

Cigna HealthFirst Elite Medical Plan

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



Civil Servants and Non-civil Servants Employed by the Hong Kong Government and their family who successfully apply for **Cigna HealthFirst Elite Medical Plan** during the specified promotion period will enjoy up to **80% discount on first year premium**.

Key Benefits of Cigna HealthFirst Elite Medical Plan

- No lifetime limit*
- Up to HK\$50 million annual limit^
- Flexible options to suit your needs (area of coverage, accommodation room type and annual deductible options)
- Optional benefits (Outpatient, Pharmacy, Dental, Deductible Discount, Premium Waiver due to Cancer)
- All-round healthcare concierge service in Hong Kong
- Free annual physical health check-ups and virtual assessment

Promotion Period: 1 July 2023 - 30 June 2024

Insured Person	First Year Premium Discount	Renewal Year Premium Discount	
Child#	30%	15%	
Adult (age 18 or above)	30%	15%	
Child (with one parent purchasing a policy) #,5	80%	65% (Kids under age 18)	15% (Age 18 or above)

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



Enroll now:
8100 6162 / 8107 0799



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

Remarks:

* Lifetime limit of HK\$500,000 applies to the Optional Pharmacy Benefits.

^ The Basic Benefits and Optional Outpatient Benefits under standard private room and semi-private room types are subject to an overall maximum annual limit of HK\$50,000,000 and HK\$30,000,000 respectively.

Child's discount is applicable only if the child is aged below 18.

Terms & Conditions for the offer:

1. This promotion (the "Promotion") is organized and sponsored by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare"). The Promotion is valid from 1 July 2023 to 30 June 2024, both dates inclusive (the "Promotion Period").
2. To qualify for the Promotion, (i) new applications of Cigna HealthFirst Elite Medical Plan (the "Plan") must be received by Cigna Healthcare within the Promotion Period, solely based on Cigna Healthcare's record; (ii) policies of the relevant application(s) must be underwritten and issued by Cigna Healthcare on or before 31 July 2024; (iii) each insured person shall be entitled to the Promotion once.
3. Policyholder or insured person under an existing policy of the same Plan which was cancelled within the previous 12 months and re-applied for the same Plan are not eligible for the Promotion.
4. To qualify for the offer, applicants must be Hong Kong Civil Servants or Non-Civil Servants employed by the Government of the Hong Kong Special Administrative Region, or staff members including contract and term staff employed by The Hong Kong Housing Authority, The Hospital Authority, or Legislative Council Secretariat, or their spouse or children.
5. For the discount for child (with one parent purchasing a policy), the child must enroll at the same time together with one of the parents or enroll in any policy year after the issuance of the parent's policy. To enjoy the discount, the child must enroll in the same area of coverage as the parent. For child aged 6 or above, if the parent's policy is terminated, the discount for the child's policy will no longer apply. For child aged below 6, the child's policy will be terminated if the parent's policy is terminated. The child's discount does not apply to the premium of Optional Dental Benefits.
6. Unless otherwise specified, this promotional offer cannot be used in conjunction with other promotional offer applicable to the Plan at the same time, including but not limited to the standard discount being offered to the public.
7. If the relevant policy of the Plan under the Promotion is cancelled within the cooling off period (if applicable), the refund of premium shall be the actual amount paid after discount.
8. All application(s) for the Plan(s) are subject to underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or decline any application.
9. Applicants are responsible for reviewing these terms and conditions. By participating in the Promotion, applicants agree and accept to be bound by these terms and conditions.
10. Cigna Healthcare reserves the right to change any of the terms and conditions of the Promotion without prior notice. In case of any disputes, Cigna Healthcare's decision shall be final.
11. This leaflet contains terms and conditions of the promotion only and does not represent the full terms of the policy. For details of the features, contents, terms, conditions and exclusions of the Cigna Healthcare products in this leaflet, please refer to the relevant product brochure(s) at www.cigna.com.hk and the policy provision(s).
12. The English version of the terms and conditions of the Promotion shall prevail if there is any discrepancy between the English and Chinese versions.

保費表
Premium Table

Cigna HealthFirst Elite Medical Plan

信諾尊尚醫療保

Effective from 1 April 2023 | 2023年4月1日起生效


healthcare
信諾環球

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

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

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障										Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障									
	Deductible Option 墊底費選項											Deductible Option 墊底費選項									
	\$0		\$15,000		\$25,000		\$50,000		\$75,000			\$0		\$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	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	23,653	2,058	12,261	1,067	10,869	946	9,097	791	7,728	672	50	30,105	2,619	16,311	1,419	14,458	1,258	12,094	1,052	10,247	891
1	21,089	1,835	10,938	952	9,697	844	8,117	706	6,896	600	51	31,512	2,742	17,251	1,501	15,294	1,331	12,792	1,113	10,837	943
2	18,579	1,616	9,641	839	8,550	744	7,148	622	6,080	529	52	33,325	2,899	18,246	1,587	16,173	1,407	13,530	1,177	11,457	997
3	18,411	1,602	9,553	831	8,473	737	7,084	616	6,026	524	53	35,091	3,053	19,209	1,671	17,029	1,482	14,244	1,239	12,062	1,049
4	18,244	1,587	9,465	823	8,395	730	7,019	611	5,971	519	54	36,680	3,191	20,076	1,747	17,797	1,548	14,884	1,295	12,606	1,097
5	17,387	1,513	8,997	783	7,979	694	6,673	581	5,673	494	55	38,873	3,382	21,592	1,879	19,135	1,665	16,006	1,393	13,559	1,180
6	17,242	1,500	8,975	781	7,958	692	6,655	579	5,658	492	56	40,621	3,534	22,559	1,963	19,995	1,740	16,723	1,455	14,167	1,233
7	17,478	1,521	8,950	779	7,936	690	6,637	577	5,640	491	57	42,461	3,694	23,574	2,051	20,894	1,818	17,475	1,520	14,805	1,288
8	17,526	1,525	8,922	776	7,912	688	6,616	576	5,622	489	58	44,387	3,862	24,639	2,144	21,837	1,900	18,265	1,589	15,472	1,346
9	17,558	1,528	8,964	780	7,950	692	6,647	578	5,647	491	59	46,396	4,036	25,727	2,238	22,801	1,984	19,068	1,659	16,156	1,406
10	17,570	1,529	8,975	781	7,959	692	6,655	579	5,651	492	60	48,127	4,187	26,972	2,347	23,906	2,080	19,991	1,739	16,946	1,474
11	17,720	1,542	9,248	805	8,200	713	6,858	597	5,819	506	61	50,202	4,368	28,152	2,449	24,950	2,171	20,868	1,816	17,687	1,539
12	18,232	1,586	9,520	828	8,442	734	7,060	614	5,987	521	62	52,207	4,542	29,292	2,548	25,957	2,258	21,711	1,889	18,403	1,601
13	18,743	1,631	9,792	852	8,683	755	7,261	632	6,155	535	63	54,292	4,723	30,478	2,652	27,012	2,350	22,591	1,965	19,149	1,666
14	19,256	1,675	10,065	876	8,925	776	7,464	649	6,324	550	64	56,462	4,912	31,715	2,759	28,106	2,445	23,505	2,045	19,925	1,733
15	20,155	1,753	10,420	907	9,241	804	7,727	672	6,543	569	65	60,989	5,306	34,680	3,017	30,729	2,673	25,700	2,236	21,803	1,897
16	20,617	1,794	10,611	923	9,410	819	7,874	685	6,666	580	66	63,876	5,557	36,767	3,199	32,579	2,834	27,246	2,370	23,116	2,011
17	21,654	1,884	11,103	966	9,844	856	8,237	717	6,975	607	67	66,894	5,820	38,371	3,338	34,004	2,958	28,437	2,474	24,124	2,099
18	11,345	987	5,814	506	5,154	448	4,315	375	3,652	318	68	70,060	6,095	40,047	3,484	35,486	3,087	29,679	2,582	25,178	2,190
19	11,872	1,033	6,081	529	5,390	469	4,512	393	3,820	332	69	73,376	6,384	41,719	3,630	36,967	3,216	30,915	2,690	26,229	2,282
20	12,332	1,073	6,358	553	5,638	491	4,715	410	3,995	348	70	77,801	6,769	43,263	3,764	38,335	3,335	32,059	2,789	27,194	2,366
21	12,529	1,090	6,464	562	5,731	499	4,796	417	4,060	353	71	80,222	6,979	44,598	3,880	39,516	3,438	33,046	2,875	28,041	2,440
22	12,794	1,113	6,604	575	5,855	509	4,899	426	4,150	361	72	83,731	7,285	46,551	4,050	41,246	3,588	34,491	3,001	29,267	2,546
23	13,057	1,136	6,744	587	5,982	520	5,003	435	4,238	369	73	87,384	7,602	48,580	4,226	43,045	3,745	35,997	3,132	30,544	2,657
24	13,328	1,160	6,912	601	6,129	533	5,128	446	4,343	378	74	91,202	7,935	50,704	4,411	44,926	3,909	37,569	3,269	31,878	2,773
25	13,658	1,188	7,246	630	6,424	559	5,374	468	4,557	396	75	95,119	8,275	52,697	4,585	46,692	4,062	39,044	3,397	33,106	2,880
26	14,055	1,223	7,458	649	6,613	575	5,531	481	4,689	408	76*	99,980	8,698	55,395	4,819	49,084	4,270	41,046	3,571	34,797	3,027
27	14,417	1,254	7,648	665	6,781	590	5,673	494	4,809	418	77*	104,351	9,079	57,819	5,030	51,233	4,457	42,842	3,727	36,319	3,160
28	14,787	1,286	7,846	683	6,953	605	5,818	506	4,933	429	78*	108,909	9,475	60,341	5,250	53,467	4,652	44,711	3,890	37,905	3,298
29	15,170	1,320	8,049	700	7,135	621	5,969	519	5,061	440	79*	113,659	9,888	62,974	5,479	55,800	4,855	46,660	4,059	39,559	3,442
30	15,740	1,369	8,171	711	7,246	630	6,059	527	5,137	447	80*	114,718	9,980	64,328	5,597	56,999	4,959	47,664	4,147	40,411	3,516
31	16,422	1,429	8,525	742	7,560	658	6,326	550	5,359	466	81*	118,873	10,342	66,722	5,805	59,121	5,144	49,436	4,301	41,914	3,647
32	16,834	1,465	8,741	760	7,748	674	6,483	564	5,494	478	82*	123,176	10,716	69,208	6,021	61,319	5,335	51,274	4,461	43,473	3,782
33	17,181	1,495	8,920	776	7,904	688	6,614	575	5,607	488	83*	127,622	11,103	71,776	6,245	63,594	5,533	53,177	4,626	45,087	3,923
34	17,533	1,525	9,103	792	8,069	702	6,750	587	5,722	498	84*	132,229	11,504	74,442	6,476	65,955	5,738	55,147	4,798	46,761	4,068
35	17,655	1,536	9,263	806	8,214	715	6,872	598	5,817	506	85*	136,986	11,918	77,197	6,716	68,396	5,950	57,189	4,975	48,493	4,219
36	17,809	1,549	9,386	817	8,321	724	6,961	606	5,894	513	86*	141,918	12,347	80,060	6,965	70,930	6,171	59,309	5,160	50,291	4,375
37	17,917	1,559	9,507	827	8,431	733	7,051	613	5,971	519	87*	147,010	12,790	83,019	7,223	73,552	6,399	61,503	5,351	52,149	4,537
38	18,147	1,579	9,627	838	8,535	743	7,140	621	6,047	526	88*	152,281	13,248	86,084	7,489	76,267	6,635	63,773	5,548	54,076	4,705
39	18,377	1,599	9,747	848	8,640	752	7,230	629	6,124	533	89*	157,731	13,723	89,260	7,766	79,079	6,880	66,121	5,753	56,071	4,878
40	19,074	1,659	10,089	878	8,944	778	7,482	651	6,345	552	90*	163,365	14,213	92,551	8,052	81,996	7,134	68,559	5,965	58,138	5,058
41	19,935	1,734	10,546	918	9,347	813	7,818	680	6,632	577	91*	169,194	14,720	95,959	8,348	85,012	7,396	71,080	6,184	60,279	5,244
42	20,832	1,812	11,020	959	9,767	850	8,171	711	6,929	603	92*	175,217	15,244	99,486	8,655	88,136	7,668	73,689	6,411	62,494	5,437
43	21,772	1,894	11,518	1,002	10,209	888	8,539	743	7,242	630	93*	181,442	15,785	103,136	8,973	91,373	7,949	76,395	6,646	64,787	5,636
44	22,749	1,979	12,036	1,047	10,668	928	8,924	776	7,567	658	94*	187,881	16,346	106,920	9,302	94,718	8,240	79,196	6,890	67,164	5,843
45	23,599	2,053	12,356	1,075	10,953	953	9,160	797	7,768	676	95*	196,021	17,054	111,683	9,716	98,937	8,608	82,722			

* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度墊底費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

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

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障										Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障									
	Deductible Option 墊底費選項											Deductible Option 墊底費選項									
	\$0		\$15,000		\$25,000		\$50,000		\$75,000			\$0		\$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	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	27829	2,421	16,587	1,443	12,791	1,113	10,704	931	9,093	791	50	35,420	3,082	22,068	1,920	17,008	1,480	14,228	1,238	12,056	1,049
1	24,810	2,158	14,797	1,287	11,408	992	9,548	831	8,112	706	51	37,070	3,225	23,341	2,031	17,993	1,565	15,049	1,309	12,749	1,109
2	21,858	1,902	13,044	1,135	10,058	875	8,413	732	7,152	622	52	39,208	3,411	24,685	2,148	19,025	1,655	15,915	1,385	13,481	1,173
3	21,660	1,884	12,926	1,125	9,968	867	8,338	725	7,090	617	53	41,284	3,592	25,993	2,261	20,034	1,743	16,757	1,458	14,192	1,235
4	21,462	1,867	12,807	1,114	9,876	859	8,260	719	7,024	611	54	43,154	3,754	27,162	2,363	20,935	1,821	17,510	1,523	14,832	1,290
5	20,456	1,780	12,172	1,059	9,388	817	7,852	683	6,675	581	55	45,732	3,979	29,215	2,542	22,516	1,959	18,831	1,638	15,953	1,388
6	20,286	1,765	12,141	1,056	9,364	815	7,831	681	6,656	579	56	47,791	4,158	30,521	2,655	23,525	2,047	19,676	1,712	16,666	1,450
7	20,562	1,789	12,108	1,053	9,338	812	7,809	679	6,636	577	57	49,955	4,346	31,894	2,775	24,580	2,138	20,559	1,789	17,418	1,515
8	20,621	1,794	12,071	1,050	9,310	810	7,786	677	6,615	576	58	52,220	4,543	33,333	2,900	25,689	2,235	21,487	1,869	18,203	1,584
9	20,657	1,797	12,127	1,055	9,354	814	7,822	681	6,645	578	59	54,583	4,749	34,807	3,028	26,826	2,334	22,434	1,952	19,007	1,654
10	20,671	1,798	12,142	1,056	9,364	815	7,831	681	6,649	578	60	56,620	4,926	36,491	3,175	28,124	2,447	23,517	2,046	19,936	1,734
11	20,848	1,814	12,510	1,088	9,648	839	8,069	702	6,847	596	61	59,064	5,139	38,089	3,314	29,354	2,554	24,550	2,136	20,808	1,810
12	21,448	1,866	12,879	1,120	9,932	864	8,308	723	7,044	613	62	61,421	5,344	39,630	3,448	30,538	2,657	25,543	2,222	21,651	1,884
13	22,051	1,918	13,248	1,153	10,217	889	8,545	743	7,243	630	63	63,876	5,557	41,238	3,588	31,778	2,765	26,577	2,312	22,530	1,960
14	22,655	1,971	13,617	1,185	10,502	914	8,783	764	7,440	647	64	66,424	5,779	42,908	3,733	33,066	2,877	27,652	2,406	23,441	2,039
15	23,711	2,063	14,098	1,227	10,871	946	9,093	791	7,698	670	65	71,754	6,243	46,920	4,082	36,151	3,145	30,234	2,630	25,651	2,232
16	24,259	2,111	14,357	1,249	11,068	963	9,264	806	7,844	682	66	75,149	6,538	49,744	4,328	38,328	3,335	32,056	2,789	27,196	2,366
17	25,475	2,216	15,023	1,307	11,584	1,008	9,692	843	8,207	714	67	78,702	6,847	51,913	4,516	40,001	3,480	33,456	2,911	28,381	2,469
18	13,348	1,161	7,868	685	6,063	527	5,073	441	4,297	374	68	82,426	7,171	54,181	4,714	41,747	3,632	34,916	3,038	29,621	2,577
19	13,967	1,215	8,227	716	6,341	552	5,308	462	4,494	391	69	86,322	7,510	56,445	4,911	43,490	3,784	36,369	3,164	30,858	2,685
20	14,508	1,262	8,602	748	6,634	577	5,547	483	4,699	409	70	91,531	7,963	58,531	5,092	45,097	3,923	37,717	3,281	31,993	2,783
21	14,741	1,282	8,745	761	6,742	587	5,642	491	4,778	416	71	94,378	8,211	60,340	5,250	46,491	4,045	38,876	3,382	32,988	2,870
22	15,049	1,309	8,935	777	6,887	599	5,764	501	4,882	425	72	98,507	8,570	62,979	5,479	48,524	4,222	40,578	3,530	34,431	2,995
23	15,362	1,336	9,126	794	7,038	612	5,886	512	4,986	434	73	102,807	8,944	65,728	5,718	50,639	4,406	42,351	3,685	35,935	3,126
24	15,681	1,364	9,351	814	7,207	627	6,032	525	5,108	444	74	107,295	9,335	68,600	5,968	52,855	4,598	44,200	3,845	37,504	3,263
25	16,069	1,398	9,804	853	7,559	658	6,322	550	5,360	466	75	111,904	9,736	71,291	6,202	54,932	4,779	45,936	3,996	38,948	3,388
26	16,536	1,439	10,088	878	7,777	677	6,507	566	5,517	480	76*	117,623	10,233	74,947	6,520	57,747	5,024	48,288	4,201	40,939	3,562
27	16,961	1,476	10,349	900	7,978	694	6,675	581	5,658	492	77*	122,765	10,681	78,222	6,805	60,271	5,244	50,401	4,385	42,728	3,717
28	17,396	1,513	10,613	923	8,182	712	6,844	595	5,803	505	78*	128,126	11,147	81,638	7,103	62,902	5,472	52,601	4,576	44,593	3,880
29	17,846	1,553	10,889	947	8,393	730	7,023	611	5,954	518	79*	133,719	11,634	85,204	7,413	65,647	5,711	54,896	4,776	46,541	4,049
30	18,520	1,611	11,054	962	8,524	742	7,129	620	6,044	526	80*	134,961	11,742	87,035	7,572	67,058	5,834	56,077	4,879	47,541	4,136
31	19,318	1,681	11,537	1,004	8,892	774	7,439	647	6,305	549	81*	139,848	12,167	90,274	7,854	69,552	6,051	58,160	5,060	49,311	4,290
32	19,805	1,723	11,828	1,029	9,115	793	7,627	664	6,463	562	82*	144,913	12,607	93,631	8,146	72,141	6,276	60,322	5,248	51,145	4,450
33	20,213	1,759	12,069	1,050	9,301	809	7,783	677	6,597	574	83*	150,145	13,063	97,109	8,448	74,818	6,509	62,564	5,443	53,045	4,615
34	20,627	1,795	12,315	1,071	9,492	826	7,941	691	6,732	586	84*	155,564	13,534	100,713	8,762	77,595	6,751	64,882	5,645	55,014	4,786
35	20,774	1,807	12,537	1,091	9,663	841	8,087	704	6,844	595	85*	161,161	14,021	104,444	9,087	80,466	7,001	67,283	5,854	57,051	4,963
36	20,952	1,823	12,699	1,105	9,791	852	8,191	713	6,934	603	86*	166,962	14,526	108,313	9,423	83,446	7,260	69,774	6,070	59,166	5,147
37	21,078	1,834	12,862	1,119	9,916	863	8,294	722	7,025	611	87*	172,955	15,047	112,319	9,772	86,531	7,528	72,355	6,295	61,353	5,338
38	21,349	1,857	13,023	1,133	10,043	874	8,400	731	7,115	619	88*	179,154	15,586	116,468	10,133	89,727	7,806	75,026	6,527	63,619	5,535
39	21,622	1,881	13,188	1,147	10,164	884	8,506	740	7,206	627	89*	185,565	16,144	120,766	10,507	93,035	8,094	77,790	6,768	65,967	5,739
40	22,440	1,952	13,651	1,188	10,523	916	8,803	766	7,465	649	90*	192,194	16,721	125,217	10,894	96,465	8,392	80,658	7,017	68,398	5,951
41	23,452	2,040	14,266	1,241	10,996	957	9,198	800	7,801	679	91*	199,050	17,317	129,826	11,295	100,013	8,701	83,625	7,275	70,916	6,170
42	24,506	2,132	14,908	1,297	11,491	1,000	9,613	836	8,152	709	92*	206,136	17,934	134,598	11,710	103,688	9,021	86,694	7,542	73,522	6,396
43	25,612	2,228	15,580	1,355	12,011	1,045	10,045	874	8,519	741	93*	213,461	18,571	139,540	12,140	107,498	9,352	89,876	7,819	76,220	6,631
44	26,763	2,328	16,282	1,417	12,552	1,092	10,497	913	8,902												

* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

Premium for Non Smoker - Worldwide (excluding US) 非吸煙人士保費 - 全球 (美國除外)
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障										Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障									
	Deductible Option 墊底費選項											Deductible Option 墊底費選項									
	\$0		\$15,000		\$25,000		\$50,000		\$75,000			\$0		\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	38,975	3,391	23,230	2,021	17,910	1,558	14,983	1,304	12,735	1,108	50	51,868	4,513	32,315	2,811	24,911	2,167	20,838	1,813	17,654	1,536
1	34,748	3,023	20,726	1,803	15,976	1,390	13,368	1,163	11,361	988	51	54,476	4,739	34,300	2,984	26,441	2,300	22,113	1,924	18,735	1,630
2	30,612	2,663	18,268	1,589	14,087	1,226	11,785	1,025	10,016	871	52	57,810	5,029	36,399	3,167	28,058	2,441	23,466	2,042	19,877	1,729
3	30,335	2,639	18,103	1,575	13,960	1,215	11,681	1,016	9,929	864	53	61,086	5,314	38,458	3,346	29,645	2,579	24,796	2,157	20,999	1,827
4	30,058	2,615	17,935	1,560	13,830	1,203	11,572	1,007	9,838	856	54	64,071	5,574	40,329	3,509	31,083	2,704	26,002	2,262	22,019	1,916
5	28,647	2,492	17,048	1,483	13,146	1,144	10,999	957	9,348	813	55	68,134	5,928	43,523	3,787	33,549	2,919	28,061	2,441	23,767	2,068
6	28,408	2,471	17,004	1,479	13,112	1,141	10,971	954	9,322	811	56	71,447	6,216	45,629	3,970	35,170	3,060	29,416	2,559	24,917	2,168
7	28,796	2,505	16,957	1,475	13,076	1,138	10,940	952	9,293	808	57	74,943	6,520	47,851	4,163	36,880	3,209	30,844	2,683	26,130	2,273
8	28,878	2,512	16,906	1,471	13,036	1,134	10,906	949	9,263	806	58	78,613	6,839	50,181	4,366	38,678	3,365	32,351	2,815	27,403	2,384
9	28,930	2,517	16,984	1,478	13,097	1,139	10,957	953	9,306	810	59	82,453	7,173	52,581	4,575	40,527	3,526	33,897	2,949	28,712	2,498
10	28,949	2,519	17,005	1,479	13,113	1,141	10,971	954	9,312	810	60	85,826	7,467	55,313	4,812	42,631	3,709	35,655	3,102	30,220	2,629
11	29,196	2,540	17,522	1,524	13,511	1,175	11,305	984	9,589	834	61	89,840	7,816	57,937	5,041	44,652	3,885	37,346	3,249	31,651	2,754
12	30,038	2,613	18,038	1,569	13,910	1,210	11,638	1,013	9,864	858	62	93,746	8,156	60,491	5,263	46,618	4,056	38,989	3,392	33,046	2,875
13	30,882	2,687	18,554	1,614	14,307	1,245	11,969	1,041	10,142	882	63	97,832	8,511	63,161	5,495	48,676	4,235	40,713	3,542	34,506	3,002
14	31,728	2,760	19,072	1,659	14,707	1,280	12,304	1,070	10,420	907	64	102,092	8,882	65,948	5,737	50,823	4,422	42,506	3,698	36,027	3,134
15	33,208	2,889	19,743	1,718	15,225	1,325	12,738	1,108	10,781	938	65	110,656	9,627	72,359	6,295	55,763	4,851	46,637	4,057	39,559	3,442
16	33,971	2,955	20,105	1,749	15,501	1,349	12,966	1,128	10,983	956	66	116,297	10,118	76,983	6,698	59,326	5,161	49,616	4,317	42,085	3,661
17	35,673	3,104	21,037	1,830	16,220	1,411	13,572	1,181	11,492	1,000	67	122,215	10,633	80,619	7,014	62,125	5,405	51,959	4,520	44,074	3,834
18	18,689	1,626	11,015	958	8,495	739	7,105	618	6,016	523	68	128,441	11,174	84,430	7,345	65,062	5,660	54,412	4,734	46,157	4,016
19	19,557	1,701	11,517	1,002	8,880	773	7,432	647	6,293	547	69	134,983	11,744	88,262	7,679	68,011	5,917	56,885	4,949	48,252	4,198
20	20,317	1,768	12,047	1,048	9,290	808	7,770	676	6,581	573	70	143,627	12,496	91,848	7,991	70,775	6,157	59,189	5,149	50,203	4,368
21	20,654	1,797	12,254	1,066	9,447	822	7,902	687	6,693	582	71	148,599	12,928	95,006	8,266	73,211	6,369	61,227	5,327	51,941	4,519
22	21,095	1,835	12,524	1,090	9,657	840	8,080	703	6,842	595	72	155,641	13,541	99,506	8,657	76,676	6,671	64,125	5,579	54,402	4,733
23	21,547	1,875	12,799	1,114	9,871	859	8,260	719	6,993	608	73	162,995	14,181	104,210	9,066	80,300	6,986	67,155	5,842	56,973	4,957
24	22,002	1,914	13,122	1,142	10,118	880	8,462	736	7,169	624	74	170,703	14,851	109,137	9,495	84,097	7,316	70,328	6,119	59,666	5,191
25	22,560	1,963	13,761	1,197	10,610	923	8,876	772	7,525	655	75	178,648	15,542	113,814	9,902	87,709	7,631	73,346	6,381	62,178	5,409
26	23,224	2,020	14,169	1,233	10,923	950	9,141	795	7,748	674	76*	188,429	16,393	120,061	10,445	92,524	8,050	77,371	6,731	65,582	5,706
27	23,838	2,074	14,545	1,265	11,214	976	9,379	816	7,953	692	77*	197,351	17,170	125,745	10,940	96,900	8,430	81,035	7,050	68,687	5,976
28	24,459	2,128	14,923	1,298	11,506	1,001	9,624	837	8,161	710	78*	206,678	17,981	131,689	11,457	101,479	8,829	84,863	7,383	71,933	6,258
29	25,106	2,184	15,318	1,333	11,807	1,027	9,878	859	8,376	729	79*	216,443	18,831	137,912	11,998	106,273	9,246	88,872	7,732	75,332	6,554
30	26,068	2,268	15,563	1,354	11,995	1,044	10,036	873	8,508	740	80*	219,211	19,071	141,364	12,299	108,937	9,478	91,095	7,925	77,220	6,718
31	27,204	2,367	16,243	1,413	12,523	1,090	10,476	911	8,878	772	81*	227,938	19,831	147,134	12,801	113,379	9,864	94,809	8,248	80,371	6,992
32	27,903	2,428	16,662	1,450	12,844	1,117	10,745	935	9,106	792	82*	237,011	20,620	153,139	13,323	118,003	10,266	98,678	8,585	83,650	7,278
33	28,490	2,479	17,012	1,480	13,113	1,141	10,972	955	9,298	809	83*	246,411	21,438	159,371	13,865	122,805	10,684	102,692	8,934	87,054	7,574
34	29,090	2,531	17,367	1,511	13,389	1,165	11,198	974	9,493	826	84*	256,196	22,289	165,865	14,430	127,805	11,119	106,874	9,298	90,601	7,882
35	29,313	2,550	17,689	1,539	13,639	1,187	11,407	992	9,657	840	85*	266,330	23,171	172,600	15,016	132,996	11,571	111,213	9,676	94,281	8,202
36	29,581	2,574	17,928	1,560	13,823	1,203	11,563	1,006	9,791	852	86*	276,869	24,088	179,615	15,627	138,398	12,041	115,729	10,068	98,113	8,536
37	29,773	2,590	18,167	1,581	14,005	1,218	11,715	1,019	9,923	863	87*	287,800	25,039	186,902	16,260	144,014	12,529	120,424	10,477	102,092	8,882
38	30,173	2,625	18,404	1,601	14,190	1,235	11,870	1,033	10,056	875	88*	299,149	26,026	194,477	16,919	149,848	13,037	125,299	10,901	106,231	9,242
39	30,573	2,660	18,645	1,622	14,373	1,250	12,024	1,046	10,189	886	89*	310,923	27,050	202,349	17,604	155,913	13,564	130,372	11,342	110,530	9,616
40	31,746	2,762	19,309	1,680	14,886	1,295	12,452	1,083	10,560	919	90*	323,145	28,114	210,530	18,316	162,217	14,113	135,639	11,801	115,000	10,005
41	33,291	2,896	20,251	1,762	15,610	1,358	13,057	1,136	11,074	963	91*	335,832	29,217	219,038	19,056	168,768	14,683	141,119	12,277	119,646	10,409
42	34,906	3,037	21,234	1,847	16,370	1,424	13,694	1,191	11,611	1,010	92										

