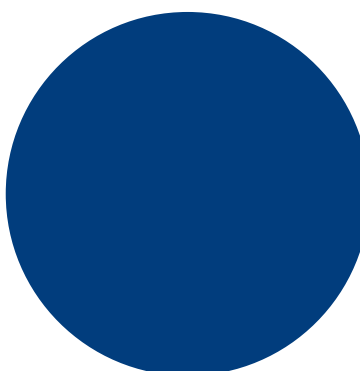
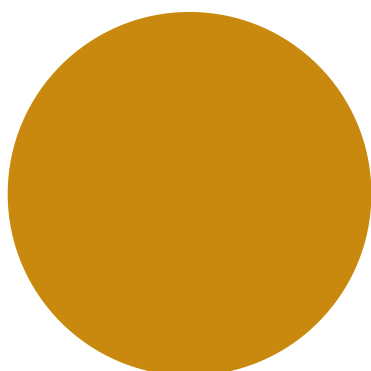
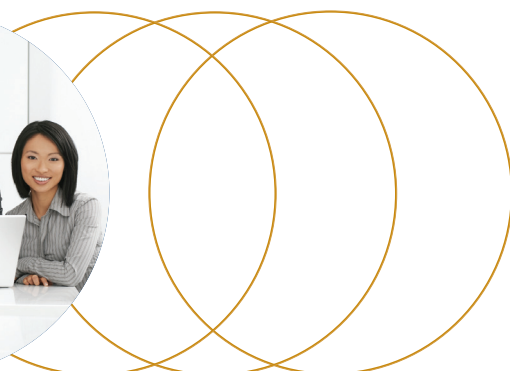
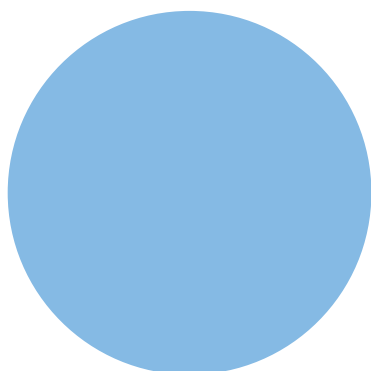
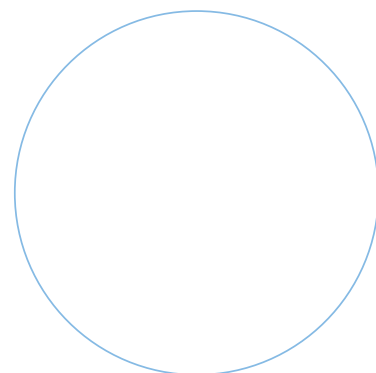




Benefits & Premiums

保障及保費



BENEFITS (HK\$) 保障 (港元)

DETAILS OF THE PLAN 計劃詳情

Annual Deductibles Options 自選年度自負額/免賠	Nil, HK\$2,000, HK\$5,000 無, 2,000 港元, 5,000港元
Geographical Area Options 地區選擇	Worldwide or worldwide excluding elective treatment in North America. 全球, 北美洲除外
Claims Processing 索償處理地點	Hong Kong 香港
Age Limits & Renewals 年齡上限及續保	0-65 (New Applications) 0-65歲 (新申請)
	Expiry Age 100 100歲 期滿
Currency 幣別	HK\$ 港元

