



## 藍十字「愛自己」自願醫保計劃 Blue Cross Love Yourself VHIS Plan

### 保費表 Premium Table (HK\$)

#### 1. 認可產品 Certified Plan – HK\$0 自付費 Deductible

認可產品編號 Certification Number of the Certified Plan

- 全球 Worldwide: F00073-05-000-01
- 亞洲及澳紐 Asia & Australia-New Zealand: F00073-01-000-01

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured persons from age of 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
0 - 2	9,586	4,914	2,494	840	5,912	3,031	1,538	519
3	9,467	4,853	2,463	829	5,838	2,993	1,519	513
4	9,320	4,777	2,424	816	5,746	2,946	1,495	504
5	9,182	4,706	2,388	804	5,663	2,904	1,474	497
6	9,053	4,641	2,355	794	5,583	2,863	1,453	491
7	8,916	4,570	2,319	782	5,499	2,819	1,431	482
8	8,768	4,494	2,281	769	5,407	2,772	1,407	475
9	8,611	4,415	2,240	754	5,311	2,722	1,382	466
10	8,502	4,358	2,211	745	5,243	2,687	1,364	460
11	8,363	4,287	2,176	733	5,157	2,644	1,342	453
12	8,345	4,278	2,170	732	5,147	2,639	1,339	452
13	8,299	4,254	2,159	728	5,119	2,624	1,332	450
14	8,262	4,235	2,150	724	5,094	2,612	1,326	447
15	8,244	4,226	2,144	722	5,083	2,606	1,323	447
16	8,216	4,211	2,138	720	5,067	2,598	1,319	445
17	8,197	4,202	2,132	719	5,056	2,592	1,316	443
18	8,133	4,169	2,116	713	5,016	2,572	1,305	441
19	8,180	4,193	2,128	717	5,044	2,586	1,312	443
20	9,017	4,623	2,346	791	5,562	2,852	1,448	488
21	9,353	4,794	2,433	820	5,768	2,956	1,501	506
22	9,808	5,027	2,551	861	6,049	3,101	1,575	531
23	10,364	5,312	2,695	909	6,391	3,277	1,664	561
24	10,971	5,624	2,854	963	6,767	3,469	1,760	593
25	11,335	5,811	2,948	994	6,991	3,583	1,820	614
26	12,236	6,273	3,183	1,073	7,545	3,869	1,964	662
27	12,792	6,558	3,327	1,121	7,890	4,044	2,053	692
28	13,268	6,801	3,451	1,162	8,183	4,196	2,129	717
29	13,601	6,972	3,538	1,192	8,388	4,299	2,183	736
30	13,643	6,992	3,549	1,195	8,414	4,313	2,190	738
31	13,802	7,074	3,590	1,210	8,512	4,364	2,214	747
32	13,890	7,120	3,613	1,218	8,566	4,392	2,229	752
33	14,238	7,298	3,704	1,248	8,782	4,503	2,286	769
34	14,417	7,390	3,750	1,264	8,891	4,558	2,313	780
35	14,548	7,457	3,784	1,276	8,972	4,599	2,334	787
36	14,685	7,527	3,819	1,287	9,057	4,643	2,356	794
37	14,795	7,584	3,849	1,296	9,124	4,678	2,373	800
38	14,973	7,675	3,895	1,313	9,232	4,733	2,401	809
39	15,630	8,011	4,066	1,370	9,637	4,939	2,508	846
40	16,335	8,374	4,248	1,431	10,074	5,165	2,622	883
41	17,070	8,748	4,440	1,495	10,526	5,396	2,739	923
42	17,776	9,111	4,623	1,557	10,964	5,621	2,852	961
43	18,500	9,483	4,812	1,622	11,410	5,849	2,967	1,001
44	19,364	9,926	5,035	1,696	11,943	6,122	3,105	1,047
45	20,140	10,324	5,238	1,764	12,419	6,367	3,231	1,088
46	20,956	10,741	5,450	1,835	12,923	6,624	3,361	1,132
47	21,770	11,158	5,662	1,908	13,425	6,882	3,491	1,177
48	22,614	11,590	5,882	1,980	13,945	7,148	3,627	1,222
49	23,669	12,130	6,155	2,073	14,596	7,482	3,797	1,279
50	24,711	12,666	6,426	2,164	15,238	7,810	3,964	1,335

