



Blue Cross 藍十字

An AIA Company 友邦保險成員公司

2025 年 1 月生效
With effect from Jan 2025

「只衛您」標準自願醫保計劃 CareForYou Standard Plan for VHIS

保費表 Premium Table (HK\$)

認可產品 Certified Plan

認可產品編號 Certification Number of the Certified Plan

- S00032-01-000-02

標準計劃 Standard Plan								
實際年齡 Attained Age	年繳 Annual		半年繳 Semi-annual		季繳 Quarterly		月繳 Monthly	
	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female
0	5,340	3,746	2,738	1,921	1,389	976	470	330
1	4,540	3,184	2,327	1,633	1,182	830	400	281
2	3,904	2,740	2,002	1,404	1,016	714	342	241
3	3,436	2,411	1,762	1,237	896	629	302	213
4	3,024	2,121	1,552	1,089	788	554	267	188
5	2,801	1,985	1,436	1,020	729	518	248	176
6	2,664	1,910	1,366	978	695	498	234	169
7	2,533	1,853	1,300	952	661	484	223	165
8	2,410	1,799	1,236	924	629	470	213	160
9	2,292	1,766	1,176	906	597	462	202	157
10	2,255	1,791	1,158	918	589	467	200	160
11	2,293	1,893	1,177	971	597	494	203	168
12	2,331	2,001	1,196	1,026	609	522	205	178
13	2,372	2,115	1,217	1,085	618	553	211	186
14	2,412	2,256	1,237	1,158	629	589	213	200
15	2,472	2,402	1,268	1,232	644	626	219	213
16	2,554	2,554	1,310	1,310	665	665	227	227
17	2,636	2,677	1,353	1,373	687	698	232	237
18	2,723	2,848	1,397	1,462	710	742	240	251
19	2,812	3,029	1,443	1,554	733	789	249	267
20	2,871	3,137	1,473	1,609	749	817	252	276
21	2,898	3,166	1,487	1,625	755	825	255	279
22	2,924	3,197	1,501	1,640	762	834	258	282
23	2,952	3,226	1,515	1,655	769	840	261	284
24	2,981	3,258	1,530	1,671	778	849	263	287
25	3,024	3,292	1,552	1,689	788	858	267	290
26	3,080	3,329	1,580	1,708	801	868	272	295
27	3,137	3,369	1,609	1,727	817	878	276	297
28	3,197	3,407	1,640	1,746	834	887	282	300
29	3,256	3,446	1,671	1,767	849	898	287	303
30	3,335	3,516	1,710	1,803	869	916	295	309

認可產品 Certified Plan

認可產品編號 Certification Number of the Certified Plan

- S00032-01-000-02

標準計劃 Standard Plan								
實際年齡 Attained Age	年繳 Annual		半年繳 Semi-annual		季繳 Quarterly		月繳 Monthly	
	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female
31	3,432	3,618	1,760	1,857	894	943	302	319
32	3,533	3,724	1,813	1,911	920	971	312	329
33	3,635	3,836	1,865	1,966	948	999	320	338
34	3,742	3,947	1,920	2,023	975	1,029	330	348
35	3,869	4,083	1,984	2,093	1,007	1,062	340	359
36	4,021	4,248	2,063	2,178	1,047	1,107	355	374
37	4,175	4,418	2,140	2,265	1,088	1,150	367	389
38	4,337	4,595	2,225	2,356	1,130	1,196	382	404
39	4,505	4,779	2,310	2,451	1,173	1,245	395	420
40	4,709	5,017	2,414	2,572	1,227	1,305	413	440
41	4,953	5,315	2,540	2,725	1,290	1,384	436	467
42	5,208	5,629	2,670	2,887	1,355	1,465	457	494
43	5,478	5,963	2,808	3,058	1,425	1,552	481	524
44	5,759	6,316	2,952	3,239	1,500	1,643	506	555
45	6,024	6,629	3,089	3,398	1,569	1,726	528	582
46	6,268	6,894	3,215	3,535	1,631	1,795	551	606
47	6,520	7,172	3,343	3,677	1,697	1,866	573	630
48	6,784	7,460	3,478	3,825	1,766	1,942	596	655
49	7,058	7,762	3,617	3,978	1,836	2,020	619	681
50	7,421	8,161	3,804	4,183	1,932	2,124	651	717
51	7,884	8,671	4,043	4,444	2,051	2,256	692	761
52	8,375	9,212	4,295	4,723	2,178	2,398	735	809
53	8,898	9,788	4,561	5,019	2,315	2,547	780	858
54	9,453	10,400	4,847	5,332	2,460	2,706	830	913
55	10,015	10,911	5,134	5,593	2,606	2,839	879	957
56	10,581	11,310	5,424	5,798	2,753	2,942	927	992
57	11,181	11,724	5,730	6,010	2,909	3,049	981	1,029
58	11,813	12,154	6,056	6,230	3,073	3,163	1,035	1,065
59	12,482	12,598	6,398	6,459	3,248	3,278	1,094	1,104
60	13,072	13,072	6,701	6,701	3,401	3,401	1,145	1,145
61	13,578	13,578	6,960	6,960	3,532	3,532	1,191	1,191
62	14,101	14,101	7,230	7,230	3,669	3,669	1,236	1,236
63	14,646	14,646	7,508	7,508	3,810	3,810	1,284	1,284
64	15,212	15,212	7,798	7,798	3,957	3,957	1,334	1,334
65	15,984	15,984	8,194	8,194	4,158	4,158	1,401	1,401
66	16,985	16,985	8,707	8,707	4,418	4,418	1,489	1,489
67	18,048	18,048	9,250	9,250	4,694	4,694	1,582	1,582
68	19,178	19,178	9,831	9,831	4,988	4,988	1,680	1,680
69	20,378	20,378	10,446	10,446	5,299	5,299	1,785	1,785
70	21,292	21,292	10,913	10,913	5,538	5,538	1,865	1,865