HOSPITALISATION, SURGICAL AND EMERGENCY BENEFITS 住院、手術及急診保障

Annual Limit 保單年度最高賠償額	\$10 Million Per Year 每年1,000萬元
Hospitalisation & Out-patient Surgery 住院及門診手術	
Room and Board including general nursing care 病房費用(包括一般護理費用)	Private Room up to \$4,500 per Day 私家病房最高每日4,500元
Parental Accommodation (added bed, same room) 父母陪宿 (同房加床)	Fully Covered 全數賠償
Theatre fees; X-rays; laboratory tests; medicines and drugs; blood and plasma; surgical appliances; rental of wheel chairs; standard prosthetic devices 手術室費、X光、化驗所檢測、藥物及藥品、血液及血漿、外科器具、租用輪椅、標準義肢	Fully Covered 全數賠償
Intensive Care (Room and Board including general nursing care) 深切治療(包括住房及一般護理費用)	Fully Covered 全數賠償
Surgeon's Fees including pre- and post-surgical services 手術費(包括手術前及手術後服務)	\$350,000 per Disability per Policy Year 每個保單年度每項傷殘 350,000元
Anaesthetist Fees as charged 麻醉師費用(實報實銷)	30% of Surgeon's Fees 手術費30%
Professional Fees including physician, specialist, radiologist, physiotherapist, and pathologist fees 專業費用(包括醫生、專科醫生、放射專科醫生、物理治療師及病理學專科醫生費用)	Fully Covered 全數賠償
Kidney Dialysis 洗腎	Fully Covered 全數賠償
Oncology 腫瘤科疾病	
Treatment for cancer received as an In-patient, Day-patient or Out-patient 住院、日診或門診癌症治療	Fully Covered 全數賠償
Organ Transplant 器官移植	
Transplant of kidney, heart, liver, bone marrow, lung or cornea 移植腎臟、心臟、肝臟、骨髓、肺部或眼角膜	\$800,000 per Disability 每項傷殘 800,000元
Complications of Pregnancy 妊娠併發症	
In-patient treatment necessary as a direct result of a Complication of Pregnancy 直接因「妊娠併發症」而需住院治療	Hospitalisation and Out-patient surgery sub-limits apply 根據住院及門診手術細項限額
Private Nursing 私家看護	
In-hospital, when certified medically necessary by an attending physician 住院期間由主診醫生證明為醫療必需	Fully Covered 全數賠償
Evacuation and Repatriation Benefits 醫療護送及緊急事故保障	
Worldwide emergency assistance including evacuation and repatriation 全球緊急支援(包括醫療運送及醫護運送返港)	Maximum of \$4,000,000 per event 每次最高限額 4,000,000元
Local Ambulance to hospital 當地救護車運送至醫院	Fully Covered 全數賠償
Mortal Remains 遺體運送	\$120,000 120,000元
Life Cover 壽險保障	
Life Cover 壽險保障	\$10,000 10,000元
Emergency Room Treatment 急症室治療	
Emergency room treatment 急症室治療	Fully Covered 全數賠償

Note: All limits and monetary amounts shall in all instances be HK\$ 註：所有限額及金額均為港元

Accidental Damage to Teeth 牙齒意外受損	
Treatment received in a dental surgery or in an Emergency room in a Hospital 於牙齒外科診所或醫院急症室接受治療	Fully Covered 全數賠償
Pre-Hospitalisation Benefits 住院前治療保障	
Coverage for treatment directly related to the medical condition requiring hospitalisation 與需要住院的疾病直接相關的治療保障	\$8,000 per Disability per year For treatment incurred within 30 days prior to hospital admission 每年每項傷殘8,000元 適用於入院前30日的治療 Pre-Hospitalisation Benefits are separate and distinct from optional out-patient benefit 住院前治療保障與自選門診保障分開及有所區別
Post-Hospitalisation Benefits 住院後治療保障	
Coverage for normal follow-up treatment after hospitalisation 住院後一般後續治療保障 Physicians and specialists office visits 醫生及專科醫生診所就診 Physiotherapist, chiropractor, and acupuncturist when certified necessary by an attending physician 主診醫生證明為必需的物理治療師、脊醫及針灸治療師所提供的治療 Prescribed medicines, dressings, x-rays, diagnostic laboratory tests, and surgical appliances 處方藥物、敷藥、X光、診斷性化驗檢測及外科器具	Fully Covered 全數賠償 For treatment incurred within 90 days after discharge from hospital 適用於出院後90日內的治療 Post-Hospitalisation Benefits are separate and distinct from optional out-patient benefits 住院後治療保障與附加門診保障分開及有所區別
Free Hospital Cash Benefit 免費住院現金保障	
Payable from the third consecutive night of hospitalisation after the deferred period of two consecutive confinement nights' in Ward Bed of Hong Kong Hospital Authority Hospital 住院現金保障, 將於連續兩晚入住香港醫院管理局轄下醫院標準房的遞延期後開始計算, 從第三晚開始享有 Maximum of 120 nights per year 每年最多120晚	\$1,100 per day 每日1,100元

