

信諾尊尚360醫療保

香港公務員及香港政府聘用的
非公務員自願參與醫療保險計劃

所有香港公務員及香港政府聘用的非公務員及其家屬，現凡於指定推廣期內成功投保**信諾尊尚360醫療保**，即可獲享高達**首年保費35折優惠**。

計劃特點

- 每年保障限額高達港幣\$5,000萬元*
- 頂尖健康檢查中心提供的個人化健康評估計劃
- 三大危疾保障為復康之旅提供額外支援
- 令人安心無憂的免找數醫療服務[^]，服務包括訂明先進診斷成像檢測、日間手術、及接受住院服務
- 一對一專屬Cigna Care Manager醫療服務經理

推廣期：2024年7月1日至2025年6月30日

	首年保費折扣	續保保費折扣	
個人保單	7折	85折	
子女與其中一位父母一同購買 [#]	35折	45折 (18歲以下)	85折 (18歲或以上)

優惠受條款及細則約束。如欲查詢，請透過以下途徑聯絡我們：



投保熱線：
8100 6162 / 8107 0799



計劃詳情：
www.cigna.com.hk/zh-hant/voluntary-medical-insurance-scheme

備註：

- * 自選藥物保障設身最高賠償額港幣\$500,000。
- [^] 免找數醫療服務為一項增值服務，並受服務條款及細則約束。
- [#] 子女保單必須符合以下條件以享有折扣優惠：(a) 子女保單必須與其中一位父母同時提交投保申請；或(b) 子女保單須在父母保單生效期間購買的（無需購買相同的承保範圍）。如出現以下情況，則在子女保單的下一個保單週年日起，子女折扣將不再適用(a) 父母及/或子女的保單已終止；或(b) 子女年滿18歲。子女折扣不適用於自選牙科保障。
- 有關推廣優惠的條款及細則：
 1. 此投保獎賞（下稱「推廣活動」）由信諾環球保險有限公司（「信諾環球」）舉辦及贊助。是次推廣期由2024年7月1日至2025年6月30日止，包括首尾兩日（下稱「推廣期」）。
 2. 本推廣活動只適用於：(i) 推廣期內信諾收到的信諾尊尚360醫療保（下稱「計劃」）之投保申請，而收到申請之時間僅根據信諾環球的紀錄而定；(ii) 所有相關計劃之申請必須由信諾於2025年7月31日或之前核保並簽發；(iii) 每個受保人只可參加推廣活動一次。
 3. 計劃的現有保單持有人或受保人如於12個月內曾終止同一計劃並再次申請，並不能享有此推廣優惠。
 4. 本推廣下的申請人必須為香港公務員或香港特別行政區政府聘用的非公務員，或由香港房屋委員會、醫院管理局或立法會秘書處聘用的員工（包括合約員工及定期項目員工），或其伴侶或子女。
 5. 子女與其中一位父母一同購買之保單折扣只適用於子女與父母同時投保或在父母保單簽發後的任何保單年度內投保。子女的受保地區選項須與父母相同才能享有該保單折扣優惠。若子女年滿6歲而其父母的保單終止，子女保單的折扣優惠將會取消。若子女未滿6歲，子女保單將隨其父母保單終結而同時終止。此優惠不適用於自選牙科保障。
 6. 除非另有說明，此推廣優惠不可與其他有關計劃的優惠同時使用，包括但不限於官方網頁提供之標準首年保費優惠。
 7. 如於冷靜期內（如適用）取消此推廣活動下的相關計劃，可取回的保費應為扣除折扣後所支付的實際金額。
 8. 所有計劃投保申請須經信諾核保及批准。信諾環球保留接納或拒絕任何申請之權利。
 9. 申請人有責任查閱本條款及細則，如參加此推廣活動，即代表申請人同意及接受此條款及細則。
 10. 信諾環球保留在沒有預先通知的情況下更改是次推廣活動的條款及細則之權利。有關是次推廣活動的任何爭議，信諾環球保留最終決定權。
 11. 本單張只載有關推廣優惠的條款及細則，並不代表保單完整條款。就本單張之有關產品特色、內容、條款、細則及不保事項，請參閱 www.cigna.com.hk 相關產品小冊子及保單條款。
 12. 本推廣活動之條款及細則的中英文版本有任何差異，概以英文版本為準。



Premium Table
保費表



Cigna HealthFirst Elite 360 Medical Plan

信諾尊尚360醫療保

Effective from 31 January 2024 | 2024年1月31日起生效



Directory 目錄

Plan Type 計劃選項	Smoking Habit 吸煙習慣	Area of Cover 保障地區	Page 頁
Male 男性 			
Basic Policy 基本保單	Non Smoker 非吸煙人士	- Asia 亞洲 - Worldwide (excluding the US) 環球 (不包括美國) - Worldwide 環球	P. 2 - 5
	Smoker 吸煙人士	- Asia 亞洲 - Worldwide (excluding the US) 環球 (不包括美國) - Worldwide 環球	P. 6 - 9
Optional Benefits 自選保障	Non Smoker 非吸煙人士	- Asia 亞洲 - Worldwide (excluding the US) 環球 (不包括美國) - Worldwide 環球	P. 10 - 13
	Smoker 吸煙人士	- Asia 亞洲 - Worldwide (excluding the US) 環球 (不包括美國) - Worldwide 環球	P. 14 - 17
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Basic Policy 基本保單	Non Smoker 非吸煙人士	- Asia 亞洲 - Worldwide (excluding the US) 環球 (不包括美國) - Worldwide 環球	P. 18 - 21
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Premium for Non Smoker (Male) - Asia 非吸煙人士 (男性) 保費-亞洲
Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單								
	Deductible Option 自付費選項									Deductible Option 自付費選項								
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000		
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	
0	I6,652	I,449	I4,I78	I,233	I2,I52	I,057	8,986	782	50	I9,400	I,688	I4,784	I,286	I1,560	I,006	9,676	842	
I	I5,844	I,378	I3,684	I,I9I	I1,478	999	8,604	749	5I	20,47I	I,78I	I5,74I	I,369	I2,3I0	I,07I	I0,363	902	
2	I5,074	I,3I1	I3,206	I,I49	I0,842	943	8,240	7I7	52	2I,600	I,879	I6,76I	I,458	I3,I09	I,I40	I1,099	966	
3	I4,342	I,248	I2,746	I,I09	I0,242	89I	7,888	686	53	22,792	I,983	I7,848	I,553	I3,960	I,2I5	I1,886	I,034	
4	I3,644	I,I87	I2,302	I,070	9,674	842	7,554	657	54	24,049	2,092	I9,004	I,653	I4,865	I,293	I2,730	I,I08	
5	I2,982	I,I29	I1,872	I,033	9,I38	795	7,232	629	55	25,625	2,229	20,235	I,760	I5,830	I,377	I3,633	I,I86	
6	I2,350	I,074	I1,458	997	8,632	75I	6,926	603	56	27,038	2,352	2I,547	I,875	I6,857	I,467	I4,600	I,270	
7	I1,750	I,022	I1,060	962	8,I54	709	6,630	577	57	28,530	2,482	22,943	I,996	I7,95I	I,562	I5,637	I,360	
8	I1,292	982	I0,674	929	7,702	670	6,350	552	58	30,I04	2,6I9	24,429	2,I25	I9,I15	I,663	I6,746	I,457	
9	I0,786	938	I0,302	896	7,276	633	6,080	529	59	3I,765	2,764	26,0I2	2,263	20,356	I,77I	I7,935	I,560	
I0	I0,274	894	9,942	865	6,872	598	5,820	506	60	33,5I7	2,9I6	27,698	2,4I0	2I,677	I,886	I9,207	I,67I	
I1	I0,396	904	I0,026	872	6,948	604	5,924	5I5	6I	35,447	3,084	29,263	2,546	22,948	I,996	20,456	I,780	
I2	I0,522	9I5	I0,I10	880	7,026	61I	6,030	525	62	37,488	3,26I	30,9I6	2,690	24,295	2,I14	2I,787	I,895	
I3	I0,670	928	I0,I94	887	7,I04	6I8	6,I36	534	63	39,647	3,449	32,663	2,842	25,72I	2,238	23,203	2,0I9	
I4	I0,798	939	I0,278	894	7,I82	625	6,246	543	64	4I,929	3,648	34,508	3,002	27,230	2,369	24,7I2	2,I50	
I5	I0,928	95I	I0,364	902	7,262	632	6,356	553	65	44,343	3,858	36,458	3,I72	28,828	2,508	26,3I9	2,290	
I6	I1,060	962	I0,450	909	7,342	639	6,470	563	66	46,896	4,080	38,5I8	3,35I	30,5I9	2,655	28,03I	2,439	
I7	I1,I92	974	I0,536	9I7	7,424	646	6,584	573	67	49,597	4,3I5	40,694	3,540	32,3I0	2,8I1	29,853	2,597	
I8	5,664	493	5,3I2	462	3,753	327	3,35I	292	68	52,452	4,563	42,993	3,740	34,206	2,976	3I,795	2,766	
I9	5,732	499	5,356	466	3,794	330	3,41I	297	69	55,472	4,826	45,422	3,952	36,2I3	3,I5I	33,862	2,946	
20	5,783	503	5,40I	470	3,836	334	3,47I	302	70	58,666	5,I04	47,988	4,I75	38,338	3,335	36,064	3,I38	
2I	5,965	5I9	5,5I4	480	3,94I	343	3,508	305	7I*	6I,363	5,339	50,645	4,406	40,6I2	3,533	37,699	3,280	
22	6,I54	535	5,629	490	4,048	352	3,544	308	72*	64,682	5,627	53,590	4,662	43,I19	3,75I	39,334	3,422	
23	6,335	55I	5,747	500	4,I59	362	3,582	3I2	73*	68,053	5,92I	56,582	4,923	45,667	3,973	40,969	3,564	
24	6,535	569	5,867	5I0	4,272	372	3,6I9	3I5	74*	7I,477	6,2I8	59,623	5,I87	48,257	4,I98	42,604	3,707	
25	6,74I	586	5,990	52I	4,388	382	3,657	3I8	75*	74,953	6,52I	62,7I2	5,456	50,889	4,427	44,239	3,849	
26	6,870	598	6,I15	532	4,508	392	3,696	322	76*	78,48I	6,828	65,849	5,729	53,56I	4,660	45,874	3,99I	
27	7,086	6I6	6,243	543	4,63I	403	3,734	325	77*	82,062	7,I39	69,034	6,006	56,275	4,896	47,509	4,I33	
28	7,3I0	636	6,374	555	4,757	4I4	3,774	328	78*	85,695	7,455	70,922	6,I70	57,933	5,040	49,I44	4,276	
29	7,540	656	6,507	566	4,886	425	3,8I3	332	79*	88,978	7,74I	72,763	6,330	59,549	5,I8I	50,779	4,4I8	
30	7,778	677	6,643	578	5,0I9	437	3,853	335	80*	9I,040	7,920	74,555	6,486	6I,I23	5,3I8	52,4I4	4,560	
3I	8,09I	704	6,932	603	5,I32	446	4,I02	357	8I*	93,049	8,095	76,300	6,638	62,656	5,45I	54,049	4,702	
32	8,4I6	732	7,233	629	5,246	456	4,366	380	82*	95,006	8,266	77,996	6,786	64,I48	5,58I	55,684	4,845	
33	8,755	762	7,547	657	5,364	467	4,648	404	83*	96,9I1	8,43I	79,644	6,929	65,598	5,707	57,3I9	4,987	
34	9,I98	800	7,875	685	5,593	487	4,948	430	84*	98,764	8,592	8I,652	7,I04	67,343	5,859	58,954	5,I29	
35	9,7I0	845	8,258	7I8	5,774	502	5,267	458	85*	I00,564	8,749	84,057	7,3I3	69,4I5	6,039	60,589	5,27I	
36	I0,I66	884	8,523	742	5,970	5I9	5,384	468	86*	I02,3I2	8,90I	86,462	7,522	7I,487	6,2I9	62,224	5,4I3	
37	I0,643	926	8,797	765	6,I73	537	5,505	479	87*	I04,007	9,049	88,866	7,73I	73,559	6,400	63,859	5,556	
38	I1,I43	969	9,080	790	6,382	555	5,627	490	88*	I05,650	9,I92	9I,27I	7,94I	75,630	6,580	65,494	5,698	
39	I1,666	I,0I5	9,372	8I5	6,599	574	5,753	50I	89*	I07,240	9,330	93,675	8,I50	77,702	6,760	67,I29	5,840	
40	I2,2I4	I,063	9,673	842	6,823	594	5,88I	5I2	90*	I09,325	9,5I1	96,080	8,359	79,774	6,940	68,764	5,982	
4I	I2,736	I,I08	I0,097	878	7,I43	62I	6,I82	538	9I*	I1I,944	9,739	98,484	8,568	8I,846	7,I2I	70,399	6,I25	
42	I3,346	I,I6I	I0,540	9I7	7,552	657	6,497	565	92*	I14,562	9,967	I00,889	8,777	83,9I7	7,30I	72,034	6,267	
43	I3,985	I,2I7	I1,002	957	7,907	688	6,829	594	93*	I17,I8I	I0,I95	I03,294	8,987	85,989	7,48I	73,669	6,409	
44	I4,654	I,275	I1,485	999	8,359	727	7,I78	624	94*	I19,799	I0,423	I05,698	9,I96	88,06I	7,66I	75,304	6,55I	
45	I5,356	I,336	I1,988	I,043	8,75I	76I	7,544	656	95*	I22,4I7	I0,650	I08,I03	9,405	90,I33	7,842	76,939	6,694	
46	I6,09I	I,400	I2,5I4	I,089	9,252	805	7,929	690	96*	I25,036	I0,878	I10,507	9,6I4	92,205	8,022	78,574	6,836	
47	I6,86I	I,467	I3,063	I,I36	9,782	85I	8,334	725	97*	I27,654	I1,I06	I12,9I2	9,823	94,276	8,202	80,209	6,978	
48	I7,668	I,537	I3,635	I,I86	I0,342	900	8,759	762	98*	I30,273	I1,334	I15,3I6	I0,032	96,348	8,382	8I,844	7,I20	
49	I8,5I4	I,61I	I4,233	I,238	I0,934	95I	9,206	80I	99+*	I32,89I	I1,562	I17,72I	I0,242	98,420	8,563	83,479	7,263	

* These rates apply only to renewing policies. 此保費只供續保之用。

I. 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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。
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督局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Male) - Asia 非吸煙人士 (男性) 保費-亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單								
	Deductible Option 自付費選項									Deductible Option 自付費選項								
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000		
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	
0	22,982	1,999	18,684	1,626	16,770	1,459	12,402	1,079	50	26,248	2,284	19,789	1,722	15,953	1,388	14,021	1,220	
1	21,864	1,902	18,032	1,569	15,840	1,378	11,874	1,033	51	27,696	2,410	21,072	1,833	16,988	1,478	15,016	1,306	
2	20,802	1,810	17,404	1,514	14,962	1,302	11,370	989	52	29,224	2,542	22,437	1,952	18,091	1,574	16,082	1,399	
3	19,790	1,722	16,798	1,461	14,134	1,230	10,886	947	53	30,836	2,683	23,891	2,079	19,264	1,676	17,223	1,498	
4	18,830	1,638	16,212	1,410	13,350	1,161	10,424	907	54	32,537	2,831	25,439	2,213	20,514	1,785	18,445	1,605	
5	17,914	1,559	15,648	1,361	12,610	1,097	9,982	868	55	34,332	2,987	27,087	2,357	21,845	1,901	19,754	1,719	
6	17,044	1,483	15,102	1,314	11,912	1,036	9,556	831	56	36,226	3,152	28,842	2,509	23,263	2,024	20,955	1,823	
7	16,216	1,411	14,576	1,268	11,252	979	9,150	796	57	38,225	3,326	30,711	2,672	24,772	2,155	22,226	1,934	
8	15,428	1,342	14,068	1,224	10,628	925	8,762	762	58	40,334	3,509	32,701	2,845	26,379	2,295	23,572	2,051	
9	14,678	1,277	13,578	1,181	10,040	873	8,390	730	59	42,559	3,703	34,820	3,029	28,091	2,444	24,997	2,175	
10	13,964	1,215	13,104	1,140	9,484	825	8,032	699	60	44,907	3,907	37,076	3,226	29,914	2,603	26,506	2,306	
11	14,132	1,229	13,212	1,149	9,588	834	8,176	711	61	47,492	4,132	39,171	3,408	31,669	2,755	28,230	2,456	
12	14,302	1,244	13,322	1,159	9,694	843	8,320	724	62	50,227	4,370	41,811	3,638	33,527	2,917	30,065	2,616	
13	14,474	1,259	13,434	1,169	9,802	853	8,468	737	63	53,119	4,621	44,173	3,843	35,495	3,088	32,021	2,786	
14	14,648	1,274	13,546	1,179	9,910	862	8,620	750	64	56,177	4,887	46,669	4,060	37,577	3,269	34,103	2,967	
15	14,824	1,290	13,658	1,188	10,020	872	8,772	763	65	59,411	5,169	49,306	4,290	39,782	3,461	36,320	3,160	
16	15,002	1,305	13,772	1,198	10,132	881	8,928	777	66	62,832	5,466	52,091	4,532	42,117	3,664	38,682	3,365	
17	15,184	1,321	13,886	1,208	10,244	891	9,088	791	67	66,450	5,781	55,034	4,788	44,588	3,879	41,198	3,584	
18	7,683	668	7,001	609	5,179	451	4,624	402	68	70,276	6,114	58,144	5,059	47,204	4,107	43,877	3,817	
19	7,775	676	7,059	614	5,236	456	4,707	410	69	74,322	6,466	62,056	5,399	49,974	4,348	46,730	4,066	
20	7,869	685	7,118	619	5,294	461	4,790	417	70	78,601	6,838	66,224	5,761	52,907	4,603	49,769	4,330	
21	8,117	706	7,153	622	5,439	473	4,840	421	71*	84,681	7,367	69,890	6,080	56,045	4,876	52,025	4,526	
22	8,373	728	7,225	629	5,587	486	4,891	426	72*	89,261	7,766	73,954	6,434	59,504	5,177	54,281	4,722	
23	8,637	751	7,296	635	5,739	499	4,943	430	73*	93,913	8,170	78,083	6,793	63,021	5,483	56,537	4,919	
24	8,909	775	7,368	641	5,895	513	4,995	435	74*	98,638	8,582	82,280	7,158	66,595	5,794	58,794	5,115	
25	9,190	800	7,522	654	6,056	527	5,047	439	75*	103,435	8,999	86,542	7,529	70,226	6,110	61,050	5,311	
26	9,480	825	7,679	668	6,221	541	5,100	444	76*	108,304	9,422	90,871	7,906	73,914	6,431	63,306	5,508	
27	9,779	851	7,840	682	6,390	556	5,257	457	77*	113,245	9,852	95,267	8,288	77,660	6,756	65,563	5,704	
28	10,088	878	8,004	696	6,564	571	5,416	471	78*	118,259	10,289	97,873	8,515	79,947	6,955	67,819	5,900	
29	10,406	905	8,261	719	6,743	587	5,578	485	79*	122,789	10,683	100,413	8,736	82,177	7,149	70,075	6,097	
30	10,734	934	8,526	742	6,927	603	5,690	495	80*	125,635	10,930	102,886	8,951	84,350	7,338	72,332	6,293	
31	11,165	971	8,992	782	7,082	616	6,057	527	81*	128,408	11,171	105,294	9,161	86,465	7,522	74,588	6,489	
32	11,615	1,011	9,482	825	7,240	630	6,447	561	82*	131,109	11,406	107,634	9,364	88,524	7,702	76,844	6,685	
33	12,082	1,051	9,998	870	7,402	644	6,799	592	83*	133,738	11,635	109,909	9,562	90,525	7,876	79,100	6,882	
34	12,568	1,093	10,541	917	7,567	658	7,169	624	84*	136,294	11,858	112,680	9,803	92,934	8,085	81,357	7,078	
35	13,073	1,137	10,999	957	7,736	673	7,632	664	85*	138,778	12,074	115,999	10,092	95,793	8,334	83,613	7,274	
36	13,687	1,191	11,353	988	7,999	696	7,802	679	86*	141,190	12,284	119,317	10,381	98,652	8,583	85,869	7,471	
37	14,329	1,247	11,718	1,019	8,270	719	7,976	694	87*	143,529	12,487	122,635	10,669	101,511	8,831	88,126	7,667	
38	15,002	1,305	12,094	1,052	8,551	744	8,154	709	88*	145,797	12,684	125,954	10,958	104,370	9,080	90,382	7,863	
39	15,706	1,366	12,483	1,086	8,841	769	8,336	725	89*	147,992	12,875	129,272	11,247	107,229	9,329	92,638	8,060	
40	16,444	1,431	12,884	1,121	9,141	795	8,522	741	90*	150,869	13,126	132,590	11,535	110,088	9,578	94,894	8,256	
41	17,231	1,499	13,449	1,170	9,664	841	8,957	779	91*	154,482	13,440	135,908	11,824	112,947	9,826	97,151	8,452	
42	18,056	1,571	14,039	1,221	10,218	889	9,415	819	92*	158,096	13,754	139,227	12,113	115,806	10,075	99,407	8,648	
43	18,920	1,646	14,654	1,275	10,803	940	9,895	861	93*	161,709	14,069	142,545	12,401	118,665	10,324	101,663	8,845	
44	19,826	1,725	15,297	1,331	11,422	994	10,400	905	94*	165,323	14,383	145,863	12,690	121,524	10,573	103,920	9,041	
45	20,775	1,807	15,968	1,389	12,076	1,051	10,931	951	95*	168,936	14,697	149,182	12,979	124,383	10,821	106,176	9,237	
46	21,770	1,894	16,668	1,450	12,767	1,111	11,489	1,000	96*	172,549	15,012	152,500	13,268	127,242	11,070	108,432	9,434	
47	22,812	1,985	17,399	1,514	13,499	1,174	12,076	1,051	97*	176,163	15,326	155,818	13,556	130,101	11,319	110,688	9,630	
48	23,904	2,080	18,162	1,580	14,272	1,242	12,692	1,104	98*	179,776	15,641	159,137	13,845	132,961	11,568	112,945	9,826	
49	25,048	2,179	18,958	1,649	15,089	1,313	13,340	1,161	99+*	183,390	15,955	162,455	14,134	135,820	11,816	115,201	10,022	

