

Cigna HealthFirst Choice Medical Plan

Voluntary Medical Insurance Scheme for Civil Servants and Non-civil Servants employed by the Hong Kong Government

Civil Servants and Non-civil Servants employed by the Hong Kong Government and their family who successfully apply for **Cigna HealthFirst Choice Medical Plan** during the specified promotion period will enjoy up to **45% discount on first year premium**.

Key Benefits

- Cashless Medical Service
- Comprehensive yet affordable medical coverage
- Up to 15% No Claim Renewal Premium Discount
- An array of optional benefits to suit your needs (Supplementary Major Medical, Outpatient, Dental)
- Free annual body check up

Promotion Period: 1 July 2024 - 30 June 2025

	First Year Premium Discount	Renewal Year Premium Discount
Single Policy	25%	15%
Child's policy enrolls with one of the parents [#]	45%	15%

The above promotion is subject to terms and conditions. For any enquiries, please contact us via:



Enroll now:
8100 6162 / 8107 0799



Plan details:
www.cigna.com.hk/en/voluntary-medical-insurance-scheme

Remarks:

[#] The child must enroll in the same plan level and same options of riders as those of the parent, and enroll at the same time or on any policy anniversary date of the parent. If the parent's policy is terminated, the discount for the child's policy will no longer apply. The discount is applicable to the premium of Hospital and Surgical Benefits and Optional Insurance Benefits.

Terms & Conditions for the offer:

- This promotion (the "Promotion") is organized and sponsored by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare"). The Promotion is valid from 1 July 2024 to 30 June 2025, both dates inclusive (the "Promotion Period").
- To qualify for the Promotion, (i) new applications of Cigna HealthFirst Choice Medical Plan (the "Plan") must be received by Cigna Healthcare within the Promotion Period, solely based on Cigna Healthcare's record; (ii) policies of the relevant application(s) must be underwritten and issued by Cigna Healthcare on or before 31 July 2025; (iii) each Eligible Policy shall only be counted once for the Promotion.
- Policyholder or insured person under an existing policy of the same Plan which was cancelled within the previous 12 months and re-applied for the same Plan are not eligible for the Promotion.
- To qualify for the offer, applicants must be Hong Kong Civil Servants or Non-Civil Servants employed by the Government of the Hong Kong Special Administrative Region, or staff members including contract and term staff employed by The Hong Kong Housing Authority, The Hospital Authority, or Legislative Council Secretariat, or their spouse or children.
- For the discount for Child's policy enrolls with one of the parents, the child must enroll in the same plan level and same options of riders as those of the parent, and enroll at the same time or on any policy anniversary date of the parent. If the parent's policy is terminated, the discount for the child's policy will no longer apply. The discount is applicable to the premium of Hospital and Surgical Benefits and Optional Insurance Benefits.
- Unless otherwise specified, this promotional offer cannot be used in conjunction with other promotional offer applicable to the Plan at the same time, including but not limited to the standard discount being offered to the public.
- If the relevant policy of the Plan under the Promotion is cancelled within the cooling off period (if applicable), the refund of premium shall be the actual amount paid after discount.
- All application(s) for the Plan(s) are subject to underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or decline any application.
- Applicants are responsible for reviewing these terms and conditions. By participating in the Promotion, applicants agree and accept to be bound by these terms and conditions.
- Cigna Healthcare reserves the right to change any of the terms and conditions of the Promotion without prior notice. In case of any disputes, Cigna Healthcare's decision shall be final.
- This leaflet contains terms and conditions of the promotion only and does not represent the full terms of the policy. For details of the features, contents, terms, conditions and exclusions of the Cigna Healthcare products in this leaflet, please refer to the relevant product brochure(s) at www.cigna.com.hk and the policy provision(s).
- The English version of the terms and conditions of the Promotion shall prevail if there is any discrepancy between the English and Chinese versions.

A woman and a young girl are in a room, unpacking a large cardboard box. The woman is kneeling and holding a large, striped pillow (yellow, white, and blue) that is being pulled out of the box. The girl is standing next to her, also smiling and reaching towards the box. The room has wooden floors and some furniture in the background.

