

| 自愿医保 VHIS |

“税”安心医疗计划 TaxVantage Plus Medical Plan

TVP

YFLife
萬通保險



《iMONEY 智富杂志》优秀保险企业大奖2019
最佳医疗保障



资本卓越银行及金融大奖
2012-2022
资本卓越保险服务大奖

未來在我手
Own the future

灵活保障 掌握健康未来

Own your future with
more flexibility



保证终身续保

Guaranteed renewals for life



不设终身保障限额

No lifetime benefit limit



自由选择

Freedom to choose



保障范围广泛

Extensive coverage



为投保前未知的已有病症
提供保障

Coverage of unknown
pre-existing conditions



扣税优惠

Tax deductible



免费估算服务

Free quote before you commit



无索偿保费折扣

No claim premium discount



附加项目

Additional items

全面医疗服务 随时候命

“税”安心医疗计划为你提供多元化医疗保障，涵盖手术、治疗及住院等保障。

保障更全面

“税”安心医疗计划让你享有更优越的保障，包括非手术癌症治疗、家中看护津贴及洗肾保障等。你可按需要自选额外医疗保障，以享更安心保障。

香港政府全力推动

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的产品提供者。你的“税”安心医疗计划中合乎资格的保费可享受税务扣除优惠，每年可申请扣税的保费上限为每名受保人8,000港元，而你为家人投保所缴的保费，亦可用作扣税，让你节省更多。

Access to comprehensive medical services

The **TaxVantage Plus Medical Plan** provides you with comprehensive coverage for surgeries, therapies and hospitalization benefits.

Comprehensive benefits

With TaxVantage Plus Medical Plan, you can enjoy upgraded benefits, including non-surgical cancer treatments, home nursing and renal dialysis, etc. For extra peace of mind, you may choose to attach supplementary medical benefits to the plan.

An initiative backed by the HKSAR

YF Life Insurance International Ltd. is registered as a provider for the Voluntary Health Insurance Scheme (“VHIS”) implemented by the government of the HKSAR. Qualifying premiums paid for your TaxVantage Plus Medical Plan are tax deductible, up to HK\$8,000 per Insured Person per year. You may also include any premiums you paid for your family members’ policies when claiming a tax deduction.

“税”安心医疗计划是自愿医保计划下的认可灵活计划，较标准计划提供更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。

The TaxVantage Plus Medical Plan is a Certified Flexi Plan under the 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.

“税”安心医疗计划 — 灵活保障安心享

TaxVantage Plus Medical Plan – peace of mind with flexible care

1

保证终身续保

Guaranteed renewals for life



无论你的身体状况出现任何改变，计划亦保证续保至100岁。

You are guaranteed the right to renew your plan even if you experience changes to your health. For extra peace of mind, your coverage will last up to the age of 100.

2

不设终身保障限额

No lifetime benefit limit



本计划提供高达200万港元的每年保障限额，可每年还原，并不设终身限额。

The plan offers an annual benefit limit up to HK\$2,000,000, which will be refreshed annually with no Lifetime Benefit Limit.

3

自由选择

Freedom to choose



- 所有保障均全球适用（精神科治疗¹及洗肾保障²除外）
- 可自由选择医疗服务提供者³
- 可自由选择病房级别

- All benefits are applicable worldwide (except for psychiatric treatment¹ and renal dialysis²)
- Free choice of healthcare services providers³
- Free choice of ward class



全球适用
Applicable worldwide



任选医疗服务提供者
Free choice of healthcare services providers



任选病房级别
Free choice of ward class



4

保障范围广泛 Extensive coverage



本计划涵盖的医疗保障项目包括：

- 住院及手术费用
- 日间手术⁴
- 入院前、出院后及日间手术前后的门诊护理
- 诊断成像检测⁵，包括CT、MRI、PET、PET-CT及PET-MRI
- 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
- 精神科治疗¹
- 医疗意外事故的一笔过赔偿⁶

其他保障项目包括：

- 住院陪床⁷
- 家中看护津贴
- 意外的额外津贴
- 洗肾保障²
- 自选额外医疗保障

The plan covers the following medical benefit items:

- hospitalization and surgery fees
- day case procedure⁴
- outpatient care for pre- and post- Confinement / Day case procedure
- prescribed diagnostic imaging tests⁵, including CT, MRI, PET, PET-CT and PET-MRI
- non-surgical cancer treatments, including radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy
- psychiatric treatment¹
- lump sum benefit against medical negligence⁶

Other benefit items include:

- hospital companion bed⁷
- home nursing
- additional benefit for accident
- renal dialysis²
- optional extra major medical benefit

5

为投保前未知的已有病症提供保障 Coverage of unknown pre-existing conditions



为使你安心无忧，计划涵盖保单持有人及 / 或受保人在投保时不察觉，及理应不察觉的已有病症，并不设等候期。

For your total peace of mind, the plan covers pre-existing conditions that the Policy Holder and/or Insured Person was not aware of and would not reasonably have been aware of at the time of taking up the plan, without any waiting period.

6

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三个保单年或以上，以及期间并无就本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
- 折扣金额会按上一保单年的“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 three consecutive Policy Years
- The discount is a percentage, of up to 15%, of the annual premium for the 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%

7

扣税优惠

Tax deductible



你的“税”安心医疗计划保费可享受有税务扣除优惠。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。

Your TaxVantage Plus Medical Plan premiums are tax deductible. For details of the tax deduction arrangement, please refer to the VHIS website of the government of the HKSAR at www.vhis.gov.hk/en/consumer_corner/tax-deduction.html.

8

免费估算服务

Free quote before you commit



于接受任何治疗或医疗手术前，你更可免费使用赔偿金额估算服务⁸。

You're entitled to receive a free estimate of the claimable amount⁸ for any potential treatment or procedure before committing to it.

附加项目 (下列保障并非自愿医保认可产品的一部份)

Additional items (the following benefits are not a part of the VHIS Certified Plan)



全球紧急医疗援助服务⁹

计划为您提供“全球紧急医疗援助服务”，一旦遇上紧急事故需要援助时，投保人便可获得即时的支援，包括垫支住院费用、紧急护送等。

自选附加保障⁹ (下列保障不适用于扣税)

你可额外附加以下两项保障计划，以获得更全面的保障：

- **额外癌症多重保** — 为治疗癌症提供充裕的资金，每次癌症可获赔偿的实际治疗费用可高达200万港元¹⁰。
- **住院现金津贴** — 若投保人不幸因伤病住院留医达8小时，计划会提供现金津贴¹¹以弥补住院期间的收入损失。若需要接受深切治疗，计划更会提供双倍的现金津贴，即每日高达2,400港元。

Worldwide Emergency Assistance Benefits⁹

The plan offers free “Worldwide Emergency Assistance Benefits” in the event of an emergency. Instant assistance, including deposit guarantee for hospital admission and emergency evacuation, is made available.

