症治疗导致的并发症和不良反应 而需要接受治疗的费用;(2)手术费用(除特别注明 外);(3)住院及膳食费用。
- 15. 同一受保人于本公司投保的所有**住院现金津贴**、原银奉还住院现金计划、终身医疗保障计划、一世医疗保及住院现金保百分百保费回赠计划的每日总保障额最高为2,000港元或250美元。本公司将保留随时修订最高每日总保障额之权利,而无须事先通知。
- 16. 如受保人因精神病而引致住院,则每症最长保障期 为90日。
- 17. **住院现金津贴**适用全球各地,包括北美洲、欧洲、澳洲、纽西兰、日本、星加坡、马来西亚、台湾、南韩、香港及澳门;即使于其他地区住院留医(包括深切治疗部留医),亦可获50%赔偿额,住院留医以每日600港元为限,深切治疗部留医以每日1,200港元为限,而保障期则长达90日。
- 18. 除非另有注明,同一项目的合资格费用不可获表中 多于一个保障项目的赔偿。

Remarks

- 1. Only covers the psychiatric treatment recommended by a Specialist during Confinement in Hong Kong.
- 2. Only covers renal dialysis treatments under the recommendation of the attending Registered Medical Practitioner, and (1) as an Inpatient worldwide or (2) as a Day Patient in Hong Kong.
- 3. The Company shall have the right to ask for proof of recommendation, e.g., written referral or testifying statement on the claim form by the attending Registered Medical Practitioner.
- 4. Refers to a registered Hospital and Registered Medical Practitioner of western medicine under the relevant territory.
- 5. Subject to one extra bed.
- Day Case Procedure refers to a Medically Necessary surgical procedure for investigation or treatment to the Insured Person performed in a medical clinic, or day case procedure centre or Hospital with facilities for recovery.
- 7. Subject to 30% Coinsurance, Policy Holder is required to pay 30% of the actual medical expenses as evidenced.
- If benefits are payable under the TaxVantage PrimeChoice Medical Plan after Eligible Expenses have been partly paid or reimbursed by another insurance company, the Company shall pay the second claim cash benefit.
- 9. If the Insured Person dies or suffers from Total and Permanent Disability directly within 30 days of an incident as a consequence of any negligent action or failure to observe reasonable standards by a healthcare professional of the relevant Hospital, the medical negligence benefit as stated in the Benefit Schedule shall be payable. The benefit shall be made once only for each incident.
- 10. Subject to 20% Coinsurance and maximum reimbursement of different plan levels. If the actual room level of the confinement is of a level higher than the covered room level under optional supplementary major medical benefit, the Company will adjust the benefits paid under optional supplementary major medical benefit subject to the room level adjustment factor. For details, please refer to Restriction in the Choice of Room Level under Important Information.
- 11. The Policy Holder shall provide the Company with the estimated fees to be incurred as furnished by the Hospital and / or attending Registered Medical Practitioner. The estimate is for reference only, and the actual amount claimable shall be subject to the final expenses as evidenced.
- 12. These benefits are not part of the VHIS Certified Plan and subject to payment of additional premium.
- 13. Two or more Cancer diagnoses are considered as the same Cancer except where (i) the subsequent Cancer is of a different pathological and histological type (whether it occurs in the same or a different organ), and is not a Recurrence of any previously diagnosed Cancer and is first diagnosed at least 1 year after the date of first diagnosis of the immediate preceding Cancer, or (ii) the subsequent Cancer is a Recurrence of the Relevant Preceding, but has been first diagnosed after a 5 year Cancer Waiting Period from a previously diagnosed Cancer.
- 14. 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.
- 15. 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 our company is HK\$2,000 or US\$250. The Company reserves the right to make adjustments of the maximum combined daily benefit without any prior notice.
- 16. For confinement in respect of the Insured Person's Disability due to mental illness, the Daily Benefit for up to 90 days shall be payable for each Disability.
- 17. The Hospital Income Benefit is available all over the world, including North America, Europe, Australia, New Zealand, Japan, Singapore, Malaysia, Taiwan, South Korea, Hong Kong and Macau. For hospitalization (including hospitalization in an Intensive Care Unit) in other areas, half of the benefit is available, limited to HK\$600 for each day of hospitalization and HK\$1,200 for each day of hospitalization in an Intensive Care Unit, for up to a maximum of 90 days.
- 18. Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table unless otherwise specified.

- 19. 此百分比适用于外科医生费实际赔偿的金额或根据 手术分类下外科医生费的保障限额,以较低者 为准。
- 20. 检测包括电脑断层扫描("CT"扫描)、磁力共振 扫描("MRI"扫描)、正电子放射断层扫描 ("PET"扫描)、PET-CT组合及PET-MRI组合。
- 21. 治疗包括放射性治疗、化疗、标靶治疗、免疫治疗及荷尔蒙治疗。
- 22. "普通病房"是指一间于香港的医院分类为低于 半私家病房级别的房间,包括分类为普通病房或标准 病房的房间。对于没有相应病房级别分类的医院或 于香港以外的任何医院,普通病房是指医院内设有 多于两张病床的房间,但不包括住院陪床。

"半私家病房"是指一间于香港的医院分类为半私家病房的房间。对于没有相应病房级别分类的医院或于香港以外的任何医院,半私家病房是指医院内设有共用浴室/淋浴间并提供(i)一张床或两张床的房间;或(ii)最多双人使用的房间。在上述各种情况下,半私家病房不包括设有厨房、饭厅或客厅之任何更高级别病房。

"标准私家病房"是指一间于香港的医院分类为标准私家病房的房间。对于没有相应病房级别分类的医院或于香港以外的任何医院,标准私家病房是指受保人在住院期间入住设有私人设施(只包括睡房及浴室/淋浴间)并只供受保人私人使用的病房。在上述各种情况下,标准私家病房不包括设有厨房、饭厅或客厅之任何更高级别病房。

- 23. 本公司保留决定在香港/澳门之合资格诊所的权利。
- 24. 跟进评估不包括专为防止癌症复发而采用的长期 荷尔蒙治疗或类似的长期治疗辅助方法。
- 25. 人寿保障复效权益会在受保人76岁当日届满。
- 26. 只适用于18岁或以上的受保人。如保单持有人并非受保人,其在保障生效期间身故,本公司会根据保单条款及保障,支付一次过赔偿额125美元予受益人。
- 27. 本公司会于保单周年日不少于30天前,以书面通知 有关修订的保障或保费。
- 28. 若保障不获续保,本公司会于保单周年日不少于 30天前以书面通知。

- 19. The percentage here applies to the Surgeon's fee actually payable or the benefit limit for the Surgeon's fee according to the surgical categorisation, whichever is the lower.
- 20. Tests covered here include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
- 21. Treatments covered here include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- 22. "Ward" shall mean a room categorised as a ward class lower than a Semi-private Room including the room categorised as a general ward or standard room by a Hospital in Hong Kong. For Hospitals without the corresponding ward class categorisation or any Hospitals outside Hong Kong, a Ward shall mean a room in a Hospital with more than 2 patient beds (not including hospital companion bed).