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。

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。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Male) - Worldwide (excluding the US) 非吸煙人士 (男性) 保費-環球 (不包括美國)
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單								
	Deductible Option 自付費選項									Deductible Option 自付費選項								
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000		
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	
0	32,184	2,800	26,162	2,276	23,474	2,042	17,370	1,511	50	38,435	3,344	28,985	2,522	23,365	2,033	20,532	1,786	
1	30,624	2,664	25,254	2,197	22,178	1,929	16,630	1,447	51	40,699	3,541	30,965	2,694	24,963	2,172	22,067	1,920	
2	29,132	2,534	24,376	2,121	20,960	1,824	15,924	1,385	52	43,091	3,749	33,090	2,879	26,674	2,321	23,712	2,063	
3	27,718	2,411	23,524	2,047	19,800	1,723	15,246	1,326	53	45,623	3,969	35,352	3,076	28,506	2,480	25,484	2,217	
4	26,368	2,294	22,704	1,975	18,704	1,627	14,600	1,270	54	48,310	4,203	37,770	3,286	30,463	2,650	27,383	2,382	
5	25,090	2,183	21,910	1,906	17,666	1,537	13,978	1,216	55	51,146	4,450	40,360	3,511	32,553	2,832	29,430	2,560	
6	23,870	2,077	21,146	1,840	16,688	1,452	13,384	1,164	56	54,158	4,712	43,119	3,751	34,778	3,026	31,329	2,726	
7	22,710	1,976	20,410	1,776	15,764	1,371	12,814	1,115	57	57,349	4,989	46,079	4,009	37,165	3,233	33,343	2,901	
8	21,606	1,880	19,698	1,714	14,888	1,295	12,270	1,067	58	60,720	5,283	49,236	4,284	39,717	3,455	35,486	3,087	
9	20,556	1,788	19,010	1,654	14,064	1,224	11,748	1,022	59	64,291	5,593	52,604	4,577	42,444	3,693	37,761	3,285	
10	19,558	1,702	18,350	1,596	13,286	1,156	11,250	979	60	68,070	5,922	56,201	4,889	45,353	3,946	40,179	3,496	
11	19,794	1,722	18,504	1,610	13,434	1,169	11,450	996	61	72,241	6,285	59,585	5,184	48,175	4,191	42,940	3,736	
12	20,032	1,743	18,658	1,623	13,580	1,181	11,652	1,014	62	76,666	6,670	63,827	5,553	51,176	4,452	45,889	3,992	
13	20,272	1,764	18,812	1,637	13,730	1,195	11,858	1,032	63	81,358	7,078	67,662	5,887	54,374	4,731	49,041	4,267	
14	20,516	1,785	18,970	1,650	13,884	1,208	12,072	1,050	64	86,342	7,512	71,731	6,241	57,763	5,025	52,413	4,560	
15	20,760	1,806	19,128	1,664	14,038	1,221	12,286	1,069	65	91,623	7,971	76,054	6,617	61,366	5,339	56,013	4,873	
16	21,010	1,828	19,288	1,678	14,180	1,234	12,502	1,088	66	97,238	8,460	80,629	7,015	65,188	5,671	59,860	5,208	
17	21,262	1,850	19,444	1,692	14,346	1,248	12,724	1,107	67	103,194	8,978	85,473	7,436	69,248	6,025	63,978	5,566	
18	10,756	936	9,809	853	7,253	631	6,474	563	68	109,510	9,527	90,616	7,884	73,562	6,400	68,371	5,948	
19	10,885	947	9,886	860	7,332	638	6,591	573	69	116,216	10,111	97,045	8,443	78,165	6,800	73,071	6,357	
20	11,020	959	9,968	867	7,416	645	6,709	584	70	123,342	10,731	103,932	9,042	83,026	7,223	78,096	6,794	
21	11,374	990	10,023	872	7,617	663	6,781	590	71*	133,331	11,600	110,058	9,575	88,266	7,679	81,915	7,127	
22	11,736	1,021	10,130	881	7,831	681	6,855	596	72*	141,031	12,270	116,859	10,167	94,034	8,181	85,766	7,462	
23	12,113	1,054	10,233	890	8,054	701	6,932	603	73*	148,897	12,954	123,820	10,772	99,931	8,694	89,637	7,798	
24	12,502	1,088	10,344	900	8,270	719	7,010	610	74*	156,925	13,652	130,914	11,390	105,961	9,219	93,536	8,138	
25	12,900	1,122	10,558	919	8,502	740	7,086	616	75*	165,130	14,366	138,181	12,022	112,130	9,755	97,463	8,479	
26	13,315	1,158	10,786	938	8,739	760	7,162	623	76*	173,497	15,094	145,597	12,667	118,432	10,304	101,413	8,823	
27	13,744	1,196	11,020	959	8,979	781	7,389	643	77*	182,046	15,838	153,164	13,325	124,862	10,863	105,395	9,169	
28	14,184	1,234	11,256	979	9,231	803	7,617	663	78*	190,762	16,596	157,897	13,737	128,981	11,221	109,399	9,518	
29	14,638	1,274	11,622	1,011	9,484	825	7,847	683	79*	198,748	17,291	162,554	14,142	133,038	11,574	113,425	9,868	
30	15,112	1,315	11,997	1,044	9,751	848	8,010	697	80*	204,059	17,753	167,141	14,541	137,023	11,921	117,487	10,221	
31	15,720	1,368	12,664	1,102	9,973	868	8,529	742	81*	209,287	18,208	171,642	14,933	140,951	12,263	121,569	10,577	
32	16,361	1,423	13,361	1,162	10,200	887	9,084	790	82*	214,436	18,656	176,060	15,317	144,812	12,599	125,682	10,934	
33	17,030	1,482	14,096	1,226	10,435	908	9,583	834	83*	219,484	19,095	180,402	15,695	148,587	12,927	129,814	11,294	
34	17,723	1,542	14,869	1,294	10,671	928	10,110	880	84*	224,464	19,528	185,593	16,147	153,081	13,318	133,984	11,657	
35	18,445	1,605	15,525	1,351	10,913	949	10,768	937	85*	229,339	19,952	191,725	16,680	158,337	13,775	138,177	12,021	
36	19,322	1,681	16,028	1,394	11,292	982	11,016	958	86*	234,135	20,370	197,891	17,217	163,626	14,235	142,394	12,388	
37	20,240	1,761	16,549	1,440	11,682	1,016	11,266	980	87*	238,837	20,779	204,103	17,757	168,949	14,699	146,642	12,758	
38	21,201	1,844	17,088	1,487	12,083	1,051	11,525	1,003	88*	243,450	21,180	210,348	18,300	174,305	15,165	150,920	13,130	
39	22,205	1,932	17,652	1,536	12,498	1,087	11,787	1,025	89*	247,967	21,573	216,641	18,848	179,710	15,635	155,218	13,504	
40	23,259	2,024	18,226	1,586	12,930	1,125	12,056	1,049	90*	253,659	22,068	222,966	19,398	185,130	16,106	159,549	13,881	
41	24,460	2,128	19,092	1,661	13,719	1,194	12,715	1,106	91*	260,637	22,675	229,340	19,953	190,601	16,582	163,908	14,260	
42	25,718	2,237	19,999	1,740	14,556	1,266	13,409	1,167	92*	267,657	23,286	235,752	20,510	196,108	17,061	168,298	14,642	
43	27,046	2,353	20,946	1,822	15,445	1,344	14,145	1,231	93*	274,722	23,901	242,201	21,071	201,646	17,543	172,716	15,026	
44	28,436	2,474	21,941	1,909	16,387	1,426	14,919	1,298	94*	281,833	24,519	248,706	21,637	207,209	18,027	177,158	15,413	
45	29,902	2,601	22,987	2,000	17,381	1,512	15,733	1,369	95*	288,994	25,142	255,249	22,207	212,826	18,516	181,635	15,802	
46	31,440	2,735	24,071	2,094	18,440	1,604	16,593	1,444	96*	296,204	25,770	261,833	22,779	218,477	19,007	186,139	16,194	
47	33,064	2,877	25,218	2,194	19,561	1,702	17,501	1,523	97*	303,459	26,401	268,464	23,356	224,168	19,503	190,675	16,589	
48	34,761	3,024	26,416	2,298	20,758	1,806	18,458	1,606	98*	310,761	27,036	275,134	23,937	229,896	20,001	195,236	16,986	
49	36,552	3,180	27,668	2,407	22,020	1,916	19,469	1,694	99+*	318,109	27,675	281,849	24,521	235,659	20,502	199,830	17,385	

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。

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。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Male) - Worldwide 非吸煙人士 (男性) 保費-環球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單								
	Deductible Option 自付費選項									Deductible Option 自付費選項								
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000		
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	
0	59,922	5,213	48,694	4,236	43,700	3,802	32,338	2,813	50	68,542	5,963	51,685	4,497	41,663	3,625	36,616	3,186	
1	57,016	4,960	47,014	4,090	41,282	3,592	30,964	2,694	51	72,366	6,296	55,054	4,790	44,387	3,862	39,235	3,413	
2	54,238	4,719	45,366	3,947	39,012	3,394	29,648	2,579	52	76,396	6,646	58,661	5,104	47,296	4,115	42,039	3,657	
3	51,608	4,490	43,784	3,809	36,848	3,206	28,386	2,470	53	80,641	7,016	62,485	5,436	50,387	4,384	45,043	3,919	
4	49,094	4,271	42,252	3,676	34,808	3,028	27,186	2,365	54	85,136	7,407	66,568	5,791	53,686	4,671	48,260	4,199	
5	46,716	4,064	40,782	3,548	32,876	2,860	26,022	2,264	55	89,876	7,819	70,915	6,170	57,203	4,977	51,715	4,499	
6	44,446	3,867	39,362	3,424	31,058	2,702	24,920	2,168	56	94,886	8,255	75,545	6,572	60,934	5,301	54,887	4,775	
7	42,282	3,679	37,988	3,305	29,338	2,552	23,862	2,076	57	100,169	8,715	80,489	7,003	64,932	5,649	58,240	5,067	
8	40,230	3,500	36,664	3,190	27,712	2,411	22,846	1,988	58	105,750	9,200	85,750	7,460	69,173	6,018	61,799	5,377	
9	38,274	3,330	35,384	3,078	26,174	2,277	21,872	1,903	59	111,636	9,712	91,344	7,947	73,706	6,412	65,573	5,705	
10	36,412	3,168	34,156	2,972	24,728	2,151	20,946	1,822	60	117,855	10,253	97,305	8,466	78,534	6,832	69,567	6,052	
11	36,852	3,206	34,438	2,996	25,002	2,175	21,318	1,855	61	124,701	10,849	102,862	8,949	83,172	7,236	74,126	6,449	
12	37,294	3,245	34,728	3,021	25,274	2,199	21,696	1,888	62	131,947	11,479	109,860	9,558	88,098	7,665	78,982	6,871	
13	37,740	3,283	35,012	3,046	25,558	2,224	22,080	1,921	63	139,612	12,146	116,114	10,102	93,318	8,119	84,155	7,321	
14	38,196	3,323	35,306	3,072	25,840	2,248	22,476	1,955	64	147,721	12,852	122,731	10,678	98,846	8,600	89,678	7,802	
15	38,654	3,363	35,604	3,098	26,126	2,273	22,874	1,990	65	156,300	13,598	129,742	11,288	104,701	9,109	95,551	8,313	
16	39,114	3,403	35,906	3,124	26,400	2,297	23,274	2,025	66	165,385	14,388	137,134	11,931	110,893	9,648	101,816	8,858	
17	39,582	3,444	36,192	3,149	26,696	2,323	23,690	2,061	67	174,999	15,225	144,950	12,611	117,451	10,218	108,497	9,439	
18	20,025	1,742	18,255	1,588	13,505	1,175	12,056	1,049	68	185,166	16,109	153,226	13,331	124,410	10,824	115,607	10,058	
19	20,269	1,763	18,406	1,601	13,647	1,187	12,270	1,067	69	195,916	17,045	163,611	14,234	131,792	11,466	123,183	10,717	
20	20,518	1,785	18,553	1,614	13,804	1,201	12,490	1,087	70	207,312	18,036	174,702	15,199	139,590	12,144	131,265	11,420	
21	21,160	1,841	18,644	1,622	14,172	1,233	12,619	1,098	71*	223,446	19,440	184,451	16,047	147,955	12,872	137,279	11,943	
22	21,822	1,899	18,831	1,638	14,558	1,267	12,745	1,109	72*	235,651	20,502	195,276	16,989	157,160	13,673	143,306	12,468	
23	22,511	1,958	19,007	1,654	14,957	1,301	12,881	1,121	73*	248,055	21,581	206,290	17,947	166,523	14,488	149,331	12,992	
24	23,215	2,020	19,202	1,671	15,358	1,336	13,015	1,132	74*	260,658	22,677	217,467	18,920	176,050	15,316	155,368	13,517	
25	23,941	2,083	19,590	1,704	15,773	1,372	13,150	1,144	75*	273,479	23,793	228,860	19,911	185,752	16,160	161,411	14,043	
26	24,695	2,148	19,999	1,740	16,200	1,409	13,282	1,156	76*	286,489	24,925	240,425	20,917	195,611	17,018	167,458	14,569	
27	25,468	2,216	20,415	1,776	16,639	1,448	13,692	1,191	77*	299,714	26,075	252,183	21,940	205,618	17,889	173,515	15,096	
28	26,269	2,285	20,837	1,813	17,091	1,487	14,104	1,227	78*	313,132	27,242	259,207	22,551	211,778	18,425	179,578	15,623	
29	27,091	2,357	21,506	1,871	17,549	1,527	14,521	1,263	79*	325,278	28,299	266,067	23,148	217,797	18,948	185,637	16,150	
30	27,942	2,431	22,188	1,930	18,030	1,569	14,810	1,288	80*	332,989	28,970	272,763	23,730	223,664	19,459	191,714	16,679	
31	29,055	2,528	23,401	2,036	18,429	1,603	15,761	1,371	81*	340,507	29,624	279,284	24,298	229,399	19,958	197,789	17,208	
32	30,216	2,629	24,673	2,147	18,833	1,638	16,776	1,460	82*	347,851	30,263	285,630	24,850	234,982	20,443	203,877	17,737	
33	31,429	2,734	26,014	2,263	19,253	1,675	17,686	1,539	83*	354,996	30,885	291,816	25,388	240,401	20,915	209,962	18,267	
34	32,689	2,844	27,417	2,385	19,683	1,712	18,645	1,622	84*	361,969	31,491	299,329	26,042	246,941	21,484	216,064	18,798	
35	33,997	2,958	28,609	2,489	20,114	1,750	19,847	1,727	85*	368,742	32,081	308,300	26,822	254,665	22,156	222,168	19,329	
36	35,589	3,096	29,512	2,568	20,795	1,809	20,289	1,765	86*	375,338	32,654	317,278	27,603	262,398	22,829	228,269	19,859	
37	37,255	3,241	30,459	2,650	21,502	1,871	20,738	1,804	87*	381,743	33,212	326,262	28,385	270,133	23,502	234,385	20,391	
38	39,001	3,393	31,431	2,734	22,226	1,934	21,198	1,844	88*	387,964	33,753	335,259	29,168	277,880	24,176	240,506	20,924	
39	40,819	3,551	32,449	2,823	22,973	1,999	21,665	1,885	89*	393,992	34,277	344,270	29,951	285,643	24,851	246,628	21,457	
40	42,730	3,718	33,479	2,913	23,753	2,067	22,145	1,927	90*	401,855	34,961	353,271	30,735	293,402	25,526	252,761	21,990	
41	44,799	3,898	34,967	3,042	25,129	2,186	23,288	2,026	91*	411,682	35,816	362,300	31,520	301,175	26,202	258,898	22,524	
42	46,966	4,086	36,520	3,177	26,582	2,313	24,489	2,131	92*	421,521	36,672	371,333	32,306	308,966	26,880	265,045	23,059	
43	49,241	4,284	38,136	3,318	28,118	2,446	25,754	2,241	93*	431,373	37,529	380,363	33,092	316,753	27,558	271,202	23,595	
44	51,623	4,491	39,824	3,465	29,747	2,588	27,083	2,356	94*	441,231	38,387	389,428	33,880	324,534	28,234	277,351	24,130	
45	54,120	4,708	41,604	3,620	31,460	2,737	28,476	2,477	95*	451,096	39,245	398,487	34,668	332,341	28,914	283,515	24,666	
46	56,739	4,936	43,435	3,779	33,273	2,895	29,941	2,605	96*	460,975	40,105	407,555	35,457	340,156	29,594	289,684	25,203	
47	59,491	5,176	45,369	3,947	35,199	3,062	31,491	2,740	97*	470,860	40,965	416,632	36,247	347,980	30,274	295,858	25,740	
48	62,361	5,425	47,386	4,123	37,236	3,240	33,112	2,881	98*	480,756	41,826	425,718	37,037	355,815	30,956	302,036	26,277	
49	65,382	5,688	49,486	4,305	39,389	3,427	34,821	3,029	99+*	490,660	42,687	434,816	37,829	363,653	31,638	308,225	26,816	

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。

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。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Male) - Asia 吸煙人士 (男性) 保費–亞洲
Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單								
	Deductible Option 自付費選項									Deductible Option 自付費選項								
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000		
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	
0	-	-	-	-	-	-	-	-	50	23,280	2,025	17,740	1,543	13,872	1,207	11,612	1,010	
1	-	-	-	-	-	-	-	-	51	24,565	2,137	18,890	1,643	14,772	1,285	12,436	1,082	
2	-	-	-	-	-	-	-	-	52	25,920	2,255	20,114	1,750	15,731	1,369	13,318	1,159	
3	-	-	-	-	-	-	-	-	53	27,350	2,379	21,417	1,863	16,752	1,457	14,263	1,241	
4	-	-	-	-	-	-	-	-	54	28,859	2,511	22,805	1,984	17,838	1,552	15,276	1,329	
5	-	-	-	-	-	-	-	-	55	30,750	2,675	24,282	2,113	18,996	1,653	16,360	1,423	
6	-	-	-	-	-	-	-	-	56	32,446	2,823	25,856	2,249	20,228	1,760	17,521	1,524	
7	-	-	-	-	-	-	-	-	57	34,236	2,979	27,531	2,395	21,541	1,874	18,764	1,632	
8	-	-	-	-	-	-	-	-	58	36,125	3,143	29,315	2,550	22,939	1,996	20,095	1,748	
9	-	-	-	-	-	-	-	-	59	38,118	3,316	31,215	2,716	24,427	2,125	21,522	1,872	
10	-	-	-	-	-	-	-	-	60	40,221	3,499	33,237	2,892	26,012	2,263	23,049	2,005	
11	-	-	-	-	-	-	-	-	61	42,537	3,701	35,115	3,055	27,538	2,396	24,548	2,136	
12	-	-	-	-	-	-	-	-	62	44,986	3,914	37,099	3,228	29,154	2,536	26,144	2,275	
13	-	-	-	-	-	-	-	-	63	47,576	4,139	39,195	3,410	30,865	2,685	27,844	2,422	
14	-	-	-	-	-	-	-	-	64	50,315	4,377	41,410	3,603	32,676	2,843	29,655	2,580	
15	-	-	-	-	-	-	-	-	65	53,212	4,629	43,749	3,806	34,593	3,010	31,583	2,748	
16	-	-	-	-	-	-	-	-	66	56,276	4,896	46,221	4,021	36,623	3,186	33,637	2,926	
17	-	-	-	-	-	-	-	-	67	59,516	5,178	48,833	4,248	38,772	3,373	35,824	3,117	
18	6,796	591	6,375	555	4,503	392	4,021	350	68	62,943	5,476	51,592	4,489	41,047	3,571	38,154	3,319	
19	6,878	598	6,428	559	4,553	396	4,093	356	69	66,566	5,791	54,507	4,742	43,456	3,781	40,635	3,535	
20	6,940	604	6,481	564	4,604	401	4,165	362	70	70,399	6,125	57,586	5,010	46,006	4,003	43,277	3,765	
21	7,159	623	6,617	576	4,729	411	4,209	366	71*	73,635	6,406	60,774	5,287	48,734	4,240	45,239	3,936	
22	7,384	642	6,755	588	4,858	423	4,253	370	72*	77,618	6,753	64,307	5,595	51,743	4,502	47,201	4,106	
23	7,602	661	6,896	600	4,990	434	4,298	374	73*	81,664	7,105	67,899	5,907	54,801	4,768	49,163	4,277	
24	7,841	682	7,041	613	5,126	446	4,343	378	74*	85,772	7,462	71,548	6,225	57,909	5,038	51,125	4,448	
25	8,089	704	7,188	625	5,266	458	4,389	382	75*	89,943	7,825	75,254	6,547	61,066	5,313	53,087	4,619	
26	8,244	717	7,338	638	5,409	471	4,435	386	76*	94,177	8,193	79,018	6,875	64,273	5,592	55,049	4,789	
27	8,504	740	7,492	652	5,557	483	4,481	390	77*	98,474	8,567	82,840	7,207	67,530	5,875	57,011	4,960	
28	8,772	763	7,648	665	5,708	497	4,528	394	78*	102,834	8,947	85,107	7,404	69,519	6,048	58,973	5,131	
29	9,048	787	7,808	679	5,863	510	4,576	398	79*	106,773	9,289	87,315	7,596	71,458	6,217	60,935	5,301	
30	9,334	812	7,972	694	6,023	524	4,624	402	80*	109,248	9,505	89,466	7,784	73,348	6,381	62,897	5,472	
31	9,709	845	8,318	724	6,158	536	4,922	428	81*	111,659	9,714	91,560	7,966	75,187	6,541	64,859	5,643	
32	10,100	879	8,679	755	6,296	548	5,240	456	82*	114,008	9,919	93,595	8,143	76,977	6,697	66,821	5,813	
33	10,506	914	9,056	788	6,436	560	5,578	485	83*	116,294	10,118	95,573	8,315	78,717	6,848	68,783	5,984	
34	11,038	960	9,450	822	6,712	584	5,937	517	84*	118,516	10,311	97,983	8,525	80,812	7,031	70,745	6,155	
35	11,652	1,014	9,910	862	6,929	603	6,320	550	85*	120,677	10,499	100,868	8,776	83,298	7,247	72,707	6,326	
36	12,199	1,061	10,228	890	7,164	623	6,461	562	86*	122,774	10,681	103,754	9,027	85,784	7,463	74,669	6,496	
37	12,772	1,111	10,557	918	7,407	644	6,605	575	87*	124,808	10,858	106,639	9,278	88,270	7,679	76,631	6,667	
38	13,371	1,163	10,896	948	7,659	666	6,753	588	88*	126,780	11,030	109,525	9,529	90,756	7,896	78,593	6,838	
39	13,999	1,218	11,246	978	7,919	689	6,904	601	89*	128,689	11,196	112,410	9,780	93,243	8,112	80,555	7,008	
40	14,656	1,275	11,608	1,010	8,187	712	7,058	614	90*	131,190	11,414	115,296	10,031	95,729	8,328	82,517	7,179	
41	15,283	1,330	12,117	1,054	8,572	746	7,418	645	91*	134,332	11,687	118,181	10,282	98,215	8,545	84,479	7,350	
42	16,015	1,393	12,648	1,100	9,063	788	7,797	678	92*	137,475	11,960	121,067	10,533	100,701	8,761	86,441	7,520	
43	16,781	1,460	13,203	1,149	9,488	825	8,195	713	93*	140,617	12,234	123,952	10,784	103,187	8,977	88,403	7,691	
44	17,585	1,530	13,781	1,199	10,031	873	8,613	749	94*	143,759	12,507	126,838	11,035	105,673	9,194	90,365	7,862	
45	18,427	1,603	14,386	1,252	10,501	914	9,053	788	95*	146,901	12,780	129,723	11,286	108,159	9,410	92,327	8,032	
46	19,309	1,680	15,017	1,306	11,102	966	9,515	828	96*	150,043	13,054	132,609	11,537	110,646	9,626	94,289	8,203	
47	20,233	1,760	15,675	1,364	11,738	1,021	10,001	870	97*	153,185	13,327	135,494	11,788	113,132	9,842	96,251	8,374	
48	21,202	1,845	16,362	1,423	12,410	1,080	10,511	914	98*	156,327	13,600	138,380	12,039	115,618	10,059	98,213	8,545	
49	22,217	1,933	17,080	1,486	13,121	1,142	11,048	961	99+*	159,469	13,874	141,265	12,290	118,104	10,275	100,175	8,715	