Optional supplementary benefits⁹ (the following benefits are non-tax deductible)

For extra peace of mind, you may attach supplementary benefits to the plan:

- **Extra Cancer Benefit** - Provides adequate financial support for cancer therapy, with a maximum reimbursement of actual expenses per cancer up to HK\$2,000,000¹⁰.
- **Hospital Income Benefit** - Provides cash benefit¹¹ to offset any temporary income loss if the Insured Person is Confined for eight hours or more due to Disability. While receiving treatment in an Intensive Care Unit, this Benefit will be doubled, up to HK\$2,400 per day.



附注

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)日间病人身份于香港接受治疗, 方可获保障。
3. 指在其所在地注册为医院的机构或注册的西医。
4. 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。
5. 设30%共同保险, 保单持有人需支付实际医疗开支的30%。
6. 若受保人因医院的医护人员的疏忽行为或未有遵照合理及惯常的标准而直接导致死亡或完全及永久伤残, 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。
7. 以一张额外床位为限。
8. 受保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。
9. 此等项目为附加性质, 并不属于自愿医保认可产品的一部分。保单持有人可以书面方式通知本公司取消“全球紧急医疗援助服务”。
10. 不包括(1)因接受癌病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。
11. 同一受保人于本公司投保的所有住院现金津贴及原银奉还住院现金计划的每日总保障额最高为1,200港元, 而所有住院现金津贴、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。本公司将保留随时修订最高每日总保障额之权利, 而无需事先通知。
12. 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。
13. 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医生或注册医生在索偿申请表内提供的陈述。
14. 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。
15. 检测只包括电脑断层扫描(“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。
16. 治疗只包括放射性治疗、化疗、标靶治疗、免疫治疗及荷尔蒙治疗。
17. 有关详情, 请参阅条款及保障细则。
18. 国际专业医疗网络所提供的服务现时由国际救援(亚洲)公司提供。现时, 每次征询第二医疗意见的费用为500港元, 而转介手续费为500美元, 受保人需自付所有就医的行政费及其他有关费用。国际救援(亚洲)公司保留调整收费及医院数目的权利, 有关的更改将不作另行通知。本公司保留随时更改或终止提供本服务的权利。
19. 只适用于18岁或以上的受保人。
20. 若受保人不幸因伤病住院留医达8小时, 计划会提供现金津贴。每症保障期最长为1,000日。
21. 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。
22. 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。

Notes

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. Refers to a registered Hospital medical practitioner of western medicine under the relevant territory.
4. Day Case Procedure refers to a Medically Necessary surgical procedure for investigation or treatment performed in a medical clinic, or day case procedure centre or Hospital with facilities for recovery.
5. Subject to 30% Coinsurance, Policy Holder is required to pay 30% of the actual medical expenses as evidenced.
6. If the Insured Person dies or suffers from Total and Permanent Disability directly as a consequence of any negligent action or failure to observe reasonable and customary 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.
7. Subject to one extra bed.
8. 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.
9. These items are of an additional nature and do not form part of the VHIS Certified Plan. The Policy Holder may remove “Worldwide Emergency Assistance Benefits” by sending a written notice to the Company.
10. 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.
11. The maximum combined daily benefit from both Hospital Income Benefit and Money-Back Hospital Income Protector for the same Insured Person with our company is HK\$1,200. And the maximum combined daily benefit from Hospital Income Benefit, Money-Back Hospital Income Protector, Lifetime Health Protector, Whole Life MediCare and Refundable Hospital Cash Plan for the same Insured Person with our company is HK\$2,000. The Company reserves the right to make adjustments of the maximum combined daily benefit without any prior notice.
12. 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.
13. 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 doctor or Registered Medical Practitioner.
14. 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.
15. Tests covered here only include computed tomography (“CT” scan), magnetic resonance imaging (“MRI” scan), positron emission tomography (“PET” scan), PET-CT combined and PET-MRI combined.
16. Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
17. Please refer to the Terms and Benefits for more details.
18. MediNet Pro is currently 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. The Company reserves the right to change or discontinue this service at any time.
19. Only applicable to the Insured age of 18 or above.
20. A daily cash benefit will be paid if the Insured Person is Confined for eight hours or more due to Disability, up to a maximum of 1,000 days.
21. 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.
22. 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

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。

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保单

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’安心医疗计划**”的保障终止时
- (ii) 在总保障赔偿已达最高终身保障总额后
- (iii) 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**”亦会在每年续期时，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

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），保单会于每个保单周年续保一年。为配合医疗科技的进步及确保能持续为你提供保障，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。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 / 或因修订保障架构 / 保障级别（如有）而影响预期未来的索偿成本。

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

本计划由万通保险国际有限公司承保及负责，保单持有人的保单权益会受其信贷风险所影响。

医疗所需

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：

- (i) 需要注册医生的专业知识或转介；
- (ii) 符合该伤病的诊断及治疗所需；
- (iii) 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；
- (iv) 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
- (v) 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。

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:

- (i) The **TaxVantage Plus Medical Plan** to which the supplementary benefit is attached terminates
- (ii) The total benefit payment reaches the maximum lifetime limit
- (iii) 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

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 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 you with continuous protection, the Company reserves the right to revise the Terms and Benefits and adjust the premium on each renewal. The major factors to consider for premium adjustment include, but are not limited to, the claim experience of the Company, expenses, medical inflation, medical trend and/or revised benefit structure / level of benefits (if any) which might impact the expected claim costs in the future.

Inflation Risk

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

Credit Risk

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

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;
- (ii) 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.

合理及惯常

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。

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：

- (i) 由保险或医学业界进行的治疗或服务费用统计及调查；
- (ii) 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

适用于“‘税’安心医疗计划”

与下列项目相关或由其引致的费用，将不获赔偿：

1. 投保人年届8岁前发病或确诊的先天性疾病；
2. 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；
4. 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；
5. 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；
6. 预防性治疗及预防性护理；
7. 产科状况及其并发症；节育或恢复生育；任何性别的结扎或变性；不育；性机能失常；
8. 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；
9. 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；
10. 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；
11. 根据法律或其他医疗或保险计划而获得赔偿的情况。

适用于“额外癌症多重保”

“额外癌症多重保”的保障范围将不包括以上适用于“‘税’安心医疗计划”的第2、5、8、9及11项，以及以下情况：

1. 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）；
2. 于保障生效日的60天内出现的不适或疾病；
3. 一般身体检查、病后复康、托管、疗养或休养；
4. 美容或整容为目的的服务（除非列明于此保障的保障范围内）；
5. 鉴定癌症的遗传性基因测试或任何基于基因测试结果而进行之治疗；
6. 预防性检查；预防癌症的疫苗；
7. 未经确诊患上癌症而进行的癌症治疗；
8. 核子武器物料、核子燃料所导致的辐射或电离子扩散污染；
9. 感染或出现人体免疫力缺乏病毒及其相关的伤病。

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.

