

| 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
2012-2023
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



自选附加保障

Optional supplementary benefits

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.

自选附加保障 (下列保障不适用于扣税⁹⁾)

Optional supplementary benefits (the following benefits are non-tax deductible⁹⁾)



你可额外附加以下两项保障计划，以获得更全面的保障：

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

额外癌症多重保

- 为治疗癌症提供充裕的资金，每次癌症可获得赔偿的实际治疗费用可高达200万港元¹⁰。

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.

住院现金津贴

- 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。

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. 此等保障并不属于自愿医保认可产品的一部分。
10. 不包括(1)因接受癌症治疗导致的并发症和不良反应而需要接受治疗的费用；(2)手术费用（除特别注明外）；(3)住院及膳食费用。
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，以较低者为淮。
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. 只适用于18岁或以上的受保人。
19. 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。
20. 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。
21. 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 benefits are not part of the VHIS Certified Plan.
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. Only applicable to the Insured age of 18 or above.
19. 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.
20. 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.
21. 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://www.yflife.com/sc/Hong-Kong/Individual/Services/Claims-Corner>。如对本产品有任何投诉，可致电本公司客户服务热线2533 5555，或浏览本公司网页内资料www.yflife.com。

保费征费

保监局会透过保险公司向所有保单持有人，为其于香港续发之保单，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://www.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner>. If you have a complaint about this product, please report it via our customer service hotline at 2533 5555, or refer to the details in our website at www.yflife.com.

Premium Levy

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

Cooling-off Period and Right of Cancellation

If you are not satisfied with the policy, you may return it under a signed covering letter to us (27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong) within 21 calendar days after the delivery of the policy or delivery of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums and 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 (适用于出院后起计 60日内 Applicable within 60 days after discharge)	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									

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
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 ¹⁸ Death Benefit ¹⁸		\$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 ¹⁹ Daily Benefit ¹⁹	\$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 ¹⁸ Death Benefit ¹⁸	\$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 ²⁰ Premium ²⁰	<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 ²¹ Non-guaranteed ²¹	
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。