"Semi-private Room" shall mean a room categorised as a Semi-private room by a Hospital in Hong Kong. For Hospitals without the corresponding ward class categorisation or any Hospitals outside Hong Kong, a Semi-private Room shall mean: (i) a single or two-bedded room; or (ii) a room with maximum double occupancy, and with a shared bath / shower room in a Hospital. In any case mentioned above, a Semi-private Room shall exclude any room of higher class with its own kitchen, dining or sitting room(s).

"Standard Private Room" shall mean a room categorised as a Standard Private room by a Hospital in Hong Kong. For Hospitals without the corresponding ward class categorisation or any Hospitals outside Hong Kong, a Standard Private Room shall mean a room for Insured Person's private use during the Confinement with its own private facilities including a bedroom and bath / shower room(s) only. In any case mentioned above, a Standard Private Room shall exclude any room of higher class with its own kitchen, dining or sitting room(s).

- 23. The Company reserves the right to determine the eligibility of a clinic in Hong Kong / Macau.
- 24. Follow-up Evaluation will not include any long term Hormonal Therapy or any similar long term adjuvant treatment modality prescribed only to prevent recurrence of Cancer.
- 25. The Death Benefit Revival Option expires on the Insured Person's 76th birthday.
- 26. Only applicable to the Insured Person age of 18 or above. If the Policy Holder is not the Insured Person, the Company shall pay a lump sum equal to US\$125 to the Beneficiary upon his / her death which occurs while this Benefit is in force and subject to the Terms and Benefits of this Policy.
- 27. A written notice will be given no less than 30 days prior to each policy anniversary date regarding the adjustment of benefit coverage or premium.
- 28. A written notice will be given no less than 30 days prior to each policy anniversary date regarding the non-renewal of benefits.

重要资料

产品概览

缴付保费年期及保障年期

缴付保费年期及保障年期最长可至受保人100岁 ("住院现金津贴"除外,其缴付保费年期及保障年期 最长可至受保人75岁)。如在保费到期日起计31天宽限 期届满前仍未缴付保费,保单的所有保障即于保费到期 日起当日终止。

本保单将在以下情况时自动终止,以最先者为准:

- 保单持有人决定取消本保单或不再续保
- 在宽限期届满时仍未缴交保费
- 受保人身故翌日
- 本公司不再获《保险业条例》授权承保或继续承保本

除了上述保单终止的情况外,**"额外癌症多重保"**亦会在 下列任何情况下被终止

- (i) 所属之"'税'优选医疗计划"的保障终止时
- (ii) 在总保障赔偿已达最高终身保障总额后
- 于每年续期时,本公司于保单周年日的30天前以书 面通知保单持有人本保障不获续保

除了上述保单终止的情况外,**"住院现金津贴"**亦会于每 年续期时,本公司于保单周年日的30天前以书面通知保 单持有人本保障不获续保的情况下被终止。

修订条款及保障及调整保费 甲、适用于"'税'优选医疗计划"

如接获所需保费(根据受保人当时实际年龄及当时同类 保障级别的保费率计算),本保障会于每个保单周年获 续期一年。为配合医疗科技的进步及确保能持续为受保 人提供保障,在每次续期时,本公司保留修订条款及保 障及调整保费之权利,并会于每个保单周年日不少于30 日前以书面通知保单持有人有关更改。保费会因应某些 因素而作出调整,这些因素包括但不限于本公司过去的 索偿纪录、开支、医疗通胀、医疗趋势,以及/或因修定 保障架构 / 保障级别 (如有) 而影响预期未来的索偿成 本。保证续保至本保障之保障到期日。

乙、适用于"额外癌症多重保"

如接获所需保费(根据受保人当时实际年龄及当时同类 保障级别的保费率计算),本附加保障会于每个保单周 年获续期一年。为配合医疗科技的进步及确保能持续为 受保人提供保障,在每次续期时,本公司保留更改保障 内容及保费之权利,及保留不批准本附加保障续保的权 利,并会于每个保单周年日不少于30日前以书面通知保 单持有人有关更改。 保费会因应某些因素而作出调整, 这些因素包括但不限于本公司过去的索偿纪录、开支、 医疗通胀、医疗趋势,以及/或因修定保障架构/保障 级别(如有)而影响预期未来的索偿成本。本附加保障 不获续保将不会影响受保人在本附加保障期满前出现的

丙、适用于"住院现金津贴"

如接获所需保费(根据受保人当时实际年龄及当时同类 保障级别的保费率计算),本附加保障会于每个保单周 年获续期一年。为配合医疗科技的进步及确保能持续为 受保人提供保障,在每次续期时,本公司保留更改保障 内容及保费之权利,及保留不批准本附加保障续保的权 利,并会于每个保单周年日不少于30日前以书面通知保 单持有人有关更改。保费会因应某些因素而作出调整, 这些因素包括但不限于本公司过去的索偿纪录、开支 医疗通胀、医疗趋势,以及/或因修定保障架构/保障 级别(如有)而影响预期未来的索偿成本。本附加保障 不获续保将不会影响受保人在本附加保障期满前出现的 保障索偿。

Important Information

Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to age 100 of the Insured Person (except for Hospital Income Benefit where the premium payment term and benefit term are up to age 75 of the Insured Person). 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 immediately on the date on which the unpaid premium is first due.

Termination

The Policy shall be automatically terminated on the earliest of the

- followings:

 The Policy Holder decides to cancel this Policy or not to renew this Policy
- Non-payment of premiums after the grace period ends
- The day immediately following the death of the Insured Person
 The Company has ceased to have the requisite authorisation under the Insurance Ordinance to write or continue to write this Policy

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

- The TaxVantage PrimeChoice Medical Plan to which the supplementary benefit is attached terminates
- The total benefit payment reaches the maximum lifetime limit
- At annual renewal, the Company gives the Policy Holder a 30-day written notice prior to the policy anniversary regarding non-renewal of the benefit

Besides the above conditions for policy termination, the *Hospital* Income Benefit will also be terminated if at annual renewal, the Company gives the Policy Holder a 30-day written notice prior to the policy anniversary regarding non-renewal of the benefit.

Revision of Terms and Benefit and Premium Adjustment A. For TaxVantage PrimeChoice Medical Plan

The benefit 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 Person 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 the Insured Person with continuous protection, the Company reserves the right to revise the Terms and Benefits and adjust premium on each renewal, and notifies the Policy Holder the related changes by giving the Policy Holder 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. Renewal is guaranteed up to the Benefit Expiry Date of this benefit.

B. For Extra Cancer Benefit

The supplementary benefit 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 Person 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 the Insured Person with continuous protection, the Company reserves the right to change the benefit and premium, and the right not to renew this supplementary benefit on each renewal, and notifies the Policy Holder the related changes by giving the Policy Holder a written notice no less than 30 days prior to each policy anniversary. The major factors to consider for prémium 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. Non-renewal of this supplementary benefit will not affect the Insured Person's benefit claims under this supplementary benefit arising before the expiration date of this supplementary benefit.

C. For Hospital Income Benefit

The supplementary benefit 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 Person 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 the Insured Person with continuous protection, the Company reserves the right to change the benefit and premium, and the right not to renew this supplementary benefit on each renewal, and notifies the Policy Holder the related changes by giving the Policy Holder a written notice no less than 30 days prior to each policy anniversary. The major factors to consider for prémium 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. Non-renewal of this supplementary benefit will not affect the Insured Person's benefit claims under this supplementary benefit arising before the expiration date of this supplementary benefit.