OPTIONAL OUT-PATIENT BENEFITS 附加門診保障

Annual Limit 保單年度最高賠償額	\$40,000 per year 每年40,000元
Physicians and specialists consultations 醫生及專科醫生診症	Fully Covered 全數賠償
Prescribed Medicines 處方藥物	Fully Covered 全數賠償
Physiotherapy and chiropractic treatment upon referral 經轉介的物理治療及脊醫治療	\$7,500 per year Maximum \$500 per visit 每年7,500元 每次最高限額500元
Imaging and Lab Tests 造影及化驗檢測	Fully Covered 全數賠償
Chronic Conditions 慢性疾病	Fully Covered 全數賠償
Traditional Chinese Medicine 傳統中醫	\$4,000 per year Maximum \$400 per visit 每年4,000元 每次最高限額400元

OPTIONAL DENTAL BENEFITS 附加牙科保障

Annual Limit 保單年度最高賠償額	\$5,700 per year for Routine and \$12,000 per year for Major Restorative 例行牙科治療每年5,700元, 重大牙齒復修治療每年12,000元
Routine Dental Treatment 例行牙科治療	<ul style="list-style-type: none"> Examinations 檢查 Tooth cleaning 洗牙 Normal composite fillings 一般磁粉補牙 Inlay (excluding gold inlays) 鑲補(黃金鑲補除外) Onlay (excluding gold onlays) 嵌補(黃金嵌補除外) Sealant 窩隙封填 Extractions 拔牙
Major Restorative Dental Work 重大牙齒復修手術	<ul style="list-style-type: none"> Removal of impacted, buried or unerupted teeth 移除阻生齒、埋伏齒或未萌齒 Removal of roots 移除牙根 Root Canal Treatment 根管治療 Removal of solid odontomes 移除實心牙瘤 Apicectomy 根尖切除 New or repair of Bridge Work (excluding gold bridge work) 新造或修理牙橋 (不包括黃金牙橋) New or repair of Crowns (excluding all gold crowns) 新造或修理牙冠 (不包括任何黃金牙冠) New or repair of Upper and Lower Dentures 新造或修理上下假牙

Note: All limits and monetary amounts shall in all instances be HK\$ 註: 所有限額及金額均為港元

ANNUAL PREMIUMS (HK\$) 年度保費 (港元)

HOSPITALISATION, SURGICAL AND EMERGENCY BENEFITS 住院、手術及急診保障

AGE 年齡	Worldwide 全球			North American Exclusion 北美洲除外		
	Nil Deductible 無自負額/免賠額	\$2K Deductible 2,000元 自負額/免賠額	\$5K Deductible 5,000元 自負額/免賠額	Nil Deductible 無自負額/免賠額	\$2K Deductible 2,000元 自負額/免賠額	\$5K Deductible 5,000元 自負額/免賠額
0	9,346	8,318	7,291	7,590	6,767	5,945
1	9,346	8,318	7,291	7,590	6,767	5,945
2	9,346	8,318	7,291	7,590	6,767	5,945
3	9,346	8,318	7,291	7,590	6,767	5,945
4	9,346	8,318	7,291	7,590	6,767	5,945
5	9,346	8,318	7,291	7,590	6,767	5,945
6	8,547	7,613	6,679	6,951	6,203	5,456
7	8,547	7,613	6,679	6,951	6,203	5,456
8	8,547	7,613	6,679	6,951	6,203	5,456
9	8,547	7,613	6,679	6,951	6,203	5,456
10	8,547	7,613	6,679	6,951	6,203	5,456
11	8,547	7,613	6,679	6,951	6,203	5,456
12	8,547	7,613	6,679	6,951	6,203	5,456
13	8,547	7,613	6,679	6,951	6,203	5,456
14	8,547	7,613	6,679	6,951	6,203	5,456
15	8,547	7,613	6,679	6,951	6,203	5,456
16	8,547	7,613	6,679	6,951	6,203	5,456
17	8,547	7,613	6,679	6,951	6,203	5,456
18	8,547	7,613	6,679	6,951	6,203	5,456
19	8,579	7,588	6,596	6,976	6,183	5,390
20	8,611	7,565	6,516	7,001	6,164	5,326
21	8,642	7,539	6,434	7,027	6,145	5,260
22	8,673	7,514	6,354	7,052	6,124	5,197
23	8,906	7,714	6,521	7,238	6,284	5,330
24	9,147	7,920	6,692	7,430	6,449	5,466
25	9,393	8,131	6,868	7,628	6,618	5,608