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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 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	2,628	2,648	3,030	3,048	3,003	3,189	3,462	3,672	4,702	5,013	5,577	5,945
18	2,659	3,099	3,062	3,571	3,039	3,733	3,499	4,301	4,751	5,838	5,637	6,924
19	2,689	3,211	3,097	3,698	3,072	3,868	3,539	4,455	4,808	6,085	5,703	7,218
20	2,721	3,288	3,135	3,789	3,109	3,961	3,581	4,565	4,868	6,209	5,774	7,365
21	2,751	3,505	3,172	4,038	3,143	4,222	3,624	4,864	4,931	6,615	5,849	7,848
22	2,787	3,682	3,211	4,242	3,183	4,436	3,669	5,110	5,002	6,952	5,930	8,246
23	2,825	3,824	3,252	4,406	3,228	4,606	3,716	5,308	5,073	7,219	6,017	8,563
24	2,861	4,003	3,294	4,612	3,269	4,823	3,764	5,556	5,145	7,559	6,101	8,966
25	2,895	4,161	3,336	4,791	3,307	5,012	3,811	5,772	5,217	7,864	6,187	9,325
26	2,931	4,279	3,379	4,931	3,348	5,155	3,860	5,939	5,291	8,092	6,273	9,596
27	2,970	4,438	3,422	5,113	3,394	5,346	3,909	6,160	5,370	8,397	6,367	9,959
28	3,012	4,595	3,467	5,294	3,440	5,535	3,962	6,377	5,451	8,700	6,463	10,318
29	3,059	4,751	3,521	5,473	3,494	5,723	4,023	6,593	5,547	9,004	6,577	10,677
30	3,112	4,908	3,584	5,653	3,555	5,912	4,095	6,810	5,663	9,307	6,712	11,036
31	3,203	5,064	3,691	5,835	3,660	6,100	4,217	7,029	5,831	9,611	6,912	11,397
32	3,294	5,222	3,796	6,017	3,764	6,291	4,337	7,248	5,984	9,916	7,094	11,757
33	3,390	5,398	3,906	6,219	3,872	6,503	4,462	7,492	6,140	10,250	7,280	12,154
34	3,467	5,593	3,995	6,439	3,961	6,738	4,565	7,758	6,287	10,606	7,452	12,577
35	3,569	5,796	4,112	6,676	4,077	6,982	4,698	8,042	6,455	10,979	7,651	13,019
36	3,602	6,012	4,149	6,924	4,115	7,242	4,740	8,341	6,489	11,366	7,693	13,479
37	3,695	6,247	4,257	7,195	4,222	7,526	4,864	8,669	6,668	11,772	7,906	13,964
38	3,838	6,540	4,420	7,532	4,384	7,878	5,049	9,075	6,914	12,242	8,198	14,526
39	4,005	6,809	4,615	7,845	4,575	8,203	5,273	9,450	7,244	12,752	8,589	15,128
40	4,220	7,091	4,860	8,167	4,822	8,542	5,553	9,839	7,594	13,276	9,004	15,752
41	4,492	7,325	5,176	8,439	5,133	8,825	5,913	10,167	8,184	13,778	9,699	16,343
42	4,789	7,629	5,517	8,787	5,472	9,190	6,303	10,587	8,687	14,350	10,297	17,023
43	5,114	7,940	5,890	9,145	5,843	9,565	6,730	11,018	9,230	14,938	10,944	17,719
44	5,426	8,348	6,250	9,616	6,200	10,057	7,141	11,585	9,826	15,726	11,650	18,653
45	5,636	8,765	6,493	10,095	6,439	10,559	7,419	12,162	10,159	16,520	12,046	19,594
46	6,014	9,227	6,927	10,626	6,871	11,116	7,915	12,801	10,864	17,352	12,878	20,582
47	6,408	9,604	7,382	11,063	7,322	11,571	8,435	13,328	11,506	18,112	13,646	21,483
48	6,787	9,978	7,815	11,490	7,755	12,020	8,930	13,842	12,148	18,869	14,410	22,377
49	7,150	10,354	8,235	11,926	8,170	12,474	9,409	14,368	12,795	19,627	15,177	23,274
50	7,413	10,727	8,540	12,356	8,470	12,924	9,758	14,886	13,313	20,384	15,787	24,168
51	7,870	11,078	9,065	12,760	8,993	13,346	10,358	15,372	14,133	21,091	16,762	25,006
52	8,253	11,424	9,508	13,157	9,430	13,763	10,863	15,851	14,828	21,793	17,584	25,834
53	8,638	11,769	9,949	13,553	9,871	14,179	11,369	16,329	15,528	22,491	18,412	26,661
54	9,028	12,111	10,399	13,947	10,316	14,590	11,882	16,802	16,232	23,186	19,248	27,483
55	9,423	12,451	10,853	14,339	10,767	15,001	12,401	17,274	16,942	23,877	20,091	28,298
56	9,831	12,800	11,321	14,739	11,232	15,421	12,936	17,758	17,679	24,574	20,964	29,124
57	10,259	13,153	11,816	15,147	11,723	15,846	13,500	18,249	18,439	25,272	21,864	29,951
58	10,709	13,544	12,334	15,598	12,236	16,317	14,093	18,791	19,129	26,004	22,691	30,819