通胀风险

将来的医疗费用有机会因通胀而较现时的费用高。因 此,保费率及/或保障的级别可能会不时作出调整,此 外,即使本公司按保单条款履行合约义务,保单持有人 获得的金额的实质价值可能较少。

信贷风险

本计划由本公司承保及负责,保单持有人的保单权益会 受其信贷风险所影响。若我们无法按保单的承诺履行其 财务责任,您可能损失保单的保障。

选择病房级别限制(只适用于"自选额外医疗保")

若受保人于住院的任何一天入住病房之病房级别高于 "税"优选医疗计划的保障表内所列明之指定病房级 别,以下所示的病房级别调整因子将应用于该相关住院 日所计算超出"税"优选医疗计划最高保障额的可获赔 偿开支:

于保障表内所列明 之指定病房级别	受保人于住院期间 实际入住的病房 级别	病房级别 调整因子
普通病房	半私家病房	50%
普通病房	标准私家病房或 以上	25%
半私家病房	标准私家病房	50%
半私家病房	标准私家病房以上	25%
标准私家病房	标准私家病房以上	25%

选择病房级别限制将不会应用于以下情况:

- 在接受急症治疗时, 因房间短缺而无法入住指定病 房级别;
- 因病情需要隔离而入住特定级别的病房;或
- (iii) 不涉及保单持有人及/或受保人个人偏好的其他原 因。

"自选额外医疗保"的赔偿将按照以下公式计算,并受 限于表一A所列的限额:

(超出表一所列的限额之可获赔偿开支 x 80% x 病房级 别调整因子(如适用))

指按照一般公认的医疗标准,就诊断或治疗相关伤病接 受医疗服务的需要,而医疗服务必须符合下列条件:

- 需要注册医生的专业知识或转介;
- 符合该伤病的诊断及治疗所需;
- 按良好而审慎的医学标准及主诊注册医生审慎的专 业判断提供,而非主要为对受保人、其家庭成员、照 顾人员或主诊注册医生带来方便或舒适而提供;
- 在环境最适当及符合一般公认的医疗标准的设备 下,提供医疗服务;及
- 按主诊注册医生审慎的专业判断,以最适当的水平 向受保人安全及有效地提供。

指就医疗服务的收费而言,对情况类似的人士(例如同 性别及相近年龄),就类似伤病提供类似治疗、服务或物 料时,不超过当地相关医疗服务供应者收取的一般收费 范围的水平。合理及惯常的收费水平由万通保险国际有 限公司合理及绝对真诚地决定,在任何情况下,此收费 不得高于实际收费。

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 Holder 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. If we are unable to satisfy the financial obligations of the Policy, you may lose the coverage of Policy.

Restriction in the Choice of Room Level (Applicable to optional supplementary major medical benefit only)

If on any day of Confinement, the Insured Person is Confined in a room

of room level higher than the covered room level as specified in the Benefit Schedule of **TaxVantage PrimeChoice Medical Plan**, the room level adjustment factor set out below shall be applied to the Eligible Expenses in excess of the maximum amount payable under TaxVantage PrimeChoice Medical Plan in relation to such days of Confinement:

Covered room level as specified in the Benefit Schedule	Actual room level occupied by the Insured Person during Confinement	Room level adjustment factor
Ward	Semi-Private Room	50%
Ward	Standard Private Room or above	25%
Semi-Private Room	Standard Private Room	50%
Semi-Private Room	Above Standard Private Room	25%
Standard Private Room	Above Standard Private Room	25%

The restriction in the choice of room level shall not be applied under the following circumstances:

- Unavailability of accommodation at the covered room level due to
- ward or room shortage for Emergency Treatment; Isolation reasons that require a specific class of accommodation; or Other reasons not involving personal preference of the Policy Holder

and / or the Insured Person. The benefit of optional supplementary major medical benefit shall be

payable according to the following formula, subject to the limit stated in Table 1A (Exceeding Eligible Expenses of the limit stated in Table 1 x 80% x room

level adjustment factor (if applicable))

Medically Necessary
This means the need to have medical service for the purpose of investigating or treating the relevant Disability in accordance with the generally accepted standards of medical practice and such medical service must:

- (i) require the expertise of, or be referred by, a Registered Medical Practitioner;
- be consistent with the diagnosis and necessary for the investigation
- and treatment of the Disability;

 (iii) be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the Insured Person, his family, caretaker or the
- attending Registered Medical Practitioner;
 (iv) be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
- (v) be furnished at the most appropriate level which, in the prudent professional judgment of the attending Registered Medical Practitioner, can be safely and effectively provided to the Insured Person

Reasonable and Customary
This means, in relation to a charge for Medical Service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar Age, for a similar Disability, as reasonably determined by YF Life Insurance International Ltd. in utmost good faith. The Reasonable and Customary charges shall not in any event exceed the actual charges incurred.

万通保险国际有限公司必须参照以下资料(如适用)以 厘定合理及惯常收费:

- 由保险或医学业界进行的治疗或服务费用统计及 调查:
- 公司内部或业界的赔偿统计;
- (iii) 政府宪报;及/或
- (iv) 提供治疗、服务或物料当地的其他相关参考资料。

主要不保事项

甲、适用于"'税'优选医疗计划"

与下列项目相关或由其引致的费用,将不获赔偿:

- 受保人年届8岁前发病或确诊的先天性疾病; 1
- 非医疗所需而引致的费用;
- 3. 纯粹为接受诊断程序或专职医疗服务而住院;
- 美容或整容为目的的服务(除非受保人因意外引致 受伤而必要);牙科治疗或口腔颌面手术(除非因意 外引致在住院期间接受急症治疗及手术);矫正视 力或屈光不正的服务,而该等视力问题可透过验配 眼镜或隐形眼镜矫正; 购买属耐用品的医疗设备及 仪器;传统中医治疗;
- 普遍标准界定为实验性、未经证实医疗成效或尚未 经认可机构批准的医疗技术或治疗程序;
- 预防性治疗及预防性护理; 6.
- 产科状况及其并发症;节育或恢复生育;任何性别 7. 的结扎或变性;不育;性机能失常;
- 倚赖或过量服用药物、酒精、毒品或类似物质(或 受其影响)、故意自残身体或企图自杀或参与非法 活动;
- 战争、内战、侵略、外敌行动、敌对行动、叛乱、 革命、起义、或军事政变或夺权事故;
- 在保单生效日前,感染或出现人体免疫力缺乏病毒 及其相关的伤病;
- 根据法律或其他医疗或保险计划而获得赔偿的 情况。

乙、適用於"額外癌症多重保"

"额外癌症多重保"的主要不保事项将包括甲部份第2、 5、8、9及11项,以及以下情况:

