

“税” 优选医疗计划

TaxVantage PrimeChoice Medical Plan

TVPC



优选医疗 灵活安享

PrimeChoice Medical Care for Flexible Peace of Mind

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

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

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



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

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

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

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

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

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



- ✔ 保障范围广泛
Extensive Coverage
- ✔ 不设终身保障限额
No Lifetime Benefit Limit
- ✔ 保障未知的已有病症而无需等候期
No Waiting Period for Unknown Pre-existing Conditions
- ✔ 保证终身续保
Guaranteed Renewal for Life
- ✔ 合格保费可申请扣税
Tax Deduction Claim for Qualifying Premiums
- ✔ 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

“税” 优选医疗计划

TaxVantage PrimeChoice Medical Plan

1

保障范围广泛 Extensive Coverage



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

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

此计划涵盖的医疗保障项目包括 The Plan covers the following medical benefit items:

住院期间的费用 Expenses incurred during hospitalization	病房及膳食、杂项开支、主诊医生巡房费、外科医生费、手术室费及住院陪床 ⁵ 等 Room and board, miscellaneous charges, attending doctor's visit fee, Surgeon's fee, operating theatre charges, hospital companion bed ⁵ , etc.
日间手术 ⁶ Day Case Procedure ⁶	可于诊所、日间手术中心或医院进行简单的日间手术 ⁶ , 例如白内障切除、肠镜、胃镜、内窥镜清除膀胱结石, 而无须住院 Simple Day Case Procedures ⁶ , such as removal of cataract, colonoscopy, gastroscopy, and removal of stones in bladder by endoscopic treatment, can be performed in a medical clinic or day case procedure center or Hospital, without the need for hospitalization
住院前后 / 手术前后的保障 Pre- and post-Confinement / surgery benefit	入院前或出院后 / 日间手术 ⁶ 前后的门诊护理 ³ 、家中看护津贴 ³ Pre- and post-Confinement / Day Case Procedure ⁶ outpatient care ³ , home nursing ³
延伸保障 Extended benefits	订明诊断成像检测 ^{3,7} (包括CT、MRI、PET、PET-CT及PET-MRI)、订明非手术癌症治疗 (包括放射治疗、化疗、标靶治疗、免疫治疗及荷尔蒙治疗)、洗肾保障 ^{2,3} 、第二索偿现金津贴 ⁸ 、医疗意外事故保障 ⁹ 等 Prescribed Diagnostic Imaging Tests ^{3,7} (including CT, MRI, PET, PET-CT and PET-MRI), Prescribed Non-surgical Cancer Treatments (including radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy) and renal dialysis ^{2,3} , second claim cash benefit ⁸ , medical negligence benefit ⁹ , etc.
自选额外医疗保 ¹⁰ Optional supplementary major medical benefit ¹⁰	就指定的保障项目超出赔偿额之合资格医疗费用提供80%的额外赔偿 An 80% additional benefit is provided for Eligible Expenses that exceed the maximum limit of designated benefit items

2

不设终身保障限额 No Lifetime Benefit Limit



此计划提供高达200万港元的每年保障限额，并可每年还原，而不设终身限额。

The Plan offers an Annual Benefit Limit up to HK\$2,000,000, which will be refreshed annually with no Lifetime Benefit Limit.

3

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



为使您安心无忧，此计划涵盖投保时受保人的未知的已有病症，并不设等候期。

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

4

保证终身续保 Guaranteed Renewal for Life



无论您的身体状况出现任何改变，此计划亦保证续保至100岁。

You are guaranteed the right to renew the Plan to age 100 even if you experience changes to your health.

5

无索偿保费折扣

No Claim Premium Discount



- 只要在续保时保单已于本公司从不间断地连续生效达3个保单年度或以上，以及期间并无就此计划有任何索偿纪录，于支付续期保费时，即可获享“无索偿保费折扣”
- 折扣金额会按紧接上一保单年度的每年保费的百分比计算，最高可达15%
- A “No Claim Premium Discount” will be offered upon paying the renewal premium, provided that the Policy has been in force and no claims have been made for at least 3 consecutive Policy Years
- The discount is a percentage, of up to 15%, of the annual premium for the immediate previous Policy Year

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

6

合资格保费可申请扣税

Tax Deduction Claim for Qualifying Premiums



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

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

7

免费估算服务

Free Quote before You Commit



于接受任何治疗或医疗手术前，您更可免费使用赔偿金额估算服务¹¹。

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



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

额外癌症多重保

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

住院现金津贴

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

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

(The premiums for following supplementary benefits are non-tax deductible¹²)

Extra Cancer Benefit

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

Hospital Income Benefit

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



一览表

At a glance

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

表一：“税” 优选医疗计划

Table 1: TaxVantage PrimeChoice Medical Plan

	赔偿限额 Benefit Limit (港元 HK\$)							
	计划 Plan 1	计划 Plan 1M	计划 Plan 1+	计划 Plan 1M+	计划 Plan 2	计划 Plan 2M	计划 Plan 3	计划 Plan 3M
保障项目 ¹⁸ Benefit Items ¹⁸								
(I) 基本保障 Basic benefits								
a. 病房及膳食 Room and board	每日 \$1,000 per day		每日 \$1,200 per day		每日 \$2,200 per day		每日 \$4,000 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		\$16,000		\$21,000		\$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 \$3,700 per day	
	(每保单年度最多180日 Maximum 180 days per Policy Year)							
d. 专科医生费 ³ Specialist's fee ³	\$6,000		\$8,000		\$8,700		\$10,000	
	(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 \$11,000 per day	
	(每保单年度最多90日 Maximum 90 days per Policy Year)						(每保单年度最多120日 Maximum 120 days per Policy Year)	

表一：“税” 优选医疗计划 (续)

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

	赔偿限额 Benefit Limit (港元 HK\$)							
	计划 Plan 1	计划 Plan 1M	计划 Plan 1+	计划 Plan 1M+	计划 Plan 2	计划 Plan 2M	计划 Plan 3	计划 Plan 3M
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	\$60,000		\$70,000		\$85,000		\$120,000	
大型 Major	\$30,000		\$35,000		\$42,500		\$60,000	
中型 Intermediate	\$15,000		\$17,500		\$21,250		\$30,000	
小型 Minor	\$6,000		\$7,000		\$8,500		\$12,000	
g. 麻醉科医生费 Anaesthetist's fee	外科医生费的35% ¹⁹ 35% of Surgeon's fee payable ¹⁹							
h. 手术室费 Operating theatre charges	外科医生费的35% ¹⁹ 35% of Surgeon's fee payable ¹⁹							
i. 订明诊断成像检测 ^{3,7,20} Prescribed Diagnostic Imaging Tests ^{3,7,20}	\$22,500		\$25,000		\$30,000		\$35,000	
	(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 ²¹ Prescribed Non-surgical Cancer Treatments ²¹	\$80,000		\$82,000		\$96,000		\$124,000	
	(每保单年度 per Policy Year)							
k. 入院前或出院后 / 日间手术⁶前后的门诊护理³ Pre- and post-Confinement / Day Case Procedure⁶ outpatient care³	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	
	(每保单年度 per Policy Year)							
	- 住院 / 日间手术 ⁶ 前最多1次门诊或急症诊症 - 出院 / 日间手术 ⁶ 后90日内最多3次跟进门诊 - 1 prior outpatient visit or Emergency consultation per Confinement / Day Case Procedure ⁶ - 3 follow-up outpatient visits per Confinement / Day Case Procedure ⁶ (within 90 days after discharge from Hospital or completion of Day Case Procedure ⁶)							
l. 精神科治疗¹ Psychiatric treatments¹	\$30,000		\$34,000		\$45,000		\$60,000	
	(每保单年度 per Policy Year)							