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured persons from age of 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly
51	25,814	13,229	6,714	2,260	15,918	8,159	4,140	1,395
52	26,897	13,786	6,993	2,355	16,586	8,501	4,314	1,453
53	28,019	14,360	7,286	2,453	17,279	8,856	4,493	1,514
54	29,519	15,129	7,677	2,585	18,205	9,331	4,735	1,595
55	31,109	15,945	8,090	2,724	19,183	9,833	4,989	1,681
56	32,659	16,738	8,494	2,860	20,140	10,324	5,238	1,764
57	34,267	17,562	8,910	3,001	21,134	10,832	5,497	1,852
58	35,877	18,389	9,331	3,141	22,126	11,340	5,754	1,938
59	38,461	19,713	10,001	3,367	23,718	12,157	6,168	2,077
60	41,173	21,104	10,707	3,604	25,389	13,012	6,603	2,224
61	43,954	22,528	11,430	3,849	27,106	13,894	7,049	2,373
62	46,786	23,979	12,166	4,096	28,851	14,788	7,502	2,527
63	49,676	25,460	12,917	4,347	30,635	15,702	7,967	2,683
64	52,966	27,146	13,773	4,636	32,661	16,742	8,494	2,860
65	56,343	28,878	14,651	4,932	34,744	17,808	9,035	3,042
66	59,772	30,634	15,543	5,232	36,859	18,890	9,585	3,226
67	63,099	32,340	16,408	5,524	38,912	19,944	10,119	3,407
68	66,209	33,933	17,216	5,796	40,829	20,925	10,617	3,574
69	68,395	35,054	17,784	5,987	42,178	21,617	10,968	3,693
70	70,502	36,133	18,331	6,171	43,477	22,283	11,306	3,806
以下保費只適用於續保 The premiums below are for renewal only								
71	72,924	37,375	18,962	6,383	44,973	23,050	11,695	3,937
72	75,310	38,599	19,581	6,592	46,440	23,802	12,076	4,066
73	77,735	39,841	20,213	6,803	47,936	24,569	12,466	4,197
74	80,545	41,281	20,943	7,050	49,670	25,456	12,915	4,347
75	83,149	42,615	21,620	7,278	51,273	26,279	13,333	4,488
76	86,000	44,076	22,361	7,527	53,033	27,181	13,790	4,642
77	88,930	45,578	23,123	7,783	54,842	28,106	14,261	4,800
78	91,960	47,132	23,911	8,049	56,709	29,065	14,747	4,964
79	95,110	48,744	24,730	8,324	58,651	30,060	15,251	5,134
80	98,230	50,345	25,541	8,597	60,577	31,048	15,751	5,302
81	101,537	52,039	26,403	8,886	62,615	32,092	16,281	5,481
82	104,757	53,689	27,238	9,169	64,600	33,110	16,798	5,654
83	107,658	55,176	27,993	9,422	66,391	34,026	17,262	5,813
84	111,056	56,918	28,876	9,720	68,483	35,099	17,808	5,994
85	114,415	58,638	29,749	10,014	70,556	36,162	18,347	6,176
86	117,763	60,354	30,620	10,306	72,620	37,220	18,883	6,356
87	121,030	62,028	31,470	10,593	74,636	38,251	19,406	6,533
88	124,350	63,730	32,334	10,883	76,684	39,302	19,939	6,712
89	128,166	65,686	33,326	11,216	79,037	40,508	20,551	6,918
90	132,009	67,656	34,325	11,554	81,405	41,721	21,167	7,126
91	135,804	69,601	35,310	11,885	83,746	42,921	21,776	7,330
92	139,620	71,556	36,303	12,219	86,100	44,127	22,387	7,535
93	143,395	73,491	37,284	12,549	88,427	45,321	22,993	7,739
94	146,824	75,249	38,176	12,850	90,540	46,404	23,543	7,925
95	150,150	76,953	39,041	13,140	92,594	47,456	24,076	8,104
96	153,578	78,711	39,933	13,439	94,708	48,539	24,626	8,289
97	156,937	80,431	40,806	13,734	96,777	49,601	25,164	8,470
98	160,314	82,161	41,683	14,029	98,861	50,667	25,706	8,653
99 +	160,514	82,263	41,735	14,046	98,984	50,731	25,739	8,664

只適用於保單生效時年齡介乎 71 至 80 歲之受保人 For insured persons from age of 71 to 80 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly
71	102,094	52,323	26,546	8,934	62,960	32,269	16,371	5,512
72	105,433	54,035	27,414	9,228	65,016	33,322	16,907	5,692
73	108,828	55,777	28,298	9,525	67,111	34,395	17,450	5,875
74	112,762	57,793	29,319	9,870	69,537	35,639	18,082	6,086
75	116,406	59,660	30,267	10,188	71,784	36,791	18,665	6,283
76	120,400	61,706	31,305	10,537	74,245	38,052	19,304	6,498
77	124,502	63,809	32,372	10,897	76,777	39,349	19,963	6,720
78	128,745	65,983	33,475	11,267	79,392	40,689	20,643	6,949
79	133,153	68,242	34,621	11,654	82,112	42,084	21,351	7,186
80	137,521	70,480	35,757	12,036	84,807	43,464	22,052	7,423
以下保費只適用於續保 The premiums below are for renewal only								
81	142,152	72,854	36,962	12,440	87,661	44,928	22,793	7,672
82	146,658	75,165	38,133	12,836	90,440	46,351	23,517	7,916
83	150,722	77,246	39,190	13,190	92,945	47,637	24,168	8,135
84	155,477	79,683	40,427	13,607	95,877	49,138	24,930	8,391
85	160,180	82,094	41,649	14,017	98,777	50,624	25,685	8,645
86	164,867	84,497	42,867	14,428	101,668	52,107	26,436	8,898
87	169,441	86,841	44,056	14,829	104,490	53,551	27,170	9,144
88	174,089	89,222	45,266	15,234	107,356	55,021	27,915	9,396
89	179,430	91,960	46,654	15,703	110,649	56,709	28,771	9,684
90	184,813	94,718	48,053	16,173	113,967	58,410	29,633	9,973
91	190,125	97,441	49,435	16,638	117,243	60,090	30,485	10,260
92	195,466	100,178	50,823	17,105	120,538	61,776	31,342	10,550
93	200,751	102,886	52,196	17,568	123,797	63,447	32,189	10,836
94	205,551	105,346	53,446	17,988	126,756	64,964	32,958	11,094
95	210,209	107,734	54,657	18,396	129,631	66,437	33,705	11,346
96	215,010	110,195	55,905	18,816	132,590	67,953	34,474	11,604
97	219,709	112,603	57,126	19,226	135,488	69,439	35,228	11,858
98	224,439	115,026	58,356	19,640	138,404	70,933	35,986	12,113
99 +	224,719	115,169	58,428	19,665	138,577	71,021	36,033	12,128

## 保費表 Premium Table (HK\$)

### 1. 認可產品 Certified Plan – HK\$20,000 自付費 Deductible

認可產品編號 Certification Number of the Certified Plan

• 全球 Worldwide: F00073-06-000-01 • 亞洲及澳紐 Asia & Australia-New Zealand: F00073-02-000-01