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

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

Key Exclusions

For TaxVantage Plus Medical Plan

The policy will not pay any benefits in relation to or arising from the followings:

1. Congenital Conditions manifested or diagnosed before the age of 8 years of the Insured Person;
2. Expenses incurred which are not Medically Necessary;
3. Confinement solely for the purpose of diagnostic procedures or allied health services;
4. Beautification or cosmetic purposes (unless necessitated by injury caused by an accident); 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; purchase of durable medical equipment or appliances; traditional Chinese medicine treatment;
5. Experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority;
6. Prophylactic treatment or preventive care;
7. Maternity conditions and its complications; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility; sexual dysfunction;
8. Dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide or illegal activity;
9. Acts of war, civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power;
10. Human Immunodeficiency Virus and its related Disability which is contracted or occurs before the Policy Effective Date;
11. Expenses which have been reimbursed under any government law, medical program or insurance policy.

For Extra Cancer Benefit

The exclusions of the above points nos. 2, 5, 8, 9 and 11 for **TaxVantage Plus Medical Plan** also apply to **Extra Cancer Benefit**. In addition, **Extra Cancer Benefit** will not pay any benefits in relation to or arising from the followings:

1. 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);
2. 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;
4. Beautification or cosmetic purposes (except specifically covered under this benefit);
5. Genetic testing or any treatment undergone based on genetic test results;
6. Preventative screening or checkups; vaccines for the prevention of Cancer;
7. Any treatment modality undergone without a definite diagnosis of the presence of Cancer;
8. Waste nuclear weapons material, ionizing radiation or contamination by radioactivity from any nuclear fuel;
9. Human Immunodeficiency Virus and its related Disability.

适用于“住院现金津贴”

“住院现金津贴”的保障范围将不包括以上适用于“‘税’安心医疗计划”第7、8及9项，以及以下情况：

1. 于保障生效日起计15天内患上疾病；
2. 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症或症状、或已寻求、获得或接受病症的医疗建议或治疗）；
3. 一般身体检查、病后复康、托管、疗养或休养；
4. 美容或整容为目的的服务；牙科治疗或口腔颌面手术（除非因意外所致在住院期间接受急诊治疗及手术）；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；
5. 有关扁桃腺、增殖腺、疝气的治疗（除非保单已生效达120天）；
6. 先天性畸形或反常；
7. 参与驾驶或骑术竞赛；
8. 核子武器物料、核子燃料所导致的辐射或电离子扩散污染；
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

在投保时，你/你们必须提供一切知悉或据常理知悉的资料，因万通保险国际有限公司会按照所提供的资料评核接受投保及决定保险条款。提供资料的责任将会在投保申请表的签署日期或任何补充文件的签署日期（以较后日期为准）完成。你/你们若不清楚某一事项是否重要，请将该事项填写于申请书内。若未符合以上要求，该保单可能因此而作废。

其他资料

有关索偿程序，请浏览本公司网页<https://corp.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，为其于香港续发之保单，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/levy。

保单冷静期及取消保单的权利

如保单未能满足你的要求，你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个日历日内，或向你/你的代表人交付《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个日历日内（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，你将可获退回已缴保费金额及你所缴付的征费（若曾获赔偿或将获得赔偿，则不获发还保费），但不包括任何利息。

退保

如需申请退保，你只需填妥、签署并寄回由本公司提供的特定表格，以及你的有效身份证明文件副本及固定住址证明（如适用），本公司将安排退保事宜。

For Hospital Income Benefit

The exclusions of the above points nos. 7, 8 and 9 for **TaxVantage Plus Medical Plan** also apply to **Hospital Income Benefit**. In addition, **Hospital Income Benefit** will not pay any benefits in relation to or arising from the followings:

1. Claims due to Sickness or Disease occurring within 15 days of Effective Date of Coverage;
2. 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);
3. General check-up, convalescence, custodial or sanatorium care or rest care;
4. 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;
5. Treatment for tonsils, adenoids or hernia (which occurred within 120 days after the Effective Date of Coverage);
6. Congenital deformities or anomalies;
7. Racing on horse or wheels;
8. Waste nuclear weapons material, ionizing radiation or contamination by radioactivity from any nuclear fuel;
9. 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

You are required to disclose in the application all information you know or could reasonably be expected to know because YF Life Insurance International Ltd. 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.

Other Information

For details of the procedures for making claims, please refer to our website at <https://corp.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 levy you paid (no refund can be made if a benefit payment has been made, is to be made or impending), without any interest.

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.



一览表

At a glance

表一：“税”安心医疗计划
Table 1: TaxVantage Plus Medical Plan

	赔偿限额 Benefit Limit (港元 HK\$)									
	计划 Plan X	计划 Plan XM	计划 Plan 1	计划 Plan 1M	计划 Plan 2	计划 Plan 2M	计划 Plan 3	计划 Plan 3M	计划 Plan 4	计划 Plan 4M
自愿医保认可产品编号 VHIS Plan Certification Number	F00020-05-000-01	F00020-05-001-01	F00020-01-000-03	F00020-01-001-03	F00020-02-000-03	F00020-02-001-03	F00020-03-000-03	F00020-03-001-03	F00020-04-000-03	F00020-04-001-03
保障项目 ¹² Benefit Items ¹²										
(I) 基本保障 Basic benefits										
a. 病房及膳食 Room and board	每日 \$900 per day		每日 \$1,000 per day		每日 \$1,800 per day		每日 \$3,000 per day		每日 \$5,050 per day	
	(每保单年度最多180日 Maximum 180 days per Policy Year)									
b. 杂项开支 Miscellaneous charges	\$14,500		\$15,000		\$18,000		\$23,000		\$35,000	
	(每保单年度 per Policy Year)									
c. 主诊医生 巡房费 Attending doctor's visit fee	每日 \$900 per day		每日 \$1,000 per day		每日 \$1,800 per day		每日 \$3,000 per day		每日 \$5,050 per day	
	(每保单年度最多180日 Maximum 180 days per Policy Year)									
d. 专科医生费 ¹³ Specialist's fee ¹³	\$6,000		\$8,000		\$8,700		\$9,500		\$13,800	
	(每保单年度 per Policy Year)									
e. 深切治疗 Intensive care	每日 \$4,500 per day		每日 \$5,000 per day		每日 \$7,000 per day		每日 \$8,600 per day		每日 \$11,200 per day	
	(每保单年度最多25日 Maximum 25 days per Policy Year)									
f. 外科医生费 (每项手术, 按手术表划分的手术分类) Surgeon's fee (Per surgery, subject to surgical category for the surgery/procedure in the Schedule of Surgical Procedures)										
复杂 Complex	\$65,000		\$70,000		\$87,500		\$112,500		\$147,500	
大型 Major	\$30,000		\$42,000		\$52,500		\$67,500		\$88,500	
中型 Intermediate	\$15,500		\$21,000		\$26,250		\$33,750		\$44,250	
小型 Minor	\$6,000		\$8,400		\$10,500		\$13,500		\$17,700	