表一：“税” 优选医疗计划 (续)

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

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

表一：“税” 优选医疗计划 (续)

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

	赔偿限额 Benefit Limit (港元 HK\$)							
	计划 Plan 1	计划 Plan 1M	计划 Plan 1+	计划 Plan 1M+	计划 Plan 2	计划 Plan 2M	计划 Plan 3	计划 Plan 3M
(III) 其他保障 Other benefits								
a. 第二索偿现金津贴 ⁸ Second claim cash benefit ⁸	每日\$300 per day		每日\$300 per day		每日\$600 per day		每日\$1,200 per day	
	(每保单年度最多90日 Maximum 90 days per Policy Year)							
b. 身故保障 Death benefit	\$5,000		\$5,000		\$10,000		\$15,000	
c. 医疗意外事故保障 ⁹ Medical negligence benefit ⁹	\$150,000		\$175,000		\$200,000		\$250,000	
(I)基本保障项目(a) – (I)及(II)额外保障项目(a) – (c)的每年保障限额 Annual Benefit Limit for (I) basic benefit items (a) – (I) and (II) enhanced benefits items (a) – (c)	\$550,000		\$600,000		\$850,000		\$2,000,000	
	(每保单年度 per Policy Year)							
(I)基本保障项目(a) – (I)及(II)额外保障项目(a) – (d)的终身保障限额 Lifetime Benefit Limit for (I) basic benefit items (a) – (I) and (II) enhanced benefits items (a) – (d)	无 Nil							
其他 Others								
无索偿保费折扣 No Claim Premium Discount	5-15%							
赔偿金额估算 ¹¹ Estimation of the claimable amount ¹¹	免费 Free							

表一A: 自选额外医疗保¹⁰

Table 1A : Optional Supplementary Major Medical Benefit¹⁰

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

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

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

病房及膳食 Room and board	每日\$1,000 per day	每日\$1,200 per day	每日\$2,200 per day	每日\$4,000 per day
	(由住院第181日起 Payable from 181 st day of Confinement in Hospital)			
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\$3,700 per day
	(由住院第181日起 Payable from 181 st day of Confinement in Hospital)			
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\$11,000 per day
	(由住院第91日起 Payable from 91 st day of Confinement in Hospital)			(由住院第121日起 Payable from 121 st day of Confinement in Hospital)
住院陪床 ⁵ Hospital companion bed ⁵	每日\$400 per day	每日\$600 per day	每日\$800 per day	每日\$1,000 per day
	(由住院第181日起 Payable from 181 st day of Confinement in Hospital)			
每年保障限额 Annual Benefit Limit	\$100,000	\$120,000	\$200,000	\$400,000

表二: 额外癌症多重保¹²

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

Table 2 : Extra Cancer Benefit¹²

(港元 HK\$)

保障 Benefit	保障概要 Summary	计划 Plan 1	计划 Plan 2	计划 Plan 3
每次癌症 ¹³ 最高保障总额 Overall Per Cancer ¹³ 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¹⁴ Medical Treatment Benefit¹⁴				
标靶治疗 Targeted Therapy 电疗 Radiotherapy 荷尔蒙治疗 Hormonal Therapy 免疫疗法 Immunotherapy 化疗 Chemotherapy	医院、医院日症房、癌症专科医生、癌症诊所或香港 / 澳门的诊所 ²³ 提供的治疗, 以及相关药物(包括在家自行口服药物)。而化疗更包括输血及作为辅助化疗的粒细胞集落刺激因子注射。 Medical treatment performed in a Hospital, the day case unit of a Hospital, Cancer Specialist, Cancer Clinic, or clinic ²³ 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.			
皮肤癌之激光手术 Laser Surgery for skin Cancer 食道癌、肺癌及皮肤癌之光动力治疗 Photodynamic Therapy for esophagus, lung, or skin Cancers 冷冻手术 Cryosurgery 射频消融术 Radiofrequency Ablation	进行手术之外科医生及麻醉师、手术室、获外方的药物、诊断之放射学 / 化验、护理、注册医生 / 专科医生巡房等的费用。 The fees for performing the procedure, including surgeon, anaesthetist, operating theatre, prescribed medication, nursing, diagnostic radiology, or laboratory charges, Registered Medical Practitioner or Specialist visit.	赔偿按合资格费用支付, 但不可超出每次癌症 ¹³ 最高保障总额上限 Full reimbursement of Eligible Expenses incurred, but it cannot exceed the maximum coverage limit for Per Cancer ¹³		
止呕及抗排斥药物 Anti-nausea and Anti-rejection Drugs	于癌症的积极治疗期间须使用之止呕及抗排斥药物。 Anti-Nausea and Anti-Rejection drugs during the Active Treatment of Cancer.			
医疗诊症及诊断保障 Medical Consultation and Diagnostic Benefit				
癌症诊断检查 Cancer Diagnostic Investigation	化验、X光检查、CT扫描、磁力共振、PET扫描、细针抽吸细胞术(FNAC)、病理组织学或细胞学活检、其他医疗必需的癌症诊断检查费用, 以及找出合适化疗药物的基因测试。 Laboratory tests, X-ray, CT, MRI, PET Scans, fine needle aspiration cytology (FNAC), histopathology or cytology biopsies, other investigation modalities deemed Medically Necessary, and genetic testing to aid the identification of appropriate chemotherapy drugs.	赔偿按合资格费用支付, 但不可超出每次癌症 ¹³ 最高保障总额上限 Full reimbursement of Eligible Expenses incurred, but it cannot exceed the maximum coverage limit for Per Cancer ¹³		

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

保障 Benefit	保障概要 Summary	计划 Plan 1	计划 Plan 2	计划 Plan 3
癌症监测检查²⁴ Cancer Monitoring Investigation²⁴	为监测接受治疗后的反应和进展, 以及为排除癌症复发, 于完成癌症的积极治疗后5年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 the Active Treatment of Cancer.	赔偿按合资格费用支付, 但不可超出每次癌症 ¹³ 最高保障总额上限 Full reimbursement of Eligible Expenses incurred, but it cannot exceed the maximum coverage limit for Per Cancer ¹³		
治疗前或治疗后的诊症 (每次诊症金额及次数上限) Pre or Post-treatment Consultations (Max. limit per visit & no. of visits)	接受癌症的积极治疗前及治疗完成后5年内的癌症专科医生诊症费。 Cancer Specialist consultation charges before and up to 5 years after the completion of the Active Treatment of Cancer.	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 Consultations (Max. limit per visit & no. of visits)	癌症治疗期间及完成癌症的积极治疗后5年内与癌症相关的中医治疗。 Chinese medical practitioner consultation during and up to 5 years after the completion of the Active Treatment of Cancer.	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、注册医生 / 专科医生巡房及植入物的费用。 Procedures to reshape or rebuild the face and / or breast, including surgeon, anaesthetist, operating theatre, prescribed medication, diagnostic radiology or laboratory charges, nursing charges, Registered Medical Practitioner or Specialist visit charges, and cost of implants.	赔偿按合资格费用支付, 但不可超出每次癌症 ¹³ 最高保障总额上限 Full reimbursement of Eligible Expenses incurred, but it cannot exceed the maximum coverage limit Per Cancer ¹³		
寿险保障 Life Protection				
人寿保障复效权益²⁵ (以每张 额外癌症多重保 计算之最高保障额) Death Benefit Revival Option²⁵ (maximum aggregate sum insured for each Extra Cancer Benefit)		500,000	750,000	1,000,000
身故保障²⁶ Death Benefit²⁶		1,000	1,500	2,000