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。
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。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Male) - Asia 吸煙人士 (男性) 保費–亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	-	-	-	-	-	-	-	-	50	31,497	2,740	23,747	2,066	19,144	1,666	16,825	1,464
1	-	-	-	-	-	-	-	-	51	33,235	2,891	25,286	2,200	20,386	1,774	18,019	1,568
2	-	-	-	-	-	-	-	-	52	35,068	3,051	26,924	2,342	21,709	1,889	19,298	1,679
3	-	-	-	-	-	-	-	-	53	37,003	3,219	28,669	2,494	23,117	2,011	20,668	1,798
4	-	-	-	-	-	-	-	-	54	39,045	3,397	30,526	2,656	24,617	2,142	22,134	1,926
5	-	-	-	-	-	-	-	-	55	41,199	3,584	32,505	2,828	26,214	2,281	23,705	2,062
6	-	-	-	-	-	-	-	-	56	43,472	3,782	34,611	3,011	27,915	2,429	25,146	2,188
7	-	-	-	-	-	-	-	-	57	45,870	3,991	36,853	3,206	29,726	2,586	26,671	2,320
8	-	-	-	-	-	-	-	-	58	48,400	4,211	39,241	3,414	31,655	2,754	28,286	2,461
9	-	-	-	-	-	-	-	-	59	51,071	4,443	41,784	3,635	33,709	2,933	29,997	2,610
10	-	-	-	-	-	-	-	-	60	53,888	4,688	44,491	3,871	35,896	3,123	31,807	2,767
11	-	-	-	-	-	-	-	-	61	56,991	4,958	47,005	4,089	38,003	3,306	33,876	2,947
12	-	-	-	-	-	-	-	-	62	60,272	5,244	50,173	4,365	40,233	3,500	36,079	3,139
13	-	-	-	-	-	-	-	-	63	63,742	5,546	53,008	4,612	42,593	3,706	38,425	3,343
14	-	-	-	-	-	-	-	-	64	67,412	5,865	56,003	4,872	45,093	3,923	40,923	3,560
15	-	-	-	-	-	-	-	-	65	71,294	6,203	59,167	5,148	47,739	4,153	43,585	3,792
16	-	-	-	-	-	-	-	-	66	75,399	6,560	62,510	5,438	50,540	4,397	46,419	4,038
17	-	-	-	-	-	-	-	-	67	79,740	6,937	66,041	5,746	53,506	4,655	49,437	4,301
18	9,220	802	8,401	731	6,215	541	5,549	483	68	84,331	7,337	69,773	6,070	56,645	4,928	52,652	4,581
19	9,331	812	8,471	737	6,284	547	5,648	491	69	89,186	7,759	74,467	6,479	59,969	5,217	56,076	4,879
20	9,443	822	8,542	743	6,353	553	5,748	500	70	94,321	8,206	79,469	6,914	63,488	5,523	59,722	5,196
21	9,741	847	8,583	747	6,526	568	5,809	505	71*	101,617	8,841	83,868	7,297	67,254	5,851	62,430	5,431
22	10,048	874	8,670	754	6,704	583	5,870	511	72*	107,113	9,319	88,744	7,721	71,405	6,212	65,137	5,667
23	10,365	902	8,756	762	6,887	599	5,931	516	73*	112,696	9,805	93,700	8,152	75,625	6,579	67,845	5,903
24	10,691	930	8,842	769	7,074	615	5,994	521	74*	118,365	10,298	98,736	8,590	79,914	6,953	70,553	6,138
25	11,029	960	9,027	785	7,267	632	6,056	527	75*	124,122	10,799	103,851	9,035	84,271	7,332	73,260	6,374
26	11,376	990	9,215	802	7,465	649	6,120	532	76*	129,965	11,307	109,045	9,487	88,697	7,717	75,968	6,609
27	11,735	1,021	9,408	818	7,668	667	6,308	549	77*	135,894	11,823	114,320	9,946	93,192	8,108	78,675	6,845
28	12,105	1,053	9,605	836	7,877	685	6,499	565	78*	141,911	12,346	117,447	10,218	95,937	8,347	81,383	7,080
29	12,487	1,086	9,914	863	8,092	704	6,694	582	79*	147,347	12,819	120,495	10,483	98,612	8,579	84,090	7,316
30	12,881	1,121	10,231	890	8,312	723	6,828	594	80*	150,762	13,116	123,464	10,741	101,220	8,806	86,798	7,551
31	13,399	1,166	10,790	939	8,498	739	7,268	632	81*	154,090	13,406	126,352	10,993	103,758	9,027	89,505	7,787
32	13,937	1,213	11,379	990	8,688	756	7,737	673	82*	157,331	13,688	129,161	11,237	106,228	9,242	92,213	8,023
33	14,498	1,261	11,998	1,044	8,882	773	8,159	710	83*	160,485	13,962	131,891	11,475	108,630	9,451	94,920	8,258
34	15,081	1,312	12,650	1,101	9,081	790	8,603	748	84*	163,553	14,229	135,216	11,764	111,520	9,702	97,628	8,494
35	15,688	1,365	13,199	1,148	9,284	808	9,158	797	85*	166,534	14,488	139,198	12,110	114,951	10,001	100,336	8,729
36	16,424	1,429	13,623	1,185	9,599	835	9,362	814	86*	169,428	14,740	143,180	12,457	118,382	10,299	103,043	8,965
37	17,195	1,496	14,061	1,223	9,924	863	9,571	833	87*	172,235	14,984	147,162	12,803	121,813	10,598	105,751	9,200
38	18,002	1,566	14,513	1,263	10,261	893	9,785	851	88*	174,956	15,221	151,144	13,150	125,244	10,896	108,458	9,436
39	18,848	1,640	14,979	1,303	10,609	923	10,003	870	89*	177,590	15,450	155,126	13,496	128,675	11,195	111,166	9,671
40	19,732	1,717	15,461	1,345	10,969	954	10,227	890	90*	181,043	15,751	159,108	13,842	132,106	11,493	113,873	9,907
41	20,677	1,799	16,139	1,404	11,597	1,009	10,749	935	91*	185,379	16,128	163,090	14,189	135,537	11,792	116,581	10,143
42	21,667	1,885	16,846	1,466	12,262	1,067	11,297	983	92*	189,715	16,505	167,072	14,535	138,967	12,090	119,288	10,378
43	22,704	1,975	17,585	1,530	12,964	1,128	11,874	1,033	93*	194,051	16,882	171,054	14,882	142,398	12,389	121,996	10,614
44	23,791	2,070	18,356	1,597	13,706	1,192	12,480	1,086	94*	198,387	17,260	175,036	15,228	145,829	12,687	124,703	10,849
45	24,930	2,169	19,161	1,667	14,491	1,261	13,117	1,141	95*	202,723	17,637	179,018	15,575	149,260	12,986	127,411	11,085
46	26,124	2,273	20,001	1,740	15,321	1,333	13,787	1,199	96*	207,059	18,014	183,000	15,921	152,691	13,284	130,119	11,320
47	27,374	2,382	20,878	1,816	16,198	1,409	14,491	1,261	97*	211,395	18,391	186,982	16,267	156,122	13,583	132,826	11,556
48	28,685	2,496	21,794	1,896	17,126	1,490	15,231	1,325	98*	215,731	18,769	190,964	16,614	159,553	13,881	135,534	11,791
49	30,058	2,615	22,750	1,979	18,107	1,575	16,008	1,393	99+*	220,067	19,146	194,946	16,960	162,984	14,180	138,241	12,027

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。

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督局徵收的保費徵費。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Male) - Worldwide (excluding the US) 吸煙人士 (男性) 保費-環球 (不包括美國)
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	-	-	-	-	-	-	-	-	50	46,122	4,013	34,781	3,026	28,038	2,439	24,638	2,144
1	-	-	-	-	-	-	-	-	51	48,839	4,249	37,158	3,233	29,955	2,606	26,480	2,304
2	-	-	-	-	-	-	-	-	52	51,710	4,499	39,708	3,455	32,008	2,785	28,454	2,475
3	-	-	-	-	-	-	-	-	53	54,748	4,763	42,422	3,691	34,207	2,976	30,581	2,661
4	-	-	-	-	-	-	-	-	54	57,972	5,044	45,324	3,943	36,556	3,180	32,860	2,859
5	-	-	-	-	-	-	-	-	55	61,376	5,340	48,432	4,214	39,063	3,398	35,316	3,072
6	-	-	-	-	-	-	-	-	56	64,990	5,654	51,743	4,502	41,734	3,631	37,595	3,271
7	-	-	-	-	-	-	-	-	57	68,819	5,987	55,295	4,811	44,598	3,880	40,011	3,481
8	-	-	-	-	-	-	-	-	58	72,864	6,339	59,083	5,140	47,660	4,146	42,583	3,705
9	-	-	-	-	-	-	-	-	59	77,150	6,712	63,125	5,492	50,933	4,431	45,313	3,942
10	-	-	-	-	-	-	-	-	60	81,684	7,107	67,441	5,867	54,424	4,735	48,215	4,195
11	-	-	-	-	-	-	-	-	61	86,689	7,542	71,502	6,221	57,811	5,030	51,528	4,483
12	-	-	-	-	-	-	-	-	62	91,999	8,004	76,592	6,664	61,411	5,343	55,067	4,791
13	-	-	-	-	-	-	-	-	63	97,629	8,494	81,195	7,064	65,248	5,677	58,850	5,120
14	-	-	-	-	-	-	-	-	64	103,610	9,014	86,077	7,489	69,316	6,030	62,896	5,472
15	-	-	-	-	-	-	-	-	65	109,948	9,565	91,265	7,940	73,639	6,407	67,216	5,848
16	-	-	-	-	-	-	-	-	66	116,686	10,152	96,755	8,418	78,225	6,806	71,832	6,249
17	-	-	-	-	-	-	-	-	67	123,833	10,773	102,568	8,923	83,097	7,229	76,773	6,679
18	12,907	1,123	11,771	1,024	8,704	757	7,769	676	68	131,412	11,433	108,739	9,460	88,274	7,680	82,045	7,138
19	13,062	1,136	11,863	1,032	8,798	765	7,909	688	69	139,459	12,133	116,453	10,131	93,798	8,160	87,685	7,629
20	13,224	1,150	11,961	1,041	8,899	774	8,050	700	70	148,011	12,877	124,718	10,850	99,631	8,668	93,716	8,153
21	13,649	1,187	12,027	1,046	9,140	795	8,137	708	71*	159,997	13,920	132,070	11,490	105,920	9,215	98,299	8,552
22	14,084	1,225	12,157	1,058	9,398	818	8,226	716	72*	169,237	14,724	140,231	12,200	112,841	9,817	102,919	8,954
23	14,536	1,265	12,280	1,068	9,664	841	8,319	724	73*	178,676	15,545	148,583	12,927	119,917	10,433	107,565	9,358
24	15,003	1,305	12,413	1,080	9,924	863	8,412	732	74*	188,310	16,383	157,097	13,667	127,154	11,062	112,244	9,765
25	15,480	1,347	12,670	1,102	10,203	888	8,503	740	75*	198,157	17,240	165,817	14,426	134,556	11,706	116,955	10,175
26	15,978	1,390	12,943	1,126	10,487	912	8,595	748	76*	208,196	18,113	174,716	15,200	142,118	12,364	121,696	10,588
27	16,493	1,435	13,224	1,150	10,774	937	8,867	771	77*	218,456	19,006	183,796	15,990	149,835	13,036	126,474	11,003
28	17,021	1,481	13,507	1,175	11,077	964	9,140	795	78*	228,914	19,916	189,476	16,484	154,778	13,466	131,279	11,421
29	17,566	1,528	13,946	1,213	11,381	990	9,417	819	79*	238,498	20,749	195,065	16,971	159,645	13,889	136,110	11,842
30	18,135	1,578	14,397	1,253	11,701	1,018	9,611	836	80*	244,870	21,304	200,569	17,450	164,428	14,305	140,984	12,266
31	18,864	1,641	15,196	1,322	11,967	1,041	10,234	890	81*	251,144	21,850	205,971	17,919	169,141	14,715	145,883	12,692
32	19,634	1,708	16,034	1,395	12,240	1,065	10,901	948	82*	257,324	22,387	211,273	18,381	173,774	15,118	150,818	13,121
33	20,436	1,778	16,915	1,472	12,521	1,089	11,499	1,000	83*	263,381	22,914	216,483	18,834	178,304	15,512	155,777	13,553
34	21,268	1,850	17,843	1,552	12,805	1,114	12,131	1,055	84*	269,356	23,434	222,712	19,376	183,697	15,982	160,781	13,988
35	22,134	1,926	18,630	1,621	13,095	1,139	12,922	1,124	85*	275,207	23,943	230,070	20,016	190,004	16,530	165,812	14,426
36	23,187	2,017	19,233	1,673	13,550	1,179	13,220	1,150	86*	280,962	24,444	237,469	20,660	196,352	17,083	170,873	14,866
37	24,287	2,113	19,859	1,728	14,018	1,220	13,520	1,176	87*	286,605	24,935	244,923	21,308	202,739	17,638	175,970	15,309
38	25,441	2,213	20,506	1,784	14,500	1,262	13,830	1,203	88*	292,140	25,416	252,418	21,960	209,167	18,198	181,103	15,756
39	26,646	2,318	21,182	1,843	14,997	1,305	14,144	1,231	89*	297,561	25,888	259,969	22,617	215,652	18,762	186,262	16,205
40	27,911	2,428	21,871	1,903	15,516	1,350	14,467	1,259	90*	304,391	26,482	267,559	23,278	222,156	19,328	191,459	16,657
41	29,352	2,554	22,910	1,993	16,463	1,432	15,258	1,327	91*	312,765	27,211	275,208	23,943	228,721	19,899	196,689	17,112
42	30,861	2,685	23,999	2,088	17,467	1,520	16,091	1,400	92*	321,188	27,943	282,902	24,612	235,330	20,474	201,957	17,570
43	32,455	2,824	25,135	2,187	18,534	1,612	16,974	1,477	93*	329,667	28,681	290,642	25,286	241,975	21,052	207,259	18,032
44	34,123	2,969	26,329	2,291	19,664	1,711	17,903	1,558	94*	338,200	29,423	298,447	25,965	248,651	21,633	212,589	18,495
45	35,882	3,122	27,585	2,400	20,857	1,815	18,880	1,643	95*	346,793	30,171	306,299	26,648	255,391	22,219	217,962	18,963
46	37,728	3,282	28,885	2,513	22,128	1,925	19,911	1,732	96*	355,445	30,924	314,200	27,335	262,173	22,809	223,367	19,433
47	39,677	3,452	30,262	2,633	23,473	2,042	21,001	1,827	97*	364,150	31,681	322,157	28,028	269,001	23,403	228,810	19,906
48	41,713	3,629	31,699	2,758	24,910	2,167	22,149	1,927	98*	372,913	32,443	330,160	28,724	275,875	24,001	234,283	20,383
49	43,862	3,816	33,202	2,889	26,424	2,299	23,362	2,032	99+*	381,731	33,211	338,219	29,425	282,790	24,603	239,796	20,862

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。

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。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Male) - Worldwide 吸煙人士 (男性) 保費–環球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	-	-	-	-	-	-	-	-	50	82,251	7,156	62,022	5,396	49,996	4,350	43,939	3,823
1	-	-	-	-	-	-	-	-	51	86,840	7,555	66,065	5,748	53,264	4,634	47,082	4,096
2	-	-	-	-	-	-	-	-	52	91,675	7,976	70,394	6,124	56,755	4,938	50,446	4,389
3	-	-	-	-	-	-	-	-	53	96,769	8,419	74,982	6,523	60,464	5,260	54,052	4,703
4	-	-	-	-	-	-	-	-	54	102,164	8,888	79,882	6,950	64,423	5,605	57,912	5,038
5	-	-	-	-	-	-	-	-	55	107,851	9,383	85,098	7,404	68,644	5,972	62,058	5,399
6	-	-	-	-	-	-	-	-	56	113,863	9,906	90,654	7,887	73,121	6,362	65,865	5,730
7	-	-	-	-	-	-	-	-	57	120,203	10,458	96,586	8,403	77,919	6,779	69,889	6,080
8	-	-	-	-	-	-	-	-	58	126,900	11,040	102,901	8,952	83,008	7,222	74,159	6,452
9	-	-	-	-	-	-	-	-	59	133,963	11,655	109,613	9,536	88,447	7,695	78,687	6,846
10	-	-	-	-	-	-	-	-	60	141,426	12,304	116,766	10,159	94,241	8,199	83,480	7,263
11	-	-	-	-	-	-	-	-	61	149,641	13,019	123,435	10,739	99,807	8,683	88,951	7,739
12	-	-	-	-	-	-	-	-	62	158,337	13,775	131,832	11,469	105,717	9,197	94,778	8,246
13	-	-	-	-	-	-	-	-	63	167,535	14,576	139,337	12,122	111,981	9,742	100,986	8,786
14	-	-	-	-	-	-	-	-	64	177,265	15,422	147,277	12,813	118,616	10,320	107,613	9,362
15	-	-	-	-	-	-	-	-	65	187,559	16,318	155,690	13,545	125,641	10,931	114,661	9,976
16	-	-	-	-	-	-	-	-	66	198,462	17,266	164,560	14,317	133,071	11,577	122,179	10,630
17	-	-	-	-	-	-	-	-	67	209,999	18,270	173,940	15,133	140,942	12,262	130,196	11,327
18	24,030	2,091	21,906	1,906	16,206	1,410	14,468	1,259	68	222,199	19,331	183,872	15,997	149,292	12,988	138,729	12,069
19	24,323	2,116	22,087	1,922	16,377	1,425	14,724	1,281	69	235,099	20,454	196,333	17,081	158,150	13,759	147,820	12,860
20	24,621	2,142	22,263	1,937	16,565	1,441	14,988	1,304	70	248,774	21,643	209,642	18,239	167,508	14,573	157,519	13,704
21	25,392	2,209	22,372	1,946	17,006	1,480	15,143	1,317	71*	268,135	23,328	221,341	19,257	177,547	15,447	164,735	14,332
22	26,187	2,278	22,597	1,966	17,470	1,520	15,294	1,331	72*	282,781	24,602	234,332	20,387	188,592	16,408	171,967	14,961
23	27,013	2,350	22,809	1,984	17,948	1,561	15,457	1,345	73*	297,666	25,897	247,548	21,537	199,828	17,385	179,197	15,590
24	27,857	2,424	23,042	2,005	18,429	1,603	15,619	1,359	74*	312,790	27,213	260,960	22,704	211,260	18,380	186,442	16,220
25	28,729	2,499	23,508	2,045	18,928	1,647	15,780	1,373	75*	328,175	28,551	274,632	23,893	222,902	19,392	193,693	16,851
26	29,634	2,578	23,999	2,088	19,440	1,691	15,939	1,387	76*	343,786	29,909	288,511	25,100	234,734	20,422	200,950	17,483
27	30,562	2,659	24,498	2,131	19,967	1,737	16,430	1,429	77*	359,657	31,290	302,619	26,328	246,741	21,466	208,218	18,115
28	31,522	2,742	25,004	2,175	20,510	1,784	16,925	1,472	78*	375,758	32,691	311,048	27,061	254,134	22,110	215,494	18,748
29	32,509	2,828	25,807	2,245	21,059	1,832	17,425	1,516	79*	390,334	33,959	319,280	27,777	261,356	22,738	222,764	19,380
30	33,531	2,917	26,625	2,316	21,636	1,882	17,772	1,546	80*	399,587	34,764	327,315	28,476	268,396	23,350	230,057	20,015
31	34,866	3,033	28,081	2,443	22,114	1,924	18,913	1,645	81*	408,609	35,549	335,141	29,157	275,279	23,949	237,347	20,649
32	36,259	3,155	29,607	2,576	22,600	1,966	20,132	1,751	82*	417,422	36,316	342,756	29,820	281,979	24,532	244,652	21,285
33	37,715	3,281	31,217	2,716	23,104	2,010	21,223	1,846	83*	425,995	37,062	350,179	30,466	288,481	25,098	251,954	21,920
34	39,227	3,413	32,901	2,862	23,620	2,055	22,374	1,947	84*	434,362	37,789	359,195	31,250	296,329	25,781	259,277	22,557
35	40,796	3,549	34,330	2,987	24,136	2,100	23,816	2,072	85*	442,490	38,497	369,960	32,187	305,598	26,587	266,601	23,194
36	42,707	3,716	35,414	3,081	24,954	2,171	24,347	2,118	86*	450,405	39,185	380,734	33,124	314,878	27,394	273,923	23,831
37	44,706	3,889	36,551	3,180	25,802	2,245	24,885	2,165	87*	458,092	39,854	391,514	34,062	324,160	28,202	281,262	24,470
38	46,801	4,072	37,717	3,281	26,672	2,320	25,438	2,213	88*	465,556	40,503	402,310	35,001	333,456	29,011	288,607	25,109
39	48,983	4,262	38,938	3,388	27,567	2,398	25,998	2,262	89*	472,791	41,133	413,124	35,942	342,772	29,821	295,953	25,748
40	51,276	4,461	40,175	3,495	28,504	2,480	26,574	2,312	90*	482,225	41,954	423,926	36,882	352,082	30,631	303,313	26,388
41	53,758	4,677	41,961	3,651	30,155	2,623	27,946	2,431	91*	494,018	42,980	434,760	37,824	361,410	31,443	310,678	27,029
42	56,359	4,903	43,824	3,813	31,898	2,775	29,387	2,557	92*	505,825	44,007	445,599	38,767	370,759	32,256	318,054	27,671
43	59,089	5,141	45,763	3,981	33,742	2,936	30,904	2,689	93*	517,648	45,035	456,435	39,710	380,104	33,069	325,442	28,313
44	61,948	5,389	47,789	4,158	35,696	3,106	32,499	2,827	94*	529,477	46,064	467,313	40,656	389,441	33,881	332,821	28,955
45	64,944	5,650	49,925	4,343	37,752	3,284	34,171	2,973	95*	541,316	47,094	478,184	41,602	398,809	34,696	340,218	29,599
46	68,087	5,924	52,122	4,535	39,928	3,474	35,930	3,126	96*	553,170	48,126	489,066	42,549	408,187	35,512	347,620	30,243
47	71,389	6,211	54,443	4,737	42,238	3,675	37,789	3,288	97*	565,032	49,158	499,959	43,496	417,576	36,329	355,030	30,888
48	74,833	6,510	56,863	4,947	44,684	3,888	39,735	3,457	98*	576,907	50,191	510,862	44,445	426,978	37,147	362,443	31,533
49	78,458	6,826	59,383	5,166	47,267	4,112	41,786	3,635	99+*	588,792	51,225	521,779	45,395	436,384	37,965	369,870	32,179

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。

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。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Male) - Asia 非吸煙人士 (男性) 保費-亞洲
Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	26,552	2,310	3,188	277	50	33,451	2,910	6,320	550
1	23,675	2,060	3,159	275	51	34,998	3,045	6,963	606
2	20,872	1,816	3,134	273	52	36,651	3,189	7,631	664
3	20,690	1,800	3,105	270	53	38,501	3,350	8,335	725
4	20,501	1,784	3,078	268	54	40,062	3,485	8,931	777
5	19,429	1,690	2,917	254	55	41,932	3,648	9,605	836
6	19,374	1,686	1,916	167	56	43,948	3,823	10,280	894
7	19,318	1,681	1,910	166	57	46,161	4,016	11,067	963
8	19,257	1,675	1,905	166	58	48,687	4,236	11,902	1,035
9	19,343	1,683	1,912	166	59	51,384	4,470	12,962	1,128
10	19,387	1,687	1,916	167	60	54,189	4,714	14,040	1,221
11	19,906	1,732	1,510	131	61	57,720	5,022	15,295	1,331
12	20,482	1,782	1,554	135	62	61,184	5,323	16,805	1,462
13	21,057	1,832	1,596	139	63	64,935	5,649	18,408	1,601
14	21,631	1,882	1,641	143	64	68,940	5,998	20,024	1,742
15	22,368	1,946	1,697	148	65	76,434	6,650	20,652	1,797
16	22,790	1,983	1,698	148	66	82,840	7,207	22,598	1,966
17	23,846	2,075	1,701	148	67	88,384	7,689	24,332	2,117
18	12,487	1,086	614	53	68	94,313	8,205	25,604	2,228
19	13,055	1,136	640	56	69	100,445	8,739	27,337	2,378
20	13,648	1,187	703	61	70	106,686	9,282	28,886	2,513
21	13,908	1,210	714	62	71*	112,912	9,823	30,473	2,651
22	14,588	1,269	729	63	72*	117,407	10,214	32,931	2,865
23	15,258	1,327	752	65	73*	121,905	10,606	35,576	3,095
24	15,971	1,389	780	68	74*	126,397	10,997	38,473	3,347
25	16,912	1,471	822	72	75*	130,343	11,340	41,437	3,605
26	17,778	1,547	854	74	76*	135,247	11,766	44,942	3,910
27	18,522	1,611	920	80	77*	139,738	12,157	61,185	5,323
28	19,266	1,676	972	85	78*	144,230	12,548	65,571	5,705
29	20,012	1,741	1,090	95	79*	148,721	12,939	70,271	6,114
30	20,265	1,763	1,193	104	80*	150,876	13,126	74,160	6,452
31	21,188	1,843	1,340	117	81*	155,302	13,511	79,471	6,914
32	21,468	1,868	1,452	126	82*	159,962	13,917	80,000	6,960
33	21,775	1,894	1,584	138	83*	164,762	14,334	80,000	6,960
34	22,102	1,923	1,738	151	84*	169,703	14,764	80,000	6,960
35	22,184	1,930	1,922	167	85*	174,796	15,207	80,000	6,960
36	22,340	1,944	2,080	181	86*	180,040	15,663	80,000	6,960
37	22,635	1,969	2,265	197	87*	185,441	16,133	80,000	6,960
38	23,024	2,003	2,399	209	88*	191,004	16,617	80,000	6,960
39	23,546	2,049	2,542	221	89*	196,734	17,116	80,000	6,960
40	24,418	2,124	2,749	239	90*	202,638	17,630	80,000	6,960
41	24,998	2,175	2,946	256	91*	208,717	18,158	80,000	6,960
42	25,579	2,225	3,181	277	92*	214,979	18,703	80,000	6,960
43	26,379	2,295	3,447	300	93*	221,428	19,264	80,000	6,960
44	27,184	2,365	3,746	326	94*	228,069	19,842	80,000	6,960
45	27,240	2,370	3,946	343	95*	236,689	20,592	80,000	6,960
46	28,127	2,447	4,379	381	96*	245,636	21,370	80,000	6,960
47	29,407	2,558	4,877	424	97*	254,920	22,178	80,000	6,960
48	30,914	2,690	5,354	466	98*	264,554	23,016	80,000	6,960
49	32,614	2,837	5,870	511	99+*	274,554	23,886	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828			420			