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured persons from age of 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
0 - 2	4,986	2,556	1,298	438	3,074	1,577	800	271
3	4,923	2,524	1,282	432	3,036	1,556	790	267
4	4,847	2,485	1,261	426	2,989	1,533	778	263
5	4,776	2,448	1,243	419	2,946	1,511	767	260
6	4,708	2,413	1,225	414	2,904	1,489	756	255
7	4,637	2,377	1,207	408	2,859	1,467	745	252
8	4,560	2,338	1,187	400	2,813	1,442	733	248
9	4,479	2,296	1,166	393	2,763	1,417	720	243
10	4,421	2,267	1,151	388	2,726	1,398	710	240
11	4,349	2,230	1,132	382	2,683	1,376	699	237
12	4,340	2,225	1,129	381	2,678	1,373	697	236
13	4,315	2,213	1,123	379	2,663	1,366	694	234
14	4,297	2,203	1,119	377	2,650	1,359	690	233
15	4,287	2,198	1,116	377	2,644	1,357	688	233
16	4,272	2,191	1,112	376	2,635	1,351	687	232
17	4,263	2,185	1,110	375	2,630	1,349	685	232
18	4,230	2,168	1,101	371	2,609	1,338	680	230
19	4,253	2,180	1,107	374	2,624	1,346	683	231
20	4,690	2,404	1,221	413	2,893	1,484	754	256
21	4,864	2,494	1,267	427	2,999	1,538	781	264
22	5,101	2,615	1,328	449	3,145	1,614	820	278
23	5,390	2,764	1,403	475	3,326	1,705	866	292
24	5,705	2,925	1,485	501	3,519	1,804	917	310
25	5,895	3,022	1,535	517	3,636	1,865	948	321
26	6,363	3,263	1,656	559	3,925	2,013	1,021	346
27	6,652	3,412	1,732	585	4,103	2,104	1,069	361
28	6,900	3,537	1,796	605	4,256	2,183	1,108	374
29	7,073	3,626	1,841	621	4,362	2,238	1,136	384
30	7,095	3,638	1,846	623	4,374	2,244	1,140	385
31	7,178	3,680	1,868	630	4,426	2,271	1,153	389
32	7,225	3,705	1,881	634	4,455	2,284	1,159	391
33	7,405	3,796	1,927	650	4,567	2,342	1,190	401
34	7,498	3,844	1,952	658	4,624	2,371	1,205	407
35	7,566	3,879	1,969	664	4,666	2,394	1,214	410
36	7,637	3,915	1,987	670	4,710	2,414	1,226	414
37	7,694	3,945	2,002	674	4,745	2,434	1,236	417
38	7,786	3,992	2,025	683	4,801	2,463	1,250	423
39	8,129	4,167	2,115	713	5,013	2,570	1,305	441
40	8,495	4,355	2,211	745	5,238	2,686	1,363	461
41	8,877	4,551	2,311	778	5,475	2,808	1,425	481
42	9,244	4,740	2,406	810	5,702	2,923	1,484	502
43	9,621	4,932	2,503	844	5,934	3,043	1,544	521
44	10,069	5,162	2,619	883	6,210	3,184	1,616	546
45	10,472	5,369	2,725	918	6,459	3,311	1,681	567
46	10,898	5,586	2,834	955	6,721	3,446	1,749	590
47	11,321	5,803	2,945	992	6,982	3,580	1,817	613
48	11,761	6,028	3,059	1,031	7,253	3,718	1,887	637
49	12,308	6,309	3,202	1,079	7,591	3,891	1,976	667
50	12,850	6,587	3,343	1,126	7,924	4,062	2,063	696

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured persons from age of 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
51	13,424	6,881	3,491	1,177	8,278	4,244	2,153	726
52	13,986	7,171	3,638	1,226	8,625	4,422	2,245	756
53	14,570	7,469	3,790	1,277	8,986	4,607	2,338	788
54	15,351	7,869	3,993	1,345	9,467	4,853	2,463	831
55	16,177	8,292	4,208	1,417	9,976	5,114	2,595	875
56	16,983	8,704	4,417	1,488	10,472	5,369	2,725	918
57	17,819	9,133	4,635	1,562	10,989	5,634	2,859	964
58	18,657	9,563	4,853	1,635	11,506	5,898	2,992	1,008
59	20,001	10,251	5,202	1,752	12,334	6,324	3,208	1,082
60	21,410	10,974	5,569	1,875	13,203	6,769	3,434	1,157
61	22,858	11,715	5,945	2,002	14,096	7,226	3,667	1,236
62	24,330	12,470	6,327	2,131	15,004	7,690	3,903	1,315
63	25,833	13,240	6,717	2,262	15,932	8,165	4,144	1,397
64	27,542	14,117	7,162	2,412	16,985	8,705	4,419	1,488
65	29,300	15,017	7,620	2,565	18,068	9,261	4,700	1,583
66	31,082	15,932	8,083	2,722	19,166	9,824	4,986	1,679
67	32,812	16,817	8,532	2,873	20,234	10,372	5,262	1,773
68	34,429	17,646	8,953	3,015	21,232	10,884	5,523	1,859
69	35,566	18,228	9,250	3,114	21,933	11,242	5,705	1,921
70	36,661	18,790	9,534	3,210	22,609	11,588	5,880	1,980
以下保費只適用於續保 The premiums below are for renewal only								
71	37,923	19,436	9,862	3,320	23,387	11,986	6,082	2,048
72	39,161	20,072	10,183	3,428	24,150	12,377	6,282	2,115
73	40,423	20,718	10,511	3,539	24,928	12,777	6,483	2,184
74	41,885	21,467	10,891	3,667	25,829	13,239	6,717	2,262
75	43,238	22,161	11,243	3,785	26,664	13,667	6,934	2,335
76	44,721	22,920	11,629	3,915	27,578	14,136	7,172	2,414
77	46,244	23,701	12,026	4,048	28,519	14,617	7,417	2,497
78	47,820	24,510	12,435	4,187	29,490	15,115	7,670	2,583
79	49,458	25,348	12,861	4,329	30,500	15,631	7,931	2,671
80	51,081	26,180	13,283	4,471	31,501	16,145	8,191	2,758
81	52,800	27,062	13,730	4,623	32,561	16,689	8,468	2,852
82	54,475	27,920	14,165	4,769	33,593	17,218	8,736	2,943
83	55,984	28,693	14,557	4,901	34,523	17,694	8,979	3,023
84	57,751	29,598	15,017	5,057	35,613	18,252	9,261	3,118
85	59,496	30,493	15,471	5,209	36,690	18,805	9,541	3,213
86	61,238	31,385	15,924	5,360	37,764	19,356	9,820	3,307
87	62,936	32,256	16,365	5,510	38,812	19,892	10,092	3,399
88	64,663	33,140	16,814	5,660	39,876	20,439	10,370	3,492
89	66,646	34,158	17,331	5,834	41,100	21,065	10,689	3,599
90	68,645	35,181	17,850	6,009	42,331	21,697	11,008	3,707
91	70,619	36,194	18,363	6,182	43,549	22,320	11,324	3,813
92	72,603	37,211	18,878	6,354	44,772	22,948	11,642	3,920
93	74,566	38,216	19,389	6,527	45,983	23,568	11,958	4,026
94	76,348	39,131	19,853	6,683	47,082	24,131	12,244	4,122
95	78,079	40,017	20,303	6,835	48,150	24,678	12,521	4,216
96	79,861	40,931	20,766	6,991	49,248	25,243	12,807	4,312
97	81,608	41,825	21,220	7,143	50,325	25,794	13,086	4,406
98	83,365	42,727	21,676	7,298	51,408	26,349	13,368	4,500
99 +	83,467	42,778	21,703	7,306	51,472	26,381	13,384	4,506