表三: 住院现金津贴¹²

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

Table 3 : Hospital Income Benefit¹²

(港元 HK\$)

	每症最高保障额 Max. Benefit per Disability				
	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 4	计划 Plan 5
每日保障 ^{15,16,17} Daily Benefit ^{15,16,17}	600	900	1,200	1,500	2,000
深切治疗 ^{16,17} Intensive Care ^{16,17}	1,200	1,800	2,400	3,000	4,000
身故保障 ²⁶ Death Benefit ²⁶	5,000	10,000	15,000	20,000	25,000
24小时全球保障 ¹⁷ 24-hour Worldwide Coverage ¹⁷	适用 Applicable				

保单资料 Policy Information

	“税” 优选医疗计划 TaxVantage PrimeChoice Medical Plan	额外癌症多重保 Extra Cancer Benefit	住院现金津贴 Hospital Income Benefit
保单类别 Plan Type	基本计划 Basic Plan	附加保障 ¹² Supplementary Benefit ¹²	
保单货币 Policy Currency	港元 HK\$		
保费 ²⁷ Premium ²⁷	<ul style="list-style-type: none"> - 保费并非保证。续期保费会每年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 - The premium is non-guaranteed. The renewal premium will be adjusted yearly based on the Insured Person's attained age and at the premium rate in effect according to 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"> - 保费并非保证。续期保费会每年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。无索偿保费折扣并不适用 - 跟随基本计划的缴费方式 - The premium is non-guaranteed. The renewal premium will be adjusted yearly based on the Insured Person's attained age and at the premium rate in effect according to the same level of benefit at the time of policy renewal. No claim premium discount is not applicable - Same payment mode as the Basic Plan 	
申请税务扣减 Claim for Tax Deduction	适用 Eligible	不适用 Not eligible	
续保 Renewability	保证 Guaranteed	非保证 ²⁸ Non-guaranteed ²⁸	

保单资料 (续) Policy Information (Cont'd)

	“税” 优选医疗计划 TaxVantage PrimeChoice Medical Plan	额外癌症多重保 Extra Cancer Benefit	住院现金津贴 Hospital Income Benefit
保障类别 Type of Benefit	偿款产品 — 赔偿合格住院及 医疗费用 (受限于此计划内每项保障的最高 保障额) Indemnity Product – Reimburses the eligible hospitalization and medical expenses (subject to the maximum limit of each benefit item of the Plan)	偿款产品 — 赔偿 合格治疗费用 ¹⁴ 、 额外护理、癌症诊断及 诊断费用 Indemnity Product – Reimburses the eligible medical treatment expenses ¹⁴ , 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 ^{15,16,17} Non-indemnity Product – Provides daily cash benefits ^{15,16,17} during the period of hospitalization

投保资料 Basic Information

	“税” 优选医疗计划 TaxVantage PrimeChoice 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	计划 Plan 1	计划 Plan 2-5
			0至65岁 Age 0-65	18至65岁 Age 18-65
保障年期 Benefit Term	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75岁 To Age 75	

有关保费、条款及保障详情, 请浏览本公司网页 www.yflife.com。

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

注

1. 精神科治疗只在专科医生建议下，并且于香港境内住院接受的治疗，方可获保障。
2. 洗肾治疗只包括在主诊注册医生建议下，以(1)住院病人身份于全球各地接受治疗或(2)日症病人身份于香港接受治疗，方可获保障。
3. 本公司有权要求有关书面建议的证明，例如转介信或由主诊注册医生在索偿申请表内提供的陈述。
4. 指在其所在地注册为医院的机构及注册的西医。
5. 以一张额外床位为限。
6. 日间手术指受保人在具备康复设施的诊所、日间手术中心或医院内因检查或治疗而进行医疗所需的外科手术。
7. 设30%共同保险，保单持有人需支付实际医疗开支的30%。
8. 如受保人已在其他保险公司获得合格费用的部份赔偿，并于“**税**”**优选医疗计划**可获赔偿，本公司会支付第二索偿现金津贴。
9. 若受保人因医院的医护人员的疏忽行为或未有遵照合理标准而直接导致事故发生后30天内死亡或完全及永久伤残，此计划会提供保障表内订明之医疗事故保障赔偿。本保障只会就每宗事故作出一次赔偿。
10. 设20%共同保险及就不同保障计划设有不同最高赔偿限额。若受保人实际入住之病房级别高于自选额外医疗保下受保住院病房级别，本公司将根据病房级别调整因子而调整自选额外医疗保之赔偿金额，详情请参考“重要资料”内的“选择病房级别限制”。
11. 保单持有人必须附上由医院及/或主诊注册医生所估算的金额予本公司。而该估算只供参考，最终的赔偿金额必须按实际费用证明而厘定。
12. 此等保障并不属于自愿医保认可产品的一部分，并须缴付额外保费。
13. 两次或以上的癌症确诊会被视为同一次癌症，除非(i)其后的癌症属不同病理学及组织学类型（无论是发生于相同或不同器官）并且不是任何之前已确诊的癌症的复发，而其首次确诊日期必须是紧接之前的癌症的首次确诊日期最少一年之后；或(ii)其后的癌症是前次相关癌症的复发，而其首次确诊日期是在前次相关癌症的五年无癌症期完结之后。
14. 不包括(1)因接受癌症治疗导致的并发症和不良反应而需要接受治疗的费用；(2)手术费用（除特别注明外）；(3)住院及膳食费用。
15. 同一受保人于本公司投保的所有**住院现金津贴**、原银奉还住院现金计划、终身医疗保障计划、一世医疗保及住院现金保百分百保费回赠计划的每日总保障额最高为2,000港元或250美元。本公司将保留随时修订最高每日总保障额之权利，而无须事先通知。
16. 如受保人因精神病而引致住院，则每症最长保障期为90日。
17. **住院现金津贴**适用全球各地，包括北美洲、欧洲、澳洲、纽西兰、日本、星加坡、马来西亚、台湾、南韩、香港及澳门；即使于其他地区住院留医（包括深切治疗部留医），亦可获50%赔偿额，住院留医以每日600港元为限，深切治疗部留医以每日1,200港元为限，而保障期则长达90日。
18. 除非另有注明，同一项目的合格费用不可获表中多于一个保障项目的赔偿。

