

| 自願醫保 VHIS |

「稅」安心醫療計劃 TaxVantage Plus Medical Plan

TVP

YFLife
萬通保險



《iMONEY 智富雜誌》優秀保險企業大獎2019
最佳醫療保障



資本卓越銀行及金融大獎
2012-2022
資本卓越保險服務大獎

未來在我手
Own the future

靈活保障 掌握健康未來

Own your future with
more flexibility



保證終身續保

Guaranteed renewals for life



不設終身保障限額

No lifetime benefit limit



自由選擇

Freedom to choose



保障範圍廣泛

Extensive coverage



為投保前未知的已有病症
提供保障

Coverage of unknown
pre-existing conditions



扣稅優惠

Tax deductible



免費估算服務

Free quote before you commit



無索償保費折扣

No claim premium discount



附加項目

Additional items

全面醫療服務 隨時候命

「稅」安心醫療計劃為你提供多元化醫療保障，涵蓋手術、治療及住院等保障。

保障更全面

「稅」安心醫療計劃讓你享有更優越的保障，包括非手術癌症治療、家中看護津貼及洗腎保障等。你可按需要自選額外醫療保障，以享更安心保障。

香港政府全力推動

萬通保險國際有限公司已註冊成為香港特別行政區政府認可的自願醫保的產品提供者。你的「稅」安心醫療計劃中合乎資格的保費可享有稅務扣除優惠，每年可申請扣稅的保費上限為每名受保人8,000港元，而你為家人投保所繳的保費，亦可用作扣稅，讓你節省更多。

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.

「稅」安心醫療計劃是自願醫保計劃下的認可靈活計劃，較標準計劃提供更全面的保障及較高的保障額，有關詳情，請瀏覽本公司網頁 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.

「稅」安心醫療計劃 — 靈活保障安心享

TaxVantage Plus Medical Plan – peace of mind with flexible care

1

保證終身續保 Guaranteed renewals for life



無論你的身體狀況出現任何改變，計劃亦保證續保至100歲。

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

不設終身保障限額 No lifetime benefit limit



本計劃提供高達200萬港元的每年保障限額，可每年還原，並不設終身限額。

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

3

自由選擇 Freedom to choose



- 所有保障均全球適用（精神科治療¹及洗腎保障²除外）
- 可自由選擇醫療服務提供者³
- 可自由選擇病房級別
- All benefits are applicable worldwide (except for psychiatric treatment¹ and renal dialysis²)
- Free choice of healthcare services providers³
- Free choice of ward class



全球適用
Applicable worldwide



任選醫療服務
提供者
Free choice of healthcare
services providers



任選病房級別
Free choice of
ward class



4

保障範圍廣泛 Extensive coverage



本計劃涵蓋的醫療保障項目包括：

- 住院及手術費用
- 日間手術⁴
- 入院前、出院後及日間手術前後的門診護理
- 診斷成像檢測⁵，包括CT、MRI、PET、PET-CT及PET-MRI
- 非手術癌症治療，包括放射治療、化療、標靶治療、免疫治療及荷爾蒙治療
- 精神科治療¹
- 醫療意外事故的一筆過賠償⁶

其他保障項目包括：

- 住院陪床⁷
- 家中看護津貼
- 意外的額外津貼
- 洗腎保障²
- 自選額外醫療保障

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

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



為使你安心無憂，計劃涵蓋保單持有人及 / 或受保人在投保時不察覺，及理應不察覺的已有病症，並不設等候期。

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

無索償保費折扣

No claim premium discount



- 只要在續保時保單已於本公司從不間斷地連續生效達三個保單年或以上，以及期間並無就本計劃有任何索償紀錄，於支付續期保費時，即可獲享無索償保費折扣
- 折扣金額會按上一保單年的「每年保費」的百分比計算，最高可達15%
- 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

連續生效及無索償保單年期 Consecutive years of policy in force and without claims	無索償保費折扣率 No claim premium discount rate
3	5%
4	10%
≥ 5	15%

7

扣稅優惠

Tax deductible



你的「稅」安心醫療計劃保費可享有稅務扣除優惠。有關稅務扣除詳情，請瀏覽香港特別行政區政府自願醫保計劃網頁www.vhis.gov.hk/tc/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