Note: All limits and monetary amounts shall in all instances be HK\$ 註：所有限額及金額均為港元

•• HOSPITALISATION, SURGICAL AND EMERGENCY BENEFITS 住院、手術及急診保障

AGE 年齡	Worldwide 全球			North American Exclusion 北美洲除外		
	Nil Deductible 無自負額/免賠額	\$2K Deductible 2,000元 自負額/免賠額	\$5K Deductible 5,000元 自負額/免賠額	Nil Deductible 無自負額/免賠額	\$2K Deductible 2,000元 自負額/免賠額	\$5K Deductible 5,000元 自負額/免賠額
26	9,648	8,348	7,050	7,831	6,792	5,752
27	9,909	8,573	7,237	8,040	6,971	5,902
28	10,178	8,803	7,428	8,255	7,155	6,055
29	10,251	8,878	7,506	8,314	7,215	6,118
30	10,325	8,955	7,584	8,373	7,277	6,180
31	10,400	9,032	7,664	8,433	7,338	6,244
32	10,475	9,110	7,743	8,493	7,400	6,308
33	10,550	9,188	7,825	8,554	7,463	6,373
34	10,959	9,540	8,122	8,880	7,745	6,610
35	11,383	9,907	8,430	9,220	8,039	6,857
36	11,826	10,290	8,753	9,575	8,345	7,115
37	12,287	10,688	9,088	9,944	8,663	7,384
38	12,768	11,103	9,437	10,329	8,997	7,665
39	13,109	11,413	9,719	10,602	9,245	7,889
40	13,458	11,734	10,008	10,882	9,502	8,122
41	13,819	12,064	10,307	11,171	9,766	8,361
42	14,190	12,403	10,617	11,468	10,039	8,610
43	14,572	12,754	10,936	11,774	10,320	8,866
44	14,919	13,056	11,193	12,053	10,563	9,073
45	15,276	13,368	11,460	12,340	10,813	9,287
46	15,641	13,686	11,731	12,633	11,070	9,506
47	16,016	14,014	12,011	12,935	11,334	9,732
48	16,401	14,350	12,298	13,245	11,605	9,963
49	17,315	15,189	13,062	13,978	12,278	10,576
50	18,281	16,080	13,877	14,753	12,992	11,231
51	19,304	17,025	14,744	15,574	13,750	11,926
52	20,385	18,027	15,668	16,442	14,556	12,668
53	21,529	19,090	16,651	17,360	15,409	13,458

Note: All limits and monetary amounts shall in all instances be HK\$ 註：所有限額及金額均為港元

●● HOSPITALISATION, SURGICAL AND EMERGENCY BENEFITS 住院、手術及急診保障

AGE 年齡	Worldwide 全球			North American Exclusion 北美洲除外		
	Nil Deductible 無自負額/免賠額	\$2K Deductible 2,000元 自負額/免賠額	\$5K Deductible 5,000元 自負額/免賠額	Nil Deductible 無自負額/免賠額	\$2K Deductible 2,000元 自負額/免賠額	\$5K Deductible 5,000元 自負額/免賠額
54	21,698	19,240	16,784	17,498	15,533	13,568
55	21,870	19,395	16,922	17,640	15,661	13,680
56	22,044	19,552	17,059	17,784	15,790	13,795
57	22,221	19,711	17,200	17,930	15,922	13,913
58	22,403	19,874	17,345	18,080	16,057	14,034
59	24,456	21,752	19,046	19,728	17,564	15,399
60	26,698	23,806	20,913	21,526	19,213	16,899
61	29,154	26,066	22,975	23,498	21,027	18,555
62	31,842	28,543	25,244	25,655	23,017	20,378
63	34,781	31,262	27,744	28,015	25,199	22,385
64	37,642	33,830	30,019	30,312	27,263	24,213
65	40,745	36,616	32,487	32,804	29,500	26,198
66*	44,064	39,591	35,118	35,462	31,883	28,306
67*	46,243	41,549	36,854	37,215	33,460	29,704
68*	48,531	43,605	38,679	39,058	35,117	31,175
69*	50,935	45,765	40,595	40,993	36,856	32,721
70*	53,446	48,020	42,596	43,013	38,673	34,332
71*	56,097	50,404	44,710	45,148	40,593	36,038
72*	58,885	52,910	46,936	47,396	42,615	37,836
73*	61,817	55,547	49,277	49,760	44,744	39,727
74*	64,898	58,318	51,739	52,244	46,981	41,716
75*	68,120	61,214	54,309	54,840	49,316	43,791
76*	71,524	64,277	57,031	57,588	51,791	45,994
77*	75,106	67,501	59,896	60,482	54,397	48,314
78*	78,871	70,890	62,909	63,523	57,138	50,754
79*	82,827	74,451	66,077	66,721	60,020	53,321
80*	86,942	78,153	69,364	70,039	63,009	55,977