	赔偿限额 Benefit Limit (港元 HK\$)									
	计划 Plan X	计划 Plan XM	计划 Plan 1	计划 Plan 1M	计划 Plan 2	计划 Plan 2M	计划 Plan 3	计划 Plan 3M	计划 Plan 4	计划 Plan 4M
g. 麻醉科医生费 Anaesthetist's fee	外科医生费的40% ¹⁴ 40% of Surgeon's fee payable ¹⁴									
h. 手术室费 Operating theatre charges	外科医生费的40% ¹⁴ 40% of Surgeon's fee payable ¹⁴									
i. 订明诊断成像检测 ^{13,15} Prescribed Diagnostic Imaging Tests ^{13,15}	\$22,500	\$25,000		\$30,000		\$35,000		\$40,000		
	(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 ¹⁶ Prescribed Non-surgical Cancer Treatments ¹⁶	\$80,000	\$82,000		\$96,000		\$110,000		\$124,000		
	(每保单年度 per Policy Year)									
k. 入院前或出院后 / 日间手术前后的门诊护理 ¹³ Pre- and post-Confinement / Day Case Procedure outpatient care ¹³	每次\$580 per visit 高达 Up to \$3,000	每次\$600 per visit 高达 Up to \$3,300		每次\$900 per visit 高达 Up to \$4,950		每次\$1,400 per visit 高达 Up to \$7,700		每次\$2,100 per visit 高达 Up to \$11,550		
	(每保单年度 per Policy Year) – 住院 / 日间手术前最多1次门诊或急症诊症 – 出院 / 日间手术后90日内最多3次跟进门诊 – 1 prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure – 3 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)									
l. 精神科治疗 ¹ Psychiatric treatments ¹	\$30,000	\$34,000		\$45,000		\$60,000		\$80,000		
	(每保单年度 per Policy Year)									
(II) 其他保障 Other benefits										
a. 住院陪床 ⁷ Hospital companion bed ⁷	每日 \$300 per day	每日 \$400 per day		每日 \$500 per day		每日 \$630 per day		每日 \$800 per day		
	(每保单年度最多180日 Maximum 180 days per Policy Year)									
b. 家中看护津贴 ¹³ Home nursing ¹³	每日 \$380 per day	每日 \$475 per day		每日 \$620 per day		每日 \$935 per day		每日 \$1,365 per day		
	(每保单年度最多60日 Maximum 60 days per Policy Year)									
c. 洗肾保障 ¹³ Renal dialysis ¹³	\$25,000	\$30,300		\$60,250		\$90,400		\$120,480		
	(每十年期 per 10-year period)									
d. 意外的额外津贴 Additional benefit for Accident	\$8,500	\$12,000		\$18,000		\$22,000		\$34,000		
	(每保单年度 per Policy Year)									

	赔偿限额 Benefit Limit (港元 HK\$)									
	计划 Plan X	计划 Plan XM	计划 Plan 1	计划 Plan 1M	计划 Plan 2	计划 Plan 2M	计划 Plan 3	计划 Plan 3M	计划 Plan 4	计划 Plan 4M
e. 身故保障 Death benefit	\$5,000		\$5,000		\$10,000		\$15,000		\$20,000	
f. 医疗意外事故保障 Medical negligence benefit	\$150,000		\$175,000		\$200,000		\$250,000		\$300,000	
g. 自选额外医疗保障 ¹⁷ Optional extra major medical benefit ¹⁷	-	\$100,000 (每保单年度 per Policy Year) 设20% 共同保险 Subject to 20% Coinsurance	-	\$120,000 (每保单年度 per Policy Year) 设20% 共同保险 Subject to 20% Coinsurance	-	\$200,000 (每保单年度 per Policy Year) 设20% 共同保险 Subject to 20% Coinsurance	-	\$400,000 (每保单年度 per Policy Year) 设20% 共同保险 Subject to 20% Coinsurance	-	\$600,000 (每保单年度 per Policy Year) 设20% 共同保险 Subject to 20% Coinsurance
(I)基本保障项目(a) – (I)及(II)其他保障项目(a) – (d)的每年保障限额 Annual Benefit Limit for (I) basic benefit items (a) – (I) and (II) other benefits items (a) – (d)	\$550,000		\$600,000		\$850,000		\$1,350,000		\$2,000,000	
	(每保单年度 per Policy Year)									
(I)基本保障项目(a) – (I)及(II)其他保障项目(a) – (g)的终身保障限额 Lifetime Benefit Limit for (I) basic benefit items (a) – (I) and (II) other benefits items (a) – (g)	无 Nil									
其他 Others										
无索偿保费折扣 No claim premium discount	5-15%									
赔偿金额估算 ⁸ Estimate of the claimable amount ⁸	免费 Free									
全球紧急医疗援助服务 ⁹ Worldwide Emergency Assistance Benefits ⁹	适用 Applicable									

表二：额外癌症多重保

Table 2 : Extra Cancer Benefit

(此保障不适用于扣税⁹ this benefit is non-tax deductible⁹)

保障 Benefit	保障概要 Summary	(港元 HK\$)		
		计划 Plan 1	计划 Plan 2	计划 Plan 3
每次癌症最高保障总额 Overall Per Cancer Limit		\$1,000,000	\$1,500,000	\$2,000,000
最高终身保障总额 Maximum Lifetime Limit		\$3,000,000	\$4,500,000	\$6,000,000
治疗保障 ¹⁰ Medical Treatment Benefit ¹⁰				
标靶治疗 Target Therapy	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 clinic 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.	并无个别治疗项目的保障上限 赔偿按实际费用支付 No limit per course of medical treatment, full reimbursement of actual charges incurred		
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	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、医生 / 专科医生巡房等的费用。 The fees for performing the procedure, including surgeon, anesthetist, operating theatre, prescribed medication, nursing, diagnostic radiology or laboratory charges, Doctor or specialist visit.			
食道癌、肺癌及皮肤癌之光动力治疗 Photodynamic Therapy for Esophagus, Lung or Skin Cancers				
冷冻手术 Cryosurgery				
射频消融术 Radiofrequency Ablation				
抗排斥及止呕药物 Anti-Rejection and Anti-Nausea Drugs	于治疗期间须使用之抗排斥及止呕药物。 Anti-rejection and anti-nausea medication during the treatment of cancer.			
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.	并无个别治疗项目的保障上限 赔偿按实际费用支付 No limit per course of medical treatment, full reimbursement of actual charges incurred		