保費表
Premium Table

Cigna HealthFirst Choice Medical Plan

信諾自選醫療保

Premium Table 保費表

Effective from 1 July 2024 | 2024年7月1日起生效


cigna
healthcare
信諾環球

Directory 目錄

Plan Type 計劃選項	Smoking Habit 吸煙習慣	Page 頁
Hospital & Surgical Benefits 住院及手術保障	Non Smoker 非吸煙人士	P. 2
Supplementary Major Medical Benefit 附加醫療保障		P. 3
Outpatient Benefit 門診保障		P. 4
Hospital & Surgical Benefits 住院及手術保障	Smoker 吸煙人士	P. 5
Supplementary Major Medical Benefit 附加醫療保障		P. 6
Outpatient Benefit 門診保障		P. 7

Cigna HealthFirst Choice Medical Plan - Premium Table (Effective from 1 July 2024)

信諾自選醫療保 – 保費表 (2024年7月1日起生效)

Premium For Non Smoker – Hospital & Surgical Benefits

非吸煙人士保費 – 住院保障

Age 年齡	Annual 年繳			Age 年齡	Monthly 月繳		
	Private 私家房	Semi-Private 半私家房	Ward 普通房		Private 私家房	Semi-Private 半私家房	Ward 普通房
0	9,567	5,427	3,069	0	857	486	275
1-4	9,555	5,420	3,065	1-4	856	486	275
5-9	9,367	5,313	3,007	5-9	839	476	269
10-14	9,302	5,276	2,985	10-14	834	473	267
15-17	9,268	5,258	2,973	15-17	830	471	266
18	9,844	5,601	3,154	18	882	502	283
19	9,913	5,618	3,154	19	888	503	283
20	10,127	5,774	3,234	20	907	517	290
21	10,235	5,812	3,269	21	917	521	293
22	10,346	5,867	3,307	22	927	526	296
23	10,394	5,910	3,360	23	931	530	301
24	10,568	6,010	3,393	24	947	539	304
25	10,630	6,031	3,419	25	953	540	306
26	10,729	6,080	3,456	26	961	545	310
27	10,837	6,169	3,462	27	971	553	310
28	11,003	6,239	3,517	28	986	559	315
29	11,217	6,401	3,598	29	1,005	574	322
30	12,221	6,930	3,917	30	1,095	621	351
31	12,777	7,275	4,081	31	1,145	652	366
32	13,322	7,594	4,268	32	1,194	680	382
33	13,616	7,755	4,363	33	1,220	695	391
34	13,663	7,776	4,399	34	1,224	697	394
35	13,807	7,839	4,448	35	1,237	702	399
36	13,986	7,947	4,464	36	1,253	712	400
37	14,168	8,035	4,518	37	1,270	720	405
38	14,475	8,217	4,625	38	1,297	736	414
39	14,742	8,377	4,716	39	1,321	751	423