- 投保前已有病症(情况包括病症已被确诊、出现受 保人已察觉或理应察觉的病征或症状、或已寻求、 获得或接受病症的医疗建议或治疗);
- 于保障生效日的60天内出现的不适或疾病;
- 般身体检查、病后复康、托管、疗养或休养; 3.
- 美容或整容为目的的服务(除非列明于此保障的保 4. 障范围内)
- 鉴定癌症的遗传性基因测试或任何基于基因测试结 5. 果而进行之治疗;
- 预防性检查; 预防癌症的疫苗; 6.
- 未经确诊患上癌症而进行的癌症治疗;
- 核子武器物料、核子燃料所导致的辐射或电离子扩 8.
- 9. 感染或出现人体免疫力缺乏病毒及其相关的伤病。

丙、适用于"住院现金津贴"

"住院现金津贴"的主要不保事项将包括甲部份第7、8 及9项,以及以下情况:

- 于保障生效日起计15天内患上的疾病;
- 投保前已有病症(情况包括病症已被确诊、出现受 保人已察觉或理应察觉的病征或症状、或已寻求、 获得或接受病症的医疗建议或治疗);
- 3. ·般身体检查、病后复康、托管、疗养或休养;
- 美容或整容为目的的服务; 牙科治疗或口腔颌面手 术(除非因意外引致在住院期间接受急症治疗及手 术);矫正视力或屈光不正的服务,而该等视力问题 可透过验配眼镜或隐形眼镜矫正; 传统中医治疗; 有关扁桃腺、增殖腺、疝气的治疗 (除非保单已生效
- 达120天);

In determining whether a charge is Reasonable and Customary, YF Life Insurance International Ltd. shall make reference to the followings (if applicable):
(i) treatman

- treatment or service fee statistics and surveys in the insurance or medical industry:
- internal or industry claim statistics;
- gazette published by the Government; and / or
- (iv) other pertinent source of reference in the locality where the treatments, services or supplies are provided.

Kev Exclusions

A. For TaxVantage PrimeChoice Medical Plan
The Policy will not pay any benefits in relation to or arising from the followings:

- Congenital Conditions manifested or diagnosed before the age of 8 years of the Insured Person;
- Expenses incurred which are not Medically Necessary;
- Confinement solely for the purpose of diagnostic procedures or allied health services:
- Beautification or cosmetic purposes (unless necessitated by injury caused by an accident); dental treatment and oral and maxillofacial caused by an accident); dental treatment and oral and maxillotal procedures (except for emergency treatment and surgery during Confinement arising from an accident); correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens; purchase of durable medical equipment or appliances; traditional Chinese medicine treatment; Experimental or unproven medical technology or procedure in applications with the common strandard or not approved by the
- accordance with the common standard, or not approved by the recognised authority;
- Prophylactic treatment or preventive care;
 Maternity conditions and its complications; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility; sexual dysfunction;
- Dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide or illegal activity;
- Acts of war, civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power;
 Human Immunodeficiency Virus and its related Disability which is
- contracted or occurs before the Policy Effective Date; Expenses which have been reimbursed under any government law, medical program or insurance policy.

B. For Extra Cancer Benefit

The exclusions of the above points nos. 2, 5, 8, 9 and 11 of Part A also apply to *Extra Cancer Benefit*, plus the followings:

- Pre-existing Conditions (which have been diagnosed, presented signs or symptoms of which the Insured Person has been aware or should reasonably have been aware, or medical advice or
- treatment has been sought, recommended or received); Any Sickness or Disease occurred within 60 days after the Effective Date of Coverage;
- 3 General check-up, convalescence, custodial or sanatorium care or rest care:
- Beautification or cosmetic purposes (except specifically covered under this benefit):
- Genetic testing or any treatment undergone based on genetic test results
- Preventative screening or checkups; vaccines for the prevention of Cancer:
- 7. Any treatment modality undergone without a definite diagnosis of the presence of Cancer; Waste nuclear weapons material, ionizing radiation or
- contamination by radioactivity from any nuclear fuel;
- Human Immunodeficiency Virus and its related Disability.

C. For Hospital Income Benefit

The exclusions of the above points nos. 7, 8 and 9 of Part A also apply to *Hospital Income Benefit*, plus the followings:

- Claims due to Sickness or Disease occurring within 15 days of Effective Date of Coverage;
 Pre-existing Conditions (which have been diagnosed, presented signs or symptoms of which the Insured Person has been aware or should reasonably have been aware, or medical advice or treatment has been sought, recommended or received);
- General check-up, convalescence, custodial or sanatorium care or rest care:
- Beautification or cosmetic purposes; dental treatment and oral and maxillofacial procedures (except for emergency treatment and surgery during Confinement arising from an accident); correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens; traditional Chinese medicine treatment; Treatment for tonsils, adenoids or hernia (which occurred within 120 days after the Effective Date of Courses).
- days after the Effective Date of Coverage);

- 先天性畸形或反常;
- 参与驾驶或骑术竞赛; 7
- 核子武器物料、核子燃料所导致的辐射或电离子扩 8. 散污染;
- 9 感染或出现人体免疫力缺乏病毒及其相关的伤病。

核保准则

核保准则大致可分为可保利益、健康风险、职业风险、财 务核保和地区风险等因素。用于核保的资料包括标准健 康核保问卷(客户的家族史、过往和现在的健康状况) 职业状况、居住地方、财政状况及准受保人和准保单持 有人或 / 及受益人的关系。

提供资料责任及未符合这要求的后果

本保单是基于您和受保人于投保申请表内提供给我们的 资料。重要的是,您和受保人对所提供的所有资料都是 真实和准确的,因为这些资料有助于我们决定您和受保 人是否符合本保单的资格。如果您或受保人提供给我们 的资料不准确、误导或被夸大,您应该立即通知我们。 如您或受保人未有提供准确及真实的资料, 或您或受保 人提供误导或被夸大的资料,本保单的保障可能会受到

于本保单作为依据的投保申请内,或任何足以影响本保 单的任何事项、或有关依据本保单提出任何索偿事宜 中,如有任何诈骗、关键性的错误陈述或隐瞒,我们有 绝对权决定本保单自成立之日起无效及本保单的所有 索偿失效。任何已支付的保费,将在此情况下不被发还及

其他资料

有关索偿程序,请浏览本公司网页https://www. yflife.com/sc/Hong-Kong/Individual/Services/ , Claims-Corner。如对本产品有任何投诉,可致电本公 司客户服务热线2533 5555,或浏览本公司网页内资料 www.yflife.com。

保费征费

保监局会透过保险公司向所有保单持有人,为其于香港 缮发之保单,于每次缴付保费时收取征费。有关征费之 详情,请浏览保监局网站专页www.ia.org.hk/tc/

保单冷静期及取消保单的权利

如保单未能满足您的要求,您可以书面方式要求取消保单,连同保单退回本公司(香港湾仔骆克道33号万通保险 大厦27楼),并确保本公司的办事处于交付保单的21个历 日内,或向您 / 您的代表人交付《通知书》(说明已经可以领取保单和冷静期届满日)后起计的21个历日内(以较 早者为准)收到书面要求。于收妥书面要求后,保单将被 取消,您将可获退回已缴保费金额及您所缴付的征费, 但不包括任何利息。若曾获赔偿或将获得赔偿,则不获 发还保费。

退保

如需申请退保,您只需填妥、签署并寄回由本公司提供的 特定表格,本公司将安排退保事宜。

- Congenital deformities or anomalies;
- Racing on horse or wheels;
- Waste nuclear weapons material, ionizing radiation or 8 contamination by radioactivity from any nuclear fuel; Human Immunodeficiency Virus and its related Disability.