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。

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。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Male) - Asia 非吸煙人士 (男性) 保費-亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	26,552	2,310	3,188	277	50	33,451	2,910	6,320	550
1	23,675	2,060	3,159	275	51	34,998	3,045	6,963	606
2	20,872	1,816	3,134	273	52	36,651	3,189	7,631	664
3	20,690	1,800	3,105	270	53	38,501	3,350	8,335	725
4	20,501	1,784	3,078	268	54	40,062	3,485	8,931	777
5	19,429	1,690	2,917	254	55	41,932	3,648	9,605	836
6	19,374	1,686	1,916	167	56	43,948	3,823	10,280	894
7	19,318	1,681	1,910	166	57	46,161	4,016	11,067	963
8	19,257	1,675	1,905	166	58	48,687	4,236	11,902	1,035
9	19,343	1,683	1,912	166	59	51,384	4,470	12,962	1,128
10	19,387	1,687	1,916	167	60	54,189	4,714	14,040	1,221
11	19,906	1,732	1,510	131	61	57,720	5,022	15,295	1,331
12	20,482	1,782	1,554	135	62	61,184	5,323	16,805	1,462
13	21,057	1,832	1,596	139	63	64,935	5,649	18,408	1,601
14	21,631	1,882	1,641	143	64	68,940	5,998	20,024	1,742
15	22,368	1,946	1,697	148	65	76,434	6,650	20,652	1,797
16	22,790	1,983	1,698	148	66	82,840	7,207	22,598	1,966
17	23,846	2,075	1,701	148	67	88,384	7,689	24,332	2,117
18	12,487	1,086	614	53	68	94,313	8,205	25,604	2,228
19	13,055	1,136	640	56	69	100,445	8,739	27,337	2,378
20	13,648	1,187	703	61	70	106,686	9,282	28,886	2,513
21	13,908	1,210	714	62	71*	112,912	9,823	30,473	2,651
22	14,588	1,269	729	63	72*	117,407	10,214	32,931	2,865
23	15,258	1,327	752	65	73*	121,905	10,606	35,576	3,095
24	15,971	1,389	780	68	74*	126,397	10,997	38,473	3,347
25	16,912	1,471	822	72	75*	130,343	11,340	41,437	3,605
26	17,778	1,547	854	74	76*	135,247	11,766	44,942	3,910
27	18,522	1,611	920	80	77*	139,738	12,157	61,185	5,323
28	19,266	1,676	972	85	78*	144,230	12,548	65,571	5,705
29	20,012	1,741	1,090	95	79*	148,721	12,939	70,271	6,114
30	20,265	1,763	1,193	104	80*	150,876	13,126	74,160	6,452
31	21,188	1,843	1,340	117	81*	155,302	13,511	79,471	6,914
32	21,468	1,868	1,452	126	82*	159,962	13,917	80,000	6,960
33	21,775	1,894	1,584	138	83*	164,762	14,334	80,000	6,960
34	22,102	1,923	1,738	151	84*	169,703	14,764	80,000	6,960
35	22,184	1,930	1,922	167	85*	174,796	15,207	80,000	6,960
36	22,340	1,944	2,080	181	86*	180,040	15,663	80,000	6,960
37	22,635	1,969	2,265	197	87*	185,441	16,133	80,000	6,960
38	23,024	2,003	2,399	209	88*	191,004	16,617	80,000	6,960
39	23,546	2,049	2,542	221	89*	196,734	17,116	80,000	6,960
40	24,418	2,124	2,749	239	90*	202,638	17,630	80,000	6,960
41	24,998	2,175	2,946	256	91*	208,717	18,158	80,000	6,960
42	25,579	2,225	3,181	277	92*	214,979	18,703	80,000	6,960
43	26,379	2,295	3,447	300	93*	221,428	19,264	80,000	6,960
44	27,184	2,365	3,746	326	94*	228,069	19,842	80,000	6,960
45	27,240	2,370	3,946	343	95*	236,689	20,592	80,000	6,960
46	28,127	2,447	4,379	381	96*	245,636	21,370	80,000	6,960
47	29,407	2,558	4,877	424	97*	254,920	22,178	80,000	6,960
48	30,914	2,690	5,354	466	98*	264,554	23,016	80,000	6,960
49	32,614	2,837	5,870	511	99+*	274,554	23,886	80,000	6,960
		Age 年齡	Annual 年繳		Monthly 月繳				
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828		420				

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。
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。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Male) - Worldwide (excluding the US) 非吸煙人士 (男性) 保費–環球 (不包括美國)
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	32,170	2,799	3,620	315	50	40,532	3,526	7,183	625
1	28,691	2,496	3,588	312	51	42,404	3,689	7,911	688
2	25,295	2,201	3,558	310	52	44,416	3,864	8,671	754
3	25,073	2,181	3,527	307	53	46,655	4,059	9,471	824
4	24,844	2,161	3,496	304	54	48,548	4,224	10,149	883
5	23,544	2,048	3,312	288	55	50,813	4,421	10,916	950
6	23,479	2,043	2,173	189	56	53,253	4,633	11,681	1,016
7	23,411	2,037	2,167	189	57	55,934	4,866	12,575	1,094
8	23,337	2,030	2,160	188	58	58,998	5,133	13,527	1,177
9	23,440	2,039	2,169	189	59	62,263	5,417	14,727	1,281
10	23,497	2,044	2,176	189	60	65,663	5,713	15,959	1,388
11	24,126	2,099	1,713	149	61	69,943	6,085	17,384	1,512
12	24,823	2,160	1,762	153	62	74,138	6,450	19,101	1,662
13	25,521	2,220	1,810	157	63	78,686	6,846	20,922	1,820
14	26,216	2,281	1,862	162	64	83,539	7,268	22,755	1,980
15	27,107	2,358	1,925	167	65	92,620	8,058	23,471	2,042
16	27,613	2,402	1,927	168	66	100,384	8,733	25,684	2,235
17	28,897	2,514	1,930	168	67	107,098	9,318	27,656	2,406
18	15,132	1,316	702	61	68	114,285	9,943	29,098	2,532
19	15,819	1,376	732	64	69	121,715	10,589	31,071	2,703
20	16,541	1,439	800	70	70	129,276	11,247	32,829	2,856
21	16,850	1,466	815	71	71*	136,822	11,904	34,634	3,013
22	17,676	1,538	827	72	72*	142,269	12,377	37,428	3,256
23	18,493	1,609	854	74	73*	147,720	12,852	40,434	3,518
24	19,355	1,684	885	77	74*	153,168	13,326	43,723	3,804
25	20,493	1,783	933	81	75*	157,944	13,741	47,091	4,097
26	21,543	1,874	968	84	76*	163,889	14,258	51,078	4,444
27	22,442	1,952	1,044	91	77*	169,330	14,732	69,539	6,050
28	23,346	2,031	1,105	96	78*	174,773	15,205	74,523	6,484
29	24,248	2,110	1,238	108	79*	180,218	15,679	79,863	6,948
30	24,558	2,137	1,356	118	80*	182,829	15,906	80,000	6,960
31	25,674	2,234	1,522	132	81*	188,186	16,372	80,000	6,960
32	26,016	2,263	1,650	144	82*	193,837	16,864	80,000	6,960
33	26,384	2,295	1,800	157	83*	199,655	17,370	80,000	6,960
34	26,783	2,330	1,975	172	84*	205,639	17,891	80,000	6,960
35	26,883	2,339	2,184	190	85*	211,811	18,428	80,000	6,960
36	27,070	2,355	2,365	206	86*	218,164	18,980	80,000	6,960
37	27,431	2,386	2,576	224	87*	224,712	19,550	80,000	6,960
38	27,899	2,427	2,726	237	88*	231,454	20,136	80,000	6,960
39	28,532	2,482	2,885	251	89*	238,393	20,740	80,000	6,960
40	29,588	2,574	3,124	272	90*	245,548	21,363	80,000	6,960
41	30,291	2,635	3,350	291	91*	252,910	22,003	80,000	6,960
42	30,997	2,697	3,615	315	92*	260,501	22,664	80,000	6,960
43	31,967	2,781	3,917	341	93*	268,319	23,344	80,000	6,960
44	32,940	2,866	4,257	370	94*	276,361	24,043	80,000	6,960
45	33,008	2,872	4,483	390	95*	286,808	24,952	80,000	6,960
46	34,083	2,965	4,978	433	96*	297,650	25,896	80,000	6,960
47	35,635	3,100	5,542	482	97*	308,901	26,874	80,000	6,960
48	37,461	3,259	6,085	529	98*	320,578	27,890	80,000	6,960
49	39,517	3,438	6,670	580	99+*	332,696	28,945	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。
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。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Male) - Worldwide 非吸煙人士 (男性) 保費-環球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	44,256	3,850	3,986	347	50	55,750	4,850	7,901	687
1	39,464	3,433	3,949	344	51	58,328	5,075	8,703	757
2	34,791	3,027	3,917	341	52	61,090	5,315	9,538	830
3	34,486	3,000	3,882	338	53	64,172	5,583	10,417	906
4	34,172	2,973	3,847	335	54	66,775	5,809	11,165	971
5	32,386	2,818	3,648	317	55	69,889	6,080	12,006	1,045
6	32,296	2,810	2,395	208	56	73,247	6,372	12,850	1,118
7	32,201	2,801	2,386	208	57	76,937	6,694	13,835	1,204
8	32,098	2,793	2,379	207	58	81,146	7,060	14,879	1,294
9	32,242	2,805	2,389	208	59	85,639	7,451	16,203	1,410
10	32,318	2,812	2,397	209	60	90,316	7,857	17,554	1,527
11	33,183	2,887	1,885	164	61	96,200	8,369	19,123	1,664
12	34,142	2,970	1,941	169	62	101,973	8,872	21,011	1,828
13	35,100	3,054	1,994	173	63	108,230	9,416	23,012	2,002
14	36,059	3,137	2,050	178	64	114,903	9,997	25,030	2,178
15	37,283	3,244	2,122	185	65	127,394	11,083	25,819	2,246
16	37,981	3,304	2,123	185	66	138,072	12,012	28,254	2,458
17	39,747	3,458	2,127	185	67	147,310	12,816	30,420	2,647
18	20,810	1,810	770	67	68	157,192	13,676	32,008	2,785
19	21,757	1,893	804	70	69	167,414	14,565	34,179	2,974
20	22,749	1,979	880	77	70	177,813	15,470	36,113	3,142
21	23,178	2,016	895	78	71*	188,194	16,373	38,098	3,315
22	24,315	2,115	910	79	72*	195,685	17,025	41,170	3,582
23	25,434	2,213	939	82	73*	203,181	17,677	44,478	3,870
24	26,619	2,316	976	85	74*	210,671	18,328	48,097	4,184
25	28,187	2,452	1,027	89	75*	217,248	18,901	51,802	4,507
26	29,632	2,578	1,068	93	76*	225,419	19,611	56,182	4,888
27	30,866	2,685	1,152	100	77*	232,900	20,262	76,495	6,655
28	32,112	2,794	1,213	106	78*	240,389	20,914	80,000	6,960
29	33,352	2,902	1,362	118	79*	247,878	21,565	80,000	6,960
30	33,776	2,939	1,492	130	80*	251,472	21,878	80,000	6,960
31	35,316	3,072	1,676	146	81*	258,846	22,520	80,000	6,960
32	35,785	3,113	1,816	158	82*	266,614	23,195	80,000	6,960
33	36,291	3,157	1,980	172	83*	274,614	23,891	80,000	6,960
34	36,839	3,205	2,175	189	84*	282,853	24,608	80,000	6,960
35	36,977	3,217	2,401	209	85*	291,335	25,346	80,000	6,960
36	37,231	3,239	2,603	226	86*	300,075	26,107	80,000	6,960
37	37,726	3,282	2,832	246	87*	309,081	26,890	80,000	6,960
38	38,373	3,338	3,000	261	88*	318,351	27,697	80,000	6,960
39	39,245	3,414	3,175	276	89*	327,898	28,527	80,000	6,960
40	40,697	3,541	3,434	299	90*	337,738	29,383	80,000	6,960
41	41,662	3,625	3,681	320	91*	347,871	30,265	80,000	6,960
42	42,635	3,709	3,976	346	92*	358,310	31,173	80,000	6,960
43	43,969	3,825	4,310	375	93*	369,061	32,108	80,000	6,960
44	45,304	3,941	4,684	408	94*	380,126	33,071	80,000	6,960
45	45,399	3,950	4,932	429	95*	394,494	34,321	80,000	6,960
46	46,884	4,079	5,475	476	96*	409,405	35,618	80,000	6,960
47	49,011	4,264	6,098	531	97*	424,880	36,965	80,000	6,960
48	51,528	4,483	6,697	583	98*	440,939	38,362	80,000	6,960
49	54,356	4,729	7,338	638	99+*	457,605	39,812	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

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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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。

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。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Male) - Asia 吸煙人士 (男性) 保費-亞洲
Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	50	39,012	3,394	7,373	641
1	-	-	-	-	51	40,813	3,551	8,119	706
2	-	-	-	-	52	42,744	3,719	8,897	774
3	-	-	-	-	53	44,903	3,907	9,718	845
4	-	-	-	-	54	46,723	4,065	10,413	906
5	-	-	-	-	55	48,906	4,255	11,203	975
6	-	-	-	-	56	51,254	4,459	11,987	1,043
7	-	-	-	-	57	53,836	4,684	12,908	1,123
8	-	-	-	-	58	56,783	4,940	13,880	1,208
9	-	-	-	-	59	59,926	5,214	15,114	1,315
10	-	-	-	-	60	63,251	5,503	16,386	1,426
11	-	-	-	-	61	67,373	5,861	17,854	1,553
12	-	-	-	-	62	71,421	6,214	19,621	1,707
13	-	-	-	-	63	75,804	6,595	21,489	1,870
14	-	-	-	-	64	80,484	7,002	23,376	2,034
15	-	-	-	-	65	89,342	7,773	24,140	2,100
16	-	-	-	-	66	96,801	8,422	26,409	2,298
17	-	-	-	-	67	103,280	8,985	28,432	2,474
18	14,580	1,268	718	62	68	110,208	9,588	29,919	2,603
19	15,243	1,326	749	65	69	117,379	10,212	31,946	2,779
20	15,941	1,387	823	72	70	124,690	10,848	33,762	2,937
21	16,248	1,414	836	73	71*	131,969	11,481	35,615	3,099
22	17,042	1,483	850	74	72*	137,220	11,938	38,490	3,349
23	17,828	1,551	877	76	73*	142,478	12,396	41,582	3,618
24	18,660	1,623	909	79	74*	147,728	12,852	44,965	3,912
25	19,781	1,721	962	84	75*	152,128	13,235	48,360	4,207
26	20,794	1,809	998	87	76*	157,850	13,733	52,453	4,563
27	21,664	1,885	1,079	94	77*	163,093	14,189	71,412	6,213
28	22,538	1,961	1,136	99	78*	168,336	14,645	76,532	6,658
29	23,404	2,036	1,277	111	79*	173,577	15,101	80,000	6,960
30	23,695	2,061	1,393	121	80*	176,143	15,324	80,000	6,960
31	24,775	2,155	1,567	136	81*	181,307	15,774	80,000	6,960
32	25,104	2,184	1,699	148	82*	186,751	16,247	80,000	6,960
33	25,460	2,215	1,851	161	83*	192,354	16,735	80,000	6,960
34	25,845	2,249	2,033	177	84*	198,124	17,237	80,000	6,960
35	25,878	2,251	2,242	195	85*	204,069	17,754	80,000	6,960
36	26,059	2,267	2,428	211	86*	210,190	18,287	80,000	6,960
37	26,405	2,297	2,643	230	87*	216,499	18,835	80,000	6,960
38	26,857	2,337	2,799	244	88*	222,990	19,400	80,000	6,960
39	27,469	2,390	2,961	258	89*	229,680	19,982	80,000	6,960
40	28,508	2,480	3,210	279	90*	236,569	20,582	80,000	6,960
41	29,186	2,539	3,439	299	91*	243,669	21,199	80,000	6,960
42	29,867	2,598	3,715	323	92*	250,980	21,835	80,000	6,960
43	30,803	2,680	4,023	350	93*	258,505	22,490	80,000	6,960
44	31,738	2,761	4,373	380	94*	266,260	23,165	80,000	6,960
45	31,800	2,767	4,606	401	95*	276,325	24,040	80,000	6,960
46	32,833	2,856	5,113	445	96*	286,769	24,949	80,000	6,960
47	34,323	2,986	5,689	495	97*	297,609	25,892	80,000	6,960
48	36,078	3,139	6,248	544	98*	308,859	26,871	80,000	6,960
49	38,055	3,311	6,848	596	99+*	320,533	27,886	80,000	6,960
		Age 年齡	Annual 年繳		Monthly 月繳				
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828		420				

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2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。
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5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Male) - Asia 吸煙人士 (男性) 保費-亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	50	39,012	3,394	7,373	641
1	-	-	-	-	51	40,813	3,551	8,119	706
2	-	-	-	-	52	42,744	3,719	8,897	774
3	-	-	-	-	53	44,903	3,907	9,718	845
4	-	-	-	-	54	46,723	4,065	10,413	906
5	-	-	-	-	55	48,906	4,255	11,203	975
6	-	-	-	-	56	51,254	4,459	11,987	1,043
7	-	-	-	-	57	53,836	4,684	12,908	1,123
8	-	-	-	-	58	56,783	4,940	13,880	1,208
9	-	-	-	-	59	59,926	5,214	15,114	1,315
10	-	-	-	-	60	63,251	5,503	16,386	1,426
11	-	-	-	-	61	67,373	5,861	17,854	1,553
12	-	-	-	-	62	71,421	6,214	19,621	1,707
13	-	-	-	-	63	75,804	6,595	21,489	1,870
14	-	-	-	-	64	80,484	7,002	23,376	2,034
15	-	-	-	-	65	89,342	7,773	24,140	2,100
16	-	-	-	-	66	96,801	8,422	26,409	2,298
17	-	-	-	-	67	103,280	8,985	28,432	2,474
18	14,580	1,268	718	62	68	110,208	9,588	29,919	2,603
19	15,243	1,326	749	65	69	117,379	10,212	31,946	2,779
20	15,941	1,387	823	72	70	124,690	10,848	33,762	2,937
21	16,248	1,414	836	73	71*	131,969	11,481	35,615	3,099
22	17,042	1,483	850	74	72*	137,220	11,938	38,490	3,349
23	17,828	1,551	877	76	73*	142,478	12,396	41,582	3,618
24	18,660	1,623	909	79	74*	147,728	12,852	44,965	3,912
25	19,781	1,721	962	84	75*	152,128	13,235	48,360	4,207
26	20,794	1,809	998	87	76*	157,850	13,733	52,453	4,563
27	21,664	1,885	1,079	94	77*	163,093	14,189	71,412	6,213
28	22,538	1,961	1,136	99	78*	168,336	14,645	76,532	6,658
29	23,404	2,036	1,277	111	79*	173,577	15,101	80,000	6,960
30	23,695	2,061	1,393	121	80*	176,143	15,324	80,000	6,960
31	24,775	2,155	1,567	136	81*	181,307	15,774	80,000	6,960
32	25,104	2,184	1,699	148	82*	186,751	16,247	80,000	6,960
33	25,460	2,215	1,851	161	83*	192,354	16,735	80,000	6,960
34	25,845	2,249	2,033	177	84*	198,124	17,237	80,000	6,960
35	25,878	2,251	2,242	195	85*	204,069	17,754	80,000	6,960
36	26,059	2,267	2,428	211	86*	210,190	18,287	80,000	6,960
37	26,405	2,297	2,643	230	87*	216,499	18,835	80,000	6,960
38	26,857	2,337	2,799	244	88*	222,990	19,400	80,000	6,960
39	27,469	2,390	2,961	258	89*	229,680	19,982	80,000	6,960
40	28,508	2,480	3,210	279	90*	236,569	20,582	80,000	6,960
41	29,186	2,539	3,439	299	91*	243,669	21,199	80,000	6,960
42	29,867	2,598	3,715	323	92*	250,980	21,835	80,000	6,960
43	30,803	2,680	4,023	350	93*	258,505	22,490	80,000	6,960
44	31,738	2,761	4,373	380	94*	266,260	23,165	80,000	6,960
45	31,800	2,767	4,606	401	95*	276,325	24,040	80,000	6,960
46	32,833	2,856	5,113	445	96*	286,769	24,949	80,000	6,960
47	34,323	2,986	5,689	495	97*	297,609	25,892	80,000	6,960
48	36,078	3,139	6,248	544	98*	308,859	26,871	80,000	6,960
49	38,055	3,311	6,848	596	99+*	320,533	27,886	80,000	6,960
		Age 年齡	Annual 年繳		Monthly 月繳				
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828		420				

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。
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。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Male) - Worldwide (excluding the US) 吸煙人士 (男性) 保費-環球 (不包括美國)
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	50	47,273	4,113	8,379	729
1	-	-	-	-	51	49,456	4,303	9,229	803
2	-	-	-	-	52	51,801	4,507	10,115	880
3	-	-	-	-	53	54,408	4,733	11,047	961
4	-	-	-	-	54	56,617	4,926	11,837	1,030
5	-	-	-	-	55	59,265	5,156	12,732	1,108
6	-	-	-	-	56	62,108	5,403	13,624	1,185
7	-	-	-	-	57	65,236	5,676	14,665	1,276
8	-	-	-	-	58	68,807	5,986	15,776	1,373
9	-	-	-	-	59	72,613	6,317	17,179	1,495
10	-	-	-	-	60	76,641	6,668	18,624	1,620
11	-	-	-	-	61	81,639	7,103	20,291	1,765
12	-	-	-	-	62	86,543	7,529	22,297	1,940
13	-	-	-	-	63	91,858	7,992	24,423	2,125
14	-	-	-	-	64	97,528	8,485	26,565	2,311
15	-	-	-	-	65	108,262	9,419	27,432	2,387
16	-	-	-	-	66	117,300	10,205	30,014	2,611
17	-	-	-	-	67	125,150	10,888	32,315	2,811
18	17,667	1,537	819	71	68	133,546	11,619	34,002	2,958
19	18,470	1,607	852	74	69	142,236	12,375	36,308	3,159
20	19,320	1,681	938	82	70	151,093	13,145	38,371	3,338
21	19,685	1,713	952	83	71*	159,914	13,913	40,479	3,522
22	20,651	1,797	967	84	72*	166,279	14,466	43,743	3,806
23	21,605	1,880	998	87	73*	172,651	15,021	47,261	4,112
24	22,613	1,967	1,034	90	74*	179,014	15,574	51,102	4,446
25	23,969	2,085	1,093	95	75*	184,342	16,038	54,963	4,782
26	25,202	2,193	1,131	98	76*	191,282	16,642	59,610	5,186
27	26,253	2,284	1,224	106	77*	197,626	17,193	80,000	6,960
28	27,307	2,376	1,293	112	78*	203,983	17,747	80,000	6,960
29	28,367	2,468	1,450	126	79*	210,337	18,299	80,000	6,960
30	28,714	2,498	1,584	138	80*	213,445	18,570	80,000	6,960
31	30,023	2,612	1,779	155	81*	219,701	19,114	80,000	6,960
32	30,420	2,647	1,930	168	82*	226,298	19,688	80,000	6,960
33	30,850	2,684	2,105	183	83*	233,091	20,279	80,000	6,960
34	31,316	2,724	2,311	201	84*	240,078	20,887	80,000	6,960
35	31,360	2,728	2,549	222	85*	247,279	21,513	80,000	6,960
36	31,576	2,747	2,760	240	86*	254,696	22,159	80,000	6,960
37	31,999	2,784	3,006	262	87*	262,343	22,824	80,000	6,960
38	32,546	2,832	3,182	277	88*	270,215	23,509	80,000	6,960
39	33,288	2,896	3,369	293	89*	278,315	24,213	80,000	6,960
40	34,545	3,005	3,646	317	90*	286,666	24,940	80,000	6,960
41	35,365	3,077	3,910	340	91*	295,264	25,688	80,000	6,960
42	36,189	3,148	4,222	367	92*	304,128	26,459	80,000	6,960
43	37,323	3,247	4,576	398	93*	313,249	27,253	80,000	6,960
44	38,458	3,346	4,970	432	94*	322,643	28,070	80,000	6,960
45	38,533	3,352	5,236	456	95*	334,839	29,131	80,000	6,960
46	39,790	3,462	5,810	505	96*	347,496	30,232	80,000	6,960
47	41,593	3,619	6,468	563	97*	360,631	31,375	80,000	6,960
48	43,721	3,804	7,104	618	98*	374,263	32,561	80,000	6,960
49	46,111	4,012	7,782	677	99+*	388,411	33,792	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。
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督局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Male) - Worldwide 吸煙人士 (男性) 保費-環球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	50	65,021	5,657	9,217	802
1	-	-	-	-	51	68,027	5,918	10,150	883
2	-	-	-	-	52	71,246	6,198	11,123	968
3	-	-	-	-	53	74,837	6,511	12,150	1,057
4	-	-	-	-	54	77,870	6,775	13,019	1,133
5	-	-	-	-	55	81,515	7,092	14,003	1,218
6	-	-	-	-	56	85,430	7,432	14,990	1,304
7	-	-	-	-	57	89,730	7,807	16,136	1,404
8	-	-	-	-	58	94,638	8,234	17,353	1,510
9	-	-	-	-	59	99,878	8,689	18,895	1,644
10	-	-	-	-	60	105,419	9,171	20,487	1,782
11	-	-	-	-	61	112,293	9,769	22,321	1,942
12	-	-	-	-	62	119,036	10,356	24,527	2,134
13	-	-	-	-	63	126,349	10,992	26,864	2,337
14	-	-	-	-	64	134,146	11,671	29,222	2,542
15	-	-	-	-	65	148,906	12,955	30,176	2,625
16	-	-	-	-	66	161,342	14,037	33,013	2,872
17	-	-	-	-	67	172,136	14,976	35,548	3,093
18	24,297	2,114	903	79	68	183,686	15,981	37,405	3,254
19	25,399	2,210	938	82	69	195,637	17,020	39,942	3,475
20	26,574	2,312	1,029	90	70	207,823	18,081	42,209	3,672
21	27,075	2,356	1,045	91	71*	219,954	19,136	44,528	3,874
22	28,405	2,471	1,062	92	72*	228,710	19,898	48,119	4,186
23	29,716	2,585	1,097	95	73*	237,472	20,660	51,987	4,523
24	31,100	2,706	1,141	99	74*	246,226	21,422	56,213	4,891
25	32,971	2,868	1,201	104	75*	253,557	22,059	60,458	5,260
26	34,663	3,016	1,246	108	76*	263,092	22,889	65,573	5,705
27	36,104	3,141	1,347	117	77*	271,829	23,649	80,000	6,960
28	37,560	3,268	1,420	124	78*	280,567	24,409	80,000	6,960
29	39,014	3,394	1,592	139	79*	289,305	25,170	80,000	6,960
30	39,493	3,436	1,745	152	80*	293,584	25,542	80,000	6,960
31	41,293	3,592	1,958	170	81*	302,190	26,291	80,000	6,960
32	41,841	3,640	2,124	185	82*	311,261	27,080	80,000	6,960
33	42,433	3,692	2,317	202	83*	320,602	27,892	80,000	6,960
34	43,075	3,748	2,541	221	84*	330,217	28,729	80,000	6,960
35	43,133	3,753	2,803	244	85*	340,123	29,591	80,000	6,960
36	43,433	3,779	3,036	264	86*	350,327	30,478	80,000	6,960
37	44,013	3,829	3,305	288	87*	360,841	31,393	80,000	6,960
38	44,766	3,895	3,500	305	88*	371,665	32,335	80,000	6,960
39	45,786	3,983	3,703	322	89*	382,809	33,304	80,000	6,960
40	47,515	4,134	4,010	349	90*	394,297	34,304	80,000	6,960
41	48,642	4,232	4,299	374	91*	406,124	35,333	80,000	6,960
42	49,775	4,330	4,642	404	92*	418,311	36,393	80,000	6,960
43	51,338	4,466	5,032	438	93*	430,864	37,485	80,000	6,960
44	52,897	4,602	5,466	476	94*	443,783	38,609	80,000	6,960
45	52,996	4,611	5,759	501	95*	460,556	40,068	80,000	6,960
46	54,730	4,762	6,391	556	96*	477,965	41,583	80,000	6,960
47	57,208	4,977	7,117	619	97*	496,030	43,155	80,000	6,960
48	60,132	5,231	7,814	680	98*	514,779	44,786	80,000	6,960
49	63,424	5,518	8,559	745	99+*	534,237	46,479	80,000	6,960
		Age 年齡	Annual 年繳		Monthly 月繳				
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900		426				