只適用於保單生效時年齡介乎 71 至 80 歲之受保人 For insured persons from age of 71 to 80 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
71	53,091	27,209	13,805	4,648	32,741	16,779	8,514	2,867
72	54,827	28,100	14,256	4,799	33,810	17,328	8,793	2,960
73	56,591	29,004	14,715	4,953	34,899	17,886	9,075	3,056
74	58,638	30,053	15,248	5,133	36,160	18,534	9,403	3,166
75	60,532	31,025	15,740	5,298	37,327	19,132	9,706	3,267
76	62,609	32,088	16,280	5,480	38,608	19,788	10,040	3,380
77	64,741	33,181	16,833	5,667	39,926	20,462	10,383	3,495
78	66,948	34,311	17,408	5,861	41,285	21,160	10,736	3,614
79	69,240	35,487	18,004	6,060	42,699	21,885	11,103	3,737
80	71,512	36,652	18,594	6,259	44,100	22,603	11,467	3,861
以下保費只適用於續保 The premiums below are for renewal only								
81	73,919	37,885	19,221	6,470	45,585	23,364	11,853	3,991
82	76,264	39,087	19,831	6,675	47,029	24,104	12,230	4,118
83	78,375	40,169	20,379	6,861	48,333	24,772	12,568	4,231
84	80,849	41,437	21,023	7,077	49,858	25,552	12,965	4,365
85	83,295	42,690	21,659	7,290	51,364	26,325	13,356	4,497
86	85,731	43,939	22,292	7,504	52,869	27,096	13,748	4,628
87	88,110	45,158	22,911	7,712	54,335	27,848	14,129	4,757
88	90,528	46,396	23,538	7,924	55,826	28,613	14,516	4,887
89	93,305	47,820	24,261	8,165	57,539	29,490	14,962	5,036
90	96,103	49,254	24,988	8,411	59,264	30,375	15,410	5,188
91	98,866	50,670	25,707	8,653	60,968	31,248	15,853	5,337
92	101,644	52,094	26,430	8,897	62,681	32,124	16,299	5,487
93	104,391	53,502	27,144	9,136	64,376	32,994	16,739	5,635
94	106,887	54,781	27,793	9,355	65,915	33,783	17,139	5,771
95	109,310	56,023	28,423	9,567	67,409	34,549	17,529	5,900
96	111,805	57,302	29,071	9,785	68,948	35,337	17,928	6,036
97	114,250	58,554	29,708	9,999	70,454	36,108	18,321	6,166
98	116,709	59,815	30,347	10,215	71,971	36,887	18,715	6,300
99 +	116,855	59,890	30,384	10,226	72,062	36,933	18,738	6,307

## 保費表 Premium Table (HK\$)

### 1. 認可產品 Certified Plan – HK\$40,000 自付費 Deductible

認可產品編號 Certification Number of the Certified Plan

• 全球 Worldwide: F00073-07-000-01 • 亞洲及澳紐 Asia & Australia-New Zealand: F00073-03-000-01