Remarks

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

19. 此百分比适用于外科医生费实际赔偿的金额或根据手术分类下外科医生费的保障限额，以较低者为准。
20. 检测包括电脑断层扫描（“CT”扫描）、磁力共振扫描（“MRI”扫描）、正电子放射断层扫描（“PET”扫描）、PET-CT组合及PET-MRI组合。
21. 治疗包括放射性治疗、化疗、标靶治疗、免疫治疗及荷尔蒙治疗。
22. “普通病房”是指一间于香港的医院分类为低于半私家病房级别的房间，包括分类为普通病房或标准病房的房间。对于没有相应病房级别分类的医院或于香港以外的任何医院，普通病房是指医院内设有多于两张病床的房间，但不包括住院陪床。
“半私家病房”是指一间于香港的医院分类为半私家病房的房间。对于没有相应病房级别分类的医院或于香港以外的任何医院，半私家病房是指医院内设有共用浴室 / 淋浴间并提供 (i) 一张床或两张床的房间；或 (ii) 最多双人使用的房间。在上述各种情况下，半私家病房不包括设有厨房、饭厅或客厅之任何更高级别病房。
“标准私家病房”是指一间于香港的医院分类为标准私家病房的房间。对于没有相应病房级别分类的医院或于香港以外的任何医院，标准私家病房是指受保人在住院期间入住设有私人设施（只包括睡房及浴室 / 淋浴间）并只供受保人私人使用的病房。在上述各种情况下，标准私家病房不包括设有厨房、饭厅或客厅之任何更高级别病房。
23. 本公司保留决定在香港 / 澳门之合资格诊所的权利。
24. 跟进评估不包括专为防止癌症复发而采用的长期荷尔蒙治疗或类似的长期治疗辅助方法。
25. 人寿保障复效权益会在受保人76岁生日届满。
26. 只适用于18岁或以上的受保人。如保单持有人并非受保人，其在保障生效期间身故，本公司会根据保单条款及保障，支付一次过赔偿额125美元予受益人。
27. 本公司会于保单周年日不少于30天前，以书面通知有关修订的保障或保费。
28. 若保障不获续保，本公司会于保单周年日不少于30天前以书面通知。
19. The percentage here applies to the Surgeon's fee actually payable or the benefit limit for the Surgeon's fee according to the surgical categorisation, whichever is the lower.
20. Tests covered here include computed tomography (“CT” scan), magnetic resonance imaging (“MRI” scan), positron emission tomography (“PET” scan), PET-CT combined and PET-MRI combined.
21. Treatments covered here include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
22. “Ward” shall mean a room categorised as a ward class lower than a Semi-private Room including the room categorised as a general ward or standard room by a Hospital in Hong Kong. For Hospitals without the corresponding ward class categorisation or any Hospitals outside Hong Kong, a Ward shall mean a room in a Hospital with more than 2 patient beds (not including hospital companion bed).
“Semi-private Room” shall mean a room categorised as a Semi-private room by a Hospital in Hong Kong. For Hospitals without the corresponding ward class categorisation or any Hospitals outside Hong Kong, a Semi-private Room shall mean: (i) a single or two-bedded room; or (ii) a room with maximum double occupancy, and with a shared bath / shower room in a Hospital. In any case mentioned above, a Semi-private Room shall exclude any room of higher class with its own kitchen, dining or sitting room(s).
“Standard Private Room” shall mean a room categorised as a Standard Private room by a Hospital in Hong Kong. For Hospitals without the corresponding ward class categorisation or any Hospitals outside Hong Kong, a Standard Private Room shall mean a room for Insured Person's private use during the Confinement with its own private facilities including a bedroom and bath / shower room(s) only. In any case mentioned above, a Standard Private Room shall exclude any room of higher class with its own kitchen, dining or sitting room(s).
23. The Company reserves the right to determine the eligibility of a clinic in Hong Kong / Macau.
24. Follow-up Evaluation will not include any long term Hormonal Therapy or any similar long term adjuvant treatment modality prescribed only to prevent recurrence of Cancer.
25. The Death Benefit Revival Option expires on the Insured Person's 76th birthday.
26. Only applicable to the Insured Person age of 18 or above. If the Policy Holder is not the Insured Person, the Company shall pay a lump sum equal to US\$125 to the Beneficiary upon his / her death which occurs while this Benefit is in force and subject to the Terms and Benefits of this Policy.
27. A written notice will be given no less than 30 days prior to each policy anniversary date regarding the adjustment of benefit coverage or premium.
28. A written notice will be given no less than 30 days prior to each policy anniversary date regarding the non-renewal of benefits.

重要资料

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’ 优选医疗计划**”的保障终止时
- (ii) 在总保障赔偿已达最高终身保障总额后
- (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”亦会于每年续期时，本公司于保单周年日的30天前以书面通知保单持有人本保障不获续保的情况下被终止。

修订条款及保障及调整保费

甲、适用于“**‘税’ 优选医疗计划**”

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

乙、适用于“**额外癌症多重保**”

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

丙、适用于“**住院现金津贴**”

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

Important Information

Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to age 100 of the Insured Person (except for **Hospital Income Benefit** where the premium payment term and benefit term are up to age 75 of the Insured Person). If the premium is not paid before the end of the 31-day grace period from such premium due date, all coverage under the Policy will be terminated immediately on the date on which the unpaid premium is first due.

Termination

The Policy shall be automatically terminated on the earliest of the followings:

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

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

- (i) The **TaxVantage PrimeChoice 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

A. For TaxVantage PrimeChoice Medical Plan

The benefit will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium (based on the attained age of the Insured Person and at the premium rate in effect of the same level of benefit at the time of renewal). In order to keep pace with the medical advancement and to provide the Insured Person with continuous protection, the Company reserves the right to revise the Terms and Benefits and adjust premium on each renewal, and notifies the Policy Holder the related changes by giving the Policy Holder a written notice no less than 30 days prior to each policy anniversary. The major factors to consider for premium adjustment include, but not limited to, the claim experience of the Company, expenses, medical inflation, medical trend and / or revised benefit structure / level of benefits (if any) which might impact the expected claim costs in the future. Renewal is guaranteed up to the Benefit Expiry Date of this benefit.

B. For Extra Cancer Benefit

The supplementary benefit will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium (based on the attained age of the Insured Person and at the premium rate in effect of the same level of benefit at the time of renewal). In order to keep pace with the medical advancement and to provide the Insured Person with continuous protection, the Company reserves the right to change the benefit and premium, and the right not to renew this supplementary benefit on each renewal, and notifies the Policy Holder the related changes by giving the Policy Holder a written notice no less than 30 days prior to each policy anniversary. The major factors to consider for premium adjustment include, but not limited to, the claim experience of the Company, expenses, medical inflation, medical trend and / or revised benefit structure / level of benefits (if any) which might impact the expected claim costs in the future. Non-renewal of this supplementary benefit will not affect the Insured Person's benefit claims under this supplementary benefit arising before the expiration date of this supplementary benefit.

C. For Hospital Income Benefit

The supplementary benefit will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium (based on the attained age of the Insured Person and at the premium rate in effect of the same level of benefit at the time of renewal). In order to keep pace with the medical advancement and to provide the Insured Person with continuous protection, the Company reserves the right to change the benefit and premium, and the right not to renew this supplementary benefit on each renewal, and notifies the Policy Holder the related changes by giving the Policy Holder a written notice no less than 30 days prior to each policy anniversary. The major factors to consider for premium adjustment include, but not limited to, the claim experience of the Company, expenses, medical inflation, medical trend and / or revised benefit structure / level of benefits (if any) which might impact the expected claim costs in the future. Non-renewal of this supplementary benefit will not affect the Insured Person's benefit claims under this supplementary benefit arising before the expiration date of this supplementary benefit.

通胀风险

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

信贷风险

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

选择病房级别限制（只适用于“自选额外医疗保”）

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

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

选择病房级别限制将不会应用于以下情况：

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

“自选额外医疗保”的赔偿将按照以下公式计算，并受限于表一A所列的限额：

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

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。

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。

Inflation Risk

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

Credit Risk

This plan is underwritten by the Company. The insurance benefits are held solely responsible by the Company and subject to its credit risk. If we are unable to satisfy the financial obligations of the Policy, you may lose the coverage of Policy.

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

If on any day of Confinement, the Insured Person is Confined in a room of room level higher than the covered room level as specified in the Benefit Schedule of TaxVantage PrimeChoice Medical Plan, the room level adjustment factor set out below shall be applied to the Eligible Expenses in excess of the maximum amount payable under TaxVantage PrimeChoice Medical Plan in relation to such days of Confinement:

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

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

- (i) Unavailability of accommodation at the covered room level due to ward or room shortage for Emergency Treatment;
- (ii) Isolation reasons that require a specific class of accommodation; or
- (iii) Other reasons not involving personal preference of the Policy Holder and / or the Insured Person.