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

Premium for Non Smoker - Worldwide 非吸煙人士保費 - 全球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障										Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障									
	Deductible Option 墊底費選項											Deductible Option 墊底費選項									
	\$0		\$15,000		\$25,000		\$50,000		\$75,000			\$0		\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	72,565	6,313	43,250	3,763	33,336	2,900	27,893	2,427	23,710	2,063	50	92,500	8,048	57,628	5,014	44,421	3,865	37,158	3,233	31,484	2,739
1	64,694	5,628	38,586	3,357	29,742	2,588	24,883	2,165	21,153	1,840	51	96,862	8,427	60,988	5,306	47,011	4,090	39,320	3,421	33,311	2,898
2	56,996	4,959	34,011	2,959	26,217	2,281	21,935	1,908	18,649	1,622	52	102,491	8,917	64,531	5,614	49,741	4,327	41,608	3,620	35,240	3,066
3	56,481	4,914	33,707	2,933	25,982	2,260	21,738	1,891	18,486	1,608	53	107,973	9,394	67,976	5,914	52,398	4,559	43,829	3,813	37,116	3,229
4	55,967	4,869	33,393	2,905	25,739	2,239	21,536	1,874	18,319	1,594	54	112,914	9,824	71,072	6,183	54,783	4,766	45,824	3,987	38,806	3,376
5	53,339	4,640	31,742	2,762	24,469	2,129	20,470	1,781	17,403	1,514	55	119,724	10,416	76,480	6,654	58,948	5,128	49,310	4,290	41,764	3,633
6	52,892	4,602	31,661	2,755	24,407	2,123	20,418	1,776	17,356	1,510	56	125,173	10,890	79,942	6,955	61,618	5,361	51,539	4,484	43,654	3,798
7	53,614	4,664	31,572	2,747	24,338	2,117	20,361	1,771	17,304	1,505	57	130,904	11,389	83,579	7,271	64,420	5,605	53,889	4,688	45,642	3,971
8	53,765	4,678	31,478	2,739	24,265	2,111	20,300	1,766	17,248	1,501	58	136,912	11,911	87,395	7,603	67,363	5,861	56,344	4,902	47,723	4,152
9	53,864	4,686	31,623	2,751	24,378	2,121	20,393	1,774	17,325	1,507	59	143,179	12,457	91,302	7,943	70,373	6,122	58,863	5,121	49,859	4,338
10	53,900	4,689	31,661	2,755	24,408	2,123	20,419	1,776	17,338	1,508	60	148,595	12,928	95,768	8,332	73,810	6,421	61,741	5,371	52,323	4,552
11	54,359	4,729	32,622	2,838	25,147	2,188	21,039	1,830	17,853	1,553	61	155,086	13,492	100,010	8,701	77,083	6,706	64,476	5,609	54,638	4,754
12	55,928	4,866	33,583	2,922	25,889	2,252	21,659	1,884	18,367	1,598	62	161,350	14,037	104,109	9,057	80,240	6,981	67,118	5,839	56,877	4,948
13	57,499	5,002	34,543	3,005	26,629	2,317	22,279	1,938	18,884	1,643	63	167,881	14,606	108,386	9,430	83,532	7,267	69,873	6,079	59,212	5,151
14	59,073	5,139	35,507	3,089	27,373	2,381	22,900	1,992	19,400	1,688	64	174,668	15,196	112,829	9,816	86,958	7,565	72,738	6,328	61,641	5,363
15	61,831	5,379	36,759	3,198	28,338	2,465	23,707	2,063	20,072	1,746	65	188,768	16,423	123,437	10,739	95,127	8,276	79,571	6,923	67,482	5,871
16	63,247	5,502	37,430	3,256	28,857	2,511	24,139	2,100	20,448	1,779	66	197,807	17,209	130,935	11,391	100,901	8,778	84,403	7,343	71,583	6,228
17	66,417	5,778	39,164	3,407	30,192	2,627	25,257	2,197	21,395	1,861	67	207,260	18,032	136,716	11,894	105,355	9,166	88,128	7,667	74,743	6,503
18	34,799	3,028	20,507	1,784	15,809	1,375	13,229	1,151	11,203	975	68	217,175	18,894	142,759	12,420	110,016	9,571	92,023	8,006	78,046	6,790
19	36,413	3,168	21,446	1,866	16,533	1,438	13,834	1,204	11,716	1,019	69	227,555	19,797	148,792	12,945	114,662	9,976	95,912	8,344	81,344	7,077
20	37,830	3,291	22,429	1,951	17,291	1,504	14,463	1,258	12,252	1,066	70	241,412	21,003	154,377	13,431	118,968	10,350	99,513	8,658	84,382	7,341
21	38,430	3,343	22,797	1,983	17,573	1,529	14,702	1,279	12,456	1,084	71	249,035	21,666	159,218	13,852	122,697	10,675	102,631	8,929	87,046	7,573
22	39,226	3,413	23,287	2,026	17,951	1,562	15,020	1,307	12,721	1,107	72	260,061	22,625	166,266	14,465	128,129	11,147	107,173	9,324	90,900	7,908
23	40,037	3,483	23,785	2,069	18,334	1,595	15,340	1,335	12,994	1,130	73	271,543	23,624	173,609	15,104	133,784	11,639	111,906	9,736	94,914	8,258
24	40,857	3,555	24,365	2,120	18,782	1,634	15,714	1,367	13,311	1,158	74	283,545	24,668	181,281	15,771	139,697	12,154	116,847	10,166	99,108	8,622
25	41,861	3,642	25,539	2,222	19,686	1,713	16,467	1,433	13,965	1,215	75	295,867	25,740	188,492	16,399	145,267	12,638	121,503	10,571	102,975	8,959
26	43,069	3,747	26,278	2,286	20,253	1,762	16,946	1,474	14,368	1,250	76*	311,142	27,069	198,252	17,248	152,786	13,292	127,792	11,118	108,292	9,421
27	44,174	3,843	26,952	2,345	20,774	1,807	17,381	1,512	14,737	1,282	77*	324,906	28,267	207,022	18,011	159,545	13,880	133,445	11,610	113,082	9,838
28	45,298	3,941	27,637	2,404	21,300	1,853	17,820	1,550	15,112	1,315	78*	339,258	29,515	216,165	18,806	166,590	14,493	139,339	12,122	118,078	10,273
29	46,462	4,042	28,349	2,466	21,849	1,901	18,278	1,590	15,499	1,348	79*	354,242	30,819	225,712	19,637	173,947	15,133	145,493	12,658	123,292	10,726
30	48,208	4,194	28,776	2,504	22,183	1,930	18,557	1,614	15,732	1,369	80*	357,712	31,121	230,682	20,069	177,778	15,467	148,695	12,936	126,007	10,963
31	50,276	4,374	30,022	2,612	23,141	2,013	19,359	1,684	16,407	1,427	81*	370,853	32,264	239,385	20,826	184,482	16,050	154,303	13,424	130,761	11,376
32	51,531	4,483	30,771	2,677	23,717	2,063	19,840	1,726	16,817	1,463	82*	384,467	33,449	248,417	21,612	191,441	16,655	160,122	13,931	135,694	11,805
33	52,581	4,575	31,396	2,731	24,200	2,105	20,245	1,761	17,160	1,493	83*	398,547	34,674	257,768	22,426	198,647	17,282	166,147	14,455	140,801	12,250
34	53,650	4,668	32,032	2,787	24,688	2,148	20,655	1,797	17,508	1,523	84*	413,142	35,943	267,473	23,270	206,127	17,933	172,403	14,999	146,104	12,711
35	54,023	4,700	32,603	2,836	25,133	2,187	21,025	1,829	17,999	1,549	85*	428,217	37,255	277,514	24,144	213,862	18,606	178,872	15,562	151,590	13,188
36	54,484	4,740	33,021	2,873	25,452	2,214	21,294	1,853	18,032	1,569	86*	443,843	38,614	287,938	25,051	221,893	19,305	185,588	16,146	157,283	13,684
37	54,804	4,768	33,440	2,909	25,776	2,243	21,563	1,876	18,265	1,589	87*	460,003	40,020	298,733	25,990	230,209	20,028	192,546	16,752	163,179	14,197
38	55,500	4,829	33,856	2,945	26,100	2,271	21,834	1,900	18,497	1,609	88*	476,728	41,475	309,920	26,963	238,832	20,778	199,753	17,379	169,290	14,728
39	56,198	4,889	34,274	2,982	26,421	2,299	22,102	1,923	18,728	1,629	89*	494,027	42,980	321,510	27,971	247,766	21,556	207,222	18,028	175,622	15,279
40	58,316	5,073	35,473	3,086	27,344	2,379	22,875	1,990	19,398	1,688	90*	511,934	44,538	333,528	29,017	257,020	22,361	214,966	18,702	182,185	15,850
41	60,972	5,30																			

