



SmartCare Optimum 「卓越」無憂保

Annual Premium Table 全年保費表

Effective from 1 January 2025 until further notice. 由2025年1月1日起生效,直至另行通知為止。

Deluxe Plan 豪華計劃

Basic Cover 基本保障

Age Band 年齡	Hospitalization Benefits 住院保障	
	Female 女性	Male 男性
0-5	\$8,687	\$8,405
6-10	\$7,040	\$6,885
11-15	\$6,747	\$6,599
16-20	\$7,738	\$7,777
21-25	\$8,838	\$8,990
26-30	\$11,081	\$9,991
31-35	\$11,355	\$10,243
36-40	\$14,074	\$12,699
41-45	\$18,886	\$16,872
46-50	\$23,757	\$21,343
51-55	\$30,249	\$26,768
56-60	\$38,350	\$34,755
61-65*	\$43,037	\$37,706
66-70*	\$49,072	\$44,983
71-75*	\$55,739	\$51,121
≥76*	\$70,117	\$63,125

Age Band 年齡	Hospitalization Benefits - Deductible Options (SmartCare Optimum Plus) 住院保障 - 自負金額選擇 (「卓越」無憂保自選計劃)							
	Deductible Amount 自負金額: \$10,000		Deductible Options 自負金額: \$50,000		Deductible Options 自負金額: \$100,000		Deductible Options 自負金額: \$250,000	
	Female 女性	Male 男性	Female 女性	Male 男性	Female 女性	Male 男性	Female 女性	Male 男性
0-5	\$7,817	\$7,563	\$6,516	\$6,302	\$5,214	\$5,044	\$3,477	\$3,364
6-10	\$6,336	\$6,196	\$5,280	\$5,165	\$4,226	\$4,131	\$2,818	\$2,756
11-15	\$6,071	\$5,940	\$5,061	\$4,949	\$4,050	\$3,961	\$2,701	\$2,641
16-20	\$6,964	\$6,998	\$5,805	\$5,833	\$4,643	\$4,667	\$3,098	\$3,113
21-25	\$7,952	\$8,090	\$6,629	\$6,743	\$5,304	\$5,395	\$3,536	\$3,597
26-30	\$9,972	\$8,990	\$8,312	\$7,493	\$6,651	\$5,995	\$4,434	\$3,998
31-35	\$10,221	\$9,219	\$8,520	\$7,685	\$6,816	\$6,148	\$4,546	\$4,101
36-40	\$12,667	\$11,429	\$10,557	\$9,527	\$8,447	\$7,622	\$5,632	\$5,083
41-45	\$16,997	\$15,186	\$14,164	\$12,655	\$11,335	\$10,126	\$7,556	\$6,752
46-50	\$21,379	\$19,209	\$17,819	\$16,008	\$14,256	\$12,809	\$9,508	\$8,542
51-55	\$27,224	\$24,095	\$22,689	\$20,079	\$18,152	\$16,061	\$12,103	\$10,710
56-60	\$34,512	\$31,279	\$28,763	\$26,065	\$23,011	\$20,855	\$15,344	\$13,906
61-65*	\$38,735	\$33,936	\$32,281	\$28,281	\$25,823	\$22,627	\$17,216	\$15,085
66-70*	\$44,166	\$40,490	\$36,805	\$33,740	\$29,444	\$26,994	\$19,630	\$17,998
71-75*	\$50,166	\$46,011	\$41,806	\$38,340	\$33,444	\$30,676	\$22,297	\$20,451
≥76*	\$63,106	\$56,813	\$52,590	\$47,345	\$42,071	\$37,876	\$28,050	\$25,251

* Aged 65 or above for renewal only 65歲或以上只限續保

Note 註: All amounts are in Hong Kong dollars 所有金額均以港元計算

Additional Optional Cover 額外自選保障

Age Band 年齡	Outpatient Benefits 門診保障	
	Female 女性	Male 男性
0-5	\$8,992	\$8,582
6-10	\$8,901	\$8,547
11-15	\$8,901	\$8,547
16-20	\$9,865	\$9,892
21-25	\$10,039	\$10,304
26-30	\$12,403	\$11,162
31-35	\$12,632	\$11,372
36-40	\$15,907	\$14,321
41-45	\$19,471	\$17,446
46-50	\$23,831	\$21,255
51-55	\$29,168	\$25,892
56-60	\$35,701	\$31,544
61-65*	\$38,548	\$34,068
66-70*	\$43,680	\$40,039
71-75*	\$46,262	\$42,395
≥76*	\$51,292	\$46,160

Age Band 年齡	Dental Benefits 牙科保障	
	Female 女性	Male 男性
All Ages 所有年齡	\$6,477	\$6,477

Remarks:

1. Premiums of this plan are not guaranteed and may be changed by the Company at any of the policy anniversaries. The premium may be adjusted on each policy anniversary based on factors including but not limited to the attained age of the insured person, medical trend and the Company's claim experience. This Annual Premium Table does not include levy which is collected by the Insurance Authority.
2. Age refers to the age of the insured person on his/her last birthday.
3. Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences.