Underwriting Factors

Underwriting factors include insurable interest, health risk, occupational risk, financial justification and residential risk. Information used for underwriting purpose includes Standardized Underwriting Questionnaire (client's family history, past and current health conditions), occupation details, place of residence, financial information and relationship between proposed Insured Person and proposed Policy Holder or / and Beneficiary.

Duty of Disclosure and the Consequences of Not Making Full Disclosure This Policy is based on the information you and the Insured Person gave us in your insurance application. It is important that you and the Insured Person were truthful and accurate with all of the information provided, as this information helped us to decide if you and the Insured Person were eligible for the Policy. You should let us know immediately if the information you or the Insured Person gave us was inaccurate, misleading, or exaggerated. If you or the Insured Person did not provide accurate and truthful information, or you or the Insured Person gave misleading or exaggerated information, the benefits under this Policy may be affected.

If there is any fraud, material misstatement or concealment in the insurance application on which the Policy is based, or in relation to any other matter affecting the Policy, or in connection with the making of any claim under the Policy, we shall have the sole and absolute discretion to render the Policy null and void from the date of inception and forfeit all claims. Any premium paid shall not be refundable and shall be forfeited.

Other Information

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. If you have a complaint about this product, please report it via our customer service hotline at 2533 5555, or refer to the details in our website at www.yflife.com.

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.

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 (27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong) 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. We will arrange the policy surrender.

"税"优选医疗计划由万通保险国际有限公司("万通保险")承保。您可以选择单独投保本计划,毋须同时投保其他类型的保险产品,除非该计划只设附加保障选项,而必须附加于基本计划。此产品册子只提供一般资料,仅作参考之用,并非保单的一部分,亦未涵盖保单的所有条款。有关保障范围、详情及条款,以及不保事项,请参阅保单的条款及保障/保单文件。此产品册子不能作为万通保险与任何人士或团体所订立之任何合约。

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TaxVantage PrimeChoice Medical Plan is underwritten by YF Life Insurance International Limited ("YF Life"). You can always choose to take out these plans as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plans are only available as a supplementary benefit which needs to be attached to a basic plan. This product brochure provides information for general reference only. It does not form part of the policy and does not contain the full terms of the policy. Please refer to the terms and benefits of the policy / policy documents for exact benefit coverage, terms and conditions and exclusions. This product brochure does not represent a contract between YF Life and anyone or any entity else.

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Although care is taken in preparing this product brochure, YF Life disclaims any express or implied warranty as to the accuracy of the content and any liability with respect to it. In the event of any conflict or inconsistency between the contents of this product brochure and the relevant policy contracts, the relevant policy contract shall prevail. 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: Hong Kong (852) 2533 5555.

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万通保险与Barings(霸菱)为长久战略合作伙伴,凭藉独占鳌头的环球投资实力与合作网络,携金融科技创新强劲动能,居香港保险业领先地位。

- *美国万通及云锋金融控股有限公司为间接持有万通保险国际有限公司的股份。
- **美国五大寿险公司乃按2025年6月2日《FORTUNE 500》公布的"互惠寿险公司"及"上市股份寿险公司"2024年收入排行榜合并计算。

The major shareholders* of YF Life Insurance International Limited (YF Life) include Massachusetts Mutual Life Insurance Company (MassMutual), which itself has 174 years of experience and is one of the Five Largest US Life Insurance Companies**, as well as Yunfeng Financial Holdings Limited, among others.

YF Life is a long-term strategic partner of Barings. We stay at the forefront of Hong Kong's insurance industry with our superior global investment capabilities, extensive partnership network, and fintech innovation.

- * MassMutual and Yunfeng Financial Holdings Limited have indirect shareholdings in YF Life Insurance International Limited.
- ** The "Five Largest US Life Insurance Companies" are ranked according to the results of "Insurance: Life, Health (Mutual)" and "Insurance: Life, Health (Stock)" on total revenues for 2024, and based on the FORTUNE 500 as published on June 2, 2025.



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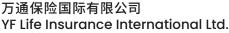
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"税"优选医疗计划 (独立保单) 每年保费 (港元) Annu TaxVantage PrimeChoice Medical Plan (Standalone Plan)

	标准保费 Standard Premium												
已届年龄 Attained Age	计划।	Plan 1	计划 P	Plan 1M	计划 F	rlan 1+	计划 PI	an 1M+					
Attained Age	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female					
	3,581	3,023	5,509	4,650	4,200	3,546	6,462	5,455					
	3,439	2,939	5,290	4,522	4,033	3,448	6,205	5,304					
	3,296	2,856	5,071	4,394	3,866	3,350	5,948	5,154					
 	3,154	2,773	4,852	4,266	3,699	3,253	5,691	5,004					
` }	3,012	2,689	4,634	4,137	3,533	3,154	5,436	4,853					
· · · · · · · · · · · · · · · · · · ·	2,870	2,606	4,415	4,009	3,366	3,057	5,179	4,703					
· · · · · · · · · · · · · · · · · · ·	2,748	2,521	4,227	3,879	3,223	2,958	4,958	4,550					
, ,	2,626	2,438	4,040	3,750	3,080	2,859	4,739	4,399					
 }	2,504	2,354	3,853	3,621	2,938	2,761	4,520	4,248					
·)	2,383	2,269	3,666	3,491	2,795	2,662	4,300	4,095					
.0	2,261	2,185	3,478	3,362	2,652	2,564	4,080	3,944					
.1	2,257	2,172	3,472	3,341	2,647	2,547	4,073	3,919					
.2	2,254	2,159	3,467	3,321	2,644	2,532	4,067	3,896					
.3	2,250	2,135	3,461	3,300	2,639	2,516	4,060	3,871					
.4	2,246	2,132	3,455	3,280	2,634	2,510	4,053	3,848					
. .5	2,242	2,132	3,449	3,259	2,630	2,485	4,046	3,823					
. <u>. </u>	2,273	2,243	3,497	3,450	2,666	2,631	4,102	4,047					
	2,304	2,243	3,545	3,642	2,703	2,031	4,158	4,272					
	2,360	2,307	3,631	3,833	2,768	2,922	4,259	4,496					
	2,419					·		<u> </u>					
9	•	2,584	3,722	3,975	2,838	3,031	4,366	4,663					
0	2,480	2,651	3,816	4,078	2,909	3,110	4,476	4,784					
1	2,530	2,797	3,892	4,303	2,967	3,281	4,565	5,048					
	2,581	2,909	3,971	4,476	3,028	3,413	4,658	5,250					
!3	2,634	2,991	4,052	4,602	3,089	3,509	4,753	5,398					
4	2,688	3,100	4,136	4,769	3,154	3,636	4,852	5,594					
.5	2,743	3,187	4,220	4,903	3,218	3,738	4,950	5,751					
6	2,752	3,249	4,234	4,998	3,229	3,811	4,967	5,863					
.7	2,760	3,336	4,246	5,132	3,238	3,913	4,981	6,020					
8	2,769	3,420	4,260	5,261	3,248	4,011	4,997	6,171					
9	2,784	3,501	4,283	5,386	3,266	4,107	5,024	6,318					
0	2,805	3,580	4,315	5,507	3,290	4,199	5,062	6,460					
1	2,907	3,710	4,473	5,708	3,411	4,352	5,247	6,696					
2	3,008	3,843	4,628	5,912	3,529	4,508	5,429	6,935					
13	3,115	3,988	4,792	6,136	3,654	4,679	5,621	7,198					
4	3,206	4,146	4,932	6,379	3,760	4,864	5,785	7,483					
5	3,319	4,317	5,106	6,642	3,893	5,064	5,989	7,791					
6	3,324	4,472	5,114	6,880	3,899	5,246	5,999	8,070					
7	3,385	4,641	5,208	7,140	3,971	5,444	6,109	8,375					
18	3,487	4,852	5,365	7,465	4,090	5,692	6,293	8,757					
9	3,613	5,048	5,558	7,766	4,238	5,922	6,520	9,110					
0	3,775	5,248	5,808	8,074	4,428	6,156	6,813	9,471					
1	3,960	5,377	6,092	8,272	4,645	6,307	7,146	9,703					
2	4,156	5,550	6,394	8,539	4,875	6,510	7,500	10,016					
3	4,368	5,727	6,720	8,810	5,124	6,717	7,883	10,334					
.4	4,562	5,968	7,018	9,182	5,351	7,001	8,232	10,771					
5	4,662	6,211	7,173	9,555	5,469	7,285	8,414	11,208					
6	4,936	6,429	7,594	9,890	5,790	7,541	8,908	11,601					
7	5,221	6,579	8,032	10,122	6,124	7,717	9,422	11,873					
8	5,484	6,715	8,437	10,331	6,433	7,877	9,897	12,118					
.9	5,735	6,847	8,823	10,534	6,728	8,032	10,350	12,357					
50	5,901	6,967	9,078	10,719	6,922	8,173	10,649	12,574					