免費估算服務

Free quote before you commit



於接受任何治療或醫療手術前，你更可免費使用賠償金額估算服務⁸。

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

附加項目 (下列保障並非自願醫保認可產品的一部份)

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



全球緊急醫療援助服務⁹

計劃為您免費提供「全球緊急醫療援助服務」，一旦遇上緊急事故需要援助時，受保人便可獲得即時的支援，包括墊支住院費用、緊急護送等。

自選附加保障⁹ (下列保障不適用於扣稅)

你可額外附加以下兩項保障計劃，以獲得更全面的保障：

- **額外癌症多重保** — 為治療癌症提供充裕的資金，每次癌症可獲賠償的實際治療費用可高達200萬港元¹⁰。
- **住院現金津貼** — 若受保人不幸因傷病住院留醫達8小時，計劃會提供現金津貼¹¹以彌補住院期間的收入損失。若需要接受深切治療，計劃更會提供雙倍的現金津貼，即每日高達2,400港元。

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.



附註

1. 精神科治療只在專科醫生建議下，並且於香港境內住院接受的治療，方可獲保障。
2. 洗腎治療只包括在註冊醫生建議下，以(1)住院病人身份於全球各地接受治療或(2)日症病人身份於香港接受治療，方可獲保障。
3. 指在其所在地註冊為醫院的機構或註冊的西醫。
4. 日間手術指受保人在具備康復設施的診所、日間手術中心或醫院內因檢查或治療而進行醫療所需的外科手術。
5. 設30%共同保險，保單持有人需支付實際醫療開支的30%。
6. 若受保人因醫院的醫護人員的疏忽行為或未有遵照合理及慣常的標準而直接導致死亡或完全及永久傷殘，計劃會提供保障表內訂明之醫療意外事故保障賠償。本保障只會就每宗事故作出一次賠償。
7. 以一張額外床位為限。
8. 受保人必須附上由醫院及 / 或主診註冊醫生所估算的金額予本公司。而該估算只供參考，最終的賠償金額必須按實際費用證明而釐定。
9. 此等項目為附加性質，並不屬於自願醫保認可產品的一部分。保單持有人可以書面方式通知本公司取消「全球緊急醫療援助服務」。
10. 不包括(1)因接受癌病治療導致的併發症和不良反應而需要接受治療的費用；(2)手術費用（除特別註明外）；(3)住院及膳食費用。
11. 同一受保人於本公司投保的所有住院現金津貼及原銀奉還住院現金計劃的每日總保障額最高為1,200港元，而所有住院現金津貼、原銀奉還住院現金計劃、終身醫療保障計劃、一世醫療保及住院現金保百分百保費回贈計劃的每日總保障額最高為2,000港元。本公司將保留隨時修訂最高每日總保障額之權利，而無須事先通知。
12. 除非另有註明，同一項目的合資格費用不可獲表中多於一個保障項目的賠償。
13. 本公司有權要求有關書面建議的證明，例如轉介信或由主診醫生或註冊醫生在索償申請表內提供的陳述。
14. 此百分比適用於外科醫生費實際賠償的金額或根據手術分類下外科醫生費的保障限額，以較低者為準。
15. 檢測只包括電腦斷層掃描（“CT”掃描）、磁力共振掃描（“MRI”掃描）、正電子放射斷層掃描（“PET”掃描）、PET-CT組合及PET-MRI組合。
16. 治療只包括放射性治療、化療、標靶治療、免疫治療及荷爾蒙治療。
17. 有關詳情，請參閱條款及保障細則。
18. 國際專業醫療網絡所提供的服務現時由國際救援（亞洲）公司提供。現時，每次徵詢第二醫療意見的費用為500港元，而轉介手續費為500美元，受保人需自付所有就醫的行政費及其他有關費用。國際救援（亞洲）公司保留調整收費及醫院數目的權利，有關的更改將不作另行通知。本公司保留隨時更改或終止提供本服務的權利。
19. 只適用於18歲或以上的受保人。
20. 若受保人不幸因傷病住院留醫達8小時，計劃會提供現金津貼。每症保障期最長達1,000日。
21. 本公司會於保單週年日不少於30天前，以書面通知有關修訂的保障或保費。
22. 若保障不獲續保，本公司會於保單週年日不少於30天前以書面通知。

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.

