保費表 Premium Table (HK$)

2A. 附加門診保障 Optional Outpatient Benefits

• 計劃 Plan A

計劃級別 Plan Level	計劃 Plan 2A(I)															
共同保險 Coinsurance	0%								20%							
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		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	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 - 18	21,057	21,057	10,793	10,793	5,478	5,478	1,844	1,844	16,199	16,199	8,304	8,304	4,214	4,214	1,420	1,420
19 - 25	13,237	14,952	6,785	7,664	3,444	3,890	1,160	1,310	10,176	11,498	5,217	5,894	2,648	2,992	893	1,007
26 - 30	13,518	15,272	6,929	7,829	3,516	3,973	1,185	1,338	10,399	11,744	5,332	6,020	2,705	3,055	913	1,030
31 - 35	14,103	15,935	7,230	8,168	3,669	4,145	1,236	1,397	10,848	12,260	5,560	6,285	2,822	3,190	952	1,075
36 - 40	14,539	16,424	7,454	8,419	3,782	4,272	1,275	1,439	11,180	12,632	5,730	6,476	2,909	3,285	981	1,107
41 - 45	16,329	18,453	8,369	9,459	4,247	4,800	1,431	1,617	12,562	14,197	6,440	7,276	3,269	3,694	1,102	1,245
46 - 50	17,814	20,133	9,131	10,320	4,633	5,237	1,561	1,764	13,705	15,487	7,026	7,938	3,566	4,028	1,201	1,356
51 - 55	19,707	22,265	10,101	11,411	5,126	5,792	1,726	1,950	15,158	17,127	7,770	8,779	3,944	4,455	1,328	1,501
56 - 60	21,218	23,980	10,876	12,291	5,519	6,236	1,860	2,101	16,321	18,445	8,367	9,454	4,246	4,797	1,431	1,617
61 - 65	23,975	27,093	12,289	13,886	6,236	7,046	2,100	2,373	18,441	20,841	9,453	10,682	4,797	5,421	1,617	1,826
66 - 70	28,769	31,971	14,746	16,386	7,481	8,315	2,519	2,801	22,129	24,590	11,342	12,604	5,756	6,395	1,939	2,155
71 - 80	35,960	35,960	18,430	18,430	9,351	9,351	3,148	3,148	27,661	27,661	14,177	14,177	7,194	7,194	2,423	2,423
81 - 99	35,960	35,960	18,430	18,430	9,351	9,351	3,148	3,148	27,661	27,661	14,177	14,177	7,194	7,194	2,423	2,423

計劃級別 Plan Level	計劃 Plan 2A(II)															
共同保險 Coinsurance	0%								20%							
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		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	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 - 18	16,007	16,007	8,204	8,204	4,164	4,164	1,403	1,403	12,316	12,316	6,313	6,313	3,203	3,203	1,079	1,079
19 - 25	10,361	11,703	5,312	6,000	2,695	3,045	908	1,025	7,968	9,002	4,084	4,614	2,073	2,343	699	789
26 - 30	10,580	11,954	5,423	6,127	2,753	3,110	927	1,047	8,141	9,200	4,174	4,716	2,119	2,393	714	807
31 - 35	11,038	12,468	5,658	6,392	2,871	3,243	968	1,093	8,490	9,592	4,352	4,918	2,209	2,497	745	841
36 - 40	11,382	12,863	5,835	6,594	2,961	3,346	999	1,128	8,759	9,896	4,490	5,073	2,279	2,574	769	868
41 - 45	12,784	14,456	6,554	7,410	3,325	3,761	1,121	1,267	9,837	11,119	5,043	5,701	2,560	2,893	863	975
46 - 50	13,945	15,756	7,148	8,076	3,627	4,098	1,222	1,382	10,726	12,123	5,499	6,214	2,792	3,154	941	1,062
51 - 55	15,429	17,430	7,908	8,934	4,013	4,534	1,353	1,526	11,864	13,412	6,081	6,874	3,086	3,489	1,040	1,176
56 - 60	16,619	18,774	8,518	9,623	4,322	4,884	1,456	1,645	12,780	14,443	6,551	7,403	3,325	3,757	1,121	1,266
61 - 65	18,765	21,204	9,619	10,869	4,882	5,515	1,643	1,858	14,433	16,314	7,400	8,364	3,755	4,244	1,265	1,430
66 - 70	21,768	25,742	11,159	13,194	5,661	6,694	1,907	2,255	16,746	19,798	8,584	10,148	4,355	5,148	1,469	1,734
71 - 80	27,205	27,205	13,944	13,944	7,076	7,076	2,382	2,382	20,933	20,933	10,731	10,731	5,444	5,444	1,834	1,834
81 - 99	27,205	27,205	13,944	13,944	7,076	7,076	2,382	2,382	20,933	20,933	10,731	10,731	5,444	5,444	1,834	1,834

保費表 Premium Table (HK$)