此标准保费表并未包括由保险业监管局征收的保费征费。

以上保费为每年保费。每半年保费、每季保费及每月保费为每年保费乘以一个因数,而该因数就每半年保费、每季保费及每月保费分别为 0.52、0.262及0.0883。

This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.

"税"优选医疗计划 (独立保单) 每年保费 (港元) Annual Premium (HK\$) TaxVantage PrimeChoice Medical Plan (Standalone Plan)

	标准保费 Standard Premium												
已届年龄 Attained Age	计划!	Plan 1	计划 P	lan 1M	计划 F	Plan 1+	计划 Plan 1M+						
Attumed Age	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female					
51	6,275	7,114	9,654	10,945	7,361	8,345	11,324	12,839					
52	6,594	7,252	10,145	11,157	7,735	8,507	11,900	13,087					
53	6,913	7,384	10,635	11,360	8,109	8,662	12,475	13,326					
54	7,238	7,510	11,136	11,554	8,491	8,809	13,063	13,553					
55	7,569	7,630	11,644	11,738	8,878	8,950	13,659	13,769					
56 	7,995	7,875	12,300	12,115	9,378	9,237	14,428	14,211					
57	8,448	8,125	12,997	12,500	9,910	9,531	15,246	14,663					
58	8,927	8,401	13,734	12,924	10,472	9,854	16,110	15,160					
59	9,427	8,676	14,503	13,348	11,058	10,177	17,012	15,657					
50	9,951	8,952	15,309	13,772	11,673	10,501	17,958	16,155					
51	10,549	9,334	16,229	14,360	12,374	10,949	19,037	16,845					
62	11,162	9,734	17,172	14,975	13,093	11,418	20,143	17,566					
53	11,809	10,156	18,167	15,624	13,852	11,913	21,310	18,327					
54	12,471	10,795	19,186	16,607	14,629	12,662	22,506	19,480					
65	13,153	11,500	20,235	17,692	15,428	13,489	23,736	20,753					
66	13,737	12,163	21,134	18,713	16,114	14,268	24,791	21,951					
67	14,349	12,852	22,075	19,773	16,831	15,076	25,894	23,194					
58	14,974	13,577	23,037	20,887	17,565	15,926	27,023	24,501					
59	15,946	14,380	24,532	22,123	18,705	16,868	28,777	25,951					
'0	17,009	15,204	26,167	23,391	19,951	17,835	30,694	27,438					
71	17,400	15,286	26,769	23,517	20,411	17,931	31,401	27,586					
 72	17,811	15,372	27,401	23,649	20,892	18,032	32,142	27,741					
. - 73	18,236	15,466	28,055	23,794	21,391	18,142	32,909	27,911					
74	18,636	15,553	28,671	23,928	21,861	18,244	33,632	28,068					
75	18,936	15,623	29,133	24,036	22,213	18,327	34,174	28,195					
76	19,239	15,692	29,599	24,030	22,568	18,407	34,720	28,318					
			30,062	24,141				28,445					
77	19,540	15,762			22,921	18,489	35,263						
78	19,846	15,833	30,533	24,359	23,280	18,573	35,816	28,574					
79	20,155	15,906	31,008	24,470	23,642	18,658	36,373	28,704					
30	20,573	15,978	31,651	24,582	24,133	18,743	37,127	28,835					
31*	20,927	16,059	32,196	24,706	24,549	18,838	37,767	28,981					
32*	21,271	16,136	32,725	24,824	24,952	18,927	38,387	29,119					
33*	21,597	16,209	33,226	24,937	25,334	19,014	38,975	29,252					
34*	21,929	16,284	33,737	25,053	25,723	19,102	39,574	29,388					
35*	22,216	16,346	34,178	25,148	26,059	19,174	40,091	29,499					
36*	22,341	16,372	34,371	25,188	26,207	19,205	40,318	29,546					
37*	22,469	16,398	34,568	25,227	26,357	19,235	40,549	29,592					
38*	22,592	16,425	34,757	25,269	26,501	19,267	40,771	29,641					
39*	22,721	16,452	34,956	25,311	26,653	19,299	41,004	29,690					
0*	22,853	16,479	35,159	25,352	26,807	19,330	41,242	29,738					
1*	22,983	16,507	35,359	25,396	26,960	19,364	41,477	29,790					
2*	23,119	16,535	35,568	25,438	27,119	19,395	41,722	29,839					
93*	23,251	16,563	35,771	25,481	27,274	19,429	41,960	29,890					
94*	23,386	16,591	35,978	25,524	27,432	19,461	42,203	29,940					
)5*	23,527	16,620	36,196	25,569	27,598	19,495	42,459	29,993					
96*	23,663	16,648	36,404	25,613	27,757	19,529	42,703	30,045					
97*	23,806	16,678	36,625	25,658	27,925	19,563	42,962	30,043					
98*	23,800	16,707	36,841	25,703	28,090	19,598	43,215	30,057					
99*	23,947	16,736	37,067	25,748	28,262	19,632	43,480	30,130					

^{*}只适用于续保。For renewal only.

此标准保费表并未包括由保险业监管局征收的保费征费。

以上保费为每年保费。每半年保费、每季保费及每月保费为每年保费乘以一个因数,而该因数就每半年保费、每季保费及每月保费分别为 0.52、0.262及0.0883。

This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.