重要資料

繳付保費年期及保障年期

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

終止

本保單將在以下情況時自動終止，以最先者為準：

- 保單持有人決定取消本保單或不再續保
- 在寬限期屆滿時仍未繳交保費
- 受保人身故翌日
- 本公司不再獲《保險業條例》授權承保或繼續承保本保單

除了上述保單終止的情況外，「額外癌症多重保」亦會在下列任何情況下被終止：

- (i) 所屬之「『稅』安心醫療計劃」的保障終止時
- (ii) 在總保障賠償已達最高終身保障總額後
- (iii) 於每年續期時，本公司於保單週年日的30天前以書面通知保單持有人本保障不獲續保

除了上述保單終止的情況外，「住院現金津貼」亦會於每年續期時，本公司於保單週年日的30天前以書面通知保單持有人本保障不獲續保的情況下被終止。

修訂條款及保障及調整保費

如接獲所需保費（根據受保人當時實際年齡及當時同類保障級別的保費率計算），保單會於每個保單週年續保一年。為配合醫療科技的進步及確保能持續為你提供保障，在每次續期時，本公司保留修訂條款及保障及調整保費之權利。保費會因應某些因素而作出調整，這些因素包括但不限於本公司過去的索償紀錄、開支、醫療通脹、醫療趨勢，以及 / 或因修訂保障架構 / 保障級別（如有）而影響預期未來的索償成本。

通脹風險

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

信貸風險

本計劃由萬通保險國際有限公司承保及負責，保單持有人的保單權益會受其信貸風險所影響。

醫療所需

指按照一般公認的醫療標準，就診斷或治療相關傷病接受醫療服務的需要，而醫療服務必須符合下列條件：

- (i) 需要註冊醫生的專業知識或轉介；
- (ii) 符合該傷病的診斷及治療所需；
- (iii) 按良好而審慎的醫學標準及主診註冊醫生審慎的專業判斷提供，而非主要為對受保人、其家庭成員、照顧人員或主診註冊醫生帶來方便或舒適而提供；
- (iv) 在環境最適當及符合一般公認的醫療標準的設備下，提供醫療服務；及
- (v) 按主診註冊醫生審慎的專業判斷，以最適當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.

合理及慣常

指就醫療服務的收費而言，對情況類似的人士（例如同性別及相近年齡），就類似傷病提供類似治療、服務或物料時，不超過當地相關醫療服務供應者收取的一般收費範圍的水平。合理及慣常的收費水平由萬通保險國際有限公司合理及絕對真誠地決定，在任何情況下，此收費不得高於實際收費。

萬通保險國際有限公司必須參照以下資料（如適用）以釐定合理及慣常收費：

- (i) 由保險或醫學業界進行的治療或服務費用統計及調查；
- (ii) 公司內部或業界的賠償統計；
- (iii) 政府憲報；及 / 或
- (iv) 提供治療、服務或物料當地的其他相關參考資料。

主要不保事項

適用於「『稅』安心醫療計劃」

與下列項目相關或由其引致的費用，將不獲賠償：

1. 受保人年屆8歲前發病或確診的先天性疾；
2. 非醫療所需而引致的費用；
3. 純粹為接受診斷程序或專職醫療服務而住院；
4. 美容或整容為目的的服務（除非受保人因意外引致受傷而必要）；牙科治療或口腔頰面手術（除非因意外引致在住院期間接受急症治療及手術）；矯正視力或屈光不正的服務，而該等視力問題可透過驗配眼鏡或隱形眼鏡矯正；購買屬耐用品的醫療設備及儀器；傳統中醫治療；
5. 普遍標準界定為實驗性、未經證實醫療成效或尚未經認可機構批准的醫療技術或治療程序；
6. 預防性治療及預防性護理；
7. 產科狀況及其併發症；節育或恢復生育；任何性別的結紮或變性；不育；性機能失常；
8. 倚賴或過量服用藥物、酒精、毒品或類似物質（或受其影響）、故意自殘身體或企圖自殺或參與非法活動；
9. 戰爭、內戰、侵略、外敵行動、敵對行動、叛亂、革命、起義、或軍事政變或奪權事故；
10. 在保單生效日前，感染或出現人體免疫力缺乏病毒及其相關的傷病；
11. 根據法律或其他醫療或保險計劃而獲得賠償的情況。