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	11,173	13,931	12,868	16,046	12,767	16,784	14,703	19,331	19,965	26,726	23,683	31,677
60	11,654	14,317	13,422	16,490	13,316	17,248	15,335	19,866	20,840	27,450	24,717	32,534
61	12,143	14,710	13,985	16,941	13,875	17,722	15,980	20,410	21,861	28,123	25,919	33,337
62	12,634	15,118	14,551	17,411	14,436	18,215	16,627	20,976	22,771	28,740	26,997	34,076
63	13,145	15,549	15,140	17,907	15,020	18,733	17,300	21,573	23,709	29,588	28,111	35,081
64	13,658	16,294	15,730	18,767	15,606	19,632	17,973	22,609	24,656	30,905	29,230	36,646
65	14,177	17,117	16,326	19,715	16,198	20,622	18,654	23,752	25,603	32,653	30,354	38,710
66	14,570	17,955	16,780	20,679	16,648	21,633	19,174	24,914	26,316	34,436	31,198	40,815
67	14,981	18,815	17,253	21,670	17,118	22,668	19,715	26,107	27,186	36,229	32,223	42,933
68	15,392	19,715	17,728	22,703	17,587	23,752	20,256	27,353	28,077	38,051	33,272	45,083
69	16,143	20,708	18,592	23,850	18,446	24,950	21,244	28,734	29,508	39,946	34,964	47,331
70	16,962	21,720	19,534	25,014	19,381	26,168	22,321	30,137	31,012	41,852	36,746	49,592
71	17,535	22,390	20,146	25,725	20,037	26,976	23,020	30,993	31,883	43,327	37,729	51,246
72	17,953	23,043	20,566	26,398	20,514	27,762	23,499	31,803	32,696	44,519	38,610	52,557
73	18,134	23,367	20,741	26,726	20,720	28,153	23,700	32,200	33,065	45,061	39,004	53,148
74	18,310	23,603	20,940	26,993	20,921	28,436	23,927	32,521	33,401	45,291	39,396	53,426
75	18,605	23,672	21,275	27,067	21,283	28,492	24,338	32,580	33,982	45,332	40,076	53,478
76	18,753	23,766	21,443	27,174	21,477	28,577	24,559	32,676	34,203	45,432	40,341	53,588
77	19,018	23,854	21,745	27,276	21,807	28,657	24,933	32,767	34,732	45,497	40,963	53,667
78	19,298	23,938	22,066	27,369	22,152	28,728	25,330	32,848	35,294	45,568	41,625	53,752
79	19,773	23,994	22,607	27,431	22,724	28,768	25,981	32,891	36,209	45,605	42,705	53,796
80	20,248	24,030	23,151	27,475	23,297	28,786	26,638	32,910	37,127	45,625	43,785	53,821
81*	20,821	24,068	23,806	27,519	23,984	28,803	27,423	32,932	38,230	45,649	45,088	53,851
82*	21,191	24,103	24,229	27,557	24,439	28,817	27,942	32,946	38,950	45,668	45,936	53,874
83*	21,552	24,136	24,640	27,596	24,884	28,829	28,449	32,961	39,659	45,689	46,773	53,898
84*	21,904	24,175	25,044	27,643	25,319	28,848	28,949	32,986	40,363	45,711	47,601	53,925
85*	22,236	24,211	25,423	27,680	25,733	28,862	29,421	32,999	40,936	45,732	48,281	53,950
86*	22,335	24,245	25,535	27,720	25,877	28,876	29,586	33,015	41,250	45,754	48,647	53,975
87*	22,431	24,283	25,645	27,763	26,019	28,894	29,748	33,034	41,449	45,775	48,882	54,000
88*	22,524	24,319	25,754	27,805	26,158	28,909	29,909	33,053	41,646	45,797	49,119	54,025
89*	22,621	24,352	25,861	27,844	26,301	28,921	30,069	33,068	41,845	45,816	49,353	54,048
90*	22,711	24,389	25,966	27,885	26,437	28,938	30,225	33,085	42,041	45,838	49,587	54,073
91*	22,810	24,427	26,078	27,927	26,583	28,954	30,392	33,104	42,240	45,861	49,824	54,102
92*	22,904	24,461	26,189	27,968	26,724	28,968	30,557	33,121	42,440	45,881	50,061	54,127
93*	22,997	24,498	26,293	28,010	26,863	28,984	30,715	33,140	42,638	45,900	50,297	54,150
94*	23,092	24,535	26,402	28,052	27,007	29,001	30,878	33,159	42,834	45,923	50,529	54,178
95*	23,183	24,570	26,507	28,091	27,145	29,015	31,038	33,173	43,033	45,944	50,764	54,200
96*	23,279	24,606	26,614	28,133	27,289	29,030	31,198	33,191	43,233	45,966	50,999	54,225
97*	23,372	24,643	26,721	28,176	27,430	29,046	31,362	33,209	43,432	45,987	51,237	54,252
98*	23,466	24,680	26,828	28,217	27,573	29,061	31,524	33,227	43,631	46,007	51,473	54,276
99*	23,559	24,714	26,936	28,257	27,715	29,075	31,689	33,243	43,830	46,030	51,710	54,302

