

環球優越自願醫保計劃 (至臻)
Global Prestige VHIS Plan (Signature)



保費表 Premium Table

2025 年 3 月 1 日 版本 1 March 2025 Edition

環球優越自願醫保計劃 (至臻) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :
Global Prestige VHIS Plan (Signature) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 \$0 Deductible (F00035-05-000-01)
- \$12,000 自付費 \$12,000 Deductible (F00035-06-000-01)
- \$40,000 自付費 \$40,000 Deductible (F00035-07-000-01)
- \$80,000 自付費 \$80,000 Deductible (F00035-08-000-01)

A 認可產品之標準保費表 Standard Premium Schedule for the Certified Plan

以港元計算 All figures in HKD

年齡 Age	\$0 自付費 \$0 Deductible		\$12,000 自付費 \$12,000 Deductible		\$40,000 自付費 \$40,000 Deductible		\$80,000 自付費 \$80,000 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
0 - 9	23,079	2,077	14,757	1,328	10,674	961	7,228	651
10 - 25	22,319	2,009	13,136	1,182	12,474	1,123	10,353	932
26 - 44	47,312	4,258	30,054	2,705	23,533	2,118	22,121	1,991
45 - 59	76,312	6,868	49,556	4,460	43,349	3,901	39,234	3,531
60 - 69	129,767	11,679	93,964	8,457	70,215	6,319	64,820	5,834
70	191,862	17,268	138,927	12,503	103,814	9,343	95,837	8,625
71	203,494	18,314	147,350	13,262	110,107	9,910	101,647	9,148
72	214,351	19,292	155,211	13,969	115,982	10,438	107,070	9,636
73	224,349	20,191	162,451	14,621	121,392	10,925	112,065	10,086
74	233,375	21,004	168,986	15,209	126,276	11,365	116,573	10,492
75	242,690	21,842	175,731	15,816	131,316	11,818	121,226	10,910
76	251,034	22,593	181,773	16,360	135,831	12,225	125,394	11,285
77	256,701	23,103	185,877	16,729	138,897	12,501	128,225	11,540
78	262,444	23,620	190,036	17,103	142,005	12,780	131,094	11,798
79	265,400	23,886	192,176	17,296	143,604	12,924	132,570	11,931
80	268,390	24,155	194,341	17,491	145,222	13,070	134,064	12,066
以下保費只供續保之用 The premiums below are for Renewal only								
81	271,413	24,427	196,530	17,688	146,858	13,217	135,574	12,202
82	274,470	24,702	198,744	17,887	148,512	13,366	137,101	12,339
83	277,562	24,981	200,983	18,088	150,185	13,517	138,645	12,478
84	280,689	25,262	203,246	18,292	151,876	13,669	140,207	12,619
85	283,850	25,547	205,536	18,498	153,587	13,823	141,786	12,761
86	287,048	25,834	207,851	18,707	155,317	13,979	143,383	12,904
87	290,281	26,125	210,192	18,917	157,067	14,136	144,999	13,050
88	293,551	26,420	212,560	19,130	158,836	14,295	146,632	13,197
89	296,858	26,717	214,954	19,346	160,625	14,456	148,284	13,346
90	300,202	27,018	217,376	19,564	162,435	14,619	149,954	13,496
91	303,583	27,322	219,824	19,784	164,264	14,784	151,643	13,648
92	307,003	27,630	222,301	20,007	166,115	14,950	153,351	13,802
93	310,461	27,941	224,805	20,232	167,986	15,119	155,079	13,957
94	313,958	28,256	227,337	20,460	169,878	15,289	156,825	14,114
95	317,495	28,575	229,898	20,691	171,792	15,461	158,592	14,273
96	321,071	28,896	232,487	20,924	173,727	15,635	160,378	14,434
97	324,688	29,222	235,106	21,160	175,684	15,812	162,185	14,597
98	328,345	29,551	237,754	21,398	177,663	15,990	164,012	14,761
99+	332,044	29,884	240,433	21,639	179,664	16,170	165,859	14,927



B 自選保障之保費表 Premium Schedule for Optional Benefits

自選保障並非自願醫保認可產品的一部分，自選保障之保費不可用作申請稅項扣減。
Optional benefits are not part of the Certified Plan. The premiums paid for optional benefits are not eligible for claiming tax deduction.

以港元計算 All figures in HKD

1) 門診保障 Clinical Benefit 額外保費 Additional Premium			2) 牙科及視力保障 Dental and Optical Benefit 額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly		按年 Annual	按月 Monthly
0 - 9	31,687	2,852	所有年齡 All ages	7,376	664
10 - 25	35,642	3,208			
26 - 44	44,814	4,033			
45 - 59	46,684	4,202			
60+	84,777	7,630			

C 家庭折扣 Family Discounts

兩名合資格家庭成員一同投保 2 eligible family members enrol together	三名或以上合資格家庭成員一同投保 3 or more eligible family members enrol together
9 折 10% discount	85 折 15% discount

- 備註 Remarks
- 此標準保費表並未包括由保險業監管局徵收的保費徵費。請瀏覽 https://www.ia.org.hk/tc/infocenter/faqs/faqs_levy.html 了解詳情。
 - 所需支付保費將於每次續保時根據受保人的年齡按當時生效的標準保費表調整。
 - 本公司在有需要時會向所有同一類別保單調整標準保費表。以上列出的標準保費並不能視為實際未來所需支付的標準保費。本公司會在每個保單年度終結前以書面形式通知保單持有人來年實際所需支付的保費 (包括附加保費 (如適用)) 及保費徵費。
 - 受保單的條款及細則約束。
 - 以上折扣只適用於認可產品的標準保費及附加保費 (如有)，不適用於其他自選保障。
 - This Standard Premium schedule does not include levy which is collected by the Insurance Authority. Please visit https://www.ia.org.hk/en/infocenter/faqs/faqs_levy.html for details.
 - The actual premiums payable will be adjusted at each Renewal based on the age of the Insured Person according to the prevailing Standard Premium schedule.
 - The Company may adjust the Standard Premium schedule on a Portfolio basis if necessary. The listed Standard Premiums above are not indicative of the future Standard Premiums. The Company will send out a written notice to the Policy Holders before each end of Policy Year regarding the actual premiums payable (including Premium Loading, if applicable) and levy of the coming year.
 - Subject to terms and conditions of the Policy.
 - The above discount applies to Standard Premiums and Premium Loadings (if any) of the Certified Plan only, but not other optional benefits.