適用於「額外癌症多重保」

「額外癌症多重保」的保障範圍將不包括以上適用於「『稅』安心醫療計劃」的第2、5、8、9及11項，以及以下情況：

1. 投保前已有病症（情況包括病症已被確診、出現受保人已察覺或理應察覺的病徵或症狀、或已尋求、獲得或接受病症的醫療建議或治療）；
2. 於保障生效日的60天內出現的不適或疾病；
3. 一般身體檢查、病後復康、託管、療養或休養；
4. 美容或整容為目的的服務（除非列明於此保障的保障範圍內）；
5. 鑑定癌症的遺傳性基因測試或任何基於基因測試結果而進行之治療；
6. 預防性檢查；預防癌症的疫苗；
7. 未經確診患上癌症而進行的癌症治療；
8. 核子武器物料、核子燃料所導致的輻射或電離子擴散污染；
9. 感染或出現人體免疫力缺乏病毒及其相關的傷病。

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.

適用於「住院現金津貼」

「住院現金津貼」的保障範圍將不包括以上適用於「『稅』安心醫療計劃」第7、8及9項，以及以下情況：

1. 於保障生效日起計15天內患上疾病；
2. 投保前已有病症（情況包括病症已被確診、出現受保人已察覺或理應察覺的病徵或症狀、或已尋求、獲得或接受病症的醫療建議或治療）；
3. 一般身體檢查、病後復康、託管、療養或休養；
4. 美容或整容為目的的服務；牙科治療或口腔頷面手術（除非因意外所致在住院期間接受急症治療及手術）；矯正視力或屈光不正的服務，而該等視力問題可透過驗配眼鏡或隱形眼鏡矯正；傳統中醫治療；
5. 有關扁桃腺、增殖腺、疝氣的治療（除非保單已生效達120天）；
6. 先天性畸形或反常；
7. 參與駕駛或騎術競賽；
8. 核子武器物料、核子燃料所導致的輻射或電離子擴散污染；
9. 感染或出現人體免疫力缺乏病毒及其相關的傷病。

核保準則

核保準則大致可分為可保利益、健康風險、職業風險、財務核保和地區風險等因素。用於核保的資料包括標準健康核保問卷（客戶的家族史、過往和現在的健康狀況）、職業狀況、居住地方、財政狀況及準受保人和準保單持有人或／及受益人的關係。

提供資料責任及未符合這要求的後果

在投保時，你／你們必須提供一切知悉或據常理知悉的資料，因萬通保險國際有限公司會按照所提供的資料評核接受投保及決定保險條款。提供資料的責任將會在投保申請表的簽署日期或任何補充文件的簽署日期（以較後日期為準）完成。你／你們若不清楚某一事項是否重要，請將該事項填寫於申請書內。若未符合以上要求，該保單可能因此而作廢。

其他資料

有關索償程序，請瀏覽本公司網頁<https://corp.yflife.com/tc/Hong-Kong/Individual/Services/Claims-Corner>。如對本產品有任何投訴，可致電本公司客戶服務熱線2533 5555，或瀏覽本公司網頁內資料www.yflife.com。

保費徵費

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

保單冷靜期及取消保單的權利

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

退保

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

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.



一覽表

At a glance

表一：「稅」安心醫療計劃
Table 1: TaxVantage Plus Medical Plan

	賠償限額 Benefit Limit (港元 HK\$)									
	計劃 Plan X	計劃 Plan XM	計劃 Plan 1	計劃 Plan 1M	計劃 Plan 2	計劃 Plan 2M	計劃 Plan 3	計劃 Plan 3M	計劃 Plan 4	計劃 Plan 4M
自願醫保認可產品編號 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
保障項目 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	
	(每保單年度最多180日 Maximum 180 days per Policy Year)									
b. 雜項開支 Miscellaneous charges	\$14,500		\$15,000		\$18,000		\$23,000		\$35,000	
	(每保單年度 per Policy Year)									
c. 主診醫生巡房費 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	
	(每保單年度最多180日 Maximum 180 days per Policy Year)									
d. 專科醫生費 ¹³ Specialist's fee ¹³	\$6,000		\$8,000		\$8,700		\$9,500		\$13,800	
	(每保單年度 per Policy Year)									
e. 深切治療 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	
	(每保單年度最多25日 Maximum 25 days per Policy Year)									
f. 外科醫生費 (每項手術，按手術表劃分的手術分類) Surgeon's fee (Per surgery, subject to surgical category for the surgery/procedure in the Schedule of Surgical Procedures)										
複雜 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	