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。

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。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Female) - Asia 非吸煙人士 (女性) 保費–亞洲
Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	16,336	1,421	14,178	1,233	12,152	1,057	8,986	782	50	20,809	1,810	15,980	1,390	12,503	1,088	10,625	924
1	15,648	1,361	13,684	1,191	11,478	999	8,604	749	51	21,695	1,887	16,801	1,462	13,185	1,147	11,217	976
2	14,990	1,304	13,206	1,149	10,842	943	8,240	717	52	22,619	1,968	17,665	1,537	13,904	1,210	11,842	1,030
3	14,358	1,249	12,746	1,109	10,242	891	7,888	686	53	23,583	2,052	18,573	1,616	14,662	1,276	12,501	1,088
4	13,754	1,197	12,302	1,070	9,674	842	7,554	657	54	24,588	2,139	19,527	1,699	15,462	1,345	13,198	1,148
5	13,174	1,146	11,872	1,033	9,138	795	7,232	629	55	25,887	2,252	20,531	1,786	16,305	1,419	13,933	1,212
6	12,620	1,098	11,458	997	8,632	751	6,926	603	56	26,989	2,348	21,586	1,878	17,194	1,496	14,709	1,280
7	12,088	1,052	11,060	962	8,154	709	6,630	577	57	28,139	2,448	22,696	1,975	18,132	1,577	15,528	1,351
8	11,662	1,015	10,674	929	7,702	670	6,350	552	58	29,338	2,552	23,863	2,076	19,121	1,664	16,393	1,426
9	11,216	976	10,302	896	7,276	633	6,080	529	59	30,588	2,661	25,089	2,183	20,164	1,754	17,307	1,506
10	10,754	936	9,942	865	6,872	598	5,820	506	60	31,891	2,775	26,379	2,295	21,264	1,850	18,271	1,590
11	10,884	947	10,074	876	7,016	610	5,954	518	61	33,676	2,930	27,797	2,418	21,853	1,901	19,374	1,686
12	11,014	958	10,208	888	7,164	623	6,088	530	62	35,561	3,094	29,292	2,548	23,132	2,012	20,544	1,787
13	11,170	972	10,344	900	7,314	636	6,228	542	63	37,552	3,267	30,867	2,685	24,485	2,130	21,785	1,895
14	11,304	983	10,480	912	7,468	650	6,368	554	64	39,654	3,450	32,527	2,830	25,918	2,255	23,101	2,010
15	11,440	995	10,620	924	7,624	663	6,514	567	65	41,874	3,643	34,276	2,982	27,435	2,387	24,497	2,131
16	11,578	1,007	10,760	936	7,784	677	6,662	580	66	44,218	3,847	36,120	3,142	29,041	2,527	25,976	2,260
17	11,716	1,019	10,902	948	7,948	691	6,814	593	67	46,693	4,062	38,062	3,311	30,741	2,674	27,545	2,396
18	5,929	516	5,524	481	4,058	353	3,484	303	68	49,307	4,290	40,109	3,489	32,540	2,831	29,209	2,541
19	5,988	521	5,597	487	4,143	360	3,564	310	69	52,067	4,530	42,266	3,677	34,444	2,997	30,973	2,695
20	6,167	537	5,671	493	4,230	368	3,645	317	70	54,981	4,783	44,539	3,875	36,460	3,172	32,844	2,857
21	6,421	559	5,843	508	4,324	376	3,683	320	71*	56,122	4,883	47,062	4,094	38,597	3,358	34,590	3,009
22	6,686	582	6,020	524	4,420	385	3,722	324	72*	58,863	5,121	49,586	4,314	40,733	3,544	36,336	3,161
23	6,961	606	6,203	540	4,519	393	3,761	327	73*	61,605	5,360	52,109	4,533	42,870	3,730	38,082	3,313
24	7,248	631	6,391	556	4,620	402	3,800	331	74*	64,347	5,598	54,633	4,753	45,007	3,916	39,828	3,465
25	7,547	657	6,585	573	4,723	411	3,840	334	75*	67,089	5,837	57,156	4,973	47,143	4,101	41,574	3,617
26	7,858	684	6,784	590	4,828	420	3,880	338	76*	69,830	6,075	59,680	5,192	49,280	4,287	43,320	3,769
27	8,182	712	6,990	608	4,936	429	3,921	341	77*	72,572	6,314	62,203	5,412	51,416	4,473	45,066	3,921
28	8,519	741	7,202	627	5,046	439	3,962	345	78*	75,314	6,552	64,727	5,631	53,553	4,659	46,812	4,073
29	8,871	772	7,421	646	5,158	449	4,004	348	79*	78,056	6,791	67,250	5,851	55,689	4,845	48,558	4,225
30	9,236	804	7,646	665	5,273	459	4,046	352	80*	80,798	7,029	69,774	6,070	57,826	5,031	50,304	4,376
31	9,656	840	7,833	681	5,498	478	4,307	375	81*	83,539	7,268	72,297	6,290	59,962	5,217	52,051	4,528
32	10,095	878	8,025	698	5,732	499	4,585	399	82*	86,281	7,506	74,821	6,509	62,099	5,403	53,797	4,680
33	10,553	918	8,222	715	5,976	520	4,880	425	83*	89,023	7,745	77,345	6,729	64,235	5,588	55,543	4,832
34	11,033	960	8,424	733	6,356	553	5,195	452	84*	91,765	7,984	79,868	6,949	66,372	5,774	57,289	4,984
35	11,534	1,003	8,717	758	6,691	582	5,530	481	85*	94,506	8,222	82,392	7,168	68,508	5,960	59,035	5,136
36	11,911	1,036	9,079	790	6,936	603	5,704	496	86*	97,248	8,461	84,915	7,388	70,645	6,146	60,781	5,288
37	12,420	1,081	9,457	823	7,190	626	5,884	512	87*	99,990	8,699	87,439	7,607	72,782	6,332	62,527	5,440
38	12,952	1,127	9,851	857	7,452	648	6,070	528	88*	102,732	8,938	89,962	7,827	74,918	6,518	64,273	5,592
39	13,506	1,175	10,261	893	7,725	672	6,261	545	89*	105,473	9,176	92,486	8,046	77,055	6,704	66,019	5,744
40	14,084	1,225	10,688	930	7,929	690	6,458	562	90*	108,215	9,415	95,009	8,266	79,191	6,890	67,765	5,896
41	14,644	1,274	11,138	969	8,291	721	6,788	591	91*	110,957	9,653	97,533	8,485	81,328	7,076	69,511	6,047
42	15,227	1,325	11,607	1,010	8,669	754	7,134	621	92*	113,699	9,892	100,056	8,705	83,464	7,261	71,257	6,199
43	15,833	1,377	12,095	1,052	9,064	789	7,498	652	93*	116,440	10,130	102,580	8,924	85,601	7,447	73,003	6,351
44	16,464	1,432	12,604	1,097	9,477	824	7,881	686	94*	119,182	10,369	105,103	9,144	87,737	7,633	74,749	6,503
45	17,119	1,489	13,069	1,137	9,908	862	8,284	721	95*	121,924	10,607	107,627	9,364	89,874	7,819	76,495	6,655
46	17,800	1,549	13,619	1,185	10,360	901	8,706	757	96*	124,666	10,846	110,150	9,583	92,010	8,005	78,241	6,807
47	18,509	1,610	14,192	1,235	10,832	942	9,151	796	97*	127,407	11,084	112,674	9,803	94,147	8,191	79,987	6,959
48	19,246	1,674	14,789	1,287	11,326	985	9,618	837	98*	130,149	11,323	115,197	10,022	96,283	8,377	81,733	7,111
49	20,012	1,741	15,411	1,341	11,842	1,030	10,109	879	99+*	132,891	11,562	117,721	10,242	98,420	8,563	83,479	7,263

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。
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。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Female) - Asia 非吸煙人士 (女性) 保費–亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	22,544	1,961	18,684	1,626	16,770	1,459	12,402	1,079	50	28,153	2,449	21,390	1,861	16,751	1,457	15,396	1,339
1	21,594	1,879	18,032	1,569	15,840	1,378	11,874	1,033	51	29,352	2,554	22,490	1,957	17,665	1,537	16,253	1,414
2	20,684	1,800	17,404	1,514	14,962	1,302	11,370	989	52	30,603	2,662	23,646	2,057	18,629	1,621	17,159	1,493
3	19,814	1,724	16,798	1,461	14,134	1,230	10,886	947	53	31,906	2,776	24,861	2,163	19,644	1,709	18,115	1,576
4	18,980	1,651	16,212	1,410	13,350	1,161	10,424	907	54	33,266	2,894	26,139	2,274	20,716	1,802	19,124	1,664
5	18,180	1,582	15,648	1,361	12,610	1,097	9,982	868	55	34,683	3,017	27,483	2,391	21,846	1,901	20,189	1,756
6	17,416	1,515	15,102	1,314	11,912	1,036	9,556	831	56	36,161	3,146	28,896	2,514	23,037	2,004	21,110	1,837
7	16,682	1,451	14,576	1,268	11,252	979	9,150	796	57	37,701	3,280	30,381	2,643	24,294	2,114	22,072	1,920
8	15,980	1,390	14,068	1,224	10,628	925	8,762	762	58	39,307	3,420	31,942	2,779	25,619	2,229	23,075	2,008
9	15,306	1,332	13,578	1,181	10,040	873	8,390	730	59	40,982	3,565	33,584	2,922	27,016	2,350	24,122	2,099
10	14,662	1,276	13,104	1,140	9,484	825	8,032	699	60	42,728	3,717	35,311	3,072	28,489	2,479	25,213	2,194
11	14,838	1,291	13,278	1,155	9,682	842	8,216	715	61	45,120	3,925	37,210	3,237	30,157	2,624	26,736	2,326
12	15,018	1,307	13,454	1,170	9,886	860	8,402	731	62	47,645	4,145	39,615	3,447	31,922	2,777	28,351	2,467
13	15,198	1,322	13,632	1,186	10,094	878	8,594	748	63	50,312	4,377	41,745	3,632	33,790	2,940	30,064	2,616
14	15,380	1,338	13,812	1,202	10,306	897	8,790	765	64	53,129	4,622	43,990	3,827	35,767	3,112	31,880	2,774
15	15,566	1,354	13,996	1,218	10,522	915	8,990	782	65	56,103	4,881	46,356	4,033	37,861	3,294	33,805	2,941
16	15,754	1,371	14,180	1,234	10,742	935	9,194	800	66	59,243	5,154	48,848	4,250	40,077	3,487	35,847	3,119
17	15,942	1,387	14,368	1,250	10,968	954	9,402	818	67	62,560	5,443	51,475	4,478	42,422	3,691	38,012	3,307
18	8,067	702	7,280	633	5,599	487	4,808	418	68	66,061	5,747	54,243	4,719	44,905	3,907	40,308	3,507
19	8,164	710	7,376	642	5,717	497	4,918	428	69	69,759	6,069	57,743	5,024	47,533	4,135	42,743	3,719
20	8,262	719	7,474	650	5,837	508	5,030	438	70	73,664	6,409	61,463	5,347	50,315	4,377	45,325	3,943
21	8,603	748	7,580	659	5,967	519	5,083	442	71*	77,448	6,738	64,946	5,650	53,264	4,634	47,735	4,153
22	8,958	779	7,726	672	6,100	531	5,136	447	72*	81,232	7,067	68,428	5,953	56,212	4,890	50,144	4,363
23	9,327	811	7,875	685	6,236	543	5,190	452	73*	85,015	7,396	71,911	6,256	59,161	5,147	52,554	4,572
24	9,711	845	8,026	698	6,375	555	5,244	456	74*	88,799	7,726	75,393	6,559	62,109	5,403	54,963	4,782
25	10,112	880	8,269	719	6,517	567	5,299	461	75*	92,582	8,055	78,876	6,862	65,057	5,660	57,373	4,991
26	10,528	916	8,520	741	6,663	580	5,355	466	76*	96,366	8,384	82,358	7,165	68,006	5,917	59,782	5,201
27	10,962	954	8,778	764	6,811	593	5,520	480	77*	100,150	8,713	85,841	7,468	70,954	6,173	62,192	5,411
28	11,414	993	9,044	787	6,963	606	5,687	495	78*	103,933	9,042	89,323	7,771	73,903	6,430	64,601	5,620
29	11,885	1,034	9,421	820	7,118	619	5,857	510	79*	107,717	9,371	92,806	8,074	76,851	6,686	67,011	5,830
30	12,499	1,087	9,812	854	7,277	633	5,974	520	80*	111,501	9,701	96,288	8,377	79,800	6,943	69,420	6,040
31	13,196	1,148	10,161	884	7,587	660	6,360	553	81*	115,284	10,030	99,771	8,680	82,748	7,199	71,830	6,249
32	13,795	1,200	10,521	915	7,910	688	6,770	589	82*	119,068	10,359	103,253	8,983	85,696	7,456	74,239	6,459
33	14,422	1,255	10,893	948	8,247	717	7,139	621	83*	122,851	10,688	106,735	9,286	88,645	7,712	76,649	6,668
34	15,077	1,312	11,276	981	8,599	748	7,528	655	84*	126,635	11,017	110,218	9,589	91,593	7,969	79,058	6,878
35	15,763	1,371	11,553	1,005	8,965	780	8,013	697	85*	130,419	11,346	113,700	9,892	94,542	8,225	81,468	7,088
36	16,437	1,430	12,033	1,047	9,293	808	8,266	719	86*	134,202	11,676	117,183	10,195	97,490	8,482	83,877	7,297
37	17,140	1,491	12,534	1,090	9,633	838	8,526	742	87*	137,986	12,005	120,665	10,498	100,439	8,738	86,287	7,507
38	17,873	1,555	13,056	1,136	9,985	869	8,795	765	88*	141,770	12,334	124,148	10,801	103,387	8,995	88,696	7,717
39	18,638	1,622	13,600	1,183	10,350	900	9,072	789	89*	145,553	12,663	127,630	11,104	106,335	9,251	91,106	7,926
40	19,436	1,691	14,166	1,232	10,728	933	9,358	814	90*	149,337	12,992	131,113	11,407	109,284	9,508	93,515	8,136
41	20,209	1,758	14,762	1,284	11,217	976	9,835	856	91*	153,121	13,322	134,595	11,710	112,232	9,764	95,925	8,345
42	21,014	1,828	15,383	1,338	11,728	1,020	10,338	899	92*	156,904	13,651	138,078	12,013	115,181	10,021	98,334	8,555
43	21,636	1,882	16,030	1,395	12,262	1,067	10,865	945	93*	160,688	13,980	141,560	12,316	118,129	10,277	100,744	8,765
44	22,497	1,957	16,704	1,453	12,821	1,115	11,420	994	94*	164,471	14,309	145,043	12,619	121,077	10,534	103,153	8,974
45	23,393	2,035	17,407	1,514	13,406	1,166	12,003	1,044	95*	168,255	14,638	148,525	12,922	124,026	10,790	105,563	9,184
46	24,324	2,116	18,140	1,578	14,016	1,219	12,616	1,098	96*	172,039	14,967	152,008	13,225	126,974	11,047	107,972	9,394
47	25,292	2,200	18,903	1,645	14,655	1,275	13,260	1,154	97*	175,822	15,297	155,490	13,528	129,923	11,303	110,382	9,603
48	26,299	2,288	19,698	1,714	15,323	1,333	13,937	1,213	98*	179,606	15,626	158,973	13,831	132,871	11,560	112,792	9,813
49	27,346	2,379	20,527	1,786	16,021	1,394	14,648	1,274	99+*	183,390	15,955	162,455	14,134	135,820	11,816	115,201	10,022

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2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。
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。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Female) - Worldwide (excluding the US) 非吸煙人士 (女性) 保費–環球 (不包括美國)
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	31,572	2,747	26,162	2,276	23,474	2,042	17,370	1,511	50	41,225	3,587	31,330	2,726	24,534	2,134	22,545	1,961
1	30,246	2,631	25,254	2,197	22,178	1,929	16,630	1,447	51	43,133	3,753	33,049	2,875	25,957	2,258	23,885	2,078
2	28,970	2,520	24,376	2,121	20,960	1,824	15,924	1,385	52	45,125	3,926	34,873	3,034	27,467	2,390	25,300	2,201
3	27,750	2,414	23,524	2,047	19,800	1,723	15,246	1,326	53	47,207	4,107	36,788	3,201	29,069	2,529	26,803	2,332
4	26,580	2,312	22,704	1,975	18,704	1,627	14,600	1,270	54	49,392	4,297	38,810	3,376	30,763	2,676	28,390	2,470
5	25,464	2,215	21,910	1,906	17,666	1,537	13,978	1,216	55	51,669	4,495	40,950	3,563	32,553	2,832	30,078	2,617
6	24,390	2,122	21,146	1,840	16,688	1,452	13,384	1,164	56	54,060	4,703	43,199	3,758	34,441	2,996	31,562	2,746
7	23,362	2,032	20,410	1,776	15,764	1,371	12,814	1,115	57	56,563	4,921	45,584	3,966	36,447	3,171	33,112	2,881
8	22,380	1,947	19,698	1,714	14,888	1,295	12,270	1,067	58	59,175	5,148	48,093	4,184	38,571	3,356	34,738	3,022
9	21,438	1,865	19,010	1,654	14,064	1,224	11,748	1,022	59	61,909	5,386	50,737	4,414	40,820	3,551	36,439	3,170
10	20,536	1,787	18,350	1,596	13,286	1,156	11,250	979	60	64,767	5,635	53,525	4,657	43,193	3,758	38,220	3,325
11	20,784	1,808	18,594	1,618	13,566	1,180	11,506	1,001	61	68,631	5,971	56,602	4,924	45,875	3,991	40,669	3,538
12	21,032	1,830	18,842	1,639	13,848	1,205	11,766	1,024	62	72,726	6,327	60,474	5,261	48,725	4,239	43,273	3,765
13	21,286	1,852	19,088	1,661	14,138	1,230	12,034	1,047	63	77,060	6,704	63,943	5,563	51,762	4,503	46,044	4,006
14	21,542	1,874	19,342	1,683	14,436	1,256	12,310	1,071	64	81,657	7,104	67,613	5,882	54,981	4,783	48,997	4,263
15	21,798	1,896	19,600	1,705	14,740	1,282	12,590	1,095	65	86,520	7,527	71,503	6,221	58,402	5,081	52,135	4,536
16	22,060	1,919	19,860	1,728	15,036	1,308	12,872	1,120	66	91,684	7,977	75,610	6,578	62,030	5,397	55,472	4,826
17	22,324	1,942	20,120	1,750	15,360	1,336	13,166	1,145	67	97,153	8,452	79,945	6,955	65,884	5,732	59,031	5,136
18	11,294	983	10,200	887	7,842	682	6,732	586	68	102,943	8,956	84,537	7,355	69,979	6,088	62,811	5,465
19	11,429	994	10,330	899	8,005	696	6,886	599	69	109,081	9,490	90,301	7,856	74,347	6,468	66,837	5,815
20	11,571	1,007	10,466	911	8,176	711	7,044	613	70	115,595	10,057	96,460	8,392	78,960	6,870	71,123	6,188
21	12,055	1,049	10,621	924	8,357	727	7,120	619	71*	121,943	10,609	102,272	8,898	83,887	7,298	75,160	6,539
22	12,556	1,092	10,834	943	8,551	744	7,198	626	72*	128,345	11,166	108,128	9,407	88,832	7,728	79,229	6,893
23	13,081	1,138	11,045	961	8,751	761	7,279	633	73*	134,789	11,727	114,031	9,921	93,810	8,161	83,321	7,249
24	13,628	1,186	11,267	980	8,943	778	7,360	640	74*	141,272	12,291	119,957	10,436	98,824	8,598	87,442	7,607
25	14,193	1,235	11,607	1,010	9,150	796	7,440	647	75*	147,805	12,859	125,939	10,957	103,877	9,037	91,592	7,969
26	14,788	1,287	11,966	1,041	9,359	814	7,521	654	76*	154,373	13,430	131,957	11,480	108,965	9,480	95,768	8,332
27	15,407	1,340	12,339	1,073	9,570	833	7,758	675	77*	160,995	14,007	138,009	12,007	114,081	9,925	99,976	8,698
28	16,050	1,396	12,719	1,107	9,791	852	7,998	696	78*	167,653	14,586	144,104	12,537	119,230	10,373	104,208	9,066
29	16,719	1,455	13,253	1,153	10,012	871	8,240	717	79*	174,352	15,169	150,239	13,071	124,416	10,824	108,465	9,436
30	17,597	1,531	13,808	1,201	10,244	891	8,410	732	80*	181,102	15,756	156,422	13,609	129,631	11,278	112,758	9,810
31	18,578	1,616	14,310	1,245	10,684	930	8,955	779	81*	187,897	16,347	162,639	14,150	134,891	11,736	117,074	10,185
32	19,433	1,691	14,825	1,290	11,144	970	9,538	830	82*	194,742	16,943	168,894	14,694	140,187	12,196	121,422	10,564
33	20,329	1,769	15,357	1,336	11,626	1,011	10,062	875	83*	201,618	17,541	175,194	15,242	145,501	12,659	125,791	10,944
34	21,263	1,850	15,905	1,384	12,125	1,055	10,615	924	84*	208,556	18,144	181,537	15,794	150,873	13,126	130,199	11,327
35	22,240	1,935	16,306	1,419	12,646	1,100	11,307	984	85*	215,525	18,751	187,927	16,350	156,269	13,595	134,632	11,713
36	23,205	2,019	16,989	1,478	13,118	1,141	11,671	1,015	86*	222,547	19,362	194,352	16,909	161,700	14,068	139,091	12,101
37	24,210	2,106	17,703	1,540	13,606	1,184	12,043	1,048	87*	229,613	19,976	200,824	17,472	167,165	14,543	143,582	12,492
38	25,259	2,198	18,447	1,605	14,109	1,227	12,430	1,081	88*	236,725	20,595	207,332	18,038	172,664	15,022	148,105	12,885
39	26,350	2,292	19,232	1,673	14,630	1,273	12,827	1,116	89*	243,881	21,218	213,890	18,608	178,213	15,505	152,651	13,281
40	27,491	2,392	20,039	1,743	15,175	1,320	13,237	1,152	90*	251,083	21,844	220,481	19,182	183,778	15,989	157,231	13,679
41	28,688	2,496	20,956	1,823	15,923	1,385	13,962	1,215	91*	258,340	22,476	227,124	19,760	189,394	16,477	161,840	14,080
42	29,931	2,604	21,914	1,907	16,707	1,454	14,724	1,281	92*	265,639	23,111	233,806	20,341	195,049	16,969	166,482	14,484
43	30,928	2,691	22,913	1,993	17,531	1,525	15,532	1,351	93*	272,987	23,750	240,528	20,926	200,735	17,464	171,154	14,890
44	32,267	2,807	23,960	2,085	18,395	1,600	16,382	1,425	94*	280,382	24,393	247,306	21,516	206,448	17,961	175,851	15,299
45	33,669	2,929	25,060	2,180	19,295	1,679	17,276	1,503	95*	287,829	25,041	254,126	22,109	212,214	18,463	180,586	15,711
46	35,129	3,056	26,197	2,279	20,244	1,761	18,220	1,585	96*	295,327	25,693	260,988	22,706	218,017	18,967	185,350	16,125
47	36,659	3,189	27,398	2,384	21,237	1,848	19,217	1,672	97*	302,872	26,350	267,898	23,307	223,860	19,476	190,147	16,543
48	38,243	3,327	28,651	2,493	22,287	1,939	20,267	1,763	98*	310,467	27,011	274,850	23,912	229,741	19,987	194,971	16,962
49	39,904	3,472	29,957	2,606	23,381	2,034	21,377	1,860	99+*	318,109	27,675	281,849	24,521	235,659	20,502	199,830	17,385