癌症监测检查 Cancer Monitoring Investigation	为监测接受治疗后的反应和进展, 以及为排除癌症复发, 于完成治疗后5年内的跟进及诊断检查。 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 cancer treatment.	并无个别治疗项目的保障上限 赔偿按实际费用支付 No limit per course of medical treatment, full reimbursement of actual charges incurred		
治疗前或治疗后诊症 (每次诊症金额及次数上限) Pre or Post-Treatment Consultation (Max. limit per visit & no. of visits)	接受癌症治疗前及完成治疗后5年内的癌症专科医生诊症。 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
国际专业医疗网络¹⁸ MediNet Pro¹⁸	“美国专科医生提供第二医疗意见” 及 “安排赴美就医”。 "Second Medical Opinion provided by US Medical Specialists" and "Quality Treatment Referrals in the USA".	✓	✓	✓

额外护理保障 Extra Care Benefit

中医诊症 (每次诊症金额及次数上限) Chinese Herbalist Consultation (Max. limit per visit & no. of visits)	癌症治疗期间及完成治疗后5年内与癌症相关的中医治疗。 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
纾缓护理 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
矫形手术 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、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, anesthetist, operating theatre, prescribed medication, diagnostic radiology or laboratory charges, nursing, Doctor or specialist visit, and cost of implants.	并无个别治疗项目的保障上限 赔偿按实际治疗费用支付 No limit per course of medical treatment, full reimbursement of actual charges incurred		

寿险保障 Life Protection

延续寿险保障 (以每张额外癌症多重保计算之最高保障额) Extension of Life Protection (maximum aggregate Sum Insured for each Extra Cancer Benefit)	\$500,000	\$750,000	\$1,000,000
身故保障¹⁹ Death Benefit¹⁹	\$1,000	\$1,500	\$2,000

表三: 住院现金津贴

Table 3 : Hospital Income Benefit

(此保障不适用于扣税⁹ this benefit is non-tax deductible⁹)

	保障额 Benefit (港元 HK\$)		
	计划 Plan 1	计划 Plan 2	计划 Plan 3
a. 每日保障 ²⁰ Daily Benefit ²⁰	\$600	\$900	\$1,200
b. 深切治疗 Intensive Care (每日 per day)	\$1,200	\$1,800	\$2,400
c. 身故保障 ¹⁹ Death Benefit ¹⁹	\$5,000	\$10,000	\$15,000
d. 24小时全球保障 24-Hour Worldwide Coverage	适用 Applicable		

投保资料 Basic Information			
	“税”安心医疗计划 TaxVantage Plus Medical Plan	额外癌症多重保 Extra Cancer Benefit	住院现金津贴 Hospital Income Benefit
投保年龄 (以上次生日年龄计算) Issue Age (At Last Birthday)	0至80岁 Age 0-80	0至70岁 Age 0-70	0至65岁 Age 0-65
保障年期 Benefit Term	至100岁 To Age 100	至100岁 To Age 100	至75岁 To Age 75
缴付保费年期 Premium Payment Term	至100岁 To Age 100	至100岁 To Age 100	至75岁 To Age 75

保单资料 Policy Information		
保单类别 Plan Type	基本计划 Basic Plan	附加保障 Supplementary Benefit
保单货币单位 Currency	港元 HK\$	
保费 ²¹ Premium ²¹	<ul style="list-style-type: none"> - 保证每年续保, 保费并非保证。续期保费会按受保人当时实际年龄及同类保障级别的保费率作出调整。如符合无索偿保费折扣要求, 续期保费可享有折扣 - 保费按每年/ 每半年/ 每季/ 每月缴付 - Guaranteed yearly renewable, the premium is non-guaranteed. The renewal premium will be adjusted based on the Insured Person's attained age and at the premium rate in effect of the same level of benefit at the time of policy renewal. If the requirements for no claim premium discount are fulfilled, a discount on the renewal premium can be enjoyed. - Annual / Semi-annual / Quarterly / Monthly Payment 	<ul style="list-style-type: none"> - 每年续期, 保费并非保证。续期保费会按受保人当时实际年龄及同类保障级别的保费率作出调整 - 保费按每年/ 每半年/ 每季/ 每月缴付 - Yearly renewable, the premium is non-guaranteed. The renewal premium will be adjusted based on the Insured Person's attained age and at the premium rate in effect of the same level of benefit at the time of policy renewal. - Annual / Semi-annual / Quarterly / Monthly Payment

保单资料 Policy Information

	“税”安心医疗计划 TaxVantage Plus Medical Plan	额外癌症多重保 Extra Cancer Benefit	住院现金津贴 Hospital Income Benefit
税务扣减 Tax Deduction	适用 Eligible	不适用 Not eligible	
最低保障额 Minimum Sum Insured	计划 Plan X	计划 Plan 1	\$600
最高保障额 Maximum Sum Insured	计划 Plan 4M	计划 Plan 3	\$1,200 ¹¹
续保 Renewability	保证 Guaranteed	非保证 ²² Non-guaranteed ²²	
保障类别 Type of Benefit	偿款产品 — 赔偿实际住院及医疗费用 (受限于计划内每项保障的最高保障额) Indemnity Product – Reimburses the actual hospitalization and medical expenses (subject to the maximum limit of each benefit item of the plan)	偿款产品 — 赔偿实际治疗费用 ¹⁰ 、额外护理、癌症诊断及诊断费用 Indemnity Product – Reimburses the actual medical treatment expenses ¹⁰ , extra care, cancer consultation and diagnosis expenses	非偿款产品 — 于住院期间提供每日现金保障 Non-indemnity Product – Provides daily cash benefits during the period of hospitalization

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.

以上为计划的一般资料，只供参考之用，并非保单的一部份，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。如有垂询，欢迎与本公司之顾问、特许分销商或保险经纪联络，或致电客户服务热线：香港 (852) 2533 5555。

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 Terms and Benefits of the policy for benefit coverage, exact terms and conditions and exclusions. For enquiries, please contact our consultants, franchised agents or brokers, or call our Customer Service Hotline: Hong Kong (852) 2533 5555.