The benefit of optional supplementary major medical benefit shall be payable according to the following formula, subject to the limit stated in Table 1A:

(Exceeding Eligible Expenses of the limit stated in Table 1 x 80% x room level adjustment factor (if applicable))

Medically Necessary

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

- (i) require the expertise of, or be referred by, a Registered Medical Practitioner;
- (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.

Reasonable and Customary

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

万通保险国际有限公司必须参照以下资料（如适用）以厘定合理及惯常收费：

- (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

甲、适用于“‘税’优选医疗计划”

与下列项目相关或由其引致的费用，将不获赔偿：

1. 受保人年届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。

乙、适用于“额外癌症多重保”

“额外癌症多重保”的主要不保事项将包括甲部份第2、

5、8、9及11项，以及以下情况：

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。

丙、适用于“住院现金津贴”

“住院现金津贴”的主要不保事项将包括甲部份第7、8

及9项，以及以下情况：

1. 于保障生效日起计15天内患上的疾病；
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征或症状、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（除非因意外引致在住院期间接受急症治疗及手术）；矫正视力或屈光不正的服务，而该等视力问题可透过验配眼镜或隐形眼镜矫正；传统中医治疗；
5. 有关扁桃腺、增殖腺、疝气的治疗（除非保单已生效达120天）；

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

- (i) 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

A. For TaxVantage PrimeChoice 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.

B. For Extra Cancer Benefit

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

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.

C. For Hospital Income Benefit

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

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. 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子离子扩散污染;
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

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

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

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,为其于香港绪发之保单,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

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

退保

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

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

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

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

Other Information

For details of the procedures for making claims, please refer to our website at <https://www.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner>. If you have a complaint about this product, please report it via our customer service hotline at 2533 5555, or refer to the details in our website at www.yflife.com.

Premium Levy

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

Cooling-off Period and Right of Cancellation

If you are not satisfied with the Policy, you may return it under a signed covering letter to us (27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong) within 21 calendar days after the delivery of the Policy or delivery of the Notice (which states that the Policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the Policy upon receipt of your written request and refund all premiums and the levy you paid, without any interest. No refund can be made if a benefit payment has been made, is to be made or impending.

Surrender

You may surrender the Policy by submitting a written request on the forms prepared for such purposes. We will arrange the policy surrender.

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

此产品册子仅旨在香港传阅，不能诠释为万通保险在香港境外提供或出售或游说购买、要约、招揽及建议任何保险产品。如您现时本人不是身在香港境内，万通保险将无法向您提供有关产品及优惠。您和相关各方应寻求独立的财务、税务及法律建议。

尽管万通保险已谨慎处理此产品册子所载列之资料，但万通保险并不会对其内容的准确性作任何明示或暗示担保，亦不会承担任何相关责任。若内容与相关保单合同之间存在任何不一致或歧义，则以相关保单合同为准。如有垂询或欲索取保单文件之范本，欢迎与本公司之顾问、特许分销商或保险经纪联络。其他查询请致电客户服务热线：香港(852) 2533 5555。

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

This product brochure is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any insurance product of YF Life outside Hong Kong. If you are not currently in Hong Kong, YF Life will not be able to provide you with related products and offers. You and other interested parties should seek independent financial, tax, and legal advice.

Although care is taken in preparing this product brochure, YF Life disclaims any express or implied warranty as to the accuracy of the content and any liability with respect to it. In the event of any conflict or inconsistency between the contents of this product brochure and the relevant policy contracts, the relevant policy contract shall prevail. For enquiries or to obtain a sample policy document, please contact our consultants, franchised agents, or brokers. For other enquiries, please call our Customer Service Hotline: Hong Kong (852) 2533 5555.

客户服务

香港: 香港尖沙咀广东道9号港威大厦6座12楼1211室

澳门: 澳门苏亚利斯博士大马路320号澳门财富中心8楼A座

万通保险客户服务热线: 香港(852) 2533 5555 澳门(853) 2832 2622

中国内地免费热线: 香港400 842 3983 澳门400 842 3607



PSP-202-VI-0725H-SC (50-20250624010)

Customer Service

Hong Kong: Suite 1211, 12/F, Tower 6, The Gateway,
9 Canton Road, Tsimshatsui, Hong Kong

Macau: Avenida Doutor Mario Soares No. 320,

Finance and IT Center of Macau, 8 Andar A, Macau

Customer Service Hotline: Hong Kong (852) 2533 5555

Macau (853) 2832 2622

Mainland China Toll-Free: Hong Kong 400 842 3983

Macau 400 842 3607

万通保险国际有限公司(万通保险)的主要权益股东*包括拥有174年历史、美国五大寿险公司**之一的Massachusetts Mutual Life Insurance Company(美国万通),以及云锋金融控股有限公司等。

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

*美国万通及云锋金融控股有限公司为间接持有万通保险国际有限公司的股份。

**美国五大寿险公司乃按2025年6月2日《FORTUNE 500》公布的“互惠寿险公司”及“上市股份寿险公司”2024年收入排行榜合并计算。

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

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

* MassMutual and Yunfeng Financial Holdings Limited have indirect shareholdings in YF Life Insurance International Limited.

** The “Five Largest US Life Insurance Companies” are ranked according to the results of “Insurance: Life, Health (Mutual)” and “Insurance: Life, Health (Stock)” on total revenues for 2024, and based on the FORTUNE 500 as published on June 2, 2025.

万通保险国际有限公司
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“税” 优选医疗计划 (独立保单)

每年保费 (港元) Annual Premium (HK\$)

TaxVantage PrimeChoice Medical Plan (Standalone Plan)

已届年龄 Attained Age	标准保费 Standard Premium							
	计划 Plan 1		计划 Plan 1M		计划 Plan 1+		计划 Plan 1M+	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0	3,689	3,114	5,675	4,790	4,326	3,653	6,656	5,619
1	3,543	3,028	5,449	4,658	4,154	3,552	6,392	5,464
2	3,395	2,942	5,224	4,526	3,982	3,451	6,127	5,309
3	3,249	2,857	4,998	4,394	3,810	3,351	5,862	5,155
4	3,103	2,770	4,774	4,262	3,639	3,249	5,600	4,999
5	2,957	2,685	4,548	4,130	3,467	3,149	5,335	4,845
6	2,831	2,597	4,354	3,996	3,320	3,047	5,107	4,687
7	2,705	2,512	4,162	3,863	3,173	2,945	4,882	4,531
8	2,580	2,425	3,969	3,730	3,027	2,844	4,656	4,376
9	2,455	2,338	3,776	3,596	2,879	2,742	4,429	4,218
10	2,329	2,251	3,583	3,463	2,732	2,641	4,203	4,063
11	2,325	2,238	3,577	3,442	2,727	2,624	4,196	4,037
12	2,322	2,224	3,572	3,421	2,724	2,608	4,190	4,013
13	2,318	2,210	3,565	3,399	2,719	2,592	4,182	3,988
14	2,314	2,196	3,559	3,379	2,714	2,577	4,175	3,964
15	2,310	2,182	3,553	3,357	2,709	2,560	4,168	3,938
16	2,342	2,311	3,602	3,554	2,746	2,710	4,226	4,169
17	2,374	2,439	3,652	3,752	2,785	2,861	4,283	4,401
18	2,431	2,566	3,740	3,948	2,852	3,010	4,387	4,631
19	2,492	2,662	3,834	4,095	2,924	3,122	4,497	4,803
20	2,555	2,731	3,931	4,201	2,997	3,204	4,611	4,928
21	2,606	2,881	4,009	4,433	3,057	3,380	4,702	5,200
22	2,659	2,997	4,091	4,611	3,119	3,516	4,798	5,408
23	2,714	3,081	4,174	4,741	3,182	3,615	4,896	5,560
24	2,769	3,193	4,261	4,913	3,249	3,746	4,998	5,762
25	2,826	3,283	4,347	5,051	3,315	3,851	5,099	5,924
26	2,835	3,347	4,362	5,148	3,326	3,926	5,117	6,039
27	2,843	3,437	4,374	5,286	3,336	4,031	5,131	6,201
28	2,853	3,523	4,388	5,419	3,346	4,132	5,147	6,357
29	2,868	3,607	4,412	5,548	3,364	4,231	5,175	6,508
30	2,890	3,688	4,445	5,673	3,389	4,325	5,214	6,654
31	2,995	3,822	4,608	5,880	3,514	4,483	5,405	6,897
32	3,099	3,959	4,767	6,090	3,635	4,644	5,592	7,144
33	3,209	4,108	4,936	6,321	3,764	4,820	5,790	7,414
34	3,303	4,271	5,080	6,571	3,873	5,010	5,959	7,708
35	3,419	4,447	5,260	6,842	4,010	5,216	6,169	8,025
36	3,424	4,607	5,268	7,087	4,016	5,404	6,179	8,313
37	3,487	4,781	5,365	7,355	4,091	5,608	6,293	8,627