Note: All limits and monetary amounts shall in all instances be HK\$ 註：所有限額及金額均為港元

*The premiums for age 66 or above are listed for renewal only. *66歲或以上的保費只適用於續保保單

•• HOSPITALISATION, SURGICAL AND EMERGENCY BENEFITS 住院、手術及急診保障

AGE 年齡	Worldwide 全球			North American Exclusion 北美洲除外		
	Nil Deductible 無自負額/免賠額	\$2K Deductible 2,000元 自負額/免賠額	\$5K Deductible 5,000元 自負額/免賠額	Nil Deductible 無自負額/免賠額	\$2K Deductible 2,000元 自負額/免賠額	\$5K Deductible 5,000元 自負額/免賠額
81*	91,309	82,086	72,862	73,572	66,193	58,814
82*	95,899	86,219	76,541	77,285	69,542	61,799
83*	100,722	90,564	80,407	81,188	73,062	64,936
84*	105,791	95,131	84,471	85,292	76,764	68,237
85*	111,056	99,870	88,683	89,543	80,594	71,644
86*	116,645	104,906	93,167	94,070	84,678	75,287
87*	122,517	110,197	97,878	98,826	88,970	79,114
88*	128,696	115,767	102,839	103,833	93,491	83,147
89*	135,188	121,620	108,053	109,096	98,242	87,389
90*	141,925	127,686	113,448	114,543	103,153	91,763
91*	149,089	134,146	119,205	120,354	108,401	96,447
92*	156,633	140,952	125,272	126,478	113,934	101,390
93*	164,566	148,111	131,655	132,922	119,757	106,593
94*	172,923	155,655	138,386	139,715	125,900	112,084
95*	181,545	163,424	145,301	146,696	132,197	117,700
96*	190,766	171,748	152,731	154,194	138,979	123,765
97*	200,400	180,443	160,485	162,020	146,054	130,088
98*	210,480	189,535	168,591	170,203	153,447	136,692
99*	221,057	199,077	177,098	178,789	161,205	143,621
100*	231,977	208,912	185,846	187,621	169,167	150,715

Note: All limits and monetary amounts shall in all instances be HK\$ 註：所有限額及金額均為港元

*The premiums for age 66 or above are listed for renewal only. *66歲或以上的保費只適用於續保保單

HOSPITALISATION, SURGICAL AND EMERGENCY BENEFITS PLUS OPTIONAL OUT-PATIENT
住院、手術及急診保障, 以及附加門診

AGE 年齡	Worldwide 全球			North American Exclusion 北美洲除外		
	Nil Deductible 無自負額/免賠額	\$2K Deductible 2,000元 自負額/免賠額	\$5K Deductible 5,000元 自負額/免賠額	Nil Deductible 無自負額/免賠額	\$2K Deductible 2,000元 自負額/免賠額	\$5K Deductible 5,000元 自負額/免賠額
0	19,927	17,376	14,920	16,056	14,014	12,049
1	19,927	17,376	14,920	16,056	14,014	12,049
2	19,927	17,376	14,920	16,056	14,014	12,049
3	19,927	17,376	14,920	16,056	14,014	12,049
4	19,927	17,376	14,920	16,056	14,014	12,049
5	19,927	17,376	14,920	16,056	14,014	12,049
6	18,166	15,848	13,615	14,647	12,791	11,004
7	18,166	15,848	13,615	14,647	12,791	11,004
8	18,166	15,848	13,615	14,647	12,791	11,004
9	18,166	15,848	13,615	14,647	12,791	11,004
10	18,166	15,848	13,615	14,647	12,791	11,004
11	18,166	15,848	13,615	14,647	12,791	11,004
12	18,166	15,848	13,615	14,647	12,791	11,004
13	18,166	15,848	13,615	14,647	12,791	11,004
14	18,166	15,848	13,615	14,647	12,791	11,004
15	18,166	15,848	13,615	14,647	12,791	11,004
16	18,166	15,848	13,615	14,647	12,791	11,004
17	18,166	15,848	13,615	14,647	12,791	11,004
18	18,166	15,848	13,615	14,647	12,791	11,004
19	17,456	15,107	12,836	14,079	12,198	10,382
20	16,805	14,430	12,131	13,555	11,655	9,817
21	16,204	13,806	11,485	13,076	11,159	9,301
22	15,652	13,236	10,899	12,634	10,702	8,833
23	15,959	13,498	11,114	12,881	10,911	9,005
24	16,276	13,766	11,335	13,134	11,126	9,180
25	16,599	14,040	11,560	13,393	11,345	9,362
26	16,931	14,321	11,793	13,658	11,570	9,547
27	17,271	14,609	12,032	13,929	11,800	9,738