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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
0-17	7,819	7,908	9,184	9,286	10,735	10,917	14,398	14,643
18	7,922	9,156	9,303	10,751	10,812	11,594	14,499	15,552
19	8,032	9,666	9,432	11,350	10,901	12,305	14,622	16,506
20	8,142	9,782	9,562	11,488	10,988	12,903	14,737	17,309
21	8,252	10,415	9,691	12,230	11,090	13,631	14,873	18,283
22	8,365	10,947	9,822	12,858	11,191	14,232	15,010	19,087
23	8,476	11,367	9,954	13,348	11,319	14,686	15,182	19,698
24	8,592	11,895	10,090	13,967	11,456	15,279	15,365	20,497
25	8,706	12,373	10,224	14,530	11,590	15,864	15,547	21,280
26	8,825	12,721	10,364	14,939	11,729	16,284	15,733	21,838
27	8,957	13,192	10,519	15,487	11,878	16,861	15,934	22,616
28	9,116	13,661	10,702	16,042	12,049	17,441	16,163	23,394
29	9,296	14,132	10,913	16,596	12,257	18,018	16,441	24,165
30	9,501	14,605	11,157	17,151	12,496	18,597	16,761	24,941
31	9,776	15,079	11,478	17,706	12,825	19,173	17,198	25,714
32	10,012	15,547	11,760	18,254	13,112	19,752	17,585	26,489
33	10,307	16,041	12,104	18,836	13,473	20,446	18,069	27,421
34	10,515	16,576	12,347	19,467	13,715	21,211	18,396	28,446
35	10,788	17,137	12,667	20,121	13,985	21,988	18,760	29,487
36	10,817	17,732	12,701	20,822	14,335	22,772	19,227	30,543
37	10,961	18,364	12,874	21,561	14,454	23,566	19,390	31,607
38	11,310	19,044	13,280	22,361	14,842	24,390	19,907	32,713
39	11,924	19,769	14,002	23,212	15,759	25,303	21,138	33,936
40	12,681	20,509	14,892	24,084	16,690	26,276	22,388	35,240
41	13,718	21,284	16,107	24,991	18,036	27,294	24,190	36,607
42	14,501	22,075	17,028	25,919	19,037	28,348	25,532	38,021
43	15,467	22,968	18,163	26,968	20,304	29,478	27,233	39,538
44	16,519	24,238	19,396	28,457	21,688	31,096	29,088	41,705
45	17,029	25,513	19,993	29,954	22,326	32,709	29,943	43,870
46	18,054	26,786	21,200	31,450	23,655	34,323	31,725	46,035
47	19,208	28,058	22,556	32,944	25,198	35,939	33,794	48,199
48	20,209	29,330	23,729	34,436	26,580	37,552	35,648	50,364
49	21,296	30,609	25,004	35,941	28,003	39,165	37,557	52,525
50	22,205	31,882	26,074	37,439	29,195	40,781	39,157	54,693
51	23,592	33,080	27,698	38,839	30,783	42,287	41,285	56,713
52	24,770	34,265	29,083	40,234	32,439	43,791	43,507	58,729
53	25,946	35,445	30,464	41,617	34,175	45,281	45,837	60,729
54	27,131	36,621	31,854	43,000	36,002	46,764	48,288	62,720
55	28,320	37,791	33,249	44,371	37,928	48,240	50,871	64,695
56	29,532	38,955	34,677	45,737	39,531	49,709	53,019	66,668
57	30,761	40,110	36,117	47,095	41,561	51,168	55,738	68,624
58	31,707	41,256	37,231	48,442	43,205	52,621	57,945	70,573