YFLife 萬通保險

万通保险国际有限公司为港交所上市公司云锋金融集团成员，集团的主要股东包括云锋金融控股有限公司以及“全美5大互惠寿险公司”之一的美国万通人寿保险公司。凭藉雄厚实力及稳健可靠的背景，我们承诺为客户提供专业及科技化的一站式风险及财富管理，以及强积金服务，一起建构非凡未来。

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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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.

万通保险国际有限公司
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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



“税”安心医疗计划 (独立保单)

TaxVantage Plus Medical Plan (Standalone Plan)

每年保费 (港元) Annual Premium (HK\$)

已届年龄 Attained Age	标准保费 Standard Premium											
	计划 Plan X		计划 Plan XM		计划 Plan 1		计划 Plan 1M		计划 Plan 2		计划 Plan 2M	
	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	2,433	2,451	2,805	2,822	2,780	2,952	3,205	3,400	4,353	4,641	5,163	5,504
18	2,462	2,869	2,835	3,306	2,813	3,456	3,239	3,982	4,399	5,405	5,219	6,411
19	2,489	2,973	2,867	3,424	2,844	3,581	3,276	4,125	4,451	5,634	5,280	6,683
20	2,519	3,044	2,902	3,508	2,878	3,667	3,315	4,226	4,507	5,749	5,346	6,819
21	2,547	3,245	2,937	3,738	2,910	3,909	3,355	4,503	4,565	6,125	5,415	7,266
22	2,580	3,409	2,973	3,927	2,947	4,107	3,397	4,731	4,631	6,437	5,490	7,635
23	2,615	3,540	3,011	4,079	2,988	4,264	3,440	4,914	4,697	6,684	5,571	7,928
24	2,649	3,706	3,050	4,270	3,026	4,465	3,485	5,144	4,763	6,999	5,649	8,301
25	2,680	3,852	3,088	4,436	3,062	4,640	3,528	5,344	4,830	7,281	5,728	8,634
26	2,713	3,962	3,128	4,565	3,100	4,773	3,574	5,499	4,899	7,492	5,808	8,885
27	2,750	4,109	3,168	4,734	3,142	4,950	3,619	5,703	4,972	7,775	5,895	9,221
28	2,788	4,254	3,210	4,901	3,185	5,125	3,668	5,904	5,047	8,055	5,984	9,553
29	2,832	4,399	3,260	5,067	3,235	5,299	3,725	6,104	5,136	8,337	6,089	9,886
30	2,881	4,544	3,318	5,234	3,291	5,474	3,791	6,305	5,243	8,617	6,214	10,218
31	2,965	4,688	3,417	5,402	3,388	5,648	3,904	6,508	5,399	8,899	6,400	10,552
32	3,050	4,835	3,514	5,571	3,485	5,825	4,015	6,711	5,540	9,181	6,568	10,886
33	3,138	4,998	3,616	5,758	3,585	6,021	4,131	6,937	5,685	9,490	6,740	11,253
34	3,210	5,178	3,699	5,962	3,667	6,238	4,226	7,183	5,821	9,820	6,900	11,645
35	3,304	5,366	3,807	6,181	3,775	6,464	4,350	7,446	5,976	10,165	7,084	12,054
36	3,335	5,566	3,841	6,411	3,810	6,705	4,388	7,723	6,008	10,524	7,123	12,480
37	3,421	5,784	3,941	6,662	3,909	6,968	4,503	8,026	6,174	10,900	7,320	12,929
38	3,553	6,055	4,092	6,974	4,059	7,294	4,675	8,402	6,401	11,335	7,590	13,450
39	3,708	6,304	4,273	7,263	4,236	7,595	4,882	8,750	6,707	11,807	7,952	14,007
40	3,907	6,565	4,500	7,562	4,464	7,909	5,141	9,110	7,031	12,292	8,337	14,585
41	4,159	6,782	4,792	7,813	4,752	8,171	5,475	9,413	7,577	12,757	8,980	15,132
42	4,434	7,063	5,108	8,136	5,066	8,509	5,836	9,802	8,043	13,287	9,534	15,762
43	4,735	7,351	5,453	8,467	5,410	8,856	6,231	10,201	8,546	13,831	10,133	16,406
44	5,024	7,729	5,787	8,903	5,740	9,312	6,612	10,726	9,098	14,561	10,787	17,271
45	5,218	8,115	6,012	9,347	5,962	9,776	6,869	11,261	9,406	15,296	11,153	18,142
46	5,568	8,543	6,413	9,838	6,362	10,292	7,328	11,852	10,059	16,066	11,924	19,057
47	5,933	8,892	6,835	10,243	6,779	10,713	7,810	12,340	10,653	16,770	12,635	19,891
48	6,284	9,238	7,236	10,638	7,180	11,129	8,268	12,816	11,248	17,471	13,342	20,719
49	6,620	9,587	7,625	11,042	7,564	11,550	8,712	13,303	11,847	18,173	14,052	21,550
50	6,863	9,932	7,907	11,440	7,842	11,966	9,035	13,783	12,326	18,874	14,617	22,377
51	7,287	10,257	8,393	11,814	8,326	12,357	9,590	14,233	13,086	19,528	15,520	23,153
52	7,641	10,577	8,803	12,182	8,731	12,743	10,058	14,676	13,729	20,178	16,281	23,920
53	7,998	10,897	9,212	12,549	9,139	13,128	10,526	15,119	14,377	20,825	17,048	24,686
54	8,359	11,213	9,628	12,913	9,551	13,509	11,001	15,557	15,029	21,468	17,822	25,447
55	8,725	11,528	10,049	13,276	9,969	13,889	11,482	15,994	15,687	22,108	18,602	26,201
56	9,102	11,851	10,482	13,647	10,400	14,278	11,977	16,442	16,369	22,753	19,411	26,966
57	9,499	12,178	10,940	14,025	10,854	14,672	12,500	16,897	17,073	23,400	20,244	27,732
58	9,915	12,540	11,420	14,442	11,329	15,108	13,049	17,399	17,712	24,077	21,010	28,536

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.
The above premiums are annual premiums. Half-yearly premiums, quarterly premiums and monthly premiums are equal to annual premiums multiplied by a factor, with the factor equals to 0.52, 0.262 and 0.0883 for half-yearly premiums, quarterly premiums and monthly premiums respectively.