	賠償限額 Benefit Limit (港元 HK\$)									
	計劃 Plan X	計劃 Plan XM	計劃 Plan 1	計劃 Plan 1M	計劃 Plan 2	計劃 Plan 2M	計劃 Plan 3	計劃 Plan 3M	計劃 Plan 4	計劃 Plan 4M
g. 麻醉科醫生費 Anaesthetist's fee	外科醫生費的40% ¹⁴ 40% of Surgeon's fee payable ¹⁴									
h. 手術室費 Operating theatre charges	外科醫生費的40% ¹⁴ 40% of Surgeon's fee payable ¹⁴									
i. 訂明診斷成像 檢測 ^{13,15} Prescribed Diagnostic Imaging Tests ^{13,15}	\$22,500	\$25,000		\$30,000		\$35,000		\$40,000		
	(每保單年度 per Policy Year) 設30%共同保險 Subject to 30% Coinsurance									
j. 訂明非手術癌症治療 ¹⁶ Prescribed Non-surgical Cancer Treatments ¹⁶	\$80,000	\$82,000		\$96,000		\$110,000		\$124,000		
	(每保單年度 per Policy Year)									
k. 入院前或出院後 / 日間手術前後的門診護理 ¹³ Pre- and post-Confinement / Day Case Procedure outpatient care ¹³	每次\$580 per visit 高達 Up to \$3,000	每次\$600 per visit 高達 Up to \$3,300		每次\$900 per visit 高達 Up to \$4,950		每次\$1,400 per visit 高達 Up to \$7,700		每次\$2,100 per visit 高達 Up to \$11,550		
	(每保單年度 per Policy Year) – 住院 / 日間手術前最多1次門診或急症診症 – 出院 / 日間手術後90日內最多3次跟進門診 – 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. 精神科治療 ¹ Psychiatric treatments ¹	\$30,000	\$34,000		\$45,000		\$60,000		\$80,000		
	(每保單年度 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		
	(每保單年度最多180日 Maximum 180 days per Policy Year)									
b. 家中看護津貼 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		
	(每保單年度最多60日 Maximum 60 days per Policy Year)									
c. 洗腎保障 ¹³ Renal dialysis ¹³	\$25,000	\$30,300		\$60,250		\$90,400		\$120,480		
	(每十年期 per 10-year period)									
d. 意外的額外津貼 Additional benefit for Accident	\$8,500	\$12,000		\$18,000		\$22,000		\$34,000		
	(每保單年度 per Policy Year)									

	賠償限額 Benefit Limit (港元 HK\$)									
	計劃 Plan X	計劃 Plan XM	計劃 Plan 1	計劃 Plan 1M	計劃 Plan 2	計劃 Plan 2M	計劃 Plan 3	計劃 Plan 3M	計劃 Plan 4	計劃 Plan 4M
e. 身故保障 Death benefit	\$5,000		\$5,000		\$10,000		\$15,000		\$20,000	
f. 醫療意外事故保障 Medical negligence benefit	\$150,000		\$175,000		\$200,000		\$250,000		\$300,000	
g. 自選額外醫療保障 ¹⁷ Optional extra major medical benefit ¹⁷	–	\$100,000 (每保單年度 per Policy Year) 設20% 共同保險 Subject to 20% Coinsurance	–	\$120,000 (每保單年度 per Policy Year) 設20% 共同保險 Subject to 20% Coinsurance	–	\$200,000 (每保單年度 per Policy Year) 設20% 共同保險 Subject to 20% Coinsurance	–	\$400,000 (每保單年度 per Policy Year) 設20% 共同保險 Subject to 20% Coinsurance	–	\$600,000 (每保單年度 per Policy Year) 設20% 共同保險 Subject to 20% Coinsurance
(I)基本保障項目(a) – (I)及(II)其他保障項目(a) – (d)的每年保障限額 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	
	(每保單年度 per Policy Year)									
(I)基本保障項目(a) – (I)及(II)其他保障項目(a) – (g)的終身保障限額 Lifetime Benefit Limit for (I) basic benefit items (a) – (I) and (II) other benefits items (a) – (g)	無 Nil									
其他 Others										
無索償保費折扣 No claim premium discount	5-15%									
賠償金額估算 ⁸ Estimate of the claimable amount ⁸	免費 Free									
全球緊急醫療援助服務 ⁹ Worldwide Emergency Assistance Benefits ⁹	適用 Applicable									