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured persons from age of 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
0 - 2	4,314	2,212	1,122	379	2,662	1,365	694	234
3	4,261	2,184	1,109	375	2,628	1,348	684	231
4	4,194	2,151	1,092	368	2,587	1,327	673	228
5	4,132	2,118	1,076	363	2,550	1,307	664	224
6	4,074	2,089	1,060	358	2,513	1,289	655	221
7	4,013	2,057	1,044	352	2,475	1,270	645	217
8	3,946	2,024	1,027	347	2,434	1,248	633	214
9	3,876	1,988	1,009	341	2,391	1,226	623	210
10	3,826	1,962	996	336	2,360	1,210	616	208
11	3,764	1,929	980	331	2,322	1,191	605	204
12	3,755	1,926	978	330	2,317	1,188	604	204
13	3,736	1,915	973	328	2,304	1,182	600	203
14	3,718	1,907	968	327	2,294	1,176	598	202
15	3,710	1,902	966	326	2,289	1,174	596	202
16	3,698	1,896	962	325	2,281	1,170	594	201
17	3,689	1,891	960	324	2,276	1,167	593	200
18	3,661	1,877	953	322	2,258	1,158	588	199
19	3,682	1,888	959	324	2,270	1,165	592	200
20	4,058	2,081	1,056	357	2,504	1,284	653	220
21	4,209	2,159	1,096	370	2,596	1,331	678	229
22	4,415	2,263	1,149	388	2,723	1,397	710	239
23	4,664	2,393	1,215	410	2,877	1,476	750	253
24	4,938	2,533	1,285	434	3,045	1,564	794	268
25	5,101	2,615	1,328	449	3,148	1,614	820	278
26	5,507	2,824	1,433	484	3,396	1,742	885	300
27	5,758	2,952	1,499	505	3,551	1,822	924	313
28	5,971	3,061	1,554	525	3,683	1,889	960	324
29	6,122	3,139	1,593	537	3,776	1,936	983	333
30	6,139	3,148	1,599	539	3,787	1,943	986	335
31	6,213	3,185	1,618	546	3,832	1,966	998	338
32	6,252	3,206	1,627	550	3,857	1,977	1,004	340
33	6,409	3,285	1,668	563	3,953	2,027	1,030	348
34	6,490	3,327	1,689	570	4,002	2,052	1,043	353
35	6,548	3,358	1,705	576	4,039	2,072	1,052	355
36	6,610	3,389	1,722	581	4,078	2,091	1,061	359
37	6,660	3,414	1,733	585	4,108	2,107	1,070	362
38	6,740	3,456	1,754	592	4,157	2,132	1,082	367
39	7,034	3,608	1,832	618	4,339	2,225	1,129	382
40	7,352	3,768	1,914	646	4,535	2,325	1,182	400
41	7,683	3,940	2,000	674	4,739	2,430	1,234	418
42	8,000	4,103	2,082	702	4,936	2,530	1,285	435
43	8,327	4,269	2,167	731	5,137	2,635	1,339	452
44	8,716	4,468	2,268	766	5,375	2,757	1,400	473
45	9,065	4,647	2,358	796	5,591	2,866	1,455	492
46	9,432	4,835	2,455	827	5,817	2,982	1,514	511
47	9,798	5,022	2,549	860	6,043	3,098	1,573	531
48	10,178	5,217	2,648	893	6,277	3,219	1,634	552
49	10,652	5,461	2,771	934	6,569	3,369	1,710	578
50	11,676	5,985	3,037	1,025	7,201	3,692	1,874	632

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured persons from age of 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly
51	12,198	6,253	3,172	1,071	7,523	3,858	1,959	661
52	12,711	6,515	3,306	1,115	7,838	4,019	2,040	688
53	13,240	6,787	3,445	1,161	8,165	4,187	2,125	718
54	13,948	7,151	3,628	1,223	8,604	4,410	2,239	755
55	14,700	7,536	3,824	1,288	9,065	4,648	2,358	796
56	15,433	7,910	4,013	1,354	9,517	4,880	2,477	835
57	16,192	8,299	4,212	1,419	9,987	5,120	2,599	876
58	16,952	8,691	4,410	1,487	10,456	5,361	2,720	918
59	18,175	9,315	4,729	1,593	11,209	5,746	2,916	983
60	19,456	9,972	5,061	1,706	11,997	6,151	3,122	1,052
61	20,770	10,646	5,403	1,820	12,809	6,567	3,331	1,124
62	22,108	11,332	5,750	1,937	13,634	6,989	3,547	1,196
63	23,473	12,032	6,106	2,056	14,477	7,422	3,765	1,268
64	25,027	12,829	6,509	2,193	15,435	7,910	4,015	1,354
65	26,622	13,645	6,924	2,332	16,419	8,417	4,271	1,439
66	28,244	14,477	7,346	2,473	17,417	8,928	4,530	1,527
67	29,815	15,282	7,754	2,612	18,387	9,425	4,782	1,613
68	31,285	16,034	8,136	2,739	19,293	9,889	5,019	1,691
69	32,317	16,566	8,404	2,830	19,930	10,216	5,184	1,746
70	33,313	17,074	8,662	2,918	20,544	10,530	5,343	1,801
以下保費只適用於續保 The premiums below are for renewal only								
71	34,459	17,662	8,962	3,019	21,251	10,893	5,527	1,862
72	35,584	18,238	9,254	3,116	21,945	11,249	5,707	1,923
73	36,731	18,827	9,552	3,216	22,651	11,610	5,892	1,984
74	38,060	19,507	9,898	3,331	23,470	12,031	6,105	2,056
75	39,290	20,137	10,218	3,440	24,229	12,418	6,301	2,123
76	40,637	20,828	10,567	3,558	25,060	12,845	6,517	2,195
77	42,021	21,537	10,928	3,679	25,914	13,282	6,740	2,271
78	43,452	22,270	11,299	3,804	26,796	13,735	6,969	2,346
79	44,940	23,034	11,687	3,935	27,713	14,206	7,208	2,427
80	46,416	23,789	12,069	4,065	28,623	14,671	7,445	2,508
81	47,979	24,591	12,477	4,201	29,586	15,165	7,695	2,592
82	49,500	25,370	12,872	4,335	30,525	15,646	7,938	2,673
83	50,870	26,073	13,229	4,455	31,372	16,079	8,158	2,748
84	52,475	26,896	13,645	4,594	32,361	16,587	8,415	2,834
85	54,063	27,708	14,059	4,734	33,338	17,089	8,671	2,920
86	55,646	28,521	14,470	4,871	34,315	17,587	8,925	3,006
87	57,188	29,311	14,871	5,006	35,266	18,077	9,172	3,088
88	58,757	30,114	15,279	5,143	36,234	18,571	9,423	3,173
89	60,560	31,038	15,747	5,301	37,346	19,141	9,713	3,271
90	62,376	31,970	16,220	5,462	38,465	19,715	10,003	3,368
91	64,169	32,889	16,686	5,618	39,572	20,282	10,291	3,465
92	65,971	33,813	17,154	5,776	40,682	20,852	10,579	3,562
93	67,756	34,727	17,618	5,931	41,784	21,416	10,867	3,659
94	69,376	35,556	18,040	6,073	42,783	21,928	11,126	3,746
95	70,947	36,362	18,450	6,210	43,754	22,425	11,378	3,831
96	72,568	37,193	18,870	6,351	44,752	22,937	11,639	3,919
97	74,153	38,005	19,283	6,491	45,730	23,439	11,893	4,005
98	75,750	38,824	19,697	6,631	46,713	23,942	12,149	4,091
99 +	75,845	38,872	19,723	6,640	46,772	23,971	12,163	4,095