40	15,417	8,764	4,930	40	1,381	785	442
41	15,766	8,954	5,040	41	1,413	802	452
42	16,097	9,135	5,148	42	1,442	819	461
43	16,447	9,321	5,281	43	1,474	835	473
44	16,741	9,540	5,351	44	1,500	855	479
45	16,944	9,636	5,433	45	1,518	863	487
46	17,726	10,106	5,668	46	1,588	906	508
47	18,127	10,308	5,795	47	1,624	924	519
48	19,069	10,851	6,121	48	1,709	972	548
49	19,704	11,210	6,305	49	1,766	1,004	565
50	20,987	11,940	6,730	50	1,881	1,070	603
51	22,069	12,548	7,057	51	1,978	1,124	632
52	23,402	13,323	7,511	52	2,097	1,194	673
53	24,194	13,740	7,742	53	2,168	1,231	694
54	24,768	14,065	7,903	54	2,219	1,260	708
55	24,771	14,072	7,914	55	2,220	1,261	709
56	25,179	14,338	8,087	56	2,256	1,285	725
57	25,780	14,640	8,231	57	2,310	1,312	738
58	26,365	14,993	8,441	58	2,362	1,343	756
59	27,249	15,492	8,742	59	2,442	1,388	783
60	28,261	16,052	9,037	60	2,532	1,438	810
61	30,465	17,302	9,753	61	2,730	1,550	874
62	31,730	18,017	10,164	62	2,843	1,614	911
63	32,823	18,652	10,517	63	2,941	1,671	942
64	34,233	19,428	10,938	64	3,067	1,741	980
65	36,753	20,876	11,745	65	3,293	1,871	1,052
66	38,923	22,109	12,446	66	3,488	1,981	1,115
67	41,079	23,325	13,153	67	3,681	2,090	1,179
68	43,217	24,559	13,823	68	3,872	2,201	1,239
69	45,336	25,757	14,505	69	4,062	2,308	1,300
70	48,051	27,306	15,358	70	4,306	2,447	1,376
71	51,051	28,998	16,315	71	4,574	2,598	1,462
72	54,544	30,983	17,461	72	4,887	2,776	1,565
73	58,457	33,230	18,707	73	5,238	2,978	1,676
74	61,602	35,006	19,702	74	5,520	3,137	1,765
75	64,707	36,749	20,718	75	5,798	3,293	1,856
The premiums below are for renewal only 以下保費只供續保之用							
76	66,539	37,797	21,264	76	5,962	3,387	1,905
77	69,339	39,411	22,177	77	6,213	3,531	1,987
78	72,120	41,007	23,052	78	6,462	3,674	2,066
79	74,958	42,583	23,967	79	6,717	3,816	2,148
80+	77,979	44,321	24,938	80+	6,987	3,971	2,235