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。

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。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Female) - Worldwide 非吸煙人士 (女性) 保費–環球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	58,780	5,114	48,694	4,236	43,700	3,802	32,338	2,813	50	73,517	6,396	55,866	4,860	43,748	3,806	40,206	3,498
1	56,310	4,899	47,014	4,090	41,282	3,592	30,964	2,694	51	76,694	6,672	58,760	5,112	46,155	4,015	42,467	3,695
2	53,934	4,692	45,366	3,947	39,012	3,394	29,648	2,579	52	80,001	6,960	61,822	5,379	48,702	4,237	44,854	3,902
3	51,670	4,495	43,784	3,809	36,848	3,206	28,386	2,470	53	83,440	7,259	65,023	5,657	51,381	4,470	47,375	4,122
4	49,488	4,305	42,252	3,676	34,808	3,028	27,186	2,365	54	87,043	7,573	68,401	5,951	54,214	4,717	50,034	4,353
5	47,412	4,125	40,782	3,548	32,876	2,860	26,022	2,264	55	90,794	7,899	71,951	6,260	57,204	4,977	52,853	4,598
6	45,416	3,951	39,362	3,424	31,058	2,702	24,920	2,168	56	94,713	8,240	75,685	6,585	60,343	5,250	55,296	4,811
7	43,500	3,785	37,988	3,305	29,338	2,552	23,862	2,076	57	98,797	8,595	79,623	6,927	63,678	5,540	57,838	5,032
8	41,672	3,625	36,664	3,190	27,712	2,411	22,846	1,988	58	103,059	8,966	83,761	7,287	67,178	5,844	60,497	5,263
9	39,916	3,473	35,384	3,078	26,174	2,277	21,872	1,903	59	107,499	9,352	88,102	7,665	70,885	6,167	63,276	5,505
10	38,234	3,326	34,156	2,972	24,728	2,151	20,946	1,822	60	112,136	9,756	92,671	8,062	74,795	6,507	66,174	5,757
11	38,694	3,366	34,606	3,011	25,246	2,196	21,422	1,864	61	118,470	10,307	97,712	8,501	79,201	6,890	70,205	6,108
12	39,160	3,407	35,068	3,051	25,772	2,242	21,910	1,906	62	125,166	10,889	104,090	9,056	83,879	7,297	74,479	6,480
13	39,628	3,448	35,528	3,091	26,316	2,289	22,406	1,949	63	132,236	11,505	109,732	9,547	88,836	7,729	79,012	6,874
14	40,106	3,489	36,002	3,132	26,870	2,338	22,918	1,994	64	139,705	12,154	115,686	10,065	94,085	8,185	83,832	7,293
15	40,586	3,531	36,482	3,174	27,432	2,387	23,438	2,039	65	147,595	12,841	121,979	10,612	99,644	8,669	88,934	7,737
16	41,070	3,573	36,974	3,217	27,992	2,435	23,966	2,085	66	155,939	13,567	128,596	11,188	105,521	9,180	94,354	8,209
17	41,562	3,616	37,450	3,258	28,584	2,487	24,512	2,133	67	164,754	14,334	135,576	11,795	111,747	9,722	100,108	8,709
18	21,026	1,829	18,981	1,651	14,602	1,270	12,536	1,091	68	174,062	15,143	142,947	12,436	118,350	10,296	106,206	9,240
19	21,282	1,852	19,232	1,673	14,900	1,296	12,821	1,115	69	183,889	15,998	152,242	13,245	125,355	10,906	112,674	9,803
20	21,544	1,874	19,480	1,695	15,219	1,324	13,114	1,141	70	194,291	16,903	162,143	14,106	132,753	11,550	119,545	10,400
21	22,427	1,951	19,756	1,719	15,549	1,353	13,250	1,153	71*	204,360	17,779	171,402	14,912	140,614	12,233	125,958	10,958
22	23,346	2,031	20,139	1,752	15,896	1,383	13,383	1,164	72*	214,453	18,657	180,687	15,720	148,465	12,916	132,383	11,517
23	24,309	2,115	20,515	1,785	16,252	1,414	13,525	1,177	73*	224,553	19,536	189,982	16,528	156,323	13,600	138,808	12,076
24	25,304	2,201	20,916	1,820	16,608	1,445	13,666	1,189	74*	234,658	20,415	199,266	17,336	164,191	14,285	145,245	12,636
25	26,340	2,292	21,535	1,874	16,976	1,477	13,807	1,201	75*	244,786	21,296	208,586	18,147	172,080	14,971	151,688	13,197
26	27,425	2,386	22,188	1,930	17,351	1,510	13,946	1,213	76*	254,910	22,177	217,902	18,957	179,975	15,658	158,136	13,758
27	28,550	2,484	22,858	1,989	17,735	1,543	14,376	1,251	77*	265,056	23,060	227,231	19,769	187,863	16,344	164,594	14,320
28	29,724	2,586	23,545	2,048	18,129	1,577	14,810	1,288	78*	275,200	23,942	236,564	20,581	195,767	17,032	171,058	14,882
29	30,942	2,692	24,525	2,134	18,525	1,612	15,247	1,326	79*	285,351	24,826	245,910	21,394	203,682	17,720	177,518	15,444
30	32,536	2,831	25,536	2,222	18,941	1,648	15,551	1,353	80*	295,527	25,711	255,270	22,208	211,598	18,409	183,998	16,008
31	34,339	2,987	26,444	2,301	19,744	1,718	16,549	1,440	81*	305,706	26,596	264,635	23,023	219,537	19,100	190,475	16,571
32	35,889	3,122	27,375	2,382	20,577	1,790	17,615	1,533	82*	315,905	27,484	274,003	23,838	227,477	19,790	196,966	17,136
33	37,518	3,264	28,341	2,466	21,453	1,866	18,570	1,616	83*	326,099	28,371	283,390	24,655	235,408	20,480	203,454	17,700
34	39,217	3,412	29,328	2,552	22,366	1,946	19,577	1,703	84*	336,317	29,260	292,788	25,473	243,380	21,174	209,960	18,267
35	40,991	3,566	30,048	2,614	23,308	2,028	20,839	1,813	85*	346,530	30,148	302,192	26,291	251,339	21,866	216,468	18,833
36	42,741	3,718	31,281	2,721	24,159	2,102	21,495	1,870	86*	356,762	31,038	311,603	27,109	259,309	22,560	222,974	19,399
37	44,563	3,877	32,582	2,835	25,043	2,179	22,168	1,929	87*	366,999	31,929	321,021	27,929	267,280	23,253	229,495	19,966
38	46,466	4,043	33,931	2,952	25,953	2,258	22,864	1,989	88*	377,247	32,820	330,452	28,749	275,263	23,948	236,021	20,534
39	48,438	4,214	35,352	3,076	26,893	2,340	23,577	2,051	89*	387,500	33,713	339,898	29,571	283,263	24,644	242,548	21,102
40	50,505	4,394	36,810	3,202	27,877	2,425	24,316	2,115	90*	397,774	34,606	349,335	30,392	291,258	25,339	249,088	21,671
41	52,542	4,571	38,381	3,339	29,165	2,537	25,571	2,225	91*	408,053	35,501	358,799	31,216	299,268	26,036	255,631	22,240
42	54,660	4,755	40,018	3,482	30,510	2,654	26,890	2,339	92*	418,343	36,396	368,268	32,039	307,297	26,735	262,185	22,810
43	56,309	4,899	41,716	3,629	31,917	2,777	28,278	2,460	93*	428,649	37,292	377,734	32,863	315,322	27,433	268,749	23,381
44	58,578	5,096	43,489	3,784	33,391	2,905	29,738	2,587	94*	438,960	38,190	387,236	33,690	323,341	28,131	275,306	23,952
45	60,938	5,302	45,356	3,946	34,924	3,038	31,268	2,720	95*	449,278	39,087	396,733	34,516	331,386	28,831	281,878	24,523
46	63,396	5,515	47,270	4,112	36,528	3,178	32,877	2,860	96*	459,610	39,986	406,239	35,343	339,439	29,531	288,456	25,096
47	65,959	5,738	49,291	4,288	38,214	3,325	34,578	3,008	97*	469,950	40,886	415,754	36,171	347,502	30,233	295,039	25,668
48	68,608	5,969	51,394	4,471	39,980	3,478	36,359	3,163	98*	480,301	41,786	425,279	36,999	355,575	30,935	301,626	26,241
49	71,378	6,210	53,581	4,662	41,823	3,639	38,235	3,326	99+*	490,660	42,687	434,816	37,829	363,653	31,638	308,225	26,816

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。

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。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Female) - Asia 吸煙人士 (女性) 保費–亞洲
Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	-	50	24,970	2,172	19,175	1,668	15,003	1,305	12,750	1,109
1	-	-	-	-	-	-	-	-	51	26,034	2,265	20,161	1,754	15,822	1,377	13,460	1,171
2	-	-	-	-	-	-	-	-	52	27,143	2,361	21,197	1,844	16,685	1,452	14,210	1,236
3	-	-	-	-	-	-	-	-	53	28,300	2,462	22,287	1,939	17,595	1,531	15,002	1,305
4	-	-	-	-	-	-	-	-	54	29,505	2,567	23,433	2,039	18,554	1,614	15,837	1,378
5	-	-	-	-	-	-	-	-	55	31,064	2,703	24,637	2,143	19,566	1,702	16,720	1,455
6	-	-	-	-	-	-	-	-	56	32,387	2,818	25,904	2,254	20,633	1,795	17,651	1,536
7	-	-	-	-	-	-	-	-	57	33,767	2,938	27,235	2,369	21,759	1,893	18,634	1,621
8	-	-	-	-	-	-	-	-	58	35,206	3,063	28,635	2,491	22,945	1,996	19,672	1,711
9	-	-	-	-	-	-	-	-	59	36,706	3,193	30,107	2,619	24,197	2,105	20,768	1,807
10	-	-	-	-	-	-	-	-	60	38,269	3,329	31,655	2,754	25,516	2,220	21,925	1,907
11	-	-	-	-	-	-	-	-	61	40,412	3,516	33,357	2,902	26,223	2,281	23,249	2,023
12	-	-	-	-	-	-	-	-	62	42,674	3,713	35,151	3,058	27,758	2,415	24,653	2,145
13	-	-	-	-	-	-	-	-	63	45,062	3,920	37,041	3,223	29,382	2,556	26,142	2,274
14	-	-	-	-	-	-	-	-	64	47,585	4,140	39,033	3,396	31,102	2,706	27,721	2,412
15	-	-	-	-	-	-	-	-	65	50,249	4,372	41,132	3,578	32,922	2,864	29,396	2,557
16	-	-	-	-	-	-	-	-	66	53,061	4,616	43,344	3,771	34,849	3,032	31,171	2,712
17	-	-	-	-	-	-	-	-	67	56,032	4,875	45,674	3,974	36,889	3,209	33,054	2,876
18	7,115	619	6,628	577	4,869	424	4,181	364	68	59,168	5,148	48,131	4,187	39,048	3,397	35,051	3,049
19	7,186	625	6,716	584	4,971	432	4,276	372	69	62,480	5,436	50,719	4,413	41,333	3,596	37,168	3,234
20	7,400	644	6,805	592	5,076	442	4,374	381	70	65,978	5,740	53,446	4,650	43,752	3,806	39,413	3,429
21	7,705	670	7,012	610	5,189	451	4,420	385	71*	67,346	5,859	56,475	4,913	46,316	4,029	41,508	3,611
22	8,023	698	7,224	628	5,304	461	4,466	389	72*	70,636	6,145	59,503	5,177	48,880	4,253	43,604	3,794
23	8,354	727	7,443	648	5,423	472	4,513	393	73*	73,926	6,432	62,531	5,440	51,444	4,476	45,699	3,976
24	8,698	757	7,669	667	5,544	482	4,560	397	74*	77,216	6,718	65,559	5,704	54,008	4,699	47,794	4,158
25	9,057	788	7,902	687	5,667	493	4,608	401	75*	80,506	7,004	68,588	5,967	56,572	4,922	49,889	4,340
26	9,430	820	8,141	708	5,793	504	4,657	405	76*	83,797	7,290	71,616	6,231	59,136	5,145	51,984	4,523
27	9,819	854	8,388	730	5,923	515	4,705	409	77*	87,087	7,577	74,644	6,494	61,699	5,368	54,080	4,705
28	10,223	889	8,643	752	6,055	527	4,755	414	78*	90,377	7,863	77,672	6,757	64,263	5,591	56,175	4,887
29	10,645	926	8,905	775	6,190	539	4,805	418	79*	93,667	8,149	80,700	7,021	66,827	5,814	58,270	5,069
30	11,084	964	9,175	798	6,328	551	4,855	422	80*	96,957	8,435	83,729	7,284	69,391	6,037	60,365	5,252
31	11,587	1,008	9,400	818	6,597	574	5,168	450	81*	100,247	8,721	86,757	7,548	71,955	6,260	62,461	5,434
32	12,114	1,054	9,630	838	6,878	598	5,502	479	82*	103,537	9,008	89,785	7,811	74,519	6,483	64,556	5,616
33	12,664	1,102	9,866	858	7,172	624	5,856	509	83*	106,827	9,294	92,813	8,075	77,082	6,706	66,651	5,799
34	13,239	1,152	10,108	879	7,627	664	6,234	542	84*	110,117	9,580	95,842	8,338	79,646	6,929	68,746	5,981
35	13,841	1,204	10,460	910	8,030	699	6,636	577	85*	113,408	9,866	98,870	8,602	82,210	7,152	70,842	6,163
36	14,293	1,243	10,895	948	8,323	724	6,845	596	86*	116,698	10,153	101,898	8,865	84,774	7,375	72,937	6,346
37	14,904	1,297	11,349	987	8,627	751	7,061	614	87*	119,988	10,439	104,926	9,129	87,338	7,598	75,032	6,528
38	15,542	1,352	11,821	1,028	8,943	778	7,283	634	88*	123,278	10,725	107,955	9,392	89,902	7,821	77,127	6,710
39	16,207	1,410	12,314	1,071	9,270	806	7,513	654	89*	126,568	11,011	110,983	9,656	92,466	8,045	79,222	6,892
40	16,900	1,470	12,826	1,116	9,515	828	7,750	674	90*	129,858	11,298	114,011	9,919	95,029	8,268	81,318	7,075
41	17,573	1,529	13,366	1,163	9,949	866	8,145	709	91*	133,148	11,584	117,039	10,182	97,593	8,491	83,413	7,257
42	18,273	1,590	13,928	1,212	10,402	905	8,561	745	92*	136,438	11,870	120,068	10,446	100,157	8,714	85,508	7,439
43	19,000	1,653	14,514	1,263	10,876	946	8,998	783	93*	139,729	12,156	123,096	10,709	102,721	8,937	87,603	7,621
44	19,756	1,719	15,125	1,316	11,372	989	9,457	823	94*	143,019	12,443	126,124	10,973	105,285	9,160	89,699	7,804
45	20,543	1,787	15,683	1,364	11,890	1,034	9,940	865	95*	146,309	12,729	129,152	11,236	107,849	9,383	91,794	7,986
46	21,361	1,858	16,343	1,422	12,432	1,082	10,448	909	96*	149,599	13,015	132,180	11,500	110,412	9,606	93,889	8,168
47	22,211	1,932	17,030	1,482	12,999	1,131	10,981	955	97*	152,889	13,301	135,209	11,763	112,976	9,829	95,984	8,351
48	23,095	2,009	17,747	1,544	13,591	1,182	11,542	1,004	98*	156,179	13,588	138,237	12,027	115,540	10,052	98,080	8,533
49	24,014	2,089	18,493	1,609	14,210	1,236	12,131	1,055	99+*	159,469	13,874	141,265	12,290	118,104	10,275	100,175	8,715

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。
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。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Female) - Asia 吸煙人士 (女性) 保費–亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	-	50	33,783	2,939	25,668	2,233	20,102	1,749	18,475	1,607
1	-	-	-	-	-	-	-	-	51	35,223	3,064	26,988	2,348	21,198	1,844	19,504	1,697
2	-	-	-	-	-	-	-	-	52	36,723	3,195	28,375	2,469	22,354	1,945	20,591	1,791
3	-	-	-	-	-	-	-	-	53	38,288	3,331	29,834	2,596	23,573	2,051	21,737	1,891
4	-	-	-	-	-	-	-	-	54	39,919	3,473	31,367	2,729	24,859	2,163	22,948	1,996
5	-	-	-	-	-	-	-	-	55	41,620	3,621	32,979	2,869	26,215	2,281	24,227	2,108
6	-	-	-	-	-	-	-	-	56	43,393	3,775	34,675	3,017	27,645	2,405	25,333	2,204
7	-	-	-	-	-	-	-	-	57	45,241	3,936	36,457	3,172	29,152	2,536	26,487	2,304
8	-	-	-	-	-	-	-	-	58	47,169	4,104	38,331	3,335	30,742	2,675	27,690	2,409
9	-	-	-	-	-	-	-	-	59	49,178	4,278	40,301	3,506	32,419	2,820	28,946	2,518
10	-	-	-	-	-	-	-	-	60	51,273	4,461	42,373	3,686	34,187	2,974	30,256	2,632
11	-	-	-	-	-	-	-	-	61	54,144	4,711	44,651	3,885	36,188	3,148	32,084	2,791
12	-	-	-	-	-	-	-	-	62	57,174	4,974	47,538	4,136	38,306	3,333	34,022	2,960
13	-	-	-	-	-	-	-	-	63	60,375	5,253	50,094	4,358	40,548	3,528	36,077	3,139
14	-	-	-	-	-	-	-	-	64	63,755	5,547	52,788	4,593	42,921	3,734	38,256	3,328
15	-	-	-	-	-	-	-	-	65	67,323	5,857	55,627	4,840	45,433	3,953	40,566	3,529
16	-	-	-	-	-	-	-	-	66	71,092	6,185	58,618	5,100	48,092	4,184	43,017	3,742
17	-	-	-	-	-	-	-	-	67	75,071	6,531	61,770	5,374	50,907	4,429	45,615	3,969
18	9,681	842	8,736	760	6,719	585	5,770	502	68	79,274	6,897	65,092	5,663	53,886	4,688	48,370	4,208
19	9,797	852	8,851	770	6,860	597	5,901	513	69	83,711	7,283	69,292	6,028	57,040	4,962	51,292	4,462
20	9,915	863	8,969	780	7,004	609	6,036	525	70	88,397	7,691	73,756	6,417	60,378	5,253	54,390	4,732
21	10,324	898	9,096	791	7,161	623	6,099	531	71*	92,938	8,086	77,935	6,780	63,917	5,561	57,281	4,983
22	10,749	935	9,272	807	7,320	637	6,163	536	72*	97,478	8,481	82,114	7,144	67,455	5,869	60,173	5,235
23	11,192	974	9,450	822	7,483	651	6,228	542	73*	102,018	8,876	86,293	7,507	70,993	6,176	63,064	5,487
24	11,654	1,014	9,631	838	7,650	666	6,293	547	74*	106,559	9,271	90,472	7,871	74,531	6,484	65,956	5,738
25	12,134	1,056	9,923	863	7,821	680	6,359	553	75*	111,099	9,666	94,651	8,235	78,069	6,792	68,847	5,990
26	12,634	1,099	10,224	889	7,995	696	6,426	559	76*	115,639	10,061	98,830	8,598	81,607	7,100	71,739	6,241
27	13,155	1,144	10,534	916	8,173	711	6,623	576	77*	120,180	10,456	103,009	8,962	85,145	7,408	74,630	6,493
28	13,697	1,192	10,853	944	8,355	727	6,824	594	78*	124,720	10,851	107,188	9,325	88,683	7,715	77,521	6,744
29	14,262	1,241	11,305	984	8,542	743	7,028	611	79*	129,260	11,246	111,367	9,689	92,221	8,023	80,413	6,996
30	14,998	1,305	11,775	1,024	8,732	760	7,169	624	80*	133,801	11,641	115,546	10,053	95,759	8,331	83,304	7,247
31	15,835	1,378	12,193	1,061	9,104	792	7,632	664	81*	138,341	12,036	119,725	10,416	99,298	8,639	86,196	7,499
32	16,554	1,440	12,625	1,098	9,492	826	8,124	707	82*	142,881	12,431	123,904	10,780	102,836	8,947	89,087	7,751
33	17,307	1,506	13,071	1,137	9,897	861	8,567	745	83*	147,422	12,826	128,083	11,143	106,374	9,255	91,978	8,002
34	18,093	1,574	13,531	1,177	10,318	898	9,033	786	84*	151,962	13,221	132,261	11,507	109,912	9,562	94,870	8,254
35	18,915	1,646	13,863	1,206	10,758	936	9,616	837	85*	156,502	13,616	136,440	11,870	113,450	9,870	97,761	8,505
36	19,724	1,716	14,440	1,256	11,151	970	9,919	863	86*	161,043	14,011	140,619	12,234	116,988	10,178	100,653	8,757
37	20,568	1,789	15,041	1,309	11,559	1,006	10,231	890	87*	165,583	14,406	144,798	12,597	120,526	10,486	103,544	9,008
38	21,448	1,866	15,667	1,363	11,982	1,042	10,554	918	88*	170,124	14,801	148,977	12,961	124,064	10,794	106,436	9,260
39	22,366	1,946	16,320	1,420	12,420	1,081	10,886	947	89*	174,664	15,196	153,156	13,325	127,602	11,101	109,327	9,511
40	23,323	2,029	16,999	1,479	12,874	1,120	11,229	977	90*	179,204	15,591	157,335	13,688	131,141	11,409	112,218	9,763
41	24,251	2,110	17,714	1,541	13,460	1,171	11,803	1,027	91*	183,745	15,986	161,514	14,052	134,679	11,717	115,110	10,015
42	25,216	2,194	18,459	1,606	14,074	1,224	12,405	1,079	92*	188,285	16,381	165,693	14,415	138,217	12,025	118,001	10,266
43	25,963	2,259	19,236	1,674	14,715	1,280	13,038	1,134	93*	192,825	16,776	169,872	14,779	141,755	12,333	120,893	10,518
44	26,997	2,349	20,045	1,744	15,386	1,339	13,704	1,192	94*	197,366	17,171	174,051	15,142	145,293	12,640	123,784	10,769
45	28,071	2,442	20,889	1,817	16,087	1,400	14,403	1,253	95*	201,906	17,566	178,230	15,506	148,831	12,948	126,676	11,021
46	29,189	2,539	21,768	1,894	16,820	1,463	15,139	1,317	96*	206,446	17,961	182,409	15,870	152,369	13,256	129,567	11,272
47	30,350	2,640	22,683	1,973	17,586	1,530	15,912	1,384	97*	210,987	18,356	186,588	16,233	155,907	13,564	132,458	11,524
48	31,559	2,746	23,638	2,057	18,388	1,600	16,724	1,455	98*	215,527	18,751	190,767	16,597	159,445	13,872	135,350	11,775
49	32,815	2,855	24,632	2,143	19,226	1,673	17,578	1,529	99+*	220,067	19,146	194,946	16,960	162,984	14,180	138,241	12,027