SmartCare Optimum is underwritten by AXA General Insurance Hong Kong Limited ("AXA" or the "Company").

The plan is subject to the terms, conditions and exclusions of the relevant policy contract. This leaflet contains general information only and does not constitute any contract between any parties and AXA. It is not a policy. For detailed terms, conditions and exclusions of the plan, please refer to the relevant policy contract.

If you do not wish to receive promotional or direct marketing materials from AXA, please inform Data Privacy Officer, AXA General Insurance Hong Kong Limited, 10-11/F Vertical Square, 28 Heung Yip Road, Wong Chuk Hang, Hong Kong. AXA shall, without charge to you, ensure that you are not included in future direct marketing activities.

(Only for use in Hong Kong Special Administrative Region)

註：

1. 此計劃的保費率並非保證不變，本公司亦可在任何一個保單週年日更改保費。保費率可能因不同因素而於每保單週年日被調整，當中包括但不限於受保人已屆年齡、醫療趨勢及本公司的理賠經驗。此全年保費表並未包括由保險業監管局徵收的保費徵費。
2. 年齡指受保人上次生日時的年齡。
3. 保險業監管局將按照適用之徵費率透過本公司對保單收取徵費。持有人須支付徵費以避免任何法律後果。

「卓越」無憂保由安盛保險有限公司（「AXA安盛」或「本公司」）承保。

本計劃須受有關保單合約的條款、細則及不受保項目所限制。本單張只提供一般資料，不能構成AXA安盛與任何人士所訂立之任何合約。本單張並非保單。有關其他詳細條款、細則及不受保項目，請參考有關保單合約。

如閣下不願意接收AXA安盛的宣傳或直接促銷材料，敬請聯絡香港黃竹坑香葉道28號嘉尚匯10-11樓安盛保險有限公司個人資料保護主任。AXA安盛會在不收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。

(只適合於香港特別行政區使用)

SmartCare Optimum 「卓越」無憂保

Annual Premium Table 全年保費表
Effective from 1 January 2025 until further notice. 由2025年1月1日起生效,直至另行通知為止。

Elite Plan 尊貴計劃
Basic Cover 基本保障

Age Band 年齡	Hospitalization Benefits 住院保障	
	Female 女性	Male 男性
0-5	\$16,975	\$16,125
6-10	\$14,174	\$13,650
11-15	\$13,584	\$13,082
16-20	\$15,522	\$14,740
21-25	\$17,236	\$15,686
26-30	\$23,156	\$20,269
31-35	\$23,479	\$20,671
36-40	\$27,253	\$24,309
41-45	\$33,456	\$30,131
46-50	\$41,619	\$38,396
51-55	\$52,107	\$47,808
56-60	\$62,413	\$58,157
61-65*	\$63,959	\$59,556
66-70*	\$74,583	\$67,804
71-75*	\$80,816	\$72,649
≥76*	\$97,462	\$86,011

Age Band 年齡	Hospitalization Benefits - Deductible Options (SmartCare Optimum Plus) 住院保障 - 自負金額選擇 (「卓越」無憂保自選計劃)							
	Deductible Amount 自負金額: \$10,000		Deductible Options 自負金額: \$50,000		Deductible Options 自負金額: \$100,000		Deductible Options 自負金額: \$250,000	
	Female 女性	Male 男性	Female 女性	Male 男性	Female 女性	Male 男性	Female 女性	Male 男性
0-5	\$15,277	\$14,515	\$12,732	\$12,097	\$10,186	\$9,678	\$6,793	\$6,454
6-10	\$12,758	\$12,286	\$10,632	\$10,239	\$8,504	\$8,192	\$5,673	\$5,463
11-15	\$12,225	\$11,774	\$10,187	\$9,812	\$8,152	\$7,851	\$5,435	\$5,234
16-20	\$13,971	\$13,268	\$11,643	\$11,056	\$9,315	\$8,847	\$6,208	\$5,897
21-25	\$15,513	\$14,117	\$12,929	\$11,765	\$10,345	\$9,411	\$6,896	\$6,278
26-30	\$20,841	\$18,245	\$17,368	\$15,205	\$13,896	\$12,163	\$9,263	\$8,112
31-35	\$21,133	\$18,603	\$17,611	\$15,506	\$14,090	\$12,404	\$9,393	\$8,270
36-40	\$24,530	\$21,878	\$20,441	\$18,232	\$16,354	\$14,588	\$10,905	\$9,726
41-45	\$30,110	\$27,117	\$25,092	\$22,600	\$20,074	\$18,080	\$13,384	\$12,054
46-50	\$37,457	\$34,558	\$31,216	\$28,798	\$24,974	\$23,039	\$16,650	\$15,362
51-55	\$46,898	\$43,029	\$39,083	\$35,857	\$31,265	\$28,688	\$20,847	\$19,126
56-60	\$56,175	\$52,342	\$46,811	\$43,619	\$37,450	\$34,895	\$24,968	\$23,264
61-65*	\$57,563	\$53,600	\$47,968	\$44,669	\$38,375	\$35,734	\$25,582	\$23,826
66-70*	\$67,121	\$61,024	\$55,935	\$50,855	\$44,750	\$40,683	\$29,835	\$27,126
71-75*	\$72,735	\$65,385	\$60,612	\$54,487	\$48,491	\$43,594	\$32,329	\$29,063
≥76*	\$87,713	\$77,409	\$73,094	\$64,509	\$58,477	\$51,609	\$38,984	\$34,407