Cigna HealthFirst Choice Medical Plan - Premium Table (Effective from 1 July 2024)

信諾自選醫療保 – 保費表 (2024年7月1日起生效)

Premium For Non Smoker – Supplementary Major Medical Benefit 非吸煙人士保費 – 附加醫療保障

Age 年齡	Annual 年繳			Age 年齡	Monthly 月繳		
	Private 私家房	Semi-Private 半私家房	Ward 普通房		Private 私家房	Semi-Private 半私家房	Ward 普通房
0	2,868	1,522	864	0	257	136	77
1-4	2,865	1,520	863	1-4	257	136	77
5-9	2,804	1,486	846	5-9	251	133	76
10-14	2,787	1,475	842	10-14	250	132	75
15-17	2,778	1,472	839	15-17	249	132	75
18	2,994	1,570	896	18	268	141	80
19	3,015	1,591	896	19	270	143	80
20	3,097	1,643	925	20	278	147	83
21	3,156	1,663	945	21	283	149	85
22	3,194	1,681	963	22	286	151	86
23	3,239	1,703	972	23	290	153	87
24	3,306	1,736	992	24	296	156	89
25	3,334	1,772	1,007	25	299	159	90
26	3,369	1,792	1,018	26	302	161	91
27	3,416	1,805	1,037	27	306	162	93
28	3,476	1,824	1,037	28	311	163	93
29	3,511	1,863	1,053	29	315	167	94
30	3,894	2,059	1,166	30	349	184	104
31	4,047	2,136	1,218	31	363	191	109
32	4,222	2,236	1,259	32	378	200	113
33	4,320	2,276	1,297	33	387	204	116
34	4,339	2,294	1,305	34	389	206	117
35	4,380	2,315	1,326	35	392	207	119
36	4,439	2,355	1,326	36	398	211	119
37	4,498	2,373	1,344	37	403	213	120
38	4,596	2,433	1,384	38	412	218	124
39	4,713	2,491	1,423	39	422	223	128
40	4,917	2,608	1,474	40	441	234	132
41	5,037	2,667	1,513	41	451	239	136
42	5,139	2,729	1,552	42	460	245	139
43	5,259	2,769	1,574	43	471	248	141
44	5,377	2,827	1,614	44	482	253	145
45	5,460	2,879	1,637	45	489	258	147
46	5,700	3,018	1,714	46	511	270	154
47	5,839	3,077	1,754	47	523	276	157
48	6,154	3,256	1,851	48	551	292	166
49	6,369	3,364	1,910	49	571	301	171
50	6,766	3,573	2,032	50	606	320	182
51	7,138	3,762	2,147	51	640	337	192
52	7,566	3,990	2,267	52	678	358	203
53	7,840	4,126	2,364	53	703	370	212
54	8,016	4,224	2,404	54	718	378	215
55	8,030	4,248	2,418	55	720	381	217
56	8,183	4,324	2,457	56	733	387	220
57	8,376	4,423	2,515	57	751	396	225
58	8,568	4,518	2,573	58	768	405	231
59	8,878	4,690	2,668	59	796	420	239
60	9,119	4,820	2,750	60	817	432	246
61	10,057	5,301	3,019	61	901	475	271
62	10,403	5,494	3,133	62	932	492	281
63	10,804	5,705	3,246	63	968	511	291
64	11,301	5,954	3,397	64	1,013	534	304
65	12,177	6,422	3,651	65	1,091	575	327
66	12,944	6,837	3,889	66	1,160	613	348
67	13,695	7,234	4,122	67	1,227	648	369
68	14,464	7,628	4,339	68	1,296	684	389
69	15,232	8,044	4,574	69	1,365	721	410
70	16,197	8,552	4,866	70	1,451	766	436
71	17,264	9,105	5,182	71	1,547	816	464
72	18,331	9,683	5,497	72	1,643	868	493
73	20,092	10,612	6,029	73	1,800	951	540
74	21,042	11,108	6,325	74	1,885	995	567
75	22,160	11,693	6,651	75	1,986	1,048	596
The premiums below are for renewal only 以下保費只供續保之用							
76	23,018	12,153	6,910	76	2,063	1,089	619
77	23,994	12,653	7,209	77	2,150	1,134	646
78	24,948	13,174	7,505	78	2,235	1,180	672
79	25,926	13,693	7,782	79	2,323	1,227	697
80+	27,015	14,264	8,105	80+	2,421	1,278	726