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。

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。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Female) - Worldwide (excluding the US) 吸煙人士 (女性) 保費-環球 (不包括美國)
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	-	-	-	-	-	-	-	-	50	49,470	4,304	37,595	3,271	29,441	2,561	27,054	2,354
1	-	-	-	-	-	-	-	-	51	51,760	4,503	39,659	3,450	31,148	2,710	28,662	2,494
2	-	-	-	-	-	-	-	-	52	54,150	4,711	41,847	3,641	32,960	2,868	30,360	2,641
3	-	-	-	-	-	-	-	-	53	56,649	4,928	44,146	3,841	34,882	3,035	32,164	2,798
4	-	-	-	-	-	-	-	-	54	59,270	5,156	46,572	4,052	36,915	3,212	34,068	2,964
5	-	-	-	-	-	-	-	-	55	62,003	5,394	49,140	4,275	39,064	3,399	36,093	3,140
6	-	-	-	-	-	-	-	-	56	64,872	5,644	51,839	4,510	41,329	3,596	37,874	3,295
7	-	-	-	-	-	-	-	-	57	67,876	5,905	54,700	4,759	43,736	3,805	39,734	3,457
8	-	-	-	-	-	-	-	-	58	71,010	6,178	57,712	5,021	46,286	4,027	41,685	3,627
9	-	-	-	-	-	-	-	-	59	74,291	6,463	60,885	5,297	48,984	4,262	43,726	3,804
10	-	-	-	-	-	-	-	-	60	77,720	6,762	64,230	5,588	51,832	4,509	45,864	3,990
11	-	-	-	-	-	-	-	-	61	82,358	7,165	67,922	5,909	55,050	4,789	48,802	4,246
12	-	-	-	-	-	-	-	-	62	87,271	7,593	72,569	6,314	58,470	5,087	51,927	4,518
13	-	-	-	-	-	-	-	-	63	92,471	8,045	76,732	6,676	62,115	5,404	55,253	4,807
14	-	-	-	-	-	-	-	-	64	97,988	8,525	81,136	7,059	65,977	5,740	58,796	5,115
15	-	-	-	-	-	-	-	-	65	103,825	9,033	85,804	7,465	70,082	6,097	62,561	5,443
16	-	-	-	-	-	-	-	-	66	110,021	9,572	90,732	7,894	74,436	6,476	66,567	5,791
17	-	-	-	-	-	-	-	-	67	116,583	10,143	95,934	8,346	79,061	6,878	70,837	6,163
18	13,553	1,179	12,240	1,065	9,411	819	8,078	703	68	123,532	10,747	101,445	8,826	83,975	7,306	75,373	6,557
19	13,715	1,193	12,396	1,078	9,606	836	8,264	719	69	130,898	11,388	108,361	9,427	89,217	7,762	80,204	6,978
20	13,886	1,208	12,559	1,093	9,811	854	8,453	735	70	138,715	12,068	115,752	10,070	94,751	8,243	85,348	7,425
21	14,466	1,259	12,745	1,109	10,029	873	8,543	743	71*	146,331	12,731	122,727	10,677	100,664	8,758	90,192	7,847
22	15,067	1,311	13,001	1,131	10,261	893	8,637	751	72*	154,014	13,399	129,754	11,289	106,598	9,274	95,075	8,272
23	15,697	1,366	13,254	1,153	10,502	914	8,735	760	73*	161,747	14,072	136,838	11,905	112,572	9,794	99,985	8,699
24	16,353	1,423	13,521	1,176	10,732	934	8,832	768	74*	169,526	14,749	143,949	12,524	118,588	10,317	104,930	9,129
25	17,031	1,482	13,928	1,212	10,980	955	8,928	777	75*	177,366	15,431	151,127	13,148	124,653	10,845	109,910	9,562
26	17,745	1,544	14,360	1,249	11,231	977	9,025	785	76*	185,248	16,117	158,348	13,776	130,758	11,376	114,921	9,998
27	18,489	1,609	14,807	1,288	11,484	999	9,310	810	77*	193,194	16,808	165,611	14,408	136,897	11,910	119,971	10,437
28	19,260	1,676	15,263	1,328	11,749	1,022	9,597	835	78*	201,184	17,503	172,925	15,044	143,076	12,448	125,050	10,879
29	20,063	1,745	15,904	1,384	12,014	1,045	9,888	860	79*	209,222	18,202	180,287	15,685	149,299	12,989	130,157	11,324
30	21,116	1,837	16,569	1,442	12,293	1,069	10,092	878	80*	217,322	18,907	187,706	16,330	155,558	13,534	135,310	11,772
31	22,294	1,940	17,172	1,494	12,821	1,115	10,746	935	81*	225,477	19,616	195,167	16,980	161,869	14,083	140,489	12,223
32	23,320	2,029	17,790	1,548	13,373	1,163	11,446	996	82*	233,691	20,331	202,672	17,632	168,224	14,635	145,706	12,676
33	24,395	2,122	18,428	1,603	13,952	1,214	12,074	1,050	83*	241,942	21,049	210,233	18,290	174,601	15,190	150,949	13,133
34	25,515	2,220	19,086	1,660	14,551	1,266	12,738	1,108	84*	250,268	21,773	217,845	18,953	181,048	15,751	156,239	13,593
35	26,688	2,322	19,567	1,702	15,175	1,320	13,568	1,180	85*	258,630	22,501	225,512	19,620	187,523	16,315	161,558	14,056
36	27,846	2,423	20,387	1,774	15,742	1,370	14,006	1,219	86*	267,057	23,234	233,222	20,290	194,040	16,881	166,909	14,521
37	29,052	2,528	21,244	1,848	16,327	1,420	14,452	1,257	87*	275,535	23,972	240,989	20,966	200,598	17,452	172,299	14,990
38	30,310	2,637	22,137	1,926	16,931	1,473	14,916	1,298	88*	284,070	24,714	248,799	21,646	207,197	18,026	177,726	15,462
39	31,620	2,751	23,078	2,008	17,556	1,527	15,393	1,339	89*	292,657	25,461	256,668	22,330	213,855	18,605	183,181	15,937
40	32,989	2,870	24,047	2,092	18,210	1,584	15,885	1,382	90*	301,300	26,213	264,577	23,018	220,533	19,186	188,677	16,415
41	34,425	2,995	25,147	2,188	19,107	1,662	16,754	1,458	91*	310,008	26,971	272,549	23,712	227,273	19,773	194,208	16,896
42	35,917	3,125	26,297	2,288	20,048	1,744	17,669	1,537	92*	318,767	27,733	280,567	24,409	234,058	20,363	199,778	17,381
43	37,113	3,229	27,495	2,392	21,038	1,830	18,638	1,622	93*	327,585	28,500	288,633	25,111	240,882	20,957	205,384	17,868
44	38,721	3,369	28,752	2,501	22,074	1,920	19,658	1,710	94*	336,459	29,272	296,768	25,819	247,737	21,553	211,022	18,359
45	40,403	3,515	30,072	2,616	23,154	2,014	20,731	1,804	95*	345,395	30,049	304,951	26,531	254,657	22,155	216,703	18,853
46	42,155	3,667	31,436	2,735	24,292	2,113	21,863	1,902	96*	354,393	30,832	313,185	27,247	261,620	22,761	222,420	19,351
47	43,990	3,827	32,878	2,860	25,484	2,217	23,060	2,006	97*	363,447	31,620	321,478	27,969	268,632	23,371	228,176	19,851
48	45,892	3,993	34,381	2,991	26,745	2,327	24,321	2,116	98*	372,560	32,413	329,820	28,694	275,690	23,985	233,965	20,355
49	47,885	4,166	35,949	3,128	28,057	2,441	25,653	2,232	99+*	381,731	33,211	338,219	29,425	282,790	24,603	239,796	20,862

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。

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。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Female) - Worldwide 吸煙人士 (女性) 保費–環球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	-	-	-	-	-	-	-	-	50	88,221	7,675	67,040	5,832	52,498	4,567	48,247	4,197
1	-	-	-	-	-	-	-	-	51	92,033	8,007	70,512	6,135	55,386	4,819	50,961	4,434
2	-	-	-	-	-	-	-	-	52	96,001	8,352	74,187	6,454	58,443	5,085	53,825	4,683
3	-	-	-	-	-	-	-	-	53	100,129	8,711	78,028	6,788	61,658	5,364	56,850	4,946
4	-	-	-	-	-	-	-	-	54	104,452	9,087	82,082	7,141	65,057	5,660	60,041	5,224
5	-	-	-	-	-	-	-	-	55	108,953	9,479	86,342	7,512	68,645	5,972	63,424	5,518
6	-	-	-	-	-	-	-	-	56	113,656	9,888	90,822	7,902	72,412	6,300	66,355	5,773
7	-	-	-	-	-	-	-	-	57	118,556	10,314	95,548	8,313	76,414	6,648	69,405	6,038
8	-	-	-	-	-	-	-	-	58	123,671	10,759	100,513	8,745	80,613	7,013	72,596	6,316
9	-	-	-	-	-	-	-	-	59	128,999	11,223	105,723	9,198	85,062	7,400	75,932	6,606
10	-	-	-	-	-	-	-	-	60	134,564	11,707	111,205	9,675	89,754	7,809	79,409	6,909
11	-	-	-	-	-	-	-	-	61	142,165	12,368	117,254	10,201	95,041	8,269	84,246	7,329
12	-	-	-	-	-	-	-	-	62	150,199	13,067	124,908	10,867	100,654	8,757	89,374	7,776
13	-	-	-	-	-	-	-	-	63	158,684	13,806	131,678	11,456	106,603	9,274	94,814	8,249
14	-	-	-	-	-	-	-	-	64	167,646	14,585	138,823	12,078	112,903	9,823	100,598	8,752
15	-	-	-	-	-	-	-	-	65	177,114	15,409	146,375	12,735	119,572	10,403	106,721	9,285
16	-	-	-	-	-	-	-	-	66	187,126	16,280	154,316	13,425	126,626	11,016	113,225	9,851
17	-	-	-	-	-	-	-	-	67	197,705	17,200	162,691	14,154	134,096	11,666	120,130	10,451
18	25,231	2,195	22,778	1,982	17,522	1,524	15,044	1,309	68	208,875	18,172	171,537	14,924	142,020	12,356	127,447	11,088
19	25,539	2,222	23,078	2,008	17,880	1,556	15,385	1,338	69	220,667	19,198	182,690	15,894	150,425	13,087	135,209	11,763
20	25,852	2,249	23,376	2,034	18,263	1,589	15,737	1,369	70	233,150	20,284	194,572	16,928	159,303	13,859	143,454	12,480
21	26,912	2,341	23,707	2,063	18,659	1,623	15,900	1,383	71*	245,232	21,335	205,682	17,894	168,737	14,680	151,149	13,150
22	28,015	2,437	24,167	2,103	19,075	1,660	16,059	1,397	72*	257,344	22,389	216,824	18,864	178,159	15,500	158,860	13,821
23	29,170	2,538	24,618	2,142	19,503	1,697	16,230	1,412	73*	269,463	23,443	227,979	19,834	187,587	16,320	166,570	14,492
24	30,365	2,642	25,099	2,184	19,929	1,734	16,399	1,427	74*	281,590	24,498	239,119	20,803	197,030	17,142	174,294	15,164
25	31,609	2,750	25,842	2,248	20,371	1,772	16,569	1,442	75*	293,743	25,556	250,303	21,776	206,496	17,965	182,026	15,836
26	32,910	2,863	26,625	2,316	20,821	1,811	16,735	1,456	76*	305,892	26,613	261,482	22,749	215,969	18,789	189,763	16,509
27	34,260	2,981	27,429	2,386	21,282	1,852	17,252	1,501	77*	318,067	27,672	272,677	23,723	225,436	19,613	197,512	17,184
28	35,669	3,103	28,254	2,458	21,755	1,893	17,771	1,546	78*	330,240	28,731	283,877	24,697	234,920	20,438	205,269	17,858
29	37,130	3,230	29,430	2,560	22,230	1,934	18,296	1,592	79*	342,421	29,791	295,092	25,673	244,418	21,264	213,022	18,533
30	39,044	3,397	30,643	2,666	22,730	1,978	18,661	1,624	80*	354,632	30,853	306,324	26,650	253,918	22,091	220,797	19,209
31	41,206	3,585	31,732	2,761	23,692	2,061	19,859	1,728	81*	366,847	31,916	317,561	27,628	263,444	22,920	228,570	19,886
32	43,067	3,747	32,851	2,858	24,692	2,148	21,138	1,839	82*	379,086	32,980	328,804	28,606	272,973	23,749	236,359	20,563
33	45,021	3,917	34,009	2,959	25,743	2,240	22,284	1,939	83*	391,319	34,045	340,068	29,586	282,490	24,577	244,145	21,241
34	47,061	4,094	35,194	3,062	26,839	2,335	23,493	2,044	84*	403,580	35,111	351,346	30,567	292,055	25,409	251,952	21,920
35	49,189	4,279	36,057	3,137	27,970	2,433	25,007	2,176	85*	415,837	36,178	362,631	31,549	301,607	26,240	259,761	22,599
36	51,289	4,462	37,538	3,266	28,990	2,522	25,794	2,244	86*	428,114	37,246	373,924	32,531	311,170	27,072	267,569	23,279
37	53,475	4,652	39,099	3,402	30,052	2,615	26,601	2,314	87*	440,399	38,315	385,225	33,515	320,736	27,904	275,394	23,959
38	55,759	4,851	40,717	3,542	31,144	2,710	27,437	2,387	88*	452,697	39,385	396,542	34,499	330,315	28,737	283,225	24,641
39	58,126	5,057	42,423	3,691	32,271	2,808	28,293	2,461	89*	465,000	40,455	407,878	35,485	339,916	29,573	291,058	25,322
40	60,605	5,273	44,172	3,843	33,453	2,910	29,180	2,539	90*	477,329	41,528	419,202	36,471	349,510	30,407	298,905	26,005
41	63,050	5,485	46,058	4,007	34,998	3,045	30,686	2,670	91*	489,663	42,601	430,559	37,459	359,122	31,244	306,758	26,688
42	65,592	5,707	48,021	4,178	36,612	3,185	32,268	2,807	92*	502,012	43,675	441,922	38,447	368,757	32,082	314,622	27,372
43	67,571	5,879	50,059	4,355	38,300	3,332	33,934	2,952	93*	514,378	44,751	453,281	39,435	378,386	32,920	322,499	28,057
44	70,294	6,116	52,186	4,540	40,070	3,486	35,685	3,105	94*	526,752	45,827	464,684	40,428	388,009	33,757	330,368	28,742
45	73,126	6,362	54,427	4,735	41,909	3,646	37,522	3,264	95*	539,134	46,905	476,079	41,419	397,663	34,597	338,254	29,428
46	76,075	6,619	56,724	4,935	43,834	3,814	39,452	3,432	96*	551,532	47,983	487,486	42,411	407,327	35,437	346,147	30,115
47	79,150	6,886	59,150	5,146	45,857	3,990	41,494	3,610	97*	563,940	49,063	498,905	43,405	417,003	36,279	354,047	30,802
48	82,330	7,163	61,673	5,366	47,975	4,174	43,630	3,796	98*	576,361	50,143	510,335	44,399	426,691	37,122	361,951	31,490
49	85,653	7,452	64,297	5,594	50,188	4,366	45,882	3,992	99+*	588,792	51,225	521,779	45,395	436,384	37,965	369,870	32,179

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。

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。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Female) - Asia 非吸煙人士 (女性) 保費–亞洲
Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	26,552	2,310	3,188	277	50	33,451	2,910	6,320	550
1	23,675	2,060	3,159	275	51	34,998	3,045	6,963	606
2	20,872	1,816	3,134	273	52	36,651	3,189	7,631	664
3	20,690	1,800	3,105	270	53	38,501	3,350	8,335	725
4	20,501	1,784	3,078	268	54	40,062	3,485	8,931	777
5	19,429	1,690	2,917	254	55	41,932	3,648	9,605	836
6	19,374	1,686	1,916	167	56	43,948	3,823	10,280	894
7	19,318	1,681	1,910	166	57	46,161	4,016	11,067	963
8	19,257	1,675	1,905	166	58	48,687	4,236	11,902	1,035
9	19,343	1,683	1,912	166	59	51,384	4,470	12,962	1,128
10	19,387	1,687	1,916	167	60	54,189	4,714	14,040	1,221
11	19,906	1,732	1,510	131	61	57,720	5,022	15,295	1,331
12	20,482	1,782	1,554	135	62	61,184	5,323	16,805	1,462
13	21,057	1,832	1,596	139	63	64,935	5,649	18,408	1,601
14	21,631	1,882	1,641	143	64	68,940	5,998	20,024	1,742
15	22,368	1,946	1,697	148	65	76,434	6,650	20,652	1,797
16	22,790	1,983	1,698	148	66	82,840	7,207	22,598	1,966
17	23,846	2,075	1,701	148	67	88,384	7,689	24,332	2,117
18	12,487	1,086	614	53	68	94,313	8,205	25,604	2,228
19	13,055	1,136	640	56	69	100,445	8,739	27,337	2,378
20	13,648	1,187	703	61	70	106,686	9,282	28,886	2,513
21	13,908	1,210	714	62	71*	112,912	9,823	30,473	2,651
22	14,588	1,269	729	63	72*	117,407	10,214	32,931	2,865
23	15,258	1,327	752	65	73*	121,905	10,606	35,576	3,095
24	15,971	1,389	780	68	74*	126,397	10,997	38,473	3,347
25	16,912	1,471	822	72	75*	130,343	11,340	41,437	3,605
26	17,778	1,547	854	74	76*	135,247	11,766	44,942	3,910
27	18,522	1,611	920	80	77*	139,738	12,157	61,185	5,323
28	19,266	1,676	972	85	78*	144,230	12,548	65,571	5,705
29	20,012	1,741	1,090	95	79*	148,721	12,939	70,271	6,114
30	20,265	1,763	1,193	104	80*	150,876	13,126	74,160	6,452
31	21,188	1,843	1,340	117	81*	155,302	13,511	79,471	6,914
32	21,468	1,868	1,452	126	82*	159,962	13,917	80,000	6,960
33	21,775	1,894	1,584	138	83*	164,762	14,334	80,000	6,960
34	22,102	1,923	1,738	151	84*	169,703	14,764	80,000	6,960
35	22,184	1,930	1,922	167	85*	174,796	15,207	80,000	6,960
36	22,340	1,944	2,080	181	86*	180,040	15,663	80,000	6,960
37	22,635	1,969	2,265	197	87*	185,441	16,133	80,000	6,960
38	23,024	2,003	2,399	209	88*	191,004	16,617	80,000	6,960
39	23,546	2,049	2,542	221	89*	196,734	17,116	80,000	6,960
40	24,418	2,124	2,749	239	90*	202,638	17,630	80,000	6,960
41	24,998	2,175	2,946	256	91*	208,717	18,158	80,000	6,960
42	25,579	2,225	3,181	277	92*	214,979	18,703	80,000	6,960
43	26,379	2,295	3,447	300	93*	221,428	19,264	80,000	6,960
44	27,184	2,365	3,746	326	94*	228,069	19,842	80,000	6,960
45	27,240	2,370	3,946	343	95*	236,689	20,592	80,000	6,960
46	28,127	2,447	4,379	381	96*	245,636	21,370	80,000	6,960
47	29,407	2,558	4,877	424	97*	254,920	22,178	80,000	6,960
48	30,914	2,690	5,354	466	98*	264,554	23,016	80,000	6,960
49	32,614	2,837	5,870	511	99+*	274,554	23,886	80,000	6,960
		Age 年齡	Annual 年繳		Monthly 月繳				
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828		420				

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。
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。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Female) - Asia 非吸煙人士 (女性) 保費–亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	26,552	2,310	3,188	277	50	33,451	2,910	6,320	550
1	23,675	2,060	3,159	275	51	34,998	3,045	6,963	606
2	20,872	1,816	3,134	273	52	36,651	3,189	7,631	664
3	20,690	1,800	3,105	270	53	38,501	3,350	8,335	725
4	20,501	1,784	3,078	268	54	40,062	3,485	8,931	777
5	19,429	1,690	2,917	254	55	41,932	3,648	9,605	836
6	19,374	1,686	1,916	167	56	43,948	3,823	10,280	894
7	19,318	1,681	1,910	166	57	46,161	4,016	11,067	963
8	19,257	1,675	1,905	166	58	48,687	4,236	11,902	1,035
9	19,343	1,683	1,912	166	59	51,384	4,470	12,962	1,128
10	19,387	1,687	1,916	167	60	54,189	4,714	14,040	1,221
11	19,906	1,732	1,510	131	61	57,720	5,022	15,295	1,331
12	20,482	1,782	1,554	135	62	61,184	5,323	16,805	1,462
13	21,057	1,832	1,596	139	63	64,935	5,649	18,408	1,601
14	21,631	1,882	1,641	143	64	68,940	5,998	20,024	1,742
15	22,368	1,946	1,697	148	65	76,434	6,650	20,652	1,797
16	22,790	1,983	1,698	148	66	82,840	7,207	22,598	1,966
17	23,846	2,075	1,701	148	67	88,384	7,689	24,332	2,117
18	12,487	1,086	614	53	68	94,313	8,205	25,604	2,228
19	13,055	1,136	640	56	69	100,445	8,739	27,337	2,378
20	13,648	1,187	703	61	70	106,686	9,282	28,886	2,513
21	13,908	1,210	714	62	71*	112,912	9,823	30,473	2,651
22	14,588	1,269	729	63	72*	117,407	10,214	32,931	2,865
23	15,258	1,327	752	65	73*	121,905	10,606	35,576	3,095
24	15,971	1,389	780	68	74*	126,397	10,997	38,473	3,347
25	16,912	1,471	822	72	75*	130,343	11,340	41,437	3,605
26	17,778	1,547	854	74	76*	135,247	11,766	44,942	3,910
27	18,522	1,611	920	80	77*	139,738	12,157	61,185	5,323
28	19,266	1,676	972	85	78*	144,230	12,548	65,571	5,705
29	20,012	1,741	1,090	95	79*	148,721	12,939	70,271	6,114
30	20,265	1,763	1,193	104	80*	150,876	13,126	74,160	6,452
31	21,188	1,843	1,340	117	81*	155,302	13,511	79,471	6,914
32	21,468	1,868	1,452	126	82*	159,962	13,917	80,000	6,960
33	21,775	1,894	1,584	138	83*	164,762	14,334	80,000	6,960
34	22,102	1,923	1,738	151	84*	169,703	14,764	80,000	6,960
35	22,184	1,930	1,922	167	85*	174,796	15,207	80,000	6,960
36	22,340	1,944	2,080	181	86*	180,040	15,663	80,000	6,960
37	22,635	1,969	2,265	197	87*	185,441	16,133	80,000	6,960
38	23,024	2,003	2,399	209	88*	191,004	16,617	80,000	6,960
39	23,546	2,049	2,542	221	89*	196,734	17,116	80,000	6,960
40	24,418	2,124	2,749	239	90*	202,638	17,630	80,000	6,960
41	24,998	2,175	2,946	256	91*	208,717	18,158	80,000	6,960
42	25,579	2,225	3,181	277	92*	214,979	18,703	80,000	6,960
43	26,379	2,295	3,447	300	93*	221,428	19,264	80,000	6,960
44	27,184	2,365	3,746	326	94*	228,069	19,842	80,000	6,960
45	27,240	2,370	3,946	343	95*	236,689	20,592	80,000	6,960
46	28,127	2,447	4,379	381	96*	245,636	21,370	80,000	6,960
47	29,407	2,558	4,877	424	97*	254,920	22,178	80,000	6,960
48	30,914	2,690	5,354	466	98*	264,554	23,016	80,000	6,960
49	32,614	2,837	5,870	511	99+*	274,554	23,886	80,000	6,960
		Age 年齡	Annual 年繳		Monthly 月繳				
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828		420				