Note: All limits and monetary amounts shall in all instances be HK\$ 註: 所有限額及金額均為港元

HOSPITALISATION, SURGICAL AND EMERGENCY BENEFITS PLUS OPTIONAL OUT-PATIENT
住院、手術及急診保障, 以及附加門診

AGE 年齡	Worldwide 全球			North American Exclusion 北美洲除外		
	Nil Deductible 無自負額/免賠額	\$2K Deductible 2,000元 自負額/免賠額	\$5K Deductible 5,000元 自負額/免賠額	Nil Deductible 無自負額/免賠額	\$2K Deductible 2,000元 自負額/免賠額	\$5K Deductible 5,000元 自負額/免賠額
28	17,619	14,905	12,274	14,207	12,037	9,931
29	17,876	15,143	12,495	14,414	12,227	10,109
30	18,139	15,387	12,720	14,624	12,423	10,290
31	18,407	15,636	12,953	14,839	12,622	10,475
32	18,680	15,891	13,188	15,057	12,824	10,664
33	18,959	16,151	13,431	15,281	13,033	10,858
34	19,677	16,759	13,935	15,855	13,520	11,260
35	20,423	17,391	14,456	16,452	14,027	11,678
36	21,198	18,050	15,002	17,073	14,553	12,114
37	22,004	18,734	15,567	17,718	15,100	12,568
38	22,843	19,445	16,155	18,389	15,671	13,039
39	23,464	20,012	16,671	18,887	16,124	13,451
40	24,102	20,598	17,203	19,397	16,593	13,878
41	24,759	21,200	17,752	19,923	17,076	14,318
42	25,435	21,821	18,323	20,464	17,574	14,774
43	26,129	22,462	18,910	21,020	18,087	15,246
44	26,759	23,002	19,363	21,525	18,519	15,609
45	27,405	23,557	19,829	22,044	18,964	15,982
46	28,067	24,124	20,305	22,574	19,421	16,366
47	28,746	24,707	20,795	23,118	19,889	16,759
48	29,442	25,304	21,297	23,678	20,368	17,162
49	30,772	26,525	22,409	24,743	21,347	18,054
50	32,166	27,809	23,585	25,861	22,376	18,998
51	33,631	29,162	24,828	27,036	23,459	19,993
52	35,167	30,586	26,142	28,268	24,603	21,048
53	36,782	32,086	27,530	29,562	25,805	22,161
54	37,471	32,679	28,034	30,116	26,284	22,568

Note: All limits and monetary amounts shall in all instances be HK\$ 註: 所有限額及金額均為港元