Cigna HealthFirst Choice Medical Plan - Premium Table (Effective from 1 July 2024)

信諾自選醫療保 – 保費表 (2024年7月1日起生效)

Premium For Non Smoker – Outpatient Benefit 非吸煙人士保費 – 門診保障

Age 年齡	Annual 年繳			Age 年齡	Monthly 月繳		
	Private 私家房	Semi-Private 半私家房	Ward 普通房		Private 私家房	Semi-Private 半私家房	Ward 普通房
0	11,537	8,842	6,954	0	1,034	792	623
1-4	11,523	8,831	6,945	1-4	1,033	791	622
5-9	11,294	8,654	6,810	5-9	1,012	775	610
10-14	11,215	8,594	6,763	10-14	1,005	770	606
15-17	11,177	8,566	6,739	15-17	1,002	768	604
18	9,085	6,974	5,465	18	814	625	490
19	9,183	7,052	5,542	19	823	632	497
20	9,399	7,210	5,667	20	842	646	508
21	9,536	7,307	5,746	21	854	655	515
22	9,613	7,366	5,804	22	861	660	520
23	9,585	7,361	5,779	23	859	660	518
24	9,954	7,648	6,015	24	892	685	539
25	10,244	7,844	6,174	25	918	703	553
26	10,653	8,169	6,420	26	955	732	575
27	10,911	8,378	6,575	27	978	751	589
28	11,229	8,617	6,773	28	1,006	772	607
29	11,506	8,819	6,938	29	1,031	790	622
30	11,499	8,825	6,937	30	1,030	791	622
31	12,049	9,232	7,269	31	1,080	827	651
32	12,839	9,852	7,737	32	1,150	883	693
33	13,035	9,990	7,852	33	1,168	895	704
34	13,111	10,054	7,896	34	1,175	901	708
35	13,317	10,200	8,022	35	1,193	914	719
36	13,511	10,354	8,138	36	1,211	928	729
37	13,703	10,510	8,273	37	1,228	942	741
38	13,938	10,686	8,408	38	1,249	958	753
39	14,189	10,878	8,563	39	1,271	975	767
40	14,739	11,298	8,890	40	1,321	1,012	797
41	14,938	11,458	9,009	41	1,339	1,027	807
42	15,174	11,637	9,146	42	1,360	1,043	820
43	15,434	11,834	9,305	43	1,383	1,060	834
44	15,690	12,032	9,464	44	1,406	1,078	848
45	15,750	12,078	9,490	45	1,411	1,082	850
46	16,026	12,295	9,667	46	1,436	1,102	866
47	16,318	12,511	9,842	47	1,462	1,121	882
48	16,668	12,784	10,054	48	1,494	1,146	901
49	17,176	13,180	10,363	49	1,539	1,181	929
50	17,433	13,367	10,508	50	1,562	1,198	942
51	17,979	13,779	10,835	51	1,611	1,235	971
52	18,625	14,289	11,232	52	1,669	1,280	1,006
53	18,937	14,526	11,424	53	1,697	1,302	1,024
54	19,247	14,756	11,599	54	1,725	1,322	1,039
55	19,222	14,752	11,592	55	1,722	1,322	1,039
56	19,545	14,982	11,782	56	1,751	1,342	1,056
57	19,852	15,211	11,974	57	1,779	1,363	1,073
58	20,118	15,420	12,125	58	1,803	1,382	1,086
59	20,349	15,612	12,279	59	1,823	1,399	1,100
60	20,500	15,711	12,356	60	1,837	1,408	1,107
61	20,748	15,898	12,506	61	1,859	1,425	1,121
62	20,976	16,090	12,659	62	1,880	1,442	1,134
63	21,223	16,279	12,811	63	1,902	1,459	1,148
64	21,471	16,451	12,942	64	1,924	1,474	1,160
65	23,803	18,261	14,351	65	2,133	1,636	1,286
66	24,211	18,574	14,605	66	2,169	1,664	1,309
67	24,622	18,888	14,856	67	2,206	1,692	1,331
68	24,995	19,162	15,071	68	2,240	1,717	1,350
69	25,288	19,398	15,247	69	2,266	1,738	1,366
70	25,714	19,713	15,500	70	2,304	1,766	1,389
71	25,986	19,928	15,677	71	2,328	1,786	1,405
72	26,280	20,146	15,834	72	2,355	1,805	1,419
73	26,555	20,361	16,011	73	2,379	1,824	1,435
74	26,828	20,577	16,168	74	2,404	1,844	1,449
75	27,278	20,916	16,450	75	2,444	1,874	1,474
The premiums below are for renewal only 以下保費只供續保之用							
76	27,475	21,073	16,550	76	2,462	1,888	1,483
77	27,654	21,213	16,666	77	2,478	1,901	1,493
78	27,792	21,313	16,764	78	2,490	1,910	1,502
79	27,909	21,391	16,825	79	2,501	1,917	1,508
80+	28,147	21,593	16,966	80+	2,522	1,935	1,520