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2026/01/01起生效

With effect from 2026/01/01

“税” 优选医疗计划 (独立保单)

每年保费 (港元) Annual Premium (HK\$)

TaxVantage PrimeChoice Medical Plan (Standalone Plan)

已届年龄 Attained Age	标准保费 Standard Premium							
	计划 Plan 1		计划 Plan 1M		计划 Plan 1+		计划 Plan 1M+	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
38	3,592	4,998	5,526	7,689	4,213	5,863	6,482	9,020
39	3,722	5,200	5,725	7,999	4,366	6,100	6,716	9,384
40	3,889	5,406	5,983	8,317	4,561	6,341	7,018	9,756
41	4,079	5,539	6,275	8,521	4,785	6,497	7,361	9,995
42	4,281	5,717	6,586	8,796	5,022	6,706	7,725	10,317
43	4,500	5,899	6,922	9,075	5,278	6,919	8,120	10,645
44	4,699	6,148	7,229	9,458	5,512	7,212	8,479	11,095
45	4,802	6,398	7,389	9,842	5,634	7,504	8,667	11,545
46	5,085	6,622	7,822	10,187	5,964	7,768	9,176	11,950
47	5,378	6,777	8,273	10,426	6,308	7,949	9,705	12,230
48	5,649	6,917	8,691	10,641	6,626	8,114	10,194	12,482
49	5,908	7,053	9,088	10,851	6,930	8,273	10,661	12,728
50	6,079	7,177	9,351	11,041	7,130	8,419	10,969	12,952
51	6,464	7,328	9,944	11,274	7,582	8,596	11,664	13,225
52	6,792	7,470	10,450	11,492	7,968	8,763	12,257	13,480
53	7,121	7,606	10,955	11,701	8,353	8,922	12,850	13,726
54	7,456	7,736	11,471	11,901	8,746	9,074	13,455	13,960
55	7,797	7,859	11,994	12,091	9,145	9,219	14,069	14,183
56	8,235	8,112	12,669	12,479	9,660	9,515	14,861	14,638
57	8,702	8,369	13,387	12,875	10,208	9,817	15,704	15,103
58	9,195	8,654	14,147	13,312	10,787	10,150	16,594	15,615
59	9,710	8,937	14,939	13,749	11,390	10,483	17,523	16,127
60	10,250	9,221	15,769	14,186	12,024	10,817	18,497	16,640
61	10,866	9,615	16,716	14,791	12,746	11,278	19,609	17,351
62	11,497	10,027	17,688	15,425	13,486	11,761	20,748	18,093
63	12,164	10,461	18,713	16,093	14,268	12,271	21,950	18,877
64	12,846	11,119	19,762	17,106	15,068	13,042	23,182	20,065
65	13,548	11,845	20,843	18,223	15,891	13,894	24,449	21,376
66	14,150	12,528	21,769	19,275	16,598	14,697	25,535	22,610
67	14,780	13,238	22,738	20,367	17,336	15,529	26,671	23,890
68	15,424	13,985	23,729	21,514	18,092	16,404	27,834	25,237
69	16,425	14,812	25,268	22,787	19,267	17,375	29,641	26,730
70	17,520	15,661	26,953	24,093	20,550	18,371	31,615	28,262
71	17,922	15,745	27,573	24,223	21,024	18,469	32,344	28,414
72	18,346	15,834	28,224	24,359	21,519	18,573	33,107	28,574
73	18,784	15,930	28,897	24,508	22,033	18,687	33,897	28,749
74	19,196	16,020	29,532	24,646	22,517	18,792	34,641	28,911
75	19,505	16,092	30,007	24,758	22,880	18,877	35,200	29,041

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由2026/01/01起生效

With effect from 2026/01/01

“税” 优选医疗计划 (独立保单)

每年保费 (港元) Annual Premium (HK\$)

TaxVantage PrimeChoice Medical Plan (Standalone Plan)

已届年龄 Attained Age	标准保费 Standard Premium							
	计划 Plan 1		计划 Plan 1M		计划 Plan 1+		计划 Plan 1M+	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
76	19,817	16,163	30,487	24,866	23,246	18,960	35,762	29,168
77	20,127	16,235	30,964	24,977	23,609	19,044	36,321	29,299
78	20,442	16,308	31,449	25,090	23,979	19,131	36,891	29,432
79	20,760	16,384	31,939	25,205	24,352	19,218	37,465	29,566
80	21,191	16,458	32,601	25,320	24,857	19,306	38,241	29,701
81*	21,555	16,541	33,162	25,448	25,286	19,404	38,901	29,851
82*	21,910	16,621	33,707	25,569	25,701	19,495	39,539	29,993
83*	22,245	16,696	34,223	25,686	26,095	19,585	40,145	30,130
84*	22,587	16,773	34,750	25,805	26,495	19,676	40,762	30,270
85*	22,883	16,837	35,204	25,903	26,841	19,750	41,294	30,384
86*	23,012	16,864	35,403	25,944	26,994	19,782	41,528	30,433
87*	23,144	16,890	35,606	25,984	27,148	19,813	41,766	30,480
88*	23,270	16,918	35,800	26,028	27,297	19,846	41,995	30,531
89*	23,403	16,946	36,005	26,071	27,453	19,878	42,235	30,581
90*	23,539	16,974	36,214	26,113	27,612	19,910	42,480	30,631
91*	23,673	17,003	36,420	26,158	27,769	19,945	42,722	30,684
92*	23,813	17,032	36,636	26,202	27,933	19,977	42,974	30,735
93*	23,949	17,060	36,845	26,246	28,093	20,012	43,219	30,787
94*	24,088	17,089	37,058	26,290	28,255	20,045	43,470	30,839
95*	24,233	17,119	37,282	26,337	28,426	20,080	43,733	30,893
96*	24,373	17,148	37,497	26,382	28,590	20,115	43,985	30,947
97*	24,521	17,179	37,724	26,428	28,763	20,150	44,251	31,000
98*	24,666	17,209	37,947	26,475	28,933	20,186	44,512	31,055
99*	24,817	17,239	38,180	26,521	29,110	20,221	44,785	31,110

* 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。

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“税” 优选医疗计划 (独立保单)

每年保费 (港元) Annual Premium (HK\$)

TaxVantage PrimeChoice Medical Plan (Standalone Plan)