表二：額外癌症多重保

Table 2 : Extra Cancer Benefit

(此保障不適用於扣稅⁹ this benefit is non-tax deductible⁹)

保障 Benefit	保障概要 Summary	(港元 HK\$)		
		計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
每次癌症最高保障總額 Overall Per Cancer Limit		\$1,000,000	\$1,500,000	\$2,000,000
最高終身保障總額 Maximum Lifetime Limit		\$3,000,000	\$4,500,000	\$6,000,000
治療保障 ¹⁰ Medical Treatment Benefit ¹⁰				
標靶治療 Target Therapy	醫院、醫院日症房、癌症專科醫生、癌症診所或香港 / 澳門的診所提供的治療，以及相關藥物（包括在家自行口服藥物）。而化療更包括輸血及作為輔助化療的粒細胞集落刺激因子注射。 Medical treatment performed in a Hospital, the day case unit of a Hospital, Cancer Specialist, Cancer Clinic, or clinic in Hong Kong/Macau. Plus, the cost of drugs (including oral drugs taken at home). For Chemotherapy, blood transfusion and Granulocyte Colony Stimulating Factor are also covered.	並無個別治療項目的保障上限 賠償按實際費用支付 No limit per course of medical treatment, full reimbursement of actual charges incurred		
電療 Radiotherapy				
荷爾蒙治療 Hormonal Therapy				
免疫療法 Immunotherapy				
化療 Chemotherapy				
皮膚癌之激光手術 Laser Surgery for Skin Cancer	進行手術之外科醫生及麻醉師、手術室、獲處方的藥物、診斷之放射學 / 化驗、護理、醫生 / 專科醫生巡房等的費用。 The fees for performing the procedure, including surgeon, anesthetist, operating theatre, prescribed medication, nursing, diagnostic radiology or laboratory charges, Doctor or specialist visit.			
食道癌、肺癌及皮膚癌之光動力治療 Photodynamic Therapy for Esophagus, Lung or Skin Cancers				
冷凍手術 Cryosurgery				
射頻消融術 Radiofrequency Ablation				
抗排斥及止嘔藥物 Anti-Rejection and Anti-Nausea Drugs	於治療期間須使用之抗排斥及止嘔藥物。 Anti-rejection and anti-nausea medication during the treatment of cancer.			
醫療診症及診斷保障 Medical Consultation and Diagnostic Benefit				
癌症診斷檢查 Cancer Diagnostic Investigation	化驗、X光檢查、CT掃描、磁力共振、PET掃描、細針抽吸細胞術(FNAC)、病理組織學或細胞學活檢、其他醫療必需的癌症診斷檢查費用，以及找出合適化療藥物的基因測試。 Laboratory tests, X-ray, CT, MRI, PET Scans, fine needle aspiration cytology (FNAC), histopathology or cytology biopsies, other investigation modalities deemed medically necessary, and genetic testing to aid the identification of appropriate chemotherapy drugs.	並無個別治療項目的保障上限 賠償按實際費用支付 No limit per course of medical treatment, full reimbursement of actual charges incurred		