"税"优选医疗计划 (独立保单) 每年保费 (港元) Annu TaxVantage PrimeChoice Medical Plan (Standalone Plan)

	标准保费 Standard Premium												
已届年龄 Attained Age	计划 F	Plan 2	计划 P	lan 2M	计划!	Plan 3	计划 Plan 3M						
Attumed Age	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female					
)	5,980	5,048	9,200	7,766	11,673	9,853	17,959	15,159					
	5,742	4,909	8,834	7,552	11,209	9,582	17,245	14,742					
<u> </u>	5,505	4,770	8,469	7,338	10,745	9,311	16,531	14,324					
} }	5,267	4,631	8,103	7,124	10,282	9,040	15,818	13,907					
 	5,030	4,491	7,739	6,909	9,820	8,767	15,107	13,487					
; ;	4,792	4,352	7,373	6,695	9,355	8,495	14,393	13,069					
5	4,588	4,211	7,059	6,478	8,957	8,220	13,780	12,646					
7	4,386	4,071	6,747	6,263	8,561	7,946	13,170	12,225					
 }	4,183	3,931	6,435	6,047	8,165	7,673	12,561	11,804					
)	3,979	3,790	6,122	5,830	7,768	7,398	11,951	11,381					
.0	3,775	3,650	5,808	5,615	7,370	7,124	11,338	10,960					
.1	3,769	3,627	5,798	5,580	7,357	7,080	11,319	10,892					
2	3,764	3,605	5,790	5,546	7,346	7,037	11,302	10,826					
. . .3	3,757	3,582	5,780	5,511	7,334	6,993	11,283	10,758					
.4	3,751	3,561	5,770	5,478	7,321	6,950	11,263	10,693					
.5	3,744	3,538	5,760	5,443	7,309	6,906	11,244	10,624					
.6	3,796	3,745	5,840	5,762	7,410	7,311	11,400	11,247					
.7	3,848	3,953	5,920	6,082	7,512	7,717	11,557	11,873					
 18	3,942	4,161	6,064	6,401	7,694	8,122	11,837	12,496					
.9	4,040	4,315	6,216	6,638	7,887	8,423	12,134	12,959					
0	4,142	4,427	6,373	6,810	8,086	8,641	12,440	13,294					
1	4,225	4,671	6,500	7,186	8,247	9,118	12,688	14,028					
	4,311	4,859	6,632	7,475	8,414	9,485	12,945	14,592					
. 2 !3	4,399	4,996	6,767	7,686	8,587	9,752	13,210	15,003					
24	4,490	5,177	6,907	7,964	8,764	10,106	13,483	15,547					
. !5	4,581	5,322	7,048	8,188	8,942	10,390	13,757	15,984					
.5 26	4,596	5,426	7,048	8,347	8,972	10,590	13,803	16,293					
 27	4,609	5,571	7,071	8,571	8,997	10,875	13,842	16,730					
28	4,624	5,711	7,114	8,786	9,027	11,148	13,888	17,151					
29	4,624	5,711	7,114 7,153	8,995	9,027	11,413	13,963	17,151					
10	4,684	5,978	7,206	9,197	9,144	11,413	14,067	17,953					
30 81	4,856	6,196	7,470	9,533	9,478	12,095	14,582	· *					
	5,024	6,417	7,729	9,873			15,087	18,608					
32 33	5,202		8,003		9,807	12,527 13,002		19,273					
34	5,354	6,661		10,247	10,154		15,622	20,003					
85	*	6,924	8,237	10,653	10,451	13,517	16,078	20,796					
	5,543	7,210	8,527	11,092	10,820	14,074	16,646	21,653					
36	5,552	7,469	8,541	11,490	10,837	14,579	16,672	22,429					
37	5,654 5,824	7,751 8 104	8,698 8,960	11,924	11,036	15,129	16,978	23,276					
88	*	8,104		12,467	11,369	15,818	17,490	24,336					
39	6,033	8,431	9,282	12,970	11,777	16,456	18,119	25,317					
.0	6,305	8,765 8,080	9,700 10,174	13,484	12,307 12,909	17,109	18,934	26,321					
1	6,613	8,980	10,174	13,815		17,529	19,860	26,967					
2	6,941	9,269	10,678	14,260	13,549	18,094	20,844	27,837					
13	7,295	9,563	11,223	14,713	14,240	18,669	21,907	28,721					
.4	7,618	9,967	11,720	15,334	14,871	19,456	22,879	29,933					
5	7,786	10,372	11,979	15,957	15,200	20,247	23,384	31,149					
.6	8,243	10,736	12,682	16,517	16,091	20,957	24,756	32,241					
.7	8,719	10,988	13,414	16,904	17,020	21,449	26,184	32,998					
8	9,159	11,214	14,090	17,253	17,878	21,891	27,505	33,679					
19	9,578	11,435	14,735	17,592	18,696	22,322	28,763	34,341					
50	9,855	11,636	15,161	17,901	19,236	22,714	29,594	34,944					

此标准保费表并未包括由保险业监管局征收的保费征费。

以上保费为每年保费。每半年保费、每季保费及每月保费为每年保费乘以一个因数,而该因数就每半年保费、每季保费及每月保费分别为 0.52、0.262及0.0883。

This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.

"税"优选医疗计划 (独立保单) 每年保费 (港元) Annu TaxVantage PrimeChoice Medical Plan (Standalone Plan)