認可產品 Certified Plan

認可產品編號 Certification Number of the Certified Plan

- S00032-01-000-02

標準計劃 Standard Plan								
實際年齡 Attained Age	年繳 Annual		半年繳 Semi-annual		季繳 Quarterly		月繳 Monthly	
	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female
71	21,892	21,892	11,221	11,221	5,694	5,694	1,919	1,919
72	22,508	22,508	11,537	11,537	5,855	5,855	1,971	1,971
73	23,144	23,144	11,864	11,864	6,019	6,019	2,027	2,027
74	23,796	23,796	12,198	12,198	6,189	6,189	2,085	2,085
75	24,511	24,511	12,562	12,562	6,375	6,375	2,146	2,146
76	25,245	25,245	12,940	12,940	6,566	6,566	2,210	2,210
77	26,005	26,005	13,328	13,328	6,763	6,763	2,277	2,277
78	26,783	26,783	13,728	13,728	6,965	6,965	2,345	2,345
79	27,587	27,587	14,139	14,139	7,173	7,173	2,416	2,416
80	28,415	28,415	14,565	14,565	7,389	7,389	2,488	2,488
以下保費只適用於續保 The premiums below are for renewal only								
81	28,983	28,983	14,856	14,856	7,538	7,538	2,538	2,538
82	29,563	29,563	15,152	15,152	7,689	7,689	2,588	2,588
83	30,154	30,154	15,456	15,456	7,842	7,842	2,640	2,640
84	30,758	30,758	15,764	15,764	7,998	7,998	2,694	2,694
85	31,372	31,372	16,080	16,080	8,159	8,159	2,747	2,747
86	31,686	31,686	16,240	16,240	8,241	8,241	2,775	2,775
87	32,002	32,002	16,403	16,403	8,322	8,322	2,803	2,803
88	32,323	32,323	16,567	16,567	8,405	8,405	2,830	2,830
89	32,646	32,646	16,731	16,731	8,490	8,490	2,859	2,859
90	32,972	32,972	16,900	16,900	8,574	8,574	2,888	2,888
91	33,136	33,136	16,983	16,983	8,617	8,617	2,901	2,901
92	33,303	33,303	17,069	17,069	8,661	8,661	2,916	2,916
93	33,469	33,469	17,154	17,154	8,703	8,703	2,930	2,930
94	33,636	33,636	17,240	17,240	8,747	8,747	2,946	2,946
95	33,803	33,803	17,325	17,325	8,791	8,791	2,960	2,960
96	33,972	33,972	17,412	17,412	8,835	8,835	2,976	2,976
97	34,143	34,143	17,500	17,500	8,879	8,879	2,990	2,990
98	34,313	34,313	17,586	17,586	8,923	8,923	3,004	3,004
99	34,485	34,485	17,674	17,674	8,969	8,969	3,019	3,019

注釋：

- 年齡指受保人的實際年齡，保費率將以實際年齡計算。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。
- 「0」歲指出生滿 15 日。
- 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等。藍十字可於續保時更改「只衛您」標準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。
- 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。
- 保費表並未包括由保險業監管局徵收的保費徵費。
- 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。
- 上述注釋適用於本文件的所有保費表。

Remarks：

- Age refers to insured person's attained age. Premium rate will be charged according to your attained age. Policy effective date will be used to determine the age attained if it is different from the enrolment date.
- Age "0" means age 15 days.
- 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, etc. Blue Cross has the right to revise the terms and benefits of CareForYou Standard Plan for VHIS and/or adjust the standard premium on an overall portfolio basis upon policy renewal.
- 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.
- The premium tables do not include levy collected by the Insurance Authority.
- 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.
- The above remarks are applicable to all premium tables listed herein.