癌症監測檢查 Cancer Monitoring Investigation	為監測接受治療後的反應和進展，以及為排除癌症復發，於完成治療後5年內的跟進及診斷檢查。 Physical examinations and diagnostic tests to monitor the response and progress of the cancer treatment received, and follow-up evaluation to rule out any relapse of cancer for up to 5 years from the completion of cancer treatment.	並無個別治療項目的保障上限 賠償按實際費用支付 No limit per course of medical treatment, full reimbursement of actual charges incurred		
治療前或治療後診症 (每次診症金額及次數上限) Pre or Post-Treatment Consultation (Max. limit per visit & no. of visits)	接受癌症治療前及完成治療後5年內的癌症專科醫生診症。 Cancer specialist consultation before and up to 5 years after the completion of cancer treatment.	每次 \$1,000 per visit		
		20次 visits	30次 visits	40次 visits
國際專業醫療網絡¹⁸ MediNet Pro¹⁸	「美國專科醫生提供第二醫療意見」及「安排赴美就醫」。 "Second Medical Opinion provided by US Medical Specialists" and "Quality Treatment Referrals in the USA".	✓	✓	✓

額外護理保障 Extra Care Benefit

中醫診症 (每次診症金額及次數上限) Chinese Herbalist Consultation (Max. limit per visit & no. of visits)	癌症治療期間及完成治療後5年內與癌症相關的中醫治療。 Chinese medical practitioner consultation during and up to 5 years after the completion of the cancer treatment.	每次 \$600 per visit		
		20次 visits	30次 visits	40次 visits
紓緩護理 Palliative Care	為減輕患者不適或治療的副作用，而接受的內科和外科治療。 Medical and surgical treatment to relieve the Insured Person's discomfort or side-effects due to the treatment.	\$20,000	\$30,000	\$40,000
矯形手術 Reconstructive Surgery	因患癌症而需為面部及 / 或乳房重塑或重建而進行手術所需的外科醫生、麻醉師、手術室、處方藥物、診斷之放射學 / 化驗、護理、醫生 / 專科醫生巡房及植入物的費用。 Procedures to reshape or rebuild the face and/or breast, including surgeon, anesthetist, operating theatre, prescribed medication, diagnostic radiology or laboratory charges, nursing, Doctor or specialist visit, and cost of implants.	並無個別治療項目的保障上限 賠償按實際治療費用支付 No limit per course of medical treatment, full reimbursement of actual charges incurred		

壽險保障 Life Protection

延續壽險保障 (以每張額外癌症多重保計算之最高保障額) Extension of Life Protection (maximum aggregate Sum Insured for each Extra Cancer Benefit)	\$500,000	\$750,000	\$1,000,000
身故保障¹⁹ Death Benefit¹⁹	\$1,000	\$1,500	\$2,000

表三：住院現金津貼

Table 3 : Hospital Income Benefit

(此保障不適用於扣稅⁹ this benefit is non-tax deductible⁹)

	保障額 Benefit (港元 HK\$)		
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
a. 每日保障 ²⁰ Daily Benefit ²⁰	\$600	\$900	\$1,200
b. 深切治療 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小時全球保障 24-Hour Worldwide Coverage	適用 Applicable		

投保資料 Basic Information

	「稅」安心醫療計劃 TaxVantage Plus Medical Plan	額外癌症多重保 Extra Cancer Benefit	住院現金津貼 Hospital Income Benefit
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	0至80歲 Age 0-80	0至70歲 Age 0-70	0至65歲 Age 0-65
保障年期 Benefit Term	至100歲 To Age 100	至100歲 To Age 100	至75歲 To Age 75
繳付保費年期 Premium Payment Term	至100歲 To Age 100	至100歲 To Age 100	至75歲 To Age 75

保單資料 Policy Information

保單類別 Plan Type	基本計劃 Basic Plan	附加保障 Supplementary Benefit
保單貨幣單位 Currency	港元 HK\$	
保費 ²¹ Premium ²¹	<ul style="list-style-type: none"> - 保證每年續保，保費並非保證。續期保費會按受保人當時實際年齡及同類保障級別的保費率作出調整。如符合無索償保費折扣要求，續期保費可享有折扣 - 保費按每年/ 每半年/ 每季/ 每月繳付 - 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"> - 每年續期，保費並非保證。續期保費會按受保人當時實際年齡及同類保障級別的保費率作出調整 - 保費按每年/ 每半年/ 每季/ 每月繳付 - Yearly renewable, the premium is non-guaranteed. The renewal premium will be adjusted based on the Insured 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