2B. 附加門診保障 Optional Outpatient Benefits

• 計劃 Plan B

計劃級別 Plan Level	計劃 Plan 2B(I)															
共同保險 Coinsurance	0%								20%							
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		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	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 - 18	14,172	14,172	7,265	7,265	3,686	3,686	1,244	1,244	10,903	10,903	5,589	5,589	2,838	2,838	956	956
19 - 25	8,912	10,061	4,569	5,159	2,320	2,618	781	884	6,851	7,739	3,513	3,968	1,782	2,014	601	680
26 - 30	9,101	10,283	4,665	5,271	2,369	2,675	798	903	6,999	7,907	3,589	4,054	1,823	2,058	614	693
31 - 35	9,494	10,724	4,867	5,498	2,470	2,790	833	941	7,303	8,251	3,744	4,230	1,901	2,148	642	724
36 - 40	9,788	11,058	5,019	5,669	2,547	2,877	858	970	7,527	8,504	3,859	4,359	1,960	2,213	661	746
41 - 45	10,992	12,422	5,636	6,368	2,860	3,231	965	1,089	8,457	9,557	4,336	4,899	2,202	2,487	742	837
46 - 50	11,992	13,556	6,147	6,948	3,119	3,526	1,052	1,188	9,225	10,425	4,729	5,344	2,400	2,712	809	915
51 - 55	13,264	14,988	6,800	7,682	3,450	3,899	1,163	1,314	10,204	11,529	5,231	5,911	2,655	3,000	896	1,011
56 - 60	14,283	16,140	7,322	8,271	3,715	4,199	1,251	1,415	10,987	12,416	5,632	6,365	2,859	3,230	965	1,089
61 - 65	16,135	18,236	8,270	9,347	4,198	4,745	1,415	1,599	12,414	14,027	6,362	7,190	3,230	3,648	1,088	1,229
66 - 70	19,365	21,518	9,925	11,029	5,036	5,596	1,697	1,885	14,895	16,551	7,635	8,484	3,875	4,306	1,305	1,451
71 - 80	24,206	24,206	12,406	12,406	6,295	6,295	2,120	2,120	18,619	18,619	9,546	9,546	4,844	4,844	1,631	1,631
81 - 99	24,206	24,206	12,406	12,406	6,295	6,295	2,120	2,120	18,619	18,619	9,546	9,546	4,844	4,844	1,631	1,631

計劃級別 Plan Level	計劃 Plan 2B(II)															
共同保險 Coinsurance	0%								20%							
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		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	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 - 18	10,775	10,775	5,523	5,523	2,804	2,804	944	944	8,289	8,289	4,250	4,250	2,157	2,157	728	728
19 - 25	6,974	7,880	3,576	4,040	1,815	2,050	612	692	5,366	6,061	2,752	3,107	1,397	1,578	472	533
26 - 30	7,125	8,045	3,652	4,125	1,853	2,093	625	707	5,479	6,190	2,810	3,174	1,427	1,611	482	544
31 - 35	7,429	8,393	3,809	4,302	1,933	2,185	652	736	5,714	6,458	2,930	3,310	1,487	1,680	503	566
36 - 40	7,663	8,661	3,928	4,440	1,994	2,254	673	760	5,893	6,663	3,021	3,416	1,534	1,734	518	584
41 - 45	8,609	9,724	4,414	4,985	2,239	2,531	755	853	6,620	7,487	3,393	3,839	1,724	1,949	581	659
46 - 50	9,385	10,607	4,811	5,439	2,443	2,760	824	931	7,221	8,161	3,702	4,183	1,880	2,124	634	717
51 - 55	10,383	11,733	5,324	6,016	2,703	3,051	909	1,029	7,986	9,025	4,094	4,628	2,077	2,347	700	792
56 - 60	11,185	12,639	5,733	6,479	2,910	3,289	981	1,109	8,608	9,720	4,414	4,983	2,239	2,529	755	853
61 - 65	12,630	14,274	6,474	7,317	3,285	3,713	1,107	1,250	9,717	10,980	4,982	5,629	2,528	2,858	853	962
66 - 70	14,651	17,325	7,510	8,881	3,811	4,506	1,284	1,519	11,272	13,325	5,778	6,830	2,932	3,467	989	1,168
71 - 80	18,315	18,315	9,387	9,387	4,765	4,765	1,606	1,606	14,094	14,094	7,224	7,224	3,666	3,666	1,236	1,236
81 - 99	18,315	18,315	9,387	9,387	4,765	4,765	1,606	1,606	14,094	14,094	7,224	7,224	3,666	3,666	1,236	1,236

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、增加額外保障等。藍十字可於續保時更改「只衛您」靈活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。
- 此標準保費表只供現有保單續保 。
- 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 or subscription to additional benefits, etc. Blue Cross has the right to revise the terms and benefits of CareForYou Flexi 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.
- This standard premium schedule is for the renewal of existing policies only.
- The above remarks are applicable to all premium tables listed herein.