“税”安心医疗计划 (独立保单)

TaxVantage Plus Medical Plan (Standalone Plan)

每年保费 (港元) Annual Premium (HK\$)

已届年龄 Attained Age	标准保费 Standard Premium											
	计划 Plan X		计划 Plan XM		计划 Plan 1		计划 Plan 1M		计划 Plan 2		计划 Plan 2M	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
59	10,345	12,899	11,914	14,857	11,821	15,540	13,613	17,899	18,486	24,746	21,928	29,330
60	10,790	13,256	12,427	15,268	12,329	15,970	14,199	18,394	19,296	25,416	22,886	30,124
61	11,243	13,620	12,949	15,686	12,847	16,409	14,796	18,898	20,241	26,039	23,999	30,867
62	11,698	13,998	13,473	16,121	13,366	16,865	15,395	19,422	21,084	26,611	24,997	31,551
63	12,171	14,397	14,018	16,580	13,907	17,345	16,018	19,975	21,952	27,396	26,028	32,482
64	12,646	15,087	14,564	17,376	14,450	18,177	16,641	20,934	22,829	28,615	27,064	33,931
65	13,126	15,849	15,116	18,254	14,998	19,094	17,272	21,992	23,706	30,234	28,105	35,842
66	13,490	16,625	15,537	19,147	15,414	20,030	17,753	23,068	24,366	31,885	28,887	37,791
67	13,871	17,421	15,975	20,064	15,850	20,988	18,254	24,173	25,172	33,545	29,836	39,752
68	14,251	18,254	16,414	21,021	16,284	21,992	18,755	25,326	25,997	35,232	30,807	41,743
69	14,947	19,174	17,214	22,083	17,079	23,101	19,670	26,605	27,322	36,987	32,374	43,825
70	15,705	20,111	18,087	23,161	17,945	24,229	20,667	27,904	28,714	38,751	34,024	45,918
71	16,236	20,731	18,653	23,819	18,552	24,977	21,314	28,697	29,521	40,117	34,934	47,450
72	16,623	21,336	19,042	24,442	18,994	25,705	21,758	29,447	30,274	41,221	35,750	48,663
73	16,790	21,636	19,204	24,746	19,185	26,067	21,944	29,814	30,615	41,723	36,114	49,211
74	16,953	21,854	19,388	24,993	19,371	26,329	22,154	30,112	30,926	41,936	36,477	49,468
75	17,226	21,918	19,699	25,062	19,706	26,381	22,535	30,166	31,464	41,974	37,107	49,516
76	17,363	22,005	19,854	25,161	19,886	26,460	22,739	30,255	31,669	42,066	37,352	49,618
77	17,609	22,087	20,134	25,255	20,191	26,534	23,086	30,339	32,159	42,126	37,928	49,691
78	17,868	22,164	20,431	25,341	20,511	26,600	23,453	30,414	32,679	42,192	38,541	49,770
79	18,308	22,216	20,932	25,399	21,040	26,637	24,056	30,454	33,526	42,226	39,541	49,811
80	18,748	22,250	21,436	25,439	21,571	26,653	24,664	30,472	34,376	42,245	40,541	49,834
81*	19,278	22,285	22,042	25,480	22,207	26,669	25,391	30,492	35,398	42,267	41,748	49,862
82*	19,621	22,317	22,434	25,515	22,628	26,682	25,872	30,505	36,064	42,285	42,533	49,883
83*	19,955	22,348	22,814	25,551	23,040	26,693	26,341	30,519	36,721	42,304	43,308	49,905
84*	20,281	22,384	23,188	25,595	23,443	26,711	26,804	30,542	37,373	42,325	44,075	49,930
85*	20,588	22,417	23,539	25,629	23,826	26,724	27,241	30,554	37,903	42,344	44,704	49,953
86*	20,680	22,449	23,643	25,666	23,960	26,737	27,394	30,569	38,194	42,364	45,043	49,976
87*	20,769	22,484	23,745	25,706	24,091	26,753	27,544	30,587	38,378	42,384	45,261	50,000
88*	20,855	22,517	23,846	25,745	24,220	26,767	27,693	30,604	38,561	42,404	45,480	50,023
89*	20,945	22,548	23,945	25,781	24,352	26,778	27,841	30,618	38,745	42,422	45,697	50,044
90*	21,028	22,582	24,042	25,819	24,478	26,794	27,986	30,634	38,926	42,442	45,913	50,067
91*	21,120	22,617	24,146	25,858	24,613	26,809	28,140	30,651	39,111	42,463	46,133	50,094
92*	21,207	22,649	24,249	25,896	24,744	26,822	28,293	30,667	39,296	42,482	46,352	50,117
93*	21,293	22,683	24,345	25,935	24,873	26,837	28,439	30,685	39,479	42,500	46,571	50,138
94*	21,381	22,717	24,446	25,974	25,006	26,852	28,590	30,702	39,661	42,521	46,786	50,164
95*	21,465	22,750	24,543	26,010	25,134	26,865	28,738	30,715	39,845	42,540	47,003	50,185
96*	21,554	22,783	24,642	26,049	25,267	26,879	28,887	30,732	40,030	42,561	47,221	50,208
97*	21,640	22,817	24,741	26,088	25,398	26,894	29,038	30,749	40,214	42,580	47,441	50,233
98*	21,727	22,851	24,840	26,126	25,530	26,908	29,188	30,765	40,399	42,599	47,660	50,255
99*	21,813	22,883	24,940	26,163	25,662	26,921	29,341	30,780	40,583	42,620	47,879	50,279

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

“税”安心医疗计划 (独立保单)

TaxVantage Plus Medical Plan (Standalone Plan)

每年保费 (港元) Annual Premium (HK\$)