	标准保费 Standard Premium 												
已届年龄 Attained Age	计划 F	Plan 2	计划 P	lan 2M	计划!	Plan 3	计划 P	lan 3M					
Attailled Age	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female					
51	10,480	11,881	16,123	18,279	20,457	23,193	31,472	35,681					
2	11,013	12,111	16,943	18,633	21,497	23,642	33,073	36,372					
 3	11,545	12,332	17,761	18,972	22,536	24,072	34,670	37,034					
i4	12,089	12,542	18,598	19,296	23,597	24,483	36,303	37,666					
5	12,640	12,742	19,446	19,603	24,673	24,873	37,959	38,266					
6	13,352	13,151	20,541	20,232	26,064	25,672	40,098	39,495					
	14,108	13,569	21,705	20,875	27,541	26,488	42,370	40,750					
8	14,908	14,030	22,936	21,584	29,102	27,386	44,773	42,132					
9	15,744	14,490	24,221	22,292	30,732	28,284	47,280	43,514					
0	16,619	14,950	25,567	23,000	32,440	29,183	49,907	44,897					
1	17,617	15,588	27,103	23,982	34,390	30,429	52,907	46,814					
2	18,641	16,256	28,678	25,009	36,388	31,732	55,981	48,819					
3	19,721	16,960	30,340	26,093	38,496	33,107	59,224	50,934					
4	20,827	18,027	32,041	27,734	40,655	35,190	62,546	54,139					
5	21,965	19,205	33,793	29,546	42,878	37,489	65,966	57,676					
<u></u> 6	22,942	20,313	35,295	31,251	44,783	39,653	68,897	61,004					
7	23,963	21,464	36,866	33,022	44,783	41,899	71,965	64,460					
8	25,903	22,673	38,473	34,882	48,816	44,260	75,101	68,092					
	26,630	24,015	40,969	36,946	51,983	46,879	79,974	72,121					
9		<u> </u>	!	·			!	÷					
0	28,405	25,392	43,700	39,064	55,448	49,566	85,304	76,255					
1	29,058	25,528	44,705	39,274	56,724	49,832	87,267	76,665					
2	29,745	25,672	45,761	39,495	58,063	50,112	89,327	77,096					
3	30,454	25,829	46,853	39,737	59,448	50,419	91,459	77,568					
4	31,123	25,975	47,882	39,961	60,754	50,703	93,467	78,005					
5	31,624	26,092	48,653	40,141	61,733	50,932	94,974	78,357					
6	32,130	26,205	49,431	40,316	62,720	51,155	96,493	78,700					
7	32,633	26,323	50,205	40,497	63,701	51,384	98,002	79,052					
8	33,144	26,442	50,991	40,680	64,700	51,617	99,538	79,410					
9	33,660	26,563	51,785	40,866	65,706	51,852	101,086	79,772					
0	34,358	26,684	52,858	41,053	67,068	52,089	103,182	80,137					
1*	34,950	26,819	53,769	41,260	68,223	52,352	104,959	80,542					
2*	35,524	26,947	54,652	41,457	69,345	52,602	106,684	80,926					
3*	36,068	27,070	55,489	41,646	70,406	52,842	108,317	81,295					
4*	36,622	27,195	56,342	41,839	71,489	53,087	109,983	81,673					
5*	37,101	27,299	57,079	41,998	72,423	53,288	111,420	81,982					
6*	37,311	27,342	57,401	42,065	72,832	53,373	112,049	82,113					
7*	37,525	27,385	57,730	42,130	73,250	53,456	112,692	82,240					
8*	37,729	27,430	58,045	42,200	73,650	53,545	113,308	82,377					
9*	37,946	27,476	58,378	42,270	74,072	53,634	113,957	82,514					
0*	38,166	27,520	58,717	42,339	74,502	53,721	114,618	82,648					
1*	38,383	27,568	59,051	42,412	74,926	53,814	115,270	82,791					
2*	38,610	27,613	59,400	42,482	75,369	53,903	115,952	82,928					
3*	38,830	27,660	59,739	42,554	75,798	53,994	116,613	83,068					
4*	39,055	27,707	60,085	42,626	76,237	54,085	117,288	83,208					
5*	39,292	27,756	60,449	42,701	76,699	54,181	117,999	83,355					
6*	39,517	27,804	60,796	42,775	77,140	54,274	118,677	83,498					
7*	39,757	27,853	61,165	42,850	77,609	54,369	119,398	83,645					
8*	39,992	27,901	61,526	42,925	78,066	54,465	120,102	83,792					
9*	40,237	27,950	61,903	43,000	78,545	54,560	120,838	83,938					

^{*}只适用于续保。For renewal only.

此标准保费表并未包括由保险业监管局征收的保费征费。

以上保费为每年保费。每半年保费、每季保费及每月保费为每年保费乘以一个因数,而该因数就每半年保费、每季保费及每月保费分别为 0.52、0.262及0.0883。

This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.

额外癌症多重保 (附加保障)

Extra Cancer Benefit (Supplementary Benefit) 每年保费(港元) Annual Premium (HK\$)

上次生日年龄		男性非吸烟语 e Non-sm		N	男性吸烟者 Iale smok			女性非吸烟 ale Non-sr		女性吸烟者 Female smoker		
Age of Last Birthday	计划 Plan l	计划 Plan 2	计划 Plan 3	计划 Plan l	计划 Plan 2	计划 Plan 3	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 1	计划 Plan 2	计划 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	516 536	713 743	867	552	767	941	566	783	960	704	982	1,200
22	556	773	909 950	581 611	810 853	997 1,053	607 648	841 897	1,022 1,095	752 800	1,052 1,122	1,288 1,376
23	578	805	991	641	897	1,109	690	958	1,169	849	1,122	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 36	978 1,032	1,339 1,414	1,612	1,516 1,655	2,075 2,268	2,500	1,807 1,975	2,458	2,940 3,214	2,284 2,570	3,109	3,723
37	1,032	1,414	1,706 1,812	1,794	2,268	2,737 2,974	2,143	2,687 2,920	3,487	2,870	3,494 3,904	4,178 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 3,114	3,956 4,351	4,871 5,373	4,910 5,409	6,816 7,523	8,355 9,241	4,117 4,341	5,617 5,929	6,744 7,127	6,565 7,019	8,948 9,575	10,731 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	10,213	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 17,145	19,880	19,192	27,031	33,677	7,905 9 290	10,986	13,488	13,841	19,178	23,450
62 63	12,103 13,011	17,145 18,438	21,506 23,133	20,614 22,036	29,054 31,080	36,221 38,795	8,280 8,655	11,524 12,076	14,169 14,893	14,474 15,223	20,084 21,143	24,596 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

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额外癌症多重保(附加保障)

Extra Cancer Benefit (Supplementary Benefit) 每年保费(港元) Annual Premium (HK\$)

上次生日年龄 Age of Last Birthday		男性非吸烟者 Male Non-smoker			男性吸烟者 Male smoker			女性非吸烟者 Female Non-smoker			女性吸烟者 Female smoker		
	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan l	计划 Plan 2	计划 Plan 3	计划 Plan l	计划 Plan 2	计划 Plan 3	计划 Plan 1	计划 Plan 2	计划 Plan 3	
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	
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	

^{*}只适用于续保。For renewal only.

住院现金津贴 (附加保障)

Hospital Income Benefit (Supplementary Benefit) 每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age of Last Birthday	每日保障 D	Plan 1 aily Benefit 300	计划 Plan 2 每日保障 Daily Benefit \$900		计划 Plan 3 每日保障 Daily Benefit \$1,200		每日保障 D	Plan 4 aily Benefit 500	计划 Plan 5 每日保障 Daily Benefit \$2,000	
	男 Male	女 Female	男 Male	女 Female	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	1,350	1,755	1,800	2,340
31-35	552	718	828	1,076	1,104	1,435	1,380	1,795	1,840	2,393
36-40	570	741	855	1,112	1,140	1,482	1,425	1,853	1,900	2,470
41-45	720	900	1,080	1,350	1,440	1,800	1,800	2,250	2,400	3,000
46-50	828	994	1,242	1,490	1,656	1,987	2,070	2,485	2,760	3,313
51-55	1,320	1,584	1,980	2,376	2,640	3,168	3,300	3,960	4,400	5,280
56-60	1,560	1,716	2,340	2,574	3,120	3,432	3,900	4,290	5,200	5,720
61-65	1,950	2,145	2,925	3,218	3,900	4,290	4,875	5,363	6,500	7,150
66-70*	2,438	2,681	3,656	4,023	4,875	5,363	6,095	6,703	8,127	8,937
71-74*	3,170	3,486	4,753	5,230	6,338	6,972	7,925	8,715	10,567	11,620

^{*}只适用于续保。For renewal only.

此标准保费表并未包括由保险业监管局征收的保费征费。

以上保费为每年保费。每半年保费、每季保费及每月保费为每年保费乘以一个因数,而该因数就每半年保费、每季保费及每月保费分别为0.52、0.262及0.0883。

This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.