只適用於保單生效時年齡介乎 71 至 80 歲之受保人 For insured persons from age of 71 to 80 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly
71	48,240	24,725	12,546	4,224	29,750	15,249	7,738	2,605
72	49,819	25,534	12,955	4,363	30,721	15,747	7,990	2,691
73	51,421	26,355	13,372	4,502	31,711	16,253	8,247	2,777
74	53,282	27,307	13,856	4,664	32,857	16,841	8,545	2,878
75	55,005	28,191	14,304	4,816	33,919	17,385	8,820	2,969
76	56,891	29,158	14,793	4,981	35,082	17,980	9,123	3,072
77	58,828	30,151	15,297	5,151	36,279	18,595	9,434	3,178
78	60,833	31,178	15,819	5,325	37,515	19,227	9,757	3,285
79	62,917	32,246	16,361	5,507	38,798	19,885	10,090	3,398
80	64,981	33,305	16,897	5,689	40,072	20,539	10,422	3,510
以下保費只適用於續保 The premiums below are for renewal only								
81	67,168	34,425	17,467	5,880	41,421	21,230	10,772	3,627
82	69,298	35,518	18,020	6,066	42,734	21,903	11,113	3,742
83	71,218	36,502	18,519	6,235	43,919	22,510	11,421	3,847
84	73,465	37,653	19,104	6,431	45,304	23,220	11,781	3,967
85	75,687	38,792	19,682	6,625	46,674	23,922	12,138	4,086
86	77,903	39,927	20,258	6,819	48,039	24,622	12,493	4,207
87	80,061	41,034	20,817	7,008	49,372	25,307	12,841	4,323
88	82,258	42,158	21,390	7,201	50,728	26,000	13,192	4,441
89	84,782	43,452	22,046	7,423	52,283	26,797	13,596	4,578
90	87,326	44,756	22,707	7,644	53,851	27,599	14,004	4,715
91	89,837	46,044	23,359	7,865	55,399	28,394	14,407	4,850
92	92,359	47,336	24,016	8,084	56,954	29,192	14,811	4,986
93	94,856	48,616	24,666	8,302	58,497	29,981	15,210	5,121
94	97,125	49,778	25,254	8,502	59,894	30,698	15,574	5,244
95	99,326	50,906	25,827	8,694	61,253	31,394	15,929	5,363
96	101,594	52,069	26,417	8,892	62,650	32,111	16,292	5,485
97	103,814	53,206	26,994	9,087	64,020	32,813	16,647	5,605
98	106,049	54,351	27,575	9,282	65,398	33,517	17,005	5,726
99 +	106,180	54,419	27,610	9,293	65,480	33,560	17,027	5,733

## 保費表 Premium Table (HK\$)

### 1. 認可產品 Certified Plan – HK\$80,000 自付費 Deductible

認可產品編號 Certification Number of the Certified Plan

• 全球 Worldwide: F00073-08-000-01 • 亞洲及澳紐 Asia & Australia-New Zealand: F00073-04-000-01

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured persons from age of 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
0 - 2	3,069	1,574	799	271	1,893	971	493	166
3	3,030	1,554	789	266	1,869	959	488	165
4	2,984	1,529	777	263	1,839	943	480	162
5	2,939	1,506	765	259	1,813	930	472	160
6	2,897	1,487	754	255	1,787	917	466	158
7	2,854	1,464	744	251	1,760	904	459	155
8	2,807	1,439	731	248	1,732	888	451	153
9	2,756	1,413	718	242	1,700	872	443	150
10	2,720	1,396	709	239	1,679	861	438	148
11	2,678	1,373	697	236	1,651	847	431	146
12	2,671	1,371	696	235	1,648	845	430	145
13	2,656	1,362	692	234	1,639	840	427	144
14	2,644	1,357	688	233	1,631	837	425	144
15	2,639	1,353	687	233	1,628	836	425	144
16	2,630	1,349	685	232	1,622	832	422	144
17	2,624	1,346	683	231	1,618	831	422	143
18	2,603	1,335	678	230	1,606	824	419	143
19	2,618	1,343	682	230	1,615	828	421	143
20	2,887	1,481	752	255	1,780	915	465	158
21	2,992	1,536	780	263	1,847	948	482	163
22	3,140	1,611	819	277	1,936	995	505	171
23	3,317	1,701	865	292	2,046	1,050	533	181
24	3,512	1,802	915	310	2,166	1,111	566	192
25	3,628	1,861	945	319	2,238	1,149	583	198
26	3,916	2,008	1,020	345	2,416	1,240	630	214
27	4,095	2,099	1,066	360	2,526	1,295	658	223
28	4,246	2,177	1,106	373	2,620	1,345	684	231
29	4,354	2,232	1,133	383	2,684	1,377	700	237
30	4,367	2,239	1,138	384	2,694	1,382	701	238
31	4,419	2,265	1,151	389	2,725	1,398	711	240
32	4,446	2,280	1,157	390	2,743	1,407	714	242
33	4,558	2,338	1,186	400	2,812	1,442	733	247
34	4,614	2,367	1,201	407	2,846	1,460	742	251
35	4,656	2,387	1,212	409	2,872	1,473	749	253
36	4,701	2,410	1,224	413	2,899	1,487	755	256
37	4,736	2,428	1,234	417	2,921	1,498	761	258
38	4,794	2,456	1,248	422	2,955	1,516	769	261
39	5,003	2,564	1,303	439	3,085	1,583	804	272
40	5,228	2,681	1,361	459	3,224	1,654	840	285
41	5,463	2,800	1,422	480	3,370	1,728	877	296
42	5,690	2,918	1,481	501	3,509	1,800	914	309
43	5,921	3,036	1,541	520	3,652	1,873	951	321
44	6,199	3,178	1,613	545	3,822	1,961	995	336
45	6,446	3,305	1,677	565	3,975	2,038	1,034	349
46	6,707	3,439	1,746	588	4,137	2,121	1,077	363
47	6,966	3,572	1,814	612	4,297	2,204	1,118	377
48	7,238	3,710	1,884	634	4,463	2,288	1,163	393
49	7,575	3,883	1,970	666	4,673	2,396	1,217	411
50	7,907	4,054	2,057	694	4,878	2,502	1,271	429