Premium For Non Smoker – Dental Benefit 非吸煙人士保費–牙科保障

Age 年齡	Annual 年繳	Monthly 月繳
All Ages 任何年齡	4,897	439

Cigna HealthFirst Choice Medical Plan - Premium Table (Effective from 1 July 2024)
信諾自選醫療保 – 保費表 (2024年7月1日起生效)

Premium For Smoker – Hospital & Surgical Benefits 吸煙人士保費 – 住院保障

Age 年齡	Annual 年繳			Age 年齡	Monthly 月繳		
	Private 私家房	Semi-Private 半私家房	Ward 普通房		Private 私家房	Semi-Private 半私家房	Ward 普通房
0-4	-	-	-	0-4	-	-	-
5-9	-	-	-	5-9	-	-	-
10-14	-	-	-	10-14	-	-	-
15-17	-	-	-	15-17	-	-	-
18	11,148	6,320	3,575	18	999	566	320
19	11,203	6,377	3,609	19	1,004	571	323
20	11,449	6,523	3,660	20	1,026	584	328
21	11,577	6,578	3,695	21	1,037	589	331
22	11,711	6,652	3,732	22	1,049	596	334
23	11,761	6,690	3,782	23	1,054	599	339
24	11,928	6,806	3,823	24	1,069	610	343
25	12,026	6,846	3,851	25	1,078	613	345
26	12,119	6,881	3,893	26	1,086	617	349
27	12,262	6,968	3,917	27	1,099	624	351
28	12,432	7,079	3,972	28	1,114	634	356
29	12,716	7,231	4,097	29	1,139	648	367
30	13,843	7,852	4,412	30	1,240	704	395
31	14,450	8,203	4,608	31	1,295	735	413
32	15,053	8,560	4,821	32	1,349	767	432
33	15,382	8,759	4,935	33	1,378	785	442
34	15,444	8,777	4,953	34	1,384	786	444
35	15,605	8,855	5,019	35	1,398	793	450
36	15,826	8,983	5,073	36	1,418	805	455
37	16,011	9,093	5,112	37	1,435	815	458
38	16,377	9,280	5,219	38	1,467	832	468
39	16,688	9,500	5,329	39	1,495	851	478
40	17,427	9,915	5,578	40	1,562	888	500
41	17,802	10,118	5,707	41	1,595	907	511
42	18,177	10,343	5,821	42	1,629	927	522
43	18,551	10,550	5,932	43	1,662	945	532
44	18,943	10,778	6,064	44	1,697	966	543
45	19,183	10,890	6,118	45	1,719	976	548
46	20,052	11,393	6,416	46	1,797	1,021	575
47	20,495	11,652	6,559	47	1,836	1,044	588
48	21,585	12,247	6,911	48	1,934	1,097	619
49	22,285	12,672	7,123	49	1,997	1,135	638
50	23,747	13,488	7,610	50	2,128	1,209	682
51	24,977	14,212	7,987	51	2,238	1,273	716
52	26,489	15,028	8,465	52	2,374	1,347	759
53	27,368	15,542	8,759	53	2,452	1,393	785
54	27,975	15,909	8,958	54	2,507	1,426	803
55	28,022	15,908	8,953	55	2,511	1,425	802
56	28,506	16,177	9,130	56	2,554	1,450	818
57	29,157	16,576	9,329	57	2,613	1,485	836
58	29,822	16,938	9,545	58	2,672	1,518	855
59	30,817	17,515	9,871	59	2,761	1,569	884
60	31,969	18,149	10,231	60	2,865	1,626	917
61	34,454	19,582	11,008	61	3,087	1,755	986
62	35,899	20,404	11,492	62	3,217	1,828	1,030
63	37,137	21,122	11,902	63	3,328	1,893	1,066
64	38,716	21,983	12,387	64	3,469	1,970	1,110
65	41,565	23,605	13,277	65	3,724	2,115	1,190
66	44,016	24,991	14,084	66	3,944	2,239	1,262
67	46,449	26,395	14,856	67	4,162	2,365	1,331
68	48,883	27,761	15,628	68	4,380	2,488	1,400
69	51,259	29,146	16,382	69	4,593	2,612	1,468
70	54,312	30,838	17,360	70	4,867	2,763	1,556
71	57,711	32,783	18,447	71	5,171	2,938	1,653
72	61,676	35,059	19,722	72	5,527	3,141	1,767
73	66,109	37,572	21,155	73	5,924	3,367	1,896
74	69,648	39,599	22,279	74	6,241	3,548	1,996
75	73,162	41,595	23,405	75	6,556	3,727	2,097
The premiums below are for renewal only 以下保費只供續保之用							
76	75,215	42,732	24,055	76	6,740	3,829	2,155
77	78,379	44,525	25,061	77	7,023	3,990	2,246
78	81,544	46,334	26,099	78	7,307	4,152	2,339
79	84,731	48,148	27,101	79	7,592	4,314	2,428
80+	88,174	50,127	28,209	80+	7,901	4,492	2,528

Cigna HealthFirst Choice Medical Plan - Premium Table (Effective from 1 July 2024)

信諾自選醫療保 – 保費表 (2024年7月1日起生效)