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With effect from 2024/01/01

“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
59	33,151	42,401	38,924	49,785	45,329	54,064	60,797	72,511
60	34,711	43,536	40,754	51,118	47,490	55,501	63,692	74,436
61	36,471	44,318	42,821	52,037	50,015	56,397	67,079	75,638
62	38,075	45,587	44,705	53,527	52,401	57,925	70,277	77,686
63	39,724	46,674	46,641	54,801	54,828	59,269	73,533	79,491
64	41,598	48,490	48,840	56,933	57,338	61,663	76,900	82,703
65	43,546	51,100	51,127	59,998	59,888	65,288	80,319	87,560
66	45,542	54,550	53,472	64,047	62,562	69,644	83,906	93,405
67	47,554	58,020	55,834	68,123	65,322	74,023	87,607	99,276
68	49,589	61,201	58,224	71,855	68,237	78,030	91,515	104,648
69	51,763	64,360	60,776	75,567	71,243	82,015	95,547	109,993
70	54,018	67,504	63,421	79,258	74,417	85,973	99,804	115,303
71	55,728	69,543	65,235	81,404	76,941	88,531	102,878	118,378
72	57,138	71,479	66,636	83,358	79,216	90,961	105,524	121,168
73	57,746	72,352	67,211	84,213	80,423	92,037	106,922	122,363
74	58,498	73,353	68,076	85,363	81,477	93,496	108,309	124,283
75	59,494	74,835	69,222	87,071	82,875	95,563	110,146	127,006
76	60,023	75,883	69,831	88,283	83,619	97,018	111,121	128,928
77	60,896	76,933	70,841	89,497	84,844	98,471	112,742	130,849
78	61,816	77,971	71,911	90,705	86,130	100,148	114,451	133,078
79	63,363	78,446	73,713	91,257	88,292	100,559	117,322	133,625
80	64,884	78,471	75,480	91,286	90,415	100,852	120,143	134,013
81*	67,063	78,498	78,014	91,320	93,462	101,147	124,191	134,404
82*	67,916	78,520	79,009	91,343	94,661	101,438	125,786	134,792
83*	69,103	78,546	80,388	91,372	96,315	101,731	127,985	135,184
84*	70,267	78,568	81,744	91,401	97,945	102,023	130,151	135,569
85*	71,058	78,594	82,664	91,429	99,054	102,318	131,623	135,961
86*	71,765	78,621	83,487	91,458	99,958	102,609	132,825	136,349
87*	72,114	78,642	83,892	91,485	100,365	102,903	133,366	136,735
88*	72,462	78,667	84,299	91,518	100,769	103,196	133,903	137,127
89*	72,808	78,691	84,701	91,541	101,176	103,489	134,442	137,519
90*	73,158	78,716	85,107	91,572	101,581	103,783	134,984	137,909
91*	73,505	78,737	85,509	91,595	101,988	104,075	135,520	138,294
92*	73,853	78,765	85,916	91,629	102,394	104,370	136,062	138,688
93*	74,201	78,792	86,322	91,662	102,800	104,663	136,603	139,079
94*	74,550	78,813	86,724	91,685	103,209	104,955	137,143	139,465
95*	74,898	78,840	87,132	91,717	103,614	105,249	137,680	139,854
96*	75,245	78,862	87,534	91,742	104,020	105,543	138,223	140,248
97*	75,598	78,888	87,944	91,769	104,425	105,835	138,761	140,633
98*	75,946	78,911	88,348	91,799	104,833	106,130	139,302	141,024
99*	76,292	78,939	88,751	91,830	105,238	106,423	139,842	141,415

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With effect from 2024/01/01

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