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured persons from age of 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
51	8,260	4,234	2,150	725	5,095	2,612	1,326	449
52	8,608	4,413	2,239	755	5,309	2,722	1,382	466
53	8,968	4,596	2,333	787	5,530	2,835	1,440	486
54	9,447	4,843	2,459	829	5,827	2,987	1,517	511
55	9,956	5,103	2,589	874	6,139	3,148	1,598	538
56	10,452	5,357	2,719	916	6,446	3,305	1,677	565
57	10,967	5,622	2,853	961	6,765	3,468	1,760	593
58	11,481	5,885	2,987	1,007	7,082	3,629	1,843	621
59	12,308	6,310	3,202	1,079	7,592	3,892	1,976	667
60	13,176	6,754	3,428	1,155	8,126	4,166	2,115	713
61	14,066	7,211	3,658	1,234	8,675	4,447	2,257	761
62	14,973	7,675	3,895	1,313	9,234	4,733	2,402	809
63	15,897	8,149	4,135	1,393	9,805	5,026	2,550	859
64	16,950	8,688	4,409	1,485	10,453	5,358	2,719	916
65	18,031	9,242	4,690	1,579	11,119	5,700	2,893	975
66	19,128	9,805	4,975	1,676	11,795	6,047	3,069	1,034
67	20,193	10,350	5,251	1,770	12,453	6,383	3,239	1,091
68	21,188	10,860	5,512	1,856	13,066	6,698	3,399	1,145
69	21,888	11,217	5,693	1,917	13,498	6,919	3,512	1,183
70	22,561	11,564	5,868	1,977	13,914	7,132	3,621	1,220
以下保費只適用於續保 The premiums below are for renewal only								
71	23,338	11,961	6,069	2,045	14,391	7,377	3,744	1,261
72	24,101	12,352	6,269	2,110	14,861	7,618	3,866	1,303
73	24,876	12,750	6,470	2,178	15,341	7,863	3,991	1,345
74	25,775	13,211	6,704	2,257	15,895	8,148	4,135	1,393
75	26,608	13,639	6,920	2,330	16,409	8,410	4,269	1,438
76	27,521	14,105	7,158	2,410	16,972	8,699	4,414	1,487
77	28,460	14,586	7,401	2,492	17,549	8,995	4,565	1,537
78	29,428	15,083	7,653	2,577	18,149	9,301	4,720	1,590
79	30,436	15,600	7,915	2,666	18,770	9,621	4,882	1,644
80	31,434	16,112	8,175	2,753	19,386	9,936	5,043	1,699
81	32,492	16,653	8,451	2,845	20,039	10,271	5,211	1,755
82	33,524	17,182	8,719	2,935	20,674	10,597	5,377	1,812
83	34,452	17,658	8,959	3,016	21,247	10,890	5,526	1,862
84	35,540	18,215	9,243	3,111	21,916	11,232	5,700	1,921
85	36,614	18,765	9,521	3,206	22,580	11,573	5,873	1,980
86	37,685	19,314	9,801	3,299	23,240	11,912	6,043	2,035
87	38,732	19,851	10,071	3,392	23,885	12,244	6,213	2,093
88	39,793	20,395	10,349	3,483	24,541	12,579	6,381	2,150
89	41,015	21,022	10,665	3,591	25,293	12,964	6,578	2,214
90	42,244	21,652	10,986	3,699	26,050	13,353	6,775	2,282
91	43,459	22,275	11,301	3,805	26,801	13,737	6,969	2,348
92	44,679	22,900	11,619	3,912	27,553	14,123	7,166	2,412
93	45,888	23,519	11,933	4,017	28,298	14,503	7,360	2,478
94	46,984	24,082	12,218	4,113	28,974	14,850	7,535	2,537
95	48,050	24,627	12,494	4,206	29,632	15,188	7,706	2,595
96	49,146	25,190	12,780	4,302	30,309	15,534	7,883	2,655
97	50,220	25,740	13,059	4,396	30,971	15,874	8,055	2,713
98	51,302	26,293	13,341	4,491	31,637	16,215	8,228	2,770
99 +	51,365	26,325	13,357	4,497	31,677	16,236	8,238	2,774