Premium For Smoker – Supplementary Major Medical Benefit 吸煙人士保費 – 附加醫療保障

Age 年齡	Annual 年繳			Age 年齡	Monthly 月繳		
	Private 私家房	Semi-Private 半私家房	Ward 普通房		Private 私家房	Semi-Private 半私家房	Ward 普通房
0-4	-	-	-	0-4	-	-	-
5-9	-	-	-	5-9	-	-	-
10-14	-	-	-	10-14	-	-	-
15-17	-	-	-	15-17	-	-	-
18	3,362	1,776	1,010	18	301	159	91
19	3,403	1,798	1,030	19	305	161	92
20	3,511	1,851	1,059	20	315	166	95
21	3,551	1,872	1,059	21	318	168	95
22	3,610	1,913	1,079	22	323	171	97
23	3,653	1,932	1,108	23	327	173	99
24	3,725	1,970	1,131	24	334	177	101
25	3,774	1,983	1,128	25	338	178	101
26	3,815	2,006	1,138	26	342	180	102
27	3,863	2,041	1,156	27	346	183	104
28	3,925	2,060	1,177	28	352	185	105
29	3,977	2,095	1,193	29	356	188	107
30	4,410	2,329	1,323	30	395	209	119
31	4,570	2,410	1,375	31	409	216	123
32	4,754	2,517	1,441	32	426	226	129
33	4,895	2,577	1,459	33	439	231	131
34	4,892	2,593	1,469	34	438	232	132
35	4,953	2,614	1,487	35	444	234	133
36	5,012	2,656	1,506	36	449	238	135
37	5,093	2,692	1,526	37	456	241	137
38	5,211	2,755	1,567	38	467	247	140
39	5,312	2,814	1,607	39	476	252	144
40	5,571	2,937	1,683	40	499	263	151
41	5,693	2,998	1,703	41	510	269	153
42	5,816	3,077	1,744	42	521	276	156
43	5,937	3,142	1,783	43	532	282	160
44	6,080	3,203	1,824	44	545	287	163
45	6,159	3,251	1,845	45	552	291	165
46	6,440	3,410	1,945	46	577	306	174
47	6,600	3,490	1,985	47	591	313	178
48	6,942	3,672	2,086	48	622	329	187
49	7,189	3,789	2,164	49	644	340	194
50	7,659	4,044	2,300	50	686	362	206
51	8,064	4,257	2,420	51	723	381	217
52	8,554	4,517	2,564	52	766	405	230
53	8,851	4,678	2,662	53	793	419	239
54	9,073	4,777	2,722	54	813	428	244
55	9,072	4,792	2,735	55	813	429	245
56	9,248	4,870	2,774	56	829	436	249
57	9,482	5,008	2,852	57	850	449	256
58	9,698	5,127	2,911	58	869	459	261
59	10,029	5,303	3,008	59	899	475	270
60	10,311	5,452	3,111	60	924	489	279
61	11,360	6,000	3,419	61	1,018	538	306
62	11,772	6,214	3,534	62	1,055	557	317
63	12,221	6,447	3,671	63	1,095	578	329
64	12,765	6,742	3,845	64	1,144	604	345
65	13,769	7,257	4,133	65	1,234	650	370
66	14,631	7,718	4,393	66	1,311	692	394
67	15,494	8,181	4,653	67	1,388	733	417
68	16,334	8,623	4,914	68	1,464	773	440
69	17,197	9,086	5,175	69	1,541	814	464
70	18,305	9,666	5,490	70	1,640	866	492
71	19,510	10,309	5,851	71	1,748	924	524
72	20,717	10,934	6,233	72	1,856	980	559
73	22,708	11,983	6,813	73	2,035	1,074	610
74	23,774	12,548	7,136	74	2,130	1,124	639
75	25,052	13,234	7,534	75	2,245	1,186	675
The premiums below are for renewal only 以下保費只供續保之用							
76	26,005	13,723	7,817	76	2,330	1,230	700
77	27,100	14,312	8,139	77	2,428	1,282	729
78	28,196	14,882	8,462	78	2,527	1,334	758
79	29,310	15,472	8,806	79	2,626	1,386	789
80+	30,525	16,119	9,158	80+	2,735	1,444	821

Cigna HealthFirst Choice Medical Plan - Premium Table (Effective from 1 July 2024)
信諾自選醫療保 – 保費表 (2024年7月1日起生效)