已届年龄 Attained Age	标准保费 Standard Premium							
	计划 Plan 3		计划 Plan 3M		计划 Plan 4		计划 Plan 4M	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0-17	7,239	7,322	8,503	8,598	9,939	10,108	13,331	13,558
18	7,335	8,477	8,613	9,954	10,011	10,735	13,425	14,400
19	7,437	8,950	8,733	10,509	10,093	11,393	13,538	15,283
20	7,538	9,057	8,853	10,637	10,174	11,947	13,645	16,026
21	7,640	9,643	8,973	11,324	10,268	12,621	13,771	16,928
22	7,745	10,136	9,094	11,905	10,362	13,177	13,898	17,673
23	7,848	10,525	9,216	12,359	10,480	13,598	14,057	18,238
24	7,955	11,013	9,342	12,932	10,607	14,147	14,226	18,978
25	8,061	11,456	9,466	13,453	10,731	14,688	14,395	19,703
26	8,171	11,778	9,596	13,832	10,860	15,077	14,567	20,220
27	8,293	12,214	9,739	14,339	10,998	15,612	14,753	20,940
28	8,440	12,649	9,909	14,853	11,156	16,149	14,965	21,661
29	8,607	13,085	10,104	15,366	11,349	16,683	15,223	22,375
30	8,797	13,523	10,330	15,880	11,570	17,219	15,519	23,093
31	9,051	13,962	10,627	16,394	11,875	17,752	15,924	23,809
32	9,270	14,395	10,888	16,901	12,140	18,288	16,282	24,526
33	9,543	14,852	11,207	17,440	12,475	18,931	16,730	25,389
34	9,736	15,348	11,432	18,025	12,699	19,639	17,033	26,338
35	9,988	15,867	11,728	18,630	12,949	20,359	17,370	27,302
36	10,015	16,418	11,760	19,279	13,273	21,085	17,802	28,280
37	10,149	17,003	11,920	19,963	13,383	21,820	17,953	29,265
38	10,472	17,633	12,296	20,704	13,742	22,583	18,432	30,289
39	11,040	18,304	12,964	21,492	14,591	23,428	19,572	31,422
40	11,741	18,989	13,788	22,300	15,453	24,329	20,729	32,629
41	12,701	19,707	14,913	23,139	16,700	25,272	22,398	33,895
42	13,426	20,439	15,766	23,999	17,626	26,248	23,640	35,204
43	14,321	21,266	16,817	24,970	18,800	27,294	25,215	36,609
44	15,295	22,442	17,959	26,349	20,081	28,792	26,933	38,615
45	15,767	23,623	18,512	27,735	20,672	30,286	27,725	40,620
46	16,716	24,801	19,629	29,120	21,902	31,780	29,375	42,625
47	17,785	25,979	20,885	30,503	23,331	33,276	31,290	44,628
48	18,712	27,157	21,971	31,885	24,611	34,770	33,007	46,633
49	19,718	28,341	23,151	33,278	25,928	36,263	34,775	48,634
50	20,560	29,520	24,142	34,665	27,032	37,760	36,256	50,641
51	21,844	30,629	25,646	35,962	28,502	39,154	38,226	52,512
52	22,935	31,726	26,928	37,253	30,036	40,547	40,284	54,378
53	24,024	32,819	28,207	38,534	31,643	41,926	42,441	56,230
54	25,121	33,908	29,494	39,814	33,335	43,300	44,711	58,074
55	26,222	34,991	30,786	41,084	35,118	44,666	47,102	59,902
56	27,344	36,069	32,108	42,349	36,602	46,026	49,091	61,729
57	28,482	37,138	33,441	43,606	38,482	47,377	51,609	63,540
58	29,358	38,200	34,473	44,853	40,004	48,723	53,652	65,345

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“税”安心医疗计划 (独立保单)

TaxVantage Plus Medical Plan (Standalone Plan)

每年保费 (港元) Annual Premium (HK\$)

已届年龄 Attained Age	标准保费 Standard Premium							
	计划 Plan 3		计划 Plan 3M		计划 Plan 4		计划 Plan 4M	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
59	30,695	39,260	36,040	46,097	41,971	50,059	56,293	67,139
60	32,139	40,311	37,735	47,331	43,972	51,389	58,974	68,922
61	33,769	41,035	39,649	48,182	46,310	52,219	62,110	70,035
62	35,254	42,210	41,393	49,562	48,519	53,634	65,071	71,931
63	36,781	43,216	43,186	50,741	50,766	54,878	68,086	73,602
64	38,516	44,898	45,222	52,715	53,090	57,095	71,203	76,576
65	40,320	47,314	47,339	55,553	55,451	60,451	74,369	81,074
66	42,168	50,509	49,511	59,302	57,927	64,485	77,690	86,486
67	44,031	53,722	51,698	63,076	60,483	68,539	81,117	91,922
68	45,915	56,667	53,911	66,532	63,182	72,250	84,736	96,896
69	47,928	59,592	56,274	69,969	65,965	75,939	88,469	101,845
70	50,016	62,503	58,723	73,387	68,904	79,604	92,411	106,762
71	51,600	64,391	60,402	75,374	71,241	81,973	95,257	109,609
72	52,905	66,184	61,700	77,183	73,348	84,223	97,707	112,192
73	53,468	66,992	62,232	77,975	74,465	85,219	99,001	113,299
74	54,164	67,919	63,033	79,039	75,441	86,570	100,286	115,076
75	55,087	69,291	64,094	80,621	76,736	88,484	101,987	117,598
76	55,576	70,262	64,658	81,743	77,425	89,831	102,889	119,377
77	56,385	71,234	65,593	82,867	78,559	91,176	104,390	121,156
78	57,237	72,195	66,584	83,986	79,750	92,729	105,973	123,220
79	58,669	72,635	68,252	84,497	81,751	93,110	108,631	123,726
80	60,077	72,658	69,888	84,524	83,717	93,381	111,243	124,086
81*	62,095	72,683	72,235	84,555	86,538	93,654	114,991	124,448
82*	62,885	72,703	73,156	84,576	87,649	93,924	116,468	124,807
83*	63,984	72,727	74,433	84,603	89,180	94,195	118,504	125,170
84*	65,062	72,748	75,688	84,630	90,689	94,465	120,510	125,526
85*	65,794	72,772	76,540	84,656	91,716	94,738	121,873	125,889
86*	66,449	72,797	77,302	84,683	92,553	95,008	122,986	126,249
87*	66,772	72,816	77,677	84,708	92,930	95,280	123,487	126,606
88*	67,094	72,839	78,054	84,738	93,304	95,551	123,984	126,969
89*	67,414	72,862	78,426	84,760	93,681	95,823	124,483	127,332
90*	67,738	72,885	78,802	84,788	94,056	96,095	124,985	127,693
91*	68,060	72,904	79,175	84,810	94,433	96,365	125,481	128,050
92*	68,382	72,930	79,551	84,841	94,809	96,638	125,983	128,414
93*	68,704	72,955	79,927	84,872	95,185	96,910	126,484	128,776
94*	69,027	72,975	80,300	84,893	95,563	97,180	126,984	129,134
95*	69,350	73,000	80,677	84,923	95,938	97,452	127,481	129,494
96*	69,671	73,020	81,050	84,946	96,314	97,725	127,984	129,859
97*	69,998	73,044	81,429	84,971	96,689	97,995	128,482	130,215
98*	70,320	73,065	81,803	84,999	97,067	98,268	128,983	130,577
99*	70,640	73,091	82,176	85,027	97,442	98,539	129,483	130,939

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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 1	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	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
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

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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 1	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
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	计划 Plan 1 每日保障 Daily Benefit \$600		计划 Plan 2 每日保障 Daily Benefit \$900		计划 Plan 3 每日保障 Daily Benefit \$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.
The above premiums are annual premiums. Half-yearly premiums, quarterly premiums and monthly premiums are equal to annual premiums multiplied by a factor, with the factor equals to 0.52, 0.262 and 0.0883 for half-yearly premiums, quarterly premiums and monthly premiums respectively.

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