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。
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。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Female) - Worldwide (excluding the US) 非吸煙人士 (女性) 保費–環球 (不包括美國)
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	32,170	2,799	3,620	315	50	40,532	3,526	7,183	625
1	28,691	2,496	3,588	312	51	42,404	3,689	7,911	688
2	25,295	2,201	3,558	310	52	44,416	3,864	8,671	754
3	25,073	2,181	3,527	307	53	46,655	4,059	9,471	824
4	24,844	2,161	3,496	304	54	48,548	4,224	10,149	883
5	23,544	2,048	3,312	288	55	50,813	4,421	10,916	950
6	23,479	2,043	2,173	189	56	53,253	4,633	11,681	1,016
7	23,411	2,037	2,167	189	57	55,934	4,866	12,575	1,094
8	23,337	2,030	2,160	188	58	58,998	5,133	13,527	1,177
9	23,440	2,039	2,169	189	59	62,263	5,417	14,727	1,281
10	23,497	2,044	2,176	189	60	65,663	5,713	15,959	1,388
11	24,126	2,099	1,713	149	61	69,943	6,085	17,384	1,512
12	24,823	2,160	1,762	153	62	74,138	6,450	19,101	1,662
13	25,521	2,220	1,810	157	63	78,686	6,846	20,922	1,820
14	26,216	2,281	1,862	162	64	83,539	7,268	22,755	1,980
15	27,107	2,358	1,925	167	65	92,620	8,058	23,471	2,042
16	27,613	2,402	1,927	168	66	100,384	8,733	25,684	2,235
17	28,897	2,514	1,930	168	67	107,098	9,318	27,656	2,406
18	15,132	1,316	702	61	68	114,285	9,943	29,098	2,532
19	15,819	1,376	732	64	69	121,715	10,589	31,071	2,703
20	16,541	1,439	800	70	70	129,276	11,247	32,829	2,856
21	16,850	1,466	815	71	71*	136,822	11,904	34,634	3,013
22	17,676	1,538	827	72	72*	142,269	12,377	37,428	3,256
23	18,493	1,609	854	74	73*	147,720	12,852	40,434	3,518
24	19,355	1,684	885	77	74*	153,168	13,326	43,723	3,804
25	20,493	1,783	933	81	75*	157,944	13,741	47,091	4,097
26	21,543	1,874	968	84	76*	163,889	14,258	51,078	4,444
27	22,442	1,952	1,044	91	77*	169,330	14,732	69,539	6,050
28	23,346	2,031	1,105	96	78*	174,773	15,205	74,523	6,484
29	24,248	2,110	1,238	108	79*	180,218	15,679	79,863	6,948
30	24,558	2,137	1,356	118	80*	182,829	15,906	80,000	6,960
31	25,674	2,234	1,522	132	81*	188,186	16,372	80,000	6,960
32	26,016	2,263	1,650	144	82*	193,837	16,864	80,000	6,960
33	26,384	2,295	1,800	157	83*	199,655	17,370	80,000	6,960
34	26,783	2,330	1,975	172	84*	205,639	17,891	80,000	6,960
35	26,883	2,339	2,184	190	85*	211,811	18,428	80,000	6,960
36	27,070	2,355	2,365	206	86*	218,164	18,980	80,000	6,960
37	27,431	2,386	2,576	224	87*	224,712	19,550	80,000	6,960
38	27,899	2,427	2,726	237	88*	231,454	20,136	80,000	6,960
39	28,532	2,482	2,885	251	89*	238,393	20,740	80,000	6,960
40	29,588	2,574	3,124	272	90*	245,548	21,363	80,000	6,960
41	30,291	2,635	3,350	291	91*	252,910	22,003	80,000	6,960
42	30,997	2,697	3,615	315	92*	260,501	22,664	80,000	6,960
43	31,967	2,781	3,917	341	93*	268,319	23,344	80,000	6,960
44	32,940	2,866	4,257	370	94*	276,361	24,043	80,000	6,960
45	33,008	2,872	4,483	390	95*	286,808	24,952	80,000	6,960
46	34,083	2,965	4,978	433	96*	297,650	25,896	80,000	6,960
47	35,635	3,100	5,542	482	97*	308,901	26,874	80,000	6,960
48	37,461	3,259	6,085	529	98*	320,578	27,890	80,000	6,960
49	39,517	3,438	6,670	580	99+*	332,696	28,945	80,000	6,960
		Age 年齡	Annual 年繳		Monthly 月繳				
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900		426				

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。

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。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Female) - Worldwide 非吸煙人士 (女性) 保費–環球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	44,256	3,850	3,986	347	50	55,750	4,850	7,901	687
1	39,464	3,433	3,949	344	51	58,328	5,075	8,703	757
2	34,791	3,027	3,917	341	52	61,090	5,315	9,538	830
3	34,486	3,000	3,882	338	53	64,172	5,583	10,417	906
4	34,172	2,973	3,847	335	54	66,775	5,809	11,165	971
5	32,386	2,818	3,648	317	55	69,889	6,080	12,006	1,045
6	32,296	2,810	2,395	208	56	73,247	6,372	12,850	1,118
7	32,201	2,801	2,386	208	57	76,937	6,694	13,835	1,204
8	32,098	2,793	2,379	207	58	81,146	7,060	14,879	1,294
9	32,242	2,805	2,389	208	59	85,639	7,451	16,203	1,410
10	32,318	2,812	2,397	209	60	90,316	7,857	17,554	1,527
11	33,183	2,887	1,885	164	61	96,200	8,369	19,123	1,664
12	34,142	2,970	1,941	169	62	101,973	8,872	21,011	1,828
13	35,100	3,054	1,994	173	63	108,230	9,416	23,012	2,002
14	36,059	3,137	2,050	178	64	114,903	9,997	25,030	2,178
15	37,283	3,244	2,122	185	65	127,394	11,083	25,819	2,246
16	37,981	3,304	2,123	185	66	138,072	12,012	28,254	2,458
17	39,747	3,458	2,127	185	67	147,310	12,816	30,420	2,647
18	20,810	1,810	770	67	68	157,192	13,676	32,008	2,785
19	21,757	1,893	804	70	69	167,414	14,565	34,179	2,974
20	22,749	1,979	880	77	70	177,813	15,470	36,113	3,142
21	23,178	2,016	895	78	71*	188,194	16,373	38,098	3,315
22	24,315	2,115	910	79	72*	195,685	17,025	41,170	3,582
23	25,434	2,213	939	82	73*	203,181	17,677	44,478	3,870
24	26,619	2,316	976	85	74*	210,671	18,328	48,097	4,184
25	28,187	2,452	1,027	89	75*	217,248	18,901	51,802	4,507
26	29,632	2,578	1,068	93	76*	225,419	19,611	56,182	4,888
27	30,866	2,685	1,152	100	77*	232,900	20,262	76,495	6,655
28	32,112	2,794	1,213	106	78*	240,389	20,914	80,000	6,960
29	33,352	2,902	1,362	118	79*	247,878	21,565	80,000	6,960
30	33,776	2,939	1,492	130	80*	251,472	21,878	80,000	6,960
31	35,316	3,072	1,676	146	81*	258,846	22,520	80,000	6,960
32	35,785	3,113	1,816	158	82*	266,614	23,195	80,000	6,960
33	36,291	3,157	1,980	172	83*	274,614	23,891	80,000	6,960
34	36,839	3,205	2,175	189	84*	282,853	24,608	80,000	6,960
35	36,977	3,217	2,401	209	85*	291,335	25,346	80,000	6,960
36	37,231	3,239	2,603	226	86*	300,075	26,107	80,000	6,960
37	37,726	3,282	2,832	246	87*	309,081	26,890	80,000	6,960
38	38,373	3,338	3,000	261	88*	318,351	27,697	80,000	6,960
39	39,245	3,414	3,175	276	89*	327,898	28,527	80,000	6,960
40	40,697	3,541	3,434	299	90*	337,738	29,383	80,000	6,960
41	41,662	3,625	3,681	320	91*	347,871	30,265	80,000	6,960
42	42,635	3,709	3,976	346	92*	358,310	31,173	80,000	6,960
43	43,969	3,825	4,310	375	93*	369,061	32,108	80,000	6,960
44	45,304	3,941	4,684	408	94*	380,126	33,071	80,000	6,960
45	45,399	3,950	4,932	429	95*	394,494	34,321	80,000	6,960
46	46,884	4,079	5,475	476	96*	409,405	35,618	80,000	6,960
47	49,011	4,264	6,098	531	97*	424,880	36,965	80,000	6,960
48	51,528	4,483	6,697	583	98*	440,939	38,362	80,000	6,960
49	54,356	4,729	7,338	638	99+*	457,605	39,812	80,000	6,960
		Age 年齡	Annual 年繳		Monthly 月繳				
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900		426				

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。

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。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

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Premium for Smoker (Female) - Asia 吸煙人士 (女性) 保費-亞洲
Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	50	39,012	3,394	7,373	641
1	-	-	-	-	51	40,813	3,551	8,119	706
2	-	-	-	-	52	42,744	3,719	8,897	774
3	-	-	-	-	53	44,903	3,907	9,718	845
4	-	-	-	-	54	46,723	4,065	10,413	906
5	-	-	-	-	55	48,906	4,255	11,203	975
6	-	-	-	-	56	51,254	4,459	11,987	1,043
7	-	-	-	-	57	53,836	4,684	12,908	1,123
8	-	-	-	-	58	56,783	4,940	13,880	1,208
9	-	-	-	-	59	59,926	5,214	15,114	1,315
10	-	-	-	-	60	63,251	5,503	16,386	1,426
11	-	-	-	-	61	67,373	5,861	17,854	1,553
12	-	-	-	-	62	71,421	6,214	19,621	1,707
13	-	-	-	-	63	75,804	6,595	21,489	1,870
14	-	-	-	-	64	80,484	7,002	23,376	2,034
15	-	-	-	-	65	89,342	7,773	24,140	2,100
16	-	-	-	-	66	96,801	8,422	26,409	2,298
17	-	-	-	-	67	103,280	8,985	28,432	2,474
18	14,580	1,268	718	62	68	110,208	9,588	29,919	2,603
19	15,243	1,326	749	65	69	117,379	10,212	31,946	2,779
20	15,941	1,387	823	72	70	124,690	10,848	33,762	2,937
21	16,248	1,414	836	73	71*	131,969	11,481	35,615	3,099
22	17,042	1,483	850	74	72*	137,220	11,938	38,490	3,349
23	17,828	1,551	877	76	73*	142,478	12,396	41,582	3,618
24	18,660	1,623	909	79	74*	147,728	12,852	44,965	3,912
25	19,781	1,721	962	84	75*	152,128	13,235	48,360	4,207
26	20,794	1,809	998	87	76*	157,850	13,733	52,453	4,563
27	21,664	1,885	1,079	94	77*	163,093	14,189	71,412	6,213
28	22,538	1,961	1,136	99	78*	168,336	14,645	76,532	6,658
29	23,404	2,036	1,277	111	79*	173,577	15,101	80,000	6,960
30	23,695	2,061	1,393	121	80*	176,143	15,324	80,000	6,960
31	24,775	2,155	1,567	136	81*	181,307	15,774	80,000	6,960
32	25,104	2,184	1,699	148	82*	186,751	16,247	80,000	6,960
33	25,460	2,215	1,851	161	83*	192,354	16,735	80,000	6,960
34	25,845	2,249	2,033	177	84*	198,124	17,237	80,000	6,960
35	25,878	2,251	2,242	195	85*	204,069	17,754	80,000	6,960
36	26,059	2,267	2,428	211	86*	210,190	18,287	80,000	6,960
37	26,405	2,297	2,643	230	87*	216,499	18,835	80,000	6,960
38	26,857	2,337	2,799	244	88*	222,990	19,400	80,000	6,960
39	27,469	2,390	2,961	258	89*	229,680	19,982	80,000	6,960
40	28,508	2,480	3,210	279	90*	236,569	20,582	80,000	6,960
41	29,186	2,539	3,439	299	91*	243,669	21,199	80,000	6,960
42	29,867	2,598	3,715	323	92*	250,980	21,835	80,000	6,960
43	30,803	2,680	4,023	350	93*	258,505	22,490	80,000	6,960
44	31,738	2,761	4,373	380	94*	266,260	23,165	80,000	6,960
45	31,800	2,767	4,606	401	95*	276,325	24,040	80,000	6,960
46	32,833	2,856	5,113	445	96*	286,769	24,949	80,000	6,960
47	34,323	2,986	5,689	495	97*	297,609	25,892	80,000	6,960
48	36,078	3,139	6,248	544	98*	308,859	26,871	80,000	6,960
49	38,055	3,311	6,848	596	99+*	320,533	27,886	80,000	6,960
		Age 年齡	Annual 年繳		Monthly 月繳				
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828		420				

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。

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。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Female) - Asia 吸煙人士 (女性) 保費-亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	50	39,012	3,394	7,373	641
1	-	-	-	-	51	40,813	3,551	8,119	706
2	-	-	-	-	52	42,744	3,719	8,897	774
3	-	-	-	-	53	44,903	3,907	9,718	845
4	-	-	-	-	54	46,723	4,065	10,413	906
5	-	-	-	-	55	48,906	4,255	11,203	975
6	-	-	-	-	56	51,254	4,459	11,987	1,043
7	-	-	-	-	57	53,836	4,684	12,908	1,123
8	-	-	-	-	58	56,783	4,940	13,880	1,208
9	-	-	-	-	59	59,926	5,214	15,114	1,315
10	-	-	-	-	60	63,251	5,503	16,386	1,426
11	-	-	-	-	61	67,373	5,861	17,854	1,553
12	-	-	-	-	62	71,421	6,214	19,621	1,707
13	-	-	-	-	63	75,804	6,595	21,489	1,870
14	-	-	-	-	64	80,484	7,002	23,376	2,034
15	-	-	-	-	65	89,342	7,773	24,140	2,100
16	-	-	-	-	66	96,801	8,422	26,409	2,298
17	-	-	-	-	67	103,280	8,985	28,432	2,474
18	14,580	1,268	718	62	68	110,208	9,588	29,919	2,603
19	15,243	1,326	749	65	69	117,379	10,212	31,946	2,779
20	15,941	1,387	823	72	70	124,690	10,848	33,762	2,937
21	16,248	1,414	836	73	71*	131,969	11,481	35,615	3,099
22	17,042	1,483	850	74	72*	137,220	11,938	38,490	3,349
23	17,828	1,551	877	76	73*	142,478	12,396	41,582	3,618
24	18,660	1,623	909	79	74*	147,728	12,852	44,965	3,912
25	19,781	1,721	962	84	75*	152,128	13,235	48,360	4,207
26	20,794	1,809	998	87	76*	157,850	13,733	52,453	4,563
27	21,664	1,885	1,079	94	77*	163,093	14,189	71,412	6,213
28	22,538	1,961	1,136	99	78*	168,336	14,645	76,532	6,658
29	23,404	2,036	1,277	111	79*	173,577	15,101	80,000	6,960
30	23,695	2,061	1,393	121	80*	176,143	15,324	80,000	6,960
31	24,775	2,155	1,567	136	81*	181,307	15,774	80,000	6,960
32	25,104	2,184	1,699	148	82*	186,751	16,247	80,000	6,960
33	25,460	2,215	1,851	161	83*	192,354	16,735	80,000	6,960
34	25,845	2,249	2,033	177	84*	198,124	17,237	80,000	6,960
35	25,878	2,251	2,242	195	85*	204,069	17,754	80,000	6,960
36	26,059	2,267	2,428	211	86*	210,190	18,287	80,000	6,960
37	26,405	2,297	2,643	230	87*	216,499	18,835	80,000	6,960
38	26,857	2,337	2,799	244	88*	222,990	19,400	80,000	6,960
39	27,469	2,390	2,961	258	89*	229,680	19,982	80,000	6,960
40	28,508	2,480	3,210	279	90*	236,569	20,582	80,000	6,960
41	29,186	2,539	3,439	299	91*	243,669	21,199	80,000	6,960
42	29,867	2,598	3,715	323	92*	250,980	21,835	80,000	6,960
43	30,803	2,680	4,023	350	93*	258,505	22,490	80,000	6,960
44	31,738	2,761	4,373	380	94*	266,260	23,165	80,000	6,960
45	31,800	2,767	4,606	401	95*	276,325	24,040	80,000	6,960
46	32,833	2,856	5,113	445	96*	286,769	24,949	80,000	6,960
47	34,323	2,986	5,689	495	97*	297,609	25,892	80,000	6,960
48	36,078	3,139	6,248	544	98*	308,859	26,871	80,000	6,960
49	38,055	3,311	6,848	596	99+*	320,533	27,886	80,000	6,960
		Age 年齡	Annual 年繳		Monthly 月繳				
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828		420				

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。

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。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Female) - Worldwide (excluding the US) 吸煙人士 (女性) 保費 –環球 (不包括美國)
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	50	47,273	4,113	8,379	729
1	-	-	-	-	51	49,456	4,303	9,229	803
2	-	-	-	-	52	51,801	4,507	10,115	880
3	-	-	-	-	53	54,408	4,733	11,047	961
4	-	-	-	-	54	56,617	4,926	11,837	1,030
5	-	-	-	-	55	59,265	5,156	12,732	1,108
6	-	-	-	-	56	62,108	5,403	13,624	1,185
7	-	-	-	-	57	65,236	5,676	14,665	1,276
8	-	-	-	-	58	68,807	5,986	15,776	1,373
9	-	-	-	-	59	72,613	6,317	17,179	1,495
10	-	-	-	-	60	76,641	6,668	18,624	1,620
11	-	-	-	-	61	81,639	7,103	20,291	1,765
12	-	-	-	-	62	86,543	7,529	22,297	1,940
13	-	-	-	-	63	91,858	7,992	24,423	2,125
14	-	-	-	-	64	97,528	8,485	26,565	2,311
15	-	-	-	-	65	108,262	9,419	27,432	2,387
16	-	-	-	-	66	117,300	10,205	30,014	2,611
17	-	-	-	-	67	125,150	10,888	32,315	2,811
18	17,667	1,537	819	71	68	133,546	11,619	34,002	2,958
19	18,470	1,607	852	74	69	142,236	12,375	36,308	3,159
20	19,320	1,681	938	82	70	151,093	13,145	38,371	3,338
21	19,685	1,713	952	83	71*	159,914	13,913	40,479	3,522
22	20,651	1,797	967	84	72*	166,279	14,466	43,743	3,806
23	21,605	1,880	998	87	73*	172,651	15,021	47,261	4,112
24	22,613	1,967	1,034	90	74*	179,014	15,574	51,102	4,446
25	23,969	2,085	1,093	95	75*	184,342	16,038	54,963	4,782
26	25,202	2,193	1,131	98	76*	191,282	16,642	59,610	5,186
27	26,253	2,284	1,224	106	77*	197,626	17,193	80,000	6,960
28	27,307	2,376	1,293	112	78*	203,983	17,747	80,000	6,960
29	28,367	2,468	1,450	126	79*	210,337	18,299	80,000	6,960
30	28,714	2,498	1,584	138	80*	213,445	18,570	80,000	6,960
31	30,023	2,612	1,779	155	81*	219,701	19,114	80,000	6,960
32	30,420	2,647	1,930	168	82*	226,298	19,688	80,000	6,960
33	30,850	2,684	2,105	183	83*	233,091	20,279	80,000	6,960
34	31,316	2,724	2,311	201	84*	240,078	20,887	80,000	6,960
35	31,360	2,728	2,549	222	85*	247,279	21,513	80,000	6,960
36	31,576	2,747	2,760	240	86*	254,696	22,159	80,000	6,960
37	31,999	2,784	3,006	262	87*	262,343	22,824	80,000	6,960
38	32,546	2,832	3,182	277	88*	270,215	23,509	80,000	6,960
39	33,288	2,896	3,369	293	89*	278,315	24,213	80,000	6,960
40	34,545	3,005	3,646	317	90*	286,666	24,940	80,000	6,960
41	35,365	3,077	3,910	340	91*	295,264	25,688	80,000	6,960
42	36,189	3,148	4,222	367	92*	304,128	26,459	80,000	6,960
43	37,323	3,247	4,576	398	93*	313,249	27,253	80,000	6,960
44	38,458	3,346	4,970	432	94*	322,643	28,070	80,000	6,960
45	38,533	3,352	5,236	456	95*	334,839	29,131	80,000	6,960
46	39,790	3,462	5,810	505	96*	347,496	30,232	80,000	6,960
47	41,593	3,619	6,468	563	97*	360,631	31,375	80,000	6,960
48	43,721	3,804	7,104	618	98*	374,263	32,561	80,000	6,960
49	46,111	4,012	7,782	677	99+*	388,411	33,792	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。
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督局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Female) - Worldwide 吸煙人士 (女性) 保費-環球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	50	65,021	5,657	9,217	802
1	-	-	-	-	51	68,027	5,918	10,150	883
2	-	-	-	-	52	71,246	6,198	11,123	968
3	-	-	-	-	53	74,837	6,511	12,150	1,057
4	-	-	-	-	54	77,870	6,775	13,019	1,133
5	-	-	-	-	55	81,515	7,092	14,003	1,218
6	-	-	-	-	56	85,430	7,432	14,990	1,304
7	-	-	-	-	57	89,730	7,807	16,136	1,404
8	-	-	-	-	58	94,638	8,234	17,353	1,510
9	-	-	-	-	59	99,878	8,689	18,895	1,644
10	-	-	-	-	60	105,419	9,171	20,487	1,782
11	-	-	-	-	61	112,293	9,769	22,321	1,942
12	-	-	-	-	62	119,036	10,356	24,527	2,134
13	-	-	-	-	63	126,349	10,992	26,864	2,337
14	-	-	-	-	64	134,146	11,671	29,222	2,542
15	-	-	-	-	65	148,906	12,955	30,176	2,625
16	-	-	-	-	66	161,342	14,037	33,013	2,872
17	-	-	-	-	67	172,136	14,976	35,548	3,093
18	24,297	2,114	903	79	68	183,686	15,981	37,405	3,254
19	25,399	2,210	938	82	69	195,637	17,020	39,942	3,475
20	26,574	2,312	1,029	90	70	207,823	18,081	42,209	3,672
21	27,075	2,356	1,045	91	71*	219,954	19,136	44,528	3,874
22	28,405	2,471	1,062	92	72*	228,710	19,898	48,119	4,186
23	29,716	2,585	1,097	95	73*	237,472	20,660	51,987	4,523
24	31,100	2,706	1,141	99	74*	246,226	21,422	56,213	4,891
25	32,971	2,868	1,201	104	75*	253,557	22,059	60,458	5,260
26	34,663	3,016	1,246	108	76*	263,092	22,889	65,573	5,705
27	36,104	3,141	1,347	117	77*	271,829	23,649	80,000	6,960
28	37,560	3,268	1,420	124	78*	280,567	24,409	80,000	6,960
29	39,014	3,394	1,592	139	79*	289,305	25,170	80,000	6,960
30	39,493	3,436	1,745	152	80*	293,584	25,542	80,000	6,960
31	41,293	3,592	1,958	170	81*	302,190	26,291	80,000	6,960
32	41,841	3,640	2,124	185	82*	311,261	27,080	80,000	6,960
33	42,433	3,692	2,317	202	83*	320,602	27,892	80,000	6,960
34	43,075	3,748	2,541	221	84*	330,217	28,729	80,000	6,960
35	43,133	3,753	2,803	244	85*	340,123	29,591	80,000	6,960
36	43,433	3,779	3,036	264	86*	350,327	30,478	80,000	6,960
37	44,013	3,829	3,305	288	87*	360,841	31,393	80,000	6,960
38	44,766	3,895	3,500	305	88*	371,665	32,335	80,000	6,960
39	45,786	3,983	3,703	322	89*	382,809	33,304	80,000	6,960
40	47,515	4,134	4,010	349	90*	394,297	34,304	80,000	6,960
41	48,642	4,232	4,299	374	91*	406,124	35,333	80,000	6,960
42	49,775	4,330	4,642	404	92*	418,311	36,393	80,000	6,960
43	51,338	4,466	5,032	438	93*	430,864	37,485	80,000	6,960
44	52,897	4,602	5,466	476	94*	443,783	38,609	80,000	6,960
45	52,996	4,611	5,759	501	95*	460,556	40,068	80,000	6,960
46	54,730	4,762	6,391	556	96*	477,965	41,583	80,000	6,960
47	57,208	4,977	7,117	619	97*	496,030	43,155	80,000	6,960
48	60,132	5,231	7,814	680	98*	514,779	44,786	80,000	6,960
49	63,424	5,518	8,559	745	99+*	534,237	46,479	80,000	6,960
		Age 年齡	Annual 年繳		Monthly 月繳				
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900		426				

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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、性別及吸煙習慣而計算。

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督局徵收的保費徵費。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。



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