Premium For Smoker – Outpatient Benefit 吸煙人士保費 – 門診保障

Age 年齡	Annual 年繳			Age 年齡	Monthly 月繳		
	Private 私家房	Semi-Private 半私家房	Ward 普通房		Private 私家房	Semi-Private 半私家房	Ward 普通房
0-4	-	-	-	0-4	-	-	-
5-9	-	-	-	5-9	-	-	-
10-14	-	-	-	10-14	-	-	-
15-17	-	-	-	15-17	-	-	-
18	10,268	7,865	6,188	18	920	705	554
19	10,386	7,964	6,267	19	931	714	562
20	10,635	8,150	6,402	20	953	730	574
21	10,774	8,271	6,500	21	965	741	582
22	10,871	8,331	6,560	22	974	747	588
23	10,854	8,320	6,548	23	973	746	587
24	11,274	8,647	6,800	24	1,010	775	609
25	11,584	8,884	6,983	25	1,038	796	626
26	12,053	9,244	7,260	26	1,080	828	651
27	12,352	9,472	7,435	27	1,107	849	666
28	12,696	9,736	7,658	28	1,138	872	686
29	13,014	9,982	7,843	29	1,166	894	703
30	12,996	9,963	7,849	30	1,165	893	703
31	13,625	10,449	8,214	31	1,221	936	736
32	14,516	11,121	8,745	32	1,301	997	784
33	14,736	11,301	8,884	33	1,320	1,013	796
34	14,817	11,356	8,940	34	1,328	1,018	801
35	15,049	11,547	9,070	35	1,348	1,035	813
36	15,266	11,702	9,207	36	1,368	1,049	825
37	15,505	11,881	9,345	37	1,389	1,065	837
38	15,758	12,080	9,501	38	1,412	1,082	851
39	16,035	12,296	9,677	39	1,437	1,102	867
40	16,672	12,789	10,053	40	1,494	1,146	901
41	16,891	12,949	10,192	41	1,514	1,160	913
42	17,153	13,153	10,351	42	1,537	1,179	928
43	17,437	13,376	10,514	43	1,562	1,199	942
44	17,739	13,598	10,693	44	1,590	1,218	958
45	17,797	13,667	10,728	45	1,595	1,225	961
46	18,115	13,906	10,927	46	1,623	1,246	979
47	18,434	14,145	11,106	47	1,652	1,267	995
48	18,831	14,445	11,364	48	1,687	1,294	1,018
49	19,427	14,900	11,709	49	1,741	1,335	1,049
50	19,717	15,121	11,883	50	1,767	1,355	1,065
51	20,331	15,576	12,266	51	1,822	1,396	1,099
52	21,067	16,165	12,712	52	1,888	1,448	1,139
53	21,423	16,423	12,909	53	1,920	1,472	1,157
54	21,760	16,696	13,126	54	1,950	1,496	1,176
55	21,736	16,663	13,115	55	1,948	1,493	1,175
56	22,106	16,936	13,328	56	1,981	1,518	1,194
57	22,435	17,210	13,540	57	2,010	1,542	1,213
58	22,745	17,443	13,715	58	2,038	1,563	1,229
59	23,017	17,655	13,890	59	2,062	1,582	1,245
60	23,164	17,766	13,984	60	2,076	1,592	1,253
61	23,452	17,980	14,156	61	2,101	1,611	1,268
62	23,724	18,193	14,311	62	2,126	1,630	1,282
63	24,014	18,409	14,484	63	2,152	1,650	1,298
64	24,266	18,600	14,641	64	2,174	1,667	1,312
65	26,904	20,633	16,228	65	2,411	1,849	1,454
66	27,382	20,991	16,507	66	2,454	1,881	1,479
67	27,838	21,350	16,783	67	2,494	1,913	1,504
68	28,255	21,668	17,041	68	2,532	1,942	1,527
69	28,595	21,927	17,238	69	2,562	1,965	1,545
70	29,052	22,293	17,522	70	2,603	1,998	1,570
71	29,390	22,534	17,720	71	2,634	2,019	1,588
72	29,711	22,771	17,900	72	2,662	2,040	1,604
73	30,026	23,032	18,099	73	2,691	2,064	1,622
74	30,326	23,251	18,276	74	2,717	2,083	1,638
75	30,826	23,656	18,600	75	2,762	2,120	1,667
The premiums below are for renewal only 以下保費只供續保之用							
76	31,048	23,815	18,722	76	2,782	2,134	1,678
77	31,267	23,977	18,841	77	2,802	2,148	1,688
78	31,429	24,097	18,943	78	2,816	2,159	1,697
79	31,550	24,197	19,024	79	2,827	2,168	1,705
80+	31,816	24,409	19,191	80+	2,851	2,187	1,720

Premium For Smoker – Dental Benefit 吸煙人士保費–牙科保障

Age 年齡	Annual 年繳	Monthly 月繳
All Ages 任何年齡	4,900	439

NOTES

備註

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。



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