已届年龄 Attained Age	标准保费 Standard Premium							
	计划 Plan 2		计划 Plan 2M		计划 Plan 3		计划 Plan 3M	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0	6,160	5,200	9,476	7,999	12,024	10,149	18,498	15,614
1	5,915	5,057	9,100	7,779	11,546	9,870	17,763	15,185
2	5,671	4,914	8,724	7,559	11,068	9,591	17,027	14,754
3	5,426	4,770	8,347	7,338	10,591	9,312	16,293	14,325
4	5,181	4,626	7,972	7,117	10,115	9,031	15,561	13,892
5	4,936	4,483	7,595	6,896	9,636	8,750	14,825	13,462
6	4,726	4,338	7,271	6,673	9,226	8,467	14,194	13,026
7	4,518	4,194	6,950	6,451	8,818	8,185	13,566	12,592
8	4,309	4,049	6,629	6,229	8,410	7,904	12,938	12,159
9	4,099	3,904	6,306	6,005	8,002	7,620	12,310	11,723
10	3,889	3,760	5,983	5,784	7,592	7,338	11,679	11,289
11	3,883	3,736	5,972	5,748	7,578	7,293	11,659	11,219
12	3,877	3,714	5,964	5,713	7,567	7,249	11,642	11,151
13	3,870	3,690	5,954	5,677	7,555	7,203	11,622	11,081
14	3,864	3,668	5,944	5,643	7,541	7,159	11,601	11,014
15	3,857	3,645	5,933	5,607	7,529	7,114	11,582	10,943
16	3,910	3,858	6,016	5,935	7,633	7,531	11,742	11,585
17	3,964	4,072	6,098	6,265	7,738	7,949	11,904	12,230
18	4,061	4,286	6,246	6,594	7,925	8,366	12,193	12,871
19	4,162	4,445	6,403	6,838	8,124	8,676	12,499	13,348
20	4,267	4,560	6,565	7,015	8,329	8,901	12,814	13,693
21	4,352	4,812	6,695	7,402	8,495	9,392	13,069	14,449
22	4,441	5,005	6,831	7,700	8,667	9,770	13,334	15,030
23	4,531	5,146	6,971	7,917	8,845	10,045	13,607	15,454
24	4,625	5,333	7,115	8,203	9,027	10,410	13,888	16,014
25	4,719	5,482	7,260	8,434	9,211	10,702	14,170	16,464
26	4,734	5,589	7,284	8,598	9,242	10,908	14,218	16,782
27	4,748	5,739	7,304	8,829	9,267	11,202	14,258	17,232
28	4,763	5,883	7,328	9,050	9,298	11,483	14,305	17,666
29	4,789	6,023	7,368	9,265	9,349	11,756	14,382	18,085
30	4,825	6,158	7,423	9,473	9,419	12,020	14,490	18,492
31	5,002	6,382	7,695	9,819	9,763	12,458	15,020	19,167
32	5,175	6,610	7,961	10,170	10,102	12,903	15,540	19,852
33	5,359	6,861	8,244	10,555	10,459	13,393	16,091	20,604
34	5,515	7,132	8,485	10,973	10,765	13,923	16,561	21,420
35	5,710	7,427	8,783	11,425	11,145	14,497	17,146	22,303
36	5,719	7,694	8,798	11,835	11,163	15,017	17,173	23,102
37	5,824	7,984	8,959	12,282	11,368	15,583	17,488	23,975

此标准保费表并未包括由保险业监管局征收的保费征费。

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由2026/01/01起生效

With effect from 2026/01/01

“税”优选医疗计划 (独立保单)

每年保费 (港元) Annual Premium (HK\$)

TaxVantage PrimeChoice Medical Plan (Standalone Plan)

已届年龄 Attained Age	标准保费 Standard Premium							
	计划 Plan 2		计划 Plan 2M		计划 Plan 3		计划 Plan 3M	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
38	5,999	8,348	9,229	12,842	11,711	16,293	18,015	25,067
39	6,214	8,684	9,561	13,360	12,131	16,950	18,663	26,077
40	6,495	9,028	9,991	13,889	12,677	17,623	19,503	27,111
41	6,812	9,250	10,480	14,230	13,297	18,055	20,456	27,777
42	7,150	9,548	10,999	14,688	13,956	18,637	21,470	28,673
43	7,514	9,850	11,560	15,155	14,668	19,230	22,565	29,583
44	7,847	10,267	12,072	15,795	15,318	20,040	23,566	30,831
45	8,020	10,684	12,339	16,436	15,656	20,855	24,086	32,084
46	8,491	11,059	13,063	17,013	16,574	21,586	25,499	33,209
47	8,981	11,318	13,817	17,412	17,531	22,093	26,970	33,988
48	9,434	11,551	14,513	17,771	18,415	22,548	28,331	34,690
49	9,866	11,779	15,178	18,120	19,257	22,992	29,626	35,372
50	10,151	11,986	15,616	18,439	19,814	23,396	30,482	35,993
51	10,795	12,238	16,607	18,828	21,071	23,889	32,417	36,752
52	11,344	12,475	17,452	19,192	22,142	24,352	34,066	37,464
53	11,892	12,702	18,294	19,542	23,213	24,795	35,711	38,146
54	12,452	12,919	19,156	19,875	24,305	25,218	37,393	38,796
55	13,020	13,125	20,030	20,192	25,414	25,620	39,098	39,414
56	13,753	13,546	21,158	20,839	26,846	26,443	41,301	40,680
57	14,532	13,977	22,357	21,502	28,368	27,283	43,642	41,973
58	15,356	14,451	23,625	22,232	29,976	28,208	46,117	43,396
59	16,217	14,925	24,948	22,961	31,654	29,133	48,699	44,820
60	17,118	15,399	26,335	23,690	33,414	30,059	51,405	46,244
61	18,146	16,056	27,917	24,702	35,422	31,342	54,495	48,219
62	19,201	16,744	29,539	25,760	37,480	32,684	57,661	50,284
63	20,313	17,469	31,251	26,876	39,651	34,101	61,001	52,463
64	21,452	18,568	33,003	28,567	41,875	36,246	64,423	55,764
65	22,624	19,782	34,807	30,433	44,165	38,614	67,945	59,407
66	23,631	20,923	36,354	32,189	46,127	40,843	70,964	62,835
67	24,682	22,108	37,972	34,013	48,181	43,156	74,124	66,394
68	25,758	23,354	39,628	35,929	50,281	45,588	77,355	70,135
69	27,429	24,736	42,199	38,055	53,543	48,286	82,374	74,285
70	29,258	26,154	45,011	40,236	57,112	51,053	87,864	78,543
71	29,930	26,294	46,047	40,453	58,426	51,327	89,886	78,965
72	30,638	26,443	47,134	40,680	59,805	51,616	92,007	79,409
73	31,368	26,604	48,259	40,930	61,232	51,932	94,203	79,896
74	32,057	26,755	49,319	41,160	62,577	52,225	96,272	80,346
75	32,573	26,875	50,113	41,346	63,585	52,460	97,824	80,708

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“税” 优选医疗计划 (独立保单)

每年保费 (港元) Annual Premium (HK\$)

TaxVantage PrimeChoice Medical Plan (Standalone Plan)