* Aged 65 or above for renewal only 65歲或以上只限續保
Note 註 : All amounts are in Hong Kong dollars 所有金額均以港元計算

Additional Optional Cover 額外自選保障

Age Band 年齡	Outpatient Benefits 門診保障	
	Female 女性	Male 男性
0-5	\$15,167	\$14,286
6-10	\$14,962	\$13,720
11-15	\$14,962	\$13,720
16-20	\$16,007	\$14,500
21-25	\$17,155	\$15,444
26-30	\$22,256	\$19,644
31-35	\$23,137	\$20,423
36-40	\$25,103	\$22,585
41-45	\$28,760	\$25,939
46-50	\$32,949	\$29,793
51-55	\$37,748	\$34,214
56-60	\$43,246	\$39,297
61-65*	\$44,535	\$40,466
66-70*	\$51,217	\$45,646
71-75*	\$53,705	\$47,862
≥76*	\$59,459	\$52,456

Age Band 年齡	Dental Benefits 牙科保障	
	Female 女性	Male 男性
All Ages 所有年齡	\$6,477	\$6,477

Remarks:

1. Premiums of this plan are not guaranteed and may be changed by the Company at any of the policy anniversaries. The premium may be adjusted on each policy anniversary based on factors including but not limited to the attained age of the insured person, medical trend and the Company's claim experience. This Annual Premium Table does not include levy which is collected by the Insurance Authority.
2. Age refers to the age of the insured person on his/her last birthday.
3. Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences.

SmartCare Optimum is underwritten by AXA General Insurance Hong Kong Limited ("AXA" or the "Company").

The plan is subject to the terms, conditions and exclusions of the relevant policy contract. This leaflet contains general information only and does not constitute any contract between any parties and AXA. It is not a policy. For detailed terms, conditions and exclusions of the plan, please refer to the relevant policy contract.

If you do not wish to receive promotional or direct marketing materials from AXA, please inform Data Privacy Officer, AXA General Insurance Hong Kong Limited, 10-11/F Vertical Square, 28 Heung Yip Road, Wong Chuk Hang, Hong Kong. AXA shall, without charge to you, ensure that you are not included in future direct marketing activities.

(Only for use in Hong Kong Special Administrative Region)

註：

1. 此計劃的保費率並非保證不變，本公司亦可在任何一個保單週年日更改保費。保費率可能因不同因素而於每保單週年日被調整，當中包括但不限於受保人已屆年齡、醫療趨勢及本公司的理賠經驗。此全年保費表並未包括由保險業監管局徵收的保費徵費。
2. 年齡指受保人上次生日時的年齡。
3. 保險業監管局將按照適用之徵費率透過本公司對保單收取徵費。持有人須支付徵費以避免任何法律後果。

「卓越」無憂保由安盛保險有限公司（「AXA安盛」或「本公司」）承保。

本計劃須受有關保單合約的條款、細則及不受保項目所限制。本單張只提供一般資料，不能構成AXA安盛與任何人士所訂立之任何合約。本單張並非保單。有關其他詳細條款、細則及不受保項目，請參考有關保單合約。

如閣下不願意接收AXA安盛的宣傳或直接促銷材料，敬請聯絡香港黃竹坑香葉道28號嘉尚匯10-11樓安盛保險有限公司個人資料保護主任。AXA安盛會在不收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。

(只適合於香港特別行政區使用)