保單資料 Policy Information

	「稅」安心醫療計劃 TaxVantage Plus Medical Plan	額外癌症多重保 Extra Cancer Benefit	住院現金津貼 Hospital Income Benefit
稅務扣減 Tax Deduction	適用 Eligible	不適用 Not eligible	
最低保障額 Minimum Sum Insured	計劃 Plan X	計劃 Plan 1	\$600
最高保障額 Maximum Sum Insured	計劃 Plan 4M	計劃 Plan 3	\$1,200 ¹¹
續保 Renewability	保證 Guaranteed	非保證 ²² Non-guaranteed ²²	
保障類別 Type of Benefit	償款產品 — 賠償實際住院及醫療費用 (受限於計劃內每項保障的最高保障額) Indemnity Product – Reimburses the actual hospitalization and medical expenses (subject to the maximum limit of each benefit item of the plan)	償款產品 — 賠償實際治療費用 ¹⁰ 、額外護理、癌症診症及診斷費用 Indemnity Product – Reimburses the actual medical treatment expenses ¹⁰ , extra care, cancer consultation and diagnosis expenses	非償款產品 — 於住院期間提供每日現金保障 Non-indemnity Product – Provides daily cash benefits during the period of hospitalization

有關保費、條款及保障詳情，請瀏覽本公司網頁 www.yflife.com。

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

以上為計劃的一般資料，只供參考之用，並非保單的一部份，亦未涵蓋保單的所有條款。有關保障範圍、詳情及條款，以及不保事項，請參閱保單的條款及保障。如有垂詢，歡迎與本公司之顧問、特許分銷商或保險經紀聯絡，或致電客戶服務熱線：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

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

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

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

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

萬通保險國際有限公司
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「税」安心醫療計劃 (獨立保單)

TaxVantage Plus Medical Plan (Standalone Plan)

每年保費 (港元) Annual Premium (HK\$)

已屆年齡 Attained Age	標準保費 Standard Premium											
	計劃 Plan X		計劃 Plan XM		計劃 Plan 1		計劃 Plan 1M		計劃 Plan 2		計劃 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

此標準保費表並未包括由保險業監管局徵收的保費徵費。
以上保費為每年保費。每半年保費、每季保費及每月保費為每年保費乘以一個因數，而該因數就每半年保費、每季保費及每月保費分別為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

「税」安心醫療計劃 (獨立保單)

TaxVantage Plus Medical Plan (Standalone Plan)

每年保費 (港元) Annual Premium (HK\$)

已屆年齡 Attained Age	標準保費 Standard Premium											
	計劃 Plan X		計劃 Plan XM		計劃 Plan 1		計劃 Plan 1M		計劃 Plan 2		計劃 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」安心醫療計劃 (獨立保單)

TaxVantage Plus Medical Plan (Standalone Plan)

每年保費 (港元) Annual Premium (HK\$)

已屆年齡 Attained Age	標準保費 Standard Premium							
	計劃 Plan 3		計劃 Plan 3M		計劃 Plan 4		計劃 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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 With effect from 2023/01/01

「税」安心醫療計劃 (獨立保單)
TaxVantage Plus Medical Plan (Standalone Plan)

每年保費 (港元) Annual Premium (HK\$)

已屆年齡 Attained Age	標準保費 Standard Premium							
	計劃 Plan 3		計劃 Plan 3M		計劃 Plan 4		計劃 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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 With effect from 2023/01/01

額外癌症多重保 (附加保障)
Extra Cancer Benefit (Supplementary Benefit)

每年保費 (港元) Annual Premium (HK\$)

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

此標準保費表並未包括由保險業監管局徵收的保費徵費。
以上保費為每年保費。每半年保費、每季保費及每月保費為每年保費乘以一個因數，而該因數就每半年保費、每季保費及每月保費分別為0.52、0.262及0.0883。

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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

額外癌症多重保 (附加保障)
Extra Cancer Benefit (Supplementary Benefit)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age of Last Birthday	男性非吸煙者 Male Non-smoker			男性吸煙者 Male smoker			女性非吸煙者 Female Non-smoker			女性吸煙者 Female smoker		
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
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

* 只適用於續保。For renewal only.

住院現金津貼 (附加保障)
Hospital Income Benefit (Supplementary Benefit)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age of Last Birthday	計劃 Plan 1 每日保障 Daily Benefit \$600		計劃 Plan 2 每日保障 Daily Benefit \$900		計劃 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

* 只適用於續保。For renewal only.

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