HOSPITALISATION, SURGICAL AND EMERGENCY BENEFITS PLUS OPTIONAL OUT-PATIENT
住院、手術及急診保障, 以及附加門診

AGE 年齡	Worldwide 全球			North American Exclusion 北美洲除外		
	Nil Deductible 無自負額/免賠額	\$2K Deductible 2,000元 自負額/免賠額	\$5K Deductible 5,000元 自負額/免賠額	Nil Deductible 無自負額/免賠額	\$2K Deductible 2,000元 自負額/免賠額	\$5K Deductible 5,000元 自負額/免賠額
55	38,181	33,292	28,556	30,688	26,779	22,987
56	38,911	33,923	29,089	31,277	27,286	23,419
57	39,663	34,572	29,641	31,884	27,810	23,865
58	40,439	35,241	30,210	32,510	28,351	24,326
59	43,806	38,315	32,994	35,208	30,814	26,558
60	47,456	41,657	36,036	38,133	33,494	28,997
61	51,424	45,306	39,371	41,314	36,419	31,672
62	55,734	49,280	43,021	44,769	39,606	34,600
63	60,412	53,612	47,019	48,520	43,079	37,805
64	63,694	56,547	49,610	51,153	45,436	39,885
65	67,223	59,705	52,398	53,987	47,972	42,127
66*	70,977	63,058	55,356	56,992	50,657	44,497
67*	73,424	65,252	57,294	58,960	52,422	46,057
68*	75,984	67,544	59,324	61,020	54,268	47,691
69*	78,662	69,944	61,447	63,176	56,198	49,402
70*	81,451	72,441	63,656	65,417	58,209	51,179
71*	84,382	75,069	65,981	67,776	60,325	53,054
72*	87,453	77,821	68,419	70,251	62,544	55,023
73*	90,671	80,707	70,975	72,843	64,872	57,085
74*	94,040	83,730	73,654	75,558	67,310	59,248
75*	97,554	86,881	76,443	78,387	69,849	61,498
76*	101,252	90,200	79,387	81,370	72,529	63,879
77*	105,132	93,683	82,475	84,502	75,342	66,377
78*	109,197	97,334	85,714	87,784	78,293	68,998
79*	113,456	101,159	89,110	91,225	81,387	71,748
80*	117,877	105,128	92,627	94,788	84,590	74,587
81*	122,554	109,331	96,358	98,568	87,990	77,610
82*	127,456	113,737	100,272	102,530	91,556	80,784

Note: All limits and monetary amounts shall in all instances be HK\$ 註: 所有限額及金額均為港元

*The premiums for age 66 or above are listed for renewal only. *66歲或以上的保費只適用於續保保單

•• HOSPITALISATION, SURGICAL AND EMERGENCY BENEFITS PLUS OPTIONAL OUT-PATIENT 住院、手術及急診保障, 以及附加門診

AGE 年齡	Worldwide 全球			North American Exclusion 北美洲除外		
	Nil Deductible 無自負額/免賠額	\$2K Deductible 2,000元 自負額/免賠額	\$5K Deductible 5,000元 自負額/免賠額	Nil Deductible 無自負額/免賠額	\$2K Deductible 2,000元 自負額/免賠額	\$5K Deductible 5,000元 自負額/免賠額
83*	132,595	118,357	104,375	106,686	95,296	84,111
84*	137,982	123,201	108,679	111,045	99,221	87,603
85*	143,569	128,221	113,133	115,554	103,275	91,204
86*	149,483	133,541	117,862	120,341	107,586	95,042
87*	155,684	139,119	122,819	125,359	112,107	99,067
88*	162,194	144,978	128,029	130,632	116,859	103,300
89*	169,021	151,122	133,496	136,162	121,844	107,743
90*	176,097	157,484	139,145	141,880	126,991	112,320
91*	183,602	164,242	145,159	147,964	132,478	117,211
92*	191,492	171,349	151,486	154,365	138,252	122,361
93*	199,773	178,812	158,131	161,088	144,318	127,774
94*	208,482	186,662	165,127	168,163	150,706	133,477
95*	217,460	194,742	172,309	175,428	157,251	139,306
96*	227,040	203,379	180,009	183,214	164,283	145,588
97*	237,037	212,390	188,036	191,329	171,612	152,129
98*	247,483	221,801	196,417	199,805	179,260	158,953
99*	258,430	231,667	205,203	208,687	187,276	166,105
100*	269,723	241,827	214,231	217,819	195,499	173,423

*The premiums for age 66 or above are listed for renewal only. *66歲或以上的保費只適用於續保保單

•• OPTIONAL DENTAL PLAN 附加牙科保障計劃

\$3,440 per person 每人 3,440元

If a deductible was selected for a medical plan, the selected deductible does not apply to the Dental Plan.
如已選擇任何醫療保障計劃的自付額/扣除額, 該自付額/扣除額不適用於牙科計劃

Note: All limits and monetary amounts shall in all instances be HK\$ 註: 所有限額及金額均為港元

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