只適用於保單生效時年齡介乎 71 至 80 歲之受保人 For insured persons from age of 71 to 80 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly
71	32,672	16,745	8,496	2,860	20,148	10,326	5,240	1,765
72	33,741	17,293	8,774	2,954	20,806	10,664	5,411	1,822
73	34,826	17,850	9,057	3,049	21,476	11,008	5,585	1,881
74	36,084	18,495	9,384	3,159	22,253	11,405	5,788	1,950
75	37,251	19,093	9,686	3,261	22,972	11,775	5,974	2,011
76	38,529	19,746	10,019	3,373	23,759	12,177	6,179	2,081
77	39,843	20,420	10,361	3,488	24,569	12,593	6,390	2,152
78	41,198	21,117	10,713	3,608	25,406	13,022	6,608	2,225
79	42,610	21,839	11,079	3,731	26,278	13,468	6,835	2,301
80	44,008	22,555	11,445	3,853	27,139	13,910	7,058	2,378
以下保費只適用於續保 The premiums below are for renewal only								
81	45,490	23,315	11,829	3,983	28,053	14,378	7,296	2,457
82	46,934	24,055	12,204	4,108	28,942	14,833	7,527	2,535
83	48,232	24,721	12,543	4,222	29,744	15,246	7,736	2,605
84	49,754	25,499	12,938	4,356	30,682	15,725	7,979	2,687
85	51,260	26,271	13,329	4,488	31,610	16,202	8,221	2,768
86	52,758	27,041	13,720	4,619	32,535	16,676	8,461	2,849
87	54,224	27,791	14,100	4,746	33,439	17,138	8,697	2,929
88	55,710	28,554	14,486	4,877	34,354	17,608	8,935	3,007
89	57,418	29,429	14,931	5,027	35,410	18,149	9,209	3,100
90	59,141	30,311	15,379	5,177	36,470	18,693	9,485	3,195
91	60,842	31,183	15,821	5,325	37,519	19,230	9,756	3,285
92	62,551	32,059	16,264	5,475	38,573	19,770	10,031	3,377
93	64,242	32,927	16,705	5,624	39,617	20,304	10,302	3,469
94	65,777	33,713	17,105	5,759	40,563	20,790	10,548	3,552
95	67,268	34,477	17,493	5,888	41,483	21,262	10,788	3,633
96	68,805	35,264	17,891	6,023	42,430	21,748	11,034	3,716
97	70,310	36,035	18,282	6,155	43,359	22,223	11,275	3,796
98	71,820	36,810	18,676	6,288	44,290	22,699	11,518	3,878
99 +	71,911	36,855	18,698	6,294	44,345	22,729	11,532	3,882

## 保費表 Premium Table (HK\$)

### 2. 附加門診保障 Optional Outpatient Benefits

計劃級別 Plan Level	優越 Superior	標準 Standard
實際年齡 Attained Age	年繳 Annual	年繳 Annual
0 – 4	6,442	5,058
5 – 9	5,611	4,406
10 – 18	4,157	3,264
19 – 25	4,215	3,302
26 – 30	4,320	3,385
31 – 35	4,506	3,530
36 – 40	4,642	3,637
41 – 45	5,106	4,001
46 – 50	5,572	4,366
51 – 55	6,128	4,802
56 – 60	6,557	5,138
61 – 65	6,852	5,370
66 – 70	8,735	6,845
以下保費只適用於續保 The premiums below are for renewal only		
71 – 75	11,504	9,032
76 – 99	11,504	9,032

### 3. 附加牙科保障 Optional Dental Benefits

計劃級別 Plan Level	計劃 A Plan A				計劃 B Plan B			
	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly
實際年齡 Attained Age								
0 – 70	2,570	1,317	668	225	1,000	513	260	88
以下保費只適用於續保 The premiums below are for renewal only								
71 – 75	2,570	1,317	668	225	1,000	513	260	88
76 – 99	2,570	1,317	668	225	1,000	513	260	88

注釋 Remarks :

- 年齡指受保人的實際年齡，保費將以實際年齡計算。如保單生效日期與投保日期不同，即以保單生效日期決定已屆年齡。  
Age refers to insured person's attained age. Premium rate will be charged according to the attained age. Policy effective date will be used to determine the age attained if it is different from the enrolment date.
- 「0」歲指出生滿12日。  
"0" year old means the age of 12 days.
- 藍十字（亞太）保險有限公司（「藍十字」）將保留在續保時就其他因素調整保費的權利，例如：因應受保人年齡的調整、增加額外保障等。藍十字可於續保時更改「藍十字『愛自己』自願醫保計劃」的條款及保障及/ 或向所有同一類別保單調整其標準保費。  
Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") reserves the right to adjust the premium upon policy renewal due to other factors, for example, age-related adjustment or subscription to additional benefits, etc. Blue Cross has the right to revise the terms and benefits of Blue Cross Love Yourself VHIS Plan and/ or adjust the standard premium on an overall portfolio basis upon policy renewal.
- 保險業監管局將按照法例透過保險公司向投保人收取保費徵費。如欲得悉更多有關保險業監管局收取徵費的資料，請瀏覽藍十字網頁 [http://bluecross.com.hk/document/general/levy\\_collection](http://bluecross.com.hk/document/general/levy_collection)。  
The Insurance Authority will collect a levy on insurance premiums from policyholders through insurance companies in accordance with the law. For further information about the levy imposed by the Insurance Authority, please visit Blue Cross website at [http://bluecross.com.hk/document/general/levy\\_collection](http://bluecross.com.hk/document/general/levy_collection).
- 保費表並未包括由保險業監管局徵收的保費徵費。  
The premium tables do not include levy collected by the Insurance Authority.
- 藍十字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。藍十字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。  
Blue Cross 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. Blue Cross will send out a written notice to the policyholders before each end of policy year regarding the actual premiums payable (including premium loading, if applicable) and levy of the coming year.
- 上述注釋適用於本文件的所有保費表。  
The above remarks are applicable to all premium tables listed herein.