已届年龄 Attained Age	标准保费 Standard Premium							
	计划 Plan 2		计划 Plan 2M		计划 Plan 3		计划 Plan 3M	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
76	33,094	26,992	50,914	41,526	64,602	52,690	99,388	81,061
77	33,612	27,113	51,712	41,712	65,613	52,926	100,943	81,424
78	34,139	27,236	52,521	41,901	66,641	53,166	102,525	81,793
79	34,670	27,360	53,339	42,092	67,678	53,408	104,119	82,166
80	35,389	27,485	54,444	42,285	69,081	53,652	106,278	82,542
81*	35,999	27,624	55,383	42,498	70,270	53,923	108,108	82,959
82*	36,590	27,756	56,292	42,701	71,426	54,181	109,885	83,354
83*	37,151	27,883	57,154	42,896	72,519	54,428	111,567	83,734
84*	37,721	28,011	58,033	43,095	73,634	54,680	113,283	84,124
85*	38,215	28,118	58,792	43,258	74,596	54,887	114,763	84,442
86*	38,431	28,163	59,124	43,327	75,017	54,975	115,411	84,577
87*	38,651	28,207	59,462	43,394	75,448	55,060	116,073	84,708
88*	38,861	28,253	59,787	43,466	75,860	55,152	116,708	84,849
89*	39,085	28,301	60,130	43,539	76,295	55,244	117,376	84,990
90*	39,311	28,346	60,479	43,610	76,738	55,333	118,057	85,128
91*	39,535	28,396	60,823	43,685	77,174	55,429	118,729	85,275
92*	39,769	28,442	61,182	43,757	77,631	55,521	119,431	85,416
93*	39,995	28,490	61,532	43,831	78,072	55,614	120,112	85,561
94*	40,227	28,539	61,888	43,905	78,525	55,708	120,807	85,705
95*	40,471	28,589	62,263	43,983	79,000	55,807	121,539	85,856
96*	40,703	28,639	62,620	44,059	79,455	55,903	122,238	86,003
97*	40,950	28,689	63,000	44,136	79,938	56,001	122,980	86,155
98*	41,192	28,739	63,372	44,213	80,408	56,099	123,706	86,306
99*	41,445	28,789	63,761	44,290	80,902	56,197	124,464	86,457

* 只适用于续保 For Renewal Only

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

每年保费(港元) Annual Premium (HK\$)

上次生日年龄 Age of Last Birthday	男性非吸烟者 Male Non-smoker			男性吸烟者 Male smoker			女性非吸烟者 Female Non-smoker			女性吸烟者 Female smoker		
	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 1	计划 Plan 2	计划 Plan 3
0-14	465	630	750	N/A	N/A	N/A	475	642	775	N/A	N/A	N/A
15	466	634	759	467	638	762	477	652	785	487	665	800
16	467	639	769	469	645	776	480	663	797	526	719	865
17	474	649	781	480	663	807	491	679	822	570	784	948
18	486	663	804	501	693	846	509	705	858	614	850	1,032
19	498	685	829	526	729	891	535	740	905	659	916	1,116
20	516	713	867	552	767	941	566	783	960	704	982	1,200
21	536	743	909	581	810	997	607	841	1,022	752	1,052	1,288
22	556	773	950	611	853	1,053	648	897	1,095	800	1,122	1,376
23	578	805	991	641	897	1,109	690	958	1,169	849	1,193	1,462
24	603	843	1,033	673	941	1,165	734	1,020	1,243	899	1,265	1,548
25	629	880	1,076	705	985	1,221	780	1,081	1,317	951	1,336	1,634
26	656	917	1,119	737	1,029	1,279	828	1,144	1,391	1,005	1,410	1,721
27	683	954	1,163	769	1,075	1,337	880	1,210	1,465	1,061	1,487	1,809
28	710	991	1,210	801	1,121	1,395	934	1,278	1,539	1,125	1,564	1,901
29	739	1,028	1,260	835	1,167	1,453	988	1,348	1,623	1,191	1,646	2,006
30	772	1,070	1,307	887	1,233	1,513	1,057	1,441	1,728	1,268	1,747	2,126
31	807	1,114	1,355	960	1,326	1,616	1,135	1,548	1,857	1,351	1,860	2,259
32	845	1,163	1,404	1,099	1,509	1,827	1,303	1,774	2,125	1,537	2,102	2,531
33	884	1,213	1,461	1,238	1,694	2,040	1,471	2,002	2,396	1,744	2,381	2,861
34	926	1,267	1,524	1,377	1,883	2,266	1,639	2,231	2,668	2,001	2,727	3,269
35	978	1,339	1,612	1,516	2,075	2,500	1,807	2,458	2,940	2,284	3,109	3,723
36	1,032	1,414	1,706	1,655	2,268	2,737	1,975	2,687	3,214	2,570	3,494	4,178
37	1,093	1,498	1,812	1,794	2,460	2,974	2,143	2,920	3,487	2,870	3,904	4,669
38	1,154	1,584	1,919	1,933	2,654	3,211	2,311	3,149	3,762	3,171	4,314	5,162
39	1,215	1,671	2,028	2,072	2,848	3,452	2,479	3,379	4,037	3,472	4,724	5,653
40	1,286	1,772	2,154	2,211	3,043	3,694	2,647	3,604	4,312	3,773	5,134	6,145
41	1,357	1,878	2,300	2,350	3,239	3,936	2,815	3,833	4,591	4,074	5,544	6,638
42	1,486	2,055	2,506	2,519	3,475	4,227	2,987	4,069	4,877	4,375	5,955	7,130
43	1,616	2,235	2,728	2,754	3,799	4,623	3,164	4,311	5,168	4,676	6,366	7,622
44	1,824	2,525	3,085	3,135	4,329	5,273	3,345	4,558	5,465	5,007	6,818	8,167
45	2,055	2,848	3,483	3,531	4,877	5,944	3,528	4,808	5,765	5,363	7,304	8,751
46	2,302	3,194	3,914	3,972	5,494	6,705	3,714	5,064	6,074	5,740	7,821	9,375
47	2,570	3,574	4,391	4,430	6,138	7,507	3,906	5,328	6,395	6,135	8,361	10,025
48	2,838	3,956	4,871	4,910	6,816	8,355	4,117	5,617	6,744	6,565	8,948	10,731
49	3,114	4,351	5,373	5,409	7,523	9,241	4,341	5,929	7,127	7,019	9,575	11,494
50	3,396	4,755	5,888	5,931	8,264	10,173	4,570	6,247	7,517	7,482	10,213	12,269
51	3,692	5,180	6,429	6,497	9,070	11,191	4,806	6,574	7,917	7,980	10,903	13,115

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由2026/01/01起生效

With effect from 2026/01/01

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
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
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

* 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.

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
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		计划 Plan 4 每日保障 Daily Benefit \$1,500		计划 Plan 5 每日保障 Daily Benefit \$2,000	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0-17	510	510	-	-	-	-	-	-	-	-
18-30	540	702	810	1,053	1,080	1,404	1,350	1,755	1,800	2,340
31-35	552	718	828	1,076	1,104	1,435	1,380	1,795	1,840	2,393
36-40	570	741	855	1,112	1,140	1,482	1,425	1,853	1,900	2,470
41-45	720	900	1,080	1,350	1,440	1,800	1,800	2,250	2,400	3,000
46-50	828	994	1,242	1,490	1,656	1,987	2,070	2,485	2,760	3,313
51-55	1,320	1,584	1,980	2,376	2,640	3,168	3,300	3,960	4,400	5,280
56-60	1,560	1,716	2,340	2,574	3,120	3,432	3,900	4,290	5,200	5,720
61-65	1,950	2,145	2,925	3,218	3,900	4,290	4,875	5,363	6,500	7,150
66-70*	2,438	2,681	3,656	4,023	4,875	5,363	6,095	6,703	8,127	8,937
71-74*	3,170	3,486	4,753	5,230	6,338	6,972	7,925	8,715	10,567	11,620

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由2026/01/01起生效

With effect from 2026/01/01