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

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

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障										Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障									
	Deductible Option 墊底費選項											Deductible Option 墊底費選項									
	\$0		\$15,000		\$25,000		\$50,000		\$75,000			\$0		\$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	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	-	-	-	-	-	-	-	-	-	-	50	34,831	3,030	19,577	1,703	17,350	1,509	14,516	1,263	12,090	1,052
1	-	-	-	-	-	-	-	-	-	-	51	36,461	3,172	20,702	1,801	18,350	1,596	15,350	1,335	12,785	1,112
2	-	-	-	-	-	-	-	-	-	-	52	38,562	3,355	21,890	1,904	19,397	1,688	16,228	1,412	13,519	1,176
3	-	-	-	-	-	-	-	-	-	-	53	40,604	3,533	23,043	2,005	20,422	1,777	17,081	1,486	14,233	1,238
4	-	-	-	-	-	-	-	-	-	-	54	42,442	3,692	24,081	2,095	21,342	1,857	17,852	1,553	14,872	1,294
5	-	-	-	-	-	-	-	-	-	-	55	44,970	3,912	25,877	2,251	22,930	1,995	19,180	1,669	15,983	1,391
6	-	-	-	-	-	-	-	-	-	-	56	46,992	4,088	27,035	2,352	23,958	2,084	20,039	1,743	16,698	1,453
7	-	-	-	-	-	-	-	-	-	-	57	49,121	4,274	28,252	2,458	25,036	2,178	20,938	1,822	17,451	1,518
8	-	-	-	-	-	-	-	-	-	-	58	51,348	4,467	29,525	2,569	26,164	2,276	21,884	1,904	18,238	1,587
9	-	-	-	-	-	-	-	-	-	-	59	53,667	4,669	30,828	2,682	27,320	2,377	22,852	1,988	19,043	1,657
10	-	-	-	-	-	-	-	-	-	-	60	55,697	4,846	32,324	2,812	28,642	2,492	23,955	2,084	19,977	1,738
11	-	-	-	-	-	-	-	-	-	-	61	58,111	5,056	33,741	2,935	29,896	2,601	25,007	2,176	20,853	1,814
12	-	-	-	-	-	-	-	-	-	-	62	60,433	5,258	35,110	3,055	31,107	2,706	26,019	2,264	21,698	1,888
13	-	-	-	-	-	-	-	-	-	-	63	62,845	5,468	36,532	3,178	32,372	2,816	27,075	2,356	22,577	1,964
14	-	-	-	-	-	-	-	-	-	-	64	65,362	5,686	38,017	3,307	33,683	2,930	28,171	2,451	23,495	2,044
15	-	-	-	-	-	-	-	-	-	-	65	70,656	6,147	41,586	3,618	36,840	3,205	30,813	2,681	25,722	2,238
16	-	-	-	-	-	-	-	-	-	-	66	73,996	6,438	44,077	3,835	39,047	3,397	32,658	2,841	27,264	2,372
17	-	-	-	-	-	-	-	-	-	-	67	77,491	6,742	46,000	4,002	40,755	3,546	34,083	2,965	28,453	2,475
18	13,140	1,143	6,996	609	6,198	539	5,189	451	4,323	376	68	81,151	7,060	48,008	4,177	42,530	3,700	35,571	3,095	29,695	2,583
19	13,747	1,196	7,315	636	6,484	564	5,427	472	4,521	393	69	84,980	7,393	50,011	4,351	44,308	3,855	37,054	3,224	30,934	2,691
20	14,284	1,243	7,647	665	6,778	590	5,671	493	4,727	411	70	90,086	7,837	51,859	4,512	45,943	3,997	38,423	3,343	32,078	2,791
21	14,516	1,263	7,776	677	6,894	600	5,768	502	4,807	418	71	92,886	8,081	53,471	4,652	47,368	4,121	39,616	3,447	33,074	2,877
22	14,823	1,290	7,944	691	7,041	613	5,892	513	4,912	427	72	96,952	8,435	55,812	4,856	49,442	4,301	41,347	3,597	34,523	3,004
23	15,132	1,316	8,117	706	7,196	626	6,020	524	5,019	437	73	101,184	8,803	58,247	5,067	51,597	4,489	43,155	3,754	36,029	3,135
24	15,446	1,344	8,316	723	7,371	641	6,167	537	5,142	447	74	105,601	9,187	60,790	5,289	53,855	4,685	45,037	3,918	37,602	3,271
25	15,843	1,378	8,720	759	7,728	672	6,466	563	5,397	470	75	110,049	9,574	63,154	5,494	55,952	4,868	46,791	4,071	39,023	3,395
26	16,302	1,418	8,975	781	7,952	692	6,653	579	5,554	483	76*	115,676	10,064	66,382	5,775	58,808	5,116	49,180	4,279	41,018	3,569
27	16,722	1,455	9,203	801	8,159	710	6,827	594	5,696	496	77*	120,729	10,503	69,281	6,027	61,378	5,340	51,332	4,466	42,810	3,724
28	17,151	1,492	9,439	821	8,366	728	6,998	609	5,842	508	78*	126,001	10,962	72,307	6,291	64,059	5,573	53,568	4,660	44,678	3,887
29	17,592	1,531	9,681	842	8,582	747	7,180	625	5,993	521	79*	131,503	11,441	75,463	6,565	66,853	5,816	55,907	4,864	46,630	4,057
30	18,245	1,587	9,833	855	8,715	758	7,289	634	6,083	529	80*	132,801	11,554	77,125	6,710	68,321	5,944	57,137	4,971	47,655	4,146
31	19,033	1,656	10,256	892	9,091	791	7,607	662	6,344	552	81*	137,631	11,974	80,013	6,961	70,883	6,167	59,277	5,157	49,441	4,301
32	19,509	1,697	10,514	915	9,318	811	7,799	679	6,503	566	82*	142,630	12,409	83,008	7,222	73,534	6,397	61,491	5,350	51,292	4,462
33	19,913	1,732	10,734	934	9,509	827	7,956	692	6,638	578	83*	147,794	12,858	86,107	7,491	76,282	6,637	63,791	5,550	53,205	4,629
34	20,321	1,768	10,951	953	9,705	844	8,118	706	6,775	589	84*	153,150	13,324	89,324	7,771	79,130	6,884	66,168	5,757	55,195	4,802
35	20,439	1,778	11,134	969	9,871	859	8,257	718	6,875	598	85*	158,680	13,805	92,651	8,061	82,075	7,141	68,633	5,971	57,252	4,981
36	20,618	1,794	11,282	982	10,001	870	8,366	728	6,967	606	86*	164,414	14,304	96,110	8,362	85,136	7,407	71,192	6,194	59,385	5,166
37	20,744	1,805	11,427	994	10,133	882	8,472	737	7,058	614	87*	170,338	14,819	99,683	8,672	88,304	7,682	73,839	6,424	61,595	5,359
38	21,011	1,828	11,576	1,007	10,259	893	8,583	747	7,148	622	88*	176,468	15,353	103,391	8,995	91,586	7,968	76,584	6,663	63,887	5,558
39	21,276	1,851	11,722	1,020	10,393	904	8,695	756	7,239	630	89*	182,809	15,904	107,232	9,329	94,985	8,264	79,423	6,910	66,259	5,765
40	22,088	1,922	12,137	1,056	10,761	936	9,000	783	7,499	652	90*	189,363	16,475	111,207	9,675	98,509	8,570	82,370	7,166	68,716	5,978
41	23,086	2,008	12,685	1,104	11,243	978	9,406	818	7,838	682	91*	196,149	17,065	115,332	10,034	102,157	8,888	85,422	7,432	71,263	6,200
42	24,125	2,099	13,257	1,153	11,751	1,022	9,829	855	8,192	713	92*	203,163	17,675	119,601	10,405	105,939	9,217	88,579	7,706	73,903	6,430
43	25,213	2,194	13,855	1,205	12,282	1,069	10,272	894	8,561	745	93*	210,411	18,306	124,020	10,790	109,854	9,557	91,853	7,991	76,633	6,667
44	26,342	2,292	14,476	1,259	12,831	1,116	10,734	934	8,945	778	94*	217,908	18,958	128,600	11,188	113,907	9,910	95,246	8,286	79,464	6,913
45	27,316	2,376	14,857	1,293	13,167	1,146	11,013	958	9,177	798	95*	227,383	19,782	134,363	11,690	119,010	10,354	99,511	8,657	83,024	7,223
46	29,037	2,526	15,627	1,360	13,852	1,205	11,587	1,008	9,653	840	96*	237,255	20,641	140,378	12,213	124,336	10,817	103,963	9,045	86,741	7,546
47	30,723	2,673	16,517	1,437	14,638	1,274	12,247	1,065	10,204	888	97*	247,542	21,536	146,656	12,759	129,896	11,301	108,609	9,449	90,620	7,884
48	32,223	2,803	17,459	1,519	15,469	1,346	12,943	1,126	10,785	938	98*	258,257	22,468	153,208	13,329	135,697	11,806	113,458	9,871	94,668	8,236
49	33,914	2,951	18,447	1,605	16,347	1,422	13,675	1,190	11,395	991	99+*	269,420	23,440	160,045	13,924	141,752	12,332	118,518	10,311	98,893	8,604

* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度墊底費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

Premium for Smoker – Asia 吸煙人士保費–亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障										Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障									
	Deductible Option 墊底費選項											Deductible Option 墊底費選項									
	\$0		\$15,000		\$25,000		\$50,000		\$75,000			\$0		\$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	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	-	-	-	-	-	-	-	-	-	-	50	40,978	3,565	26,484	2,304	20,413	1,776	17,076	1,486	14,224	1,237
1	-	-	-	-	-	-	-	-	-	-	51	42,897	3,732	28,010	2,437	21,587	1,878	18,056	1,571	15,041	1,309
2	-	-	-	-	-	-	-	-	-	-	52	45,366	3,947	29,614	2,576	22,822	1,986	19,091	1,661	15,905	1,384
3	-	-	-	-	-	-	-	-	-	-	53	47,766	4,156	31,177	2,712	24,027	2,090	20,096	1,748	16,742	1,457
4	-	-	-	-	-	-	-	-	-	-	54	49,932	4,344	32,581	2,835	25,107	2,184	21,001	1,827	17,497	1,522
5	-	-	-	-	-	-	-	-	-	-	55	52,908	4,603	35,010	3,046	26,978	2,347	22,566	1,963	18,805	1,636
6	-	-	-	-	-	-	-	-	-	-	56	55,286	4,810	36,578	3,182	28,184	2,452	23,573	2,051	19,645	1,709
7	-	-	-	-	-	-	-	-	-	-	57	57,788	5,028	38,223	3,325	29,450	2,562	24,632	2,143	20,530	1,786
8	-	-	-	-	-	-	-	-	-	-	58	60,408	5,255	39,944	3,475	30,779	2,678	25,748	2,240	21,455	1,867
9	-	-	-	-	-	-	-	-	-	-	59	63,140	5,493	41,711	3,629	32,141	2,796	26,884	2,339	22,404	1,949
10	-	-	-	-	-	-	-	-	-	-	60	65,527	5,701	43,733	3,805	33,698	2,932	28,184	2,452	23,502	2,045
11	-	-	-	-	-	-	-	-	-	-	61	68,365	5,948	45,651	3,972	35,173	3,060	29,419	2,559	24,533	2,134
12	-	-	-	-	-	-	-	-	-	-	62	71,096	6,185	47,502	4,133	36,597	3,184	30,612	2,663	25,528	2,221
13	-	-	-	-	-	-	-	-	-	-	63	73,937	6,433	49,427	4,300	38,083	3,313	31,853	2,771	26,563	2,311
14	-	-	-	-	-	-	-	-	-	-	64	76,897	6,690	51,433	4,475	39,628	3,448	33,143	2,883	27,640	2,405
15	-	-	-	-	-	-	-	-	-	-	65	83,125	7,232	56,260	4,895	43,340	3,771	36,250	3,154	30,261	2,633
16	-	-	-	-	-	-	-	-	-	-	66	87,055	7,574	59,630	5,188	45,937	3,997	38,423	3,343	32,075	2,791
17	-	-	-	-	-	-	-	-	-	-	67	91,163	7,931	62,232	5,414	47,943	4,171	40,096	3,488	33,473	2,912
18	15,459	1,345	9,465	823	7,292	634	6,104	531	5,086	442	68	95,470	8,306	64,952	5,651	50,036	4,353	41,850	3,641	34,934	3,039
19	16,172	1,407	9,896	861	7,627	664	6,382	555	5,318	463	69	99,978	8,698	67,665	5,887	52,128	4,535	43,596	3,793	36,394	3,166
20	16,808	1,462	10,346	900	7,975	694	6,672	580	5,563	484	70	105,983	9,221	70,164	6,104	54,050	4,702	45,205	3,933	37,739	3,283
21	17,079	1,486	10,520	915	8,110	706	6,790	591	5,656	492	71	109,278	9,507	72,345	6,294	55,727	4,848	46,604	4,055	38,912	3,385
22	17,438	1,517	10,749	935	8,284	721	6,933	603	5,779	503	72	114,062	9,923	75,509	6,569	58,168	5,061	48,643	4,232	40,614	3,533
23	17,801	1,549	10,979	955	8,466	737	7,082	616	5,903	514	73	119,040	10,356	78,805	6,856	60,705	5,281	50,770	4,417	42,388	3,688
24	18,172	1,581	11,253	979	8,673	755	7,257	631	6,049	526	74	124,239	10,809	82,247	7,155	63,355	5,512	52,986	4,610	44,238	3,849
25	18,639	1,622	11,798	1,026	9,091	791	7,608	662	6,349	552	75	129,468	11,264	85,441	7,433	65,825	5,727	55,045	4,789	45,909	3,994
26	19,178	1,668	12,139	1,056	9,354	814	7,829	681	6,533	568	76*	136,089	11,840	89,810	7,813	69,186	6,019	57,858	5,034	48,256	4,198
27	19,671	1,711	12,450	1,083	9,599	835	8,030	699	6,700	583	77*	142,036	12,357	93,734	8,155	72,210	6,282	60,390	5,254	50,365	4,382
28	20,177	1,755	12,769	1,111	9,842	856	8,235	716	6,872	598	78*	148,238	12,897	97,828	8,511	75,363	6,557	63,024	5,483	52,564	4,573
29	20,699	1,801	13,101	1,140	10,097	878	8,450	735	7,050	613	79*	154,709	13,460	102,098	8,883	78,653	6,843	65,774	5,722	54,859	4,773
30	21,464	1,867	13,303	1,157	10,254	892	8,576	746	7,155	622	80*	156,237	13,593	104,345	9,078	80,382	6,993	67,221	5,848	56,067	4,878
31	22,388	1,948	13,875	1,207	10,694	930	8,947	778	7,464	649	81*	161,916	14,087	108,253	9,418	83,393	7,255	69,736	6,067	58,165	5,060
32	22,952	1,997	14,227	1,238	10,964	954	9,174	798	7,651	666	82*	167,799	14,599	112,306	9,771	86,510	7,526	72,344	6,294	60,343	5,250
33	23,427	2,038	14,522	1,263	11,190	974	9,361	814	7,810	679	83*	173,876	15,127	116,499	10,135	89,742	7,808	75,047	6,529	62,595	5,446
34	23,905	2,080	14,815	1,289	11,419	993	9,556	831	7,968	693	84*	180,177	15,675	120,850	10,514	93,094	8,099	77,846	6,773	64,935	5,649
35	24,044	2,092	15,064	1,311	11,612	1,010	9,716	845	8,089	704	85*	186,684	16,242	125,356	10,906	96,559	8,401	80,745	7,025	67,354	5,860
36	24,254	2,110	15,263	1,328	11,765	1,024	9,842	856	8,195	713	86*	193,428	16,828	130,028	11,312	100,160	8,714	83,753	7,287	69,866	6,078
37	24,403	2,123	15,461	1,345	11,921	1,037	9,970	867	8,303	722	87*	200,398	17,435	134,869	11,734	103,888	9,038	86,871	7,558	72,467	6,305
38	24,720	2,151	15,662	1,363	12,072	1,050	10,099	879	8,410	732	88*	207,609	18,062	139,881	12,170	107,748	9,374	90,098	7,839	75,160	6,539
39	25,034	2,178	15,862	1,380	12,226	1,064	10,228	890	8,516	741	89*	215,067	18,711	145,078	12,622	111,746	9,722	93,436	8,129	77,951	6,782
40	25,986	2,261	16,421	1,429	12,659	1,101	10,588	921	8,823	768	90*	222,784	19,382	150,459	13,090	115,892	10,083	96,905	8,431	80,843	7,033
41	27,161	2,363	17,164	1,493	13,227	1,151	11,065	963	9,222	802	91*	230,763	20,076	156,035	13,575	120,186	10,456	100,494	8,743	83,840	7,294
42	28,382	2,469	17,936	1,560	13,823	1,203	11,564	1,006	9,637	838	92*	239,013	20,794	161,810	14,077	124,633	10,843	104,211	9,066	86,942	7,564
43	29,661	2,581	18,744	1,631	14,448	1,257	12,083	1,051	10,071	876	93*	247,541	21,536	167,793	14,598	129,241	11,244	108,064	9,402	90,157	7,844
44	30,993	2,696	19,585	1,704	15,096	1,313	12,628	1,099	10,522	915	94*	256,362	22,303	173,989	15,137	134,008	11,659	112,052	9,749	93,486	8,133
45	32,137	2,796	20,101	1,749	15,492	1,348	12,956	1,127	10,798	939	95*	267,509	23,273	181,785	15,815	140,013	12,181	117,070	10,185	97,675	8,498
46	34,162	2,972	21,143	1,839	16,295	1,418	13,630	1,186	11,358	988	96*	279,125	24,284	189,923	16,523	146,279	12,726	122,308	10,641	102,048	8,878
47	36,144	3,145	22,347	1,944	17,222	1,498	14,406	1,253	12,005	1,044	97*	291,226	25,337	198,418	17,262	152,819	13,295	127,775	11,116	106,612	9,275
48	37,910	3,298	23,619	2,055	18,198	1,583	15,227	1,325	12,689	1,104	98*	303,832	26,433	207,282	18,034	159,644	13,889	133,481	11,613	111,375	9,690
49	39,902	3,471	24,956	2,171	19,232	1,673	16,088	1,400	13,409	1,167	99+*	316,965	27,576	216,532	18,838	166,768	14,509	139,435	12,131	116,345	10,122

* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度墊底費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

Premium for Smoker - Worldwide (excluding US) 吸煙人士保費 - 全球 (美國除外)
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障										Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障									
	Deductible Option 墊底費選項											Deductible Option 墊底費選項									
	\$0		\$15,000		\$25,000		\$50,000		\$75,000			\$0		\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	-	-	-	-	-	-	-	-	-	-	50	60,008	5,221	38,787	3,374	29,894	2,601	25,008	2,176	20,829	1,812
1	-	-	-	-	-	-	-	-	-	-	51	63,035	5,484	41,160	3,581	31,725	2,760	26,531	2,308	22,103	1,923
2	-	-	-	-	-	-	-	-	-	-	52	66,893	5,820	43,668	3,799	33,655	2,928	28,151	2,449	23,451	2,040
3	-	-	-	-	-	-	-	-	-	-	53	70,680	6,149	46,131	4,013	35,554	3,093	29,737	2,587	24,773	2,155
4	-	-	-	-	-	-	-	-	-	-	54	74,132	6,449	48,372	4,208	37,282	3,244	31,181	2,713	25,978	2,260
5	-	-	-	-	-	-	-	-	-	-	55	78,823	6,858	52,160	4,538	40,200	3,497	33,623	2,925	28,016	2,437
6	-	-	-	-	-	-	-	-	-	-	56	82,655	7,191	54,683	4,757	42,140	3,666	35,246	3,066	29,371	2,555
7	-	-	-	-	-	-	-	-	-	-	57	86,695	7,542	57,341	4,989	44,192	3,845	36,960	3,216	30,799	2,680
8	-	-	-	-	-	-	-	-	-	-	58	90,937	7,912	60,136	5,232	46,344	4,032	38,760	3,372	32,298	2,810
9	-	-	-	-	-	-	-	-	-	-	59	95,379	8,298	63,007	5,482	48,557	4,224	40,613	3,533	33,842	2,944
10	-	-	-	-	-	-	-	-	-	-	60	99,330	8,642	66,294	5,768	51,086	4,444	42,727	3,717	35,627	3,100
11	-	-	-	-	-	-	-	-	-	-	61	103,984	9,047	69,438	6,041	53,506	4,655	44,754	3,894	37,315	3,246
12	-	-	-	-	-	-	-	-	-	-	62	108,515	9,441	72,503	6,308	55,867	4,860	46,726	4,065	38,964	3,390
13	-	-	-	-	-	-	-	-	-	-	63	113,247	9,852	75,705	6,586	58,334	5,075	48,794	4,245	40,685	3,540
14	-	-	-	-	-	-	-	-	-	-	64	118,185	10,282	79,051	6,877	60,912	5,299	50,949	4,433	42,481	3,696
15	-	-	-	-	-	-	-	-	-	-	65	128,192	11,153	86,764	7,548	66,854	5,816	55,915	4,865	46,668	4,060
16	-	-	-	-	-	-	-	-	-	-	66	134,719	11,721	92,282	8,029	71,102	6,186	59,468	5,174	49,634	4,318
17	-	-	-	-	-	-	-	-	-	-	67	141,568	12,316	96,641	8,408	74,459	6,478	62,277	5,418	51,980	4,522
18	21,644	1,883	13,249	1,153	10,218	889	8,545	743	7,120	619	68	148,768	12,943	101,212	8,805	77,981	6,784	65,220	5,674	54,438	4,736
19	22,647	1,970	13,857	1,206	10,680	929	8,939	778	7,447	648	69	156,336	13,601	105,809	9,205	81,520	7,092	68,183	5,932	56,909	4,951
20	23,537	2,048	14,488	1,260	11,170	972	9,344	813	7,789	678	70	166,306	14,469	110,095	9,578	84,824	7,380	70,943	6,172	59,218	5,152
21	23,927	2,082	14,739	1,282	11,362	988	9,505	827	7,924	689	71	172,066	14,970	113,909	9,910	87,760	7,635	73,398	6,386	61,269	5,330
22	24,444	2,127	15,067	1,311	11,618	1,011	9,719	846	8,101	705	72	180,216	15,679	119,306	10,380	91,911	7,996	76,871	6,688	64,172	5,583
23	24,966	2,172	15,402	1,340	11,875	1,033	9,935	864	8,279	720	73	188,734	16,420	124,944	10,870	96,256	8,374	80,503	7,004	67,205	5,847
24	25,498	2,218	15,790	1,374	12,171	1,059	10,182	886	8,488	738	74	197,657	17,196	130,849	11,384	100,810	8,770	84,311	7,335	70,382	6,123
25	26,164	2,276	16,561	1,441	12,762	1,110	10,677	929	8,912	775	75	206,692	17,982	136,403	11,867	105,099	9,144	87,895	7,647	73,291	6,376
26	26,937	2,344	17,052	1,484	13,140	1,143	10,995	957	9,176	798	76*	218,007	18,967	143,872	12,517	110,853	9,644	92,704	8,065	77,304	6,725
27	27,649	2,405	17,499	1,522	13,488	1,173	11,284	982	9,419	819	77*	228,325	19,864	150,680	13,109	116,098	10,101	97,092	8,447	80,963	7,044
28	28,367	2,468	17,954	1,562	13,840	1,204	11,576	1,007	9,662	841	78*	239,122	20,804	157,805	13,729	121,586	10,578	101,679	8,846	84,791	7,377
29	29,119	2,533	18,432	1,604	14,203	1,236	11,883	1,034	9,919	863	79*	250,420	21,787	165,264	14,378	127,328	11,078	106,482	9,264	88,797	7,725
30	30,214	2,629	18,726	1,629	14,431	1,255	12,073	1,050	10,072	876	80*	253,766	22,078	169,483	14,745	130,582	11,361	109,198	9,500	91,065	7,923
31	31,526	2,743	19,538	1,700	15,063	1,310	12,599	1,096	10,509	914	81*	263,905	22,960	176,440	15,350	135,935	11,826	113,679	9,890	94,803	8,248
32	32,338	2,813	20,043	1,744	15,447	1,344	12,922	1,124	10,779	938	82*	274,439	23,876	183,677	15,980	141,510	12,311	118,341	10,296	98,692	8,586
33	33,023	2,873	20,466	1,781	15,772	1,372	13,198	1,148	11,008	958	83*	285,365	24,827	191,195	16,634	147,303	12,815	123,185	10,717	102,732	8,938
34	33,714	2,933	20,895	1,818	16,104	1,401	13,472	1,172	11,238	978	84*	296,731	25,816	199,030	17,316	153,335	13,340	128,229	11,156	106,940	9,304
35	33,931	2,952	21,257	1,849	16,384	1,425	13,706	1,192	11,415	993	85*	308,510	26,840	207,156	18,023	159,597	13,885	133,462	11,611	111,308	9,684
36	34,242	2,979	21,549	1,875	16,611	1,445	13,895	1,209	11,570	1,007	86*	320,760	27,906	215,624	18,759	166,118	14,452	138,917	12,086	115,857	10,080
37	34,471	2,999	21,840	1,900	16,837	1,465	14,082	1,225	11,727	1,020	87*	333,469	29,012	224,422	19,525	172,896	15,042	144,582	12,579	120,585	10,491
38	34,935	3,039	22,134	1,926	17,062	1,484	14,273	1,242	11,885	1,034	88*	346,664	30,160	233,573	20,321	179,944	15,655	150,470	13,091	125,502	10,919
39	35,399	3,080	22,428	1,951	17,287	1,504	14,459	1,258	12,043	1,048	89*	360,359	31,351	243,084	21,148	187,269	16,292	156,599	13,624	130,611	11,363
40	36,765	3,199	23,232	2,021	17,906	1,558	14,980	1,303	12,482	1,086	90*	374,575	32,588	252,973	22,009	194,887	16,955	162,965	14,178	135,925	11,825
41	38,551	3,354	24,362	2,119	18,777	1,634	15,707	1,367	13,089	1,139	91*	389,335	33,872	263,259	22,904	202,807	17,644	169,588	14,754	141,451	12,306
42	40,428	3,517	25,549	2,223	19,691	1,713	16,473	1,433	13,727	1,194	92*	404,649	35,204	273,944	23,833	211,038	18,360	176,470	15,353	147,194	12,806
43	42,396	3,688	26,791	2,331	20,650	1,797	17,275	1,503	14,395	1,252	93*	420,540	36,587	285,056	24,800	219,599	19,105	183,626	15,975	153,165	13,325
44	44,456	3,868	28,094	2,444	21,653	1,884	18,114	1,576	15,095	1,313	94*	437,032	38,022	296,608	25,805	228,490	19,879	191,062	16,622	159,371	13,865
45	46,255	4,024	28,930	2,517	22,298	1,940	18,650	1,623	15,542	1,352	95*	457,624	39,813	310,978	27,055	239,559	20,842	200,315	17,427	167,092	14,537
46	49,338	4,292	30,535	2,657	23,533	2,047	19,687	1,713	16,405	1,427	96*	479,158	41,687	326,032	28,365	251,152	21,850	210,008	18,271	175,181	15,241
47	52,385	4,557	32,386	2,818	24,960	2,172	20,879	1,816	17,399	1,514	97*	501,672	43,645	341,797	29,736	263,296	22,907	220,161	19,154	183,651	15,978
48	55,131	4,796	34,348	2,988	26,472	2,303	22,142	1,926	18,452	1,605	98*	525,212	45,693	358,311	31,173						

* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度墊底費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

Premium for Smoker - Worldwide 吸煙人士保費-全球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障										Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障									
	Deductible Option 墊底費選項											Deductible Option 墊底費選項									
	\$0		\$15,000		\$25,000		\$50,000		\$75,000			\$0		\$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	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	-	-	-	50	107,019	9,311	69,171	6,018	53,309	4,638	44,592	3,880	37,148	3,232
1	-	-	-	-	-	-	-	-	-	-	51	112,083	9,751	73,184	6,367	56,401	4,907	47,181	4,105	39,302	3,419
2	-	-	-	-	-	-	-	-	-	-	52	118,590	10,317	77,415	6,735	59,665	5,191	49,912	4,342	41,575	3,617
3	-	-	-	-	-	-	-	-	-	-	53	124,932	10,869	81,540	7,094	62,842	5,467	52,567	4,573	43,789	3,810
4	-	-	-	-	-	-	-	-	-	-	54	130,647	11,366	85,249	7,417	65,700	5,716	54,960	4,782	45,783	3,983
5	-	-	-	-	-	-	-	-	-	-	55	138,504	12,050	91,651	7,974	70,634	6,145	59,087	5,141	49,229	4,283
6	-	-	-	-	-	-	-	-	-	-	56	144,808	12,598	95,802	8,335	73,831	6,423	61,761	5,373	51,458	4,477
7	-	-	-	-	-	-	-	-	-	-	57	151,434	13,175	100,160	8,714	77,188	6,715	64,570	5,618	53,798	4,680
8	-	-	-	-	-	-	-	-	-	-	58	158,379	13,779	104,728	9,111	80,710	7,022	67,514	5,874	56,251	4,894
9	-	-	-	-	-	-	-	-	-	-	59	165,623	14,409	109,413	9,519	84,316	7,335	70,531	6,136	58,768	5,113
10	-	-	-	-	-	-	-	-	-	-	60	171,975	14,962	114,776	9,986	88,447	7,695	73,988	6,437	61,681	5,366
11	-	-	-	-	-	-	-	-	-	-	61	179,500	15,617	119,866	10,428	92,370	8,036	77,264	6,722	64,415	5,604
12	-	-	-	-	-	-	-	-	-	-	62	186,762	16,248	124,783	10,856	96,156	8,366	80,435	6,998	67,058	5,834
13	-	-	-	-	-	-	-	-	-	-	63	194,335	16,907	129,913	11,302	100,111	8,710	83,742	7,286	69,816	6,074
14	-	-	-	-	-	-	-	-	-	-	64	202,207	17,592	135,250	11,767	104,221	9,067	87,180	7,585	72,684	6,324
15	-	-	-	-	-	-	-	-	-	-	65	218,682	19,025	148,013	12,877	114,046	9,922	95,401	8,300	79,609	6,926
16	-	-	-	-	-	-	-	-	-	-	66	229,140	19,935	156,960	13,656	120,938	10,522	101,164	8,801	84,423	7,345
17	-	-	-	-	-	-	-	-	-	-	67	240,073	20,886	163,887	14,258	126,272	10,986	105,629	9,190	88,148	7,669
18	40,301	3,506	24,673	2,147	19,017	1,654	15,912	1,384	13,259	1,154	68	251,545	21,884	171,132	14,888	131,857	11,472	110,299	9,596	92,046	8,008
19	42,166	3,668	25,799	2,245	19,886	1,730	16,638	1,448	13,864	1,206	69	263,553	22,929	178,371	15,518	137,433	11,957	114,965	10,002	95,939	8,347
20	43,822	3,813	26,976	2,347	20,793	1,809	17,394	1,513	14,503	1,262	70	279,530	24,319	185,051	16,099	142,579	12,404	119,271	10,377	99,535	8,660
21	44,518	3,873	27,427	2,386	21,136	1,839	17,683	1,538	14,743	1,283	71	288,359	25,087	190,895	16,608	147,081	12,796	123,032	10,704	102,679	8,933
22	45,446	3,954	28,013	2,437	21,592	1,879	18,067	1,572	15,061	1,310	72	301,124	26,198	199,348	17,343	153,590	13,362	128,480	11,178	107,225	9,329
23	46,394	4,036	28,617	2,490	22,057	1,919	18,455	1,606	15,385	1,338	73	314,421	27,355	208,148	18,109	160,374	13,953	134,155	11,671	111,960	9,741
24	47,346	4,119	29,316	2,550	22,593	1,966	18,905	1,645	15,760	1,371	74	328,318	28,564	217,349	18,909	167,464	14,569	140,078	12,187	116,909	10,171
25	48,548	4,224	30,730	2,674	23,682	2,060	19,812	1,724	16,537	1,439	75	342,310	29,781	225,904	19,654	174,070	15,144	145,604	12,668	121,381	10,560
26	49,951	4,346	31,618	2,751	24,366	2,120	20,386	1,774	17,016	1,480	76*	359,985	31,319	237,567	20,668	183,059	15,926	153,120	13,321	127,648	11,105
27	51,232	4,457	32,430	2,821	24,990	2,174	20,909	1,819	17,451	1,518	77*	375,908	32,704	248,076	21,583	191,154	16,630	159,890	13,910	133,294	11,597
28	52,532	4,570	33,252	2,893	25,625	2,229	21,438	1,865	17,895	1,557	78*	392,515	34,149	259,037	22,536	199,596	17,365	166,957	14,525	139,182	12,109
29	53,885	4,688	34,108	2,967	26,284	2,287	21,990	1,913	18,356	1,597	79*	409,850	35,657	270,475	23,531	208,412	18,132	174,325	15,166	145,329	12,644
30	55,872	4,861	34,629	3,013	26,687	2,322	22,327	1,942	18,625	1,620	80*	414,101	36,027	276,566	24,061	213,101	18,540	178,248	15,508	148,602	12,928
31	58,271	5,070	36,115	3,142	27,832	2,421	23,283	2,026	19,424	1,690	81*	429,369	37,355	287,063	24,974	221,188	19,243	185,015	16,096	154,242	13,419
32	59,723	5,196	37,015	3,220	28,527	2,482	23,867	2,076	19,908	1,732	82*	445,186	38,731	297,955	25,922	229,582	19,974	192,030	16,707	160,094	13,928
33	60,941	5,302	37,770	3,286	29,107	2,532	24,353	2,119	20,313	1,767	83*	461,545	40,154	309,236	26,904	238,270	20,729	199,299	17,339	166,156	14,456
34	62,181	5,410	38,540	3,353	29,696	2,584	24,849	2,162	20,727	1,803	84*	478,511	41,630	320,955	27,923	247,299	21,515	206,850	17,996	172,453	15,003
35	62,535	5,441	39,177	3,408	30,197	2,627	25,264	2,198	21,037	1,830	85*	496,033	43,155	333,074	28,977	256,636	22,327	214,659	18,675	178,965	15,570
36	63,073	5,487	39,689	3,453	30,591	2,661	25,591	2,226	21,312	1,854	86*	514,203	44,736	345,664	30,073	266,334	23,171	222,769	19,381	185,728	16,158
37	63,452	5,520	40,203	3,498	30,985	2,696	25,920	2,255	21,587	1,878	87*	532,995	46,371	358,702	31,207	276,379	24,045	231,172	20,112	192,736	16,768
38	64,257	5,590	40,714	3,542	31,378	2,730	26,254	2,284	21,861	1,902	88*	552,447	48,063	372,223	32,383	286,799	24,952	239,884	20,870	200,000	17,400
39	65,065	5,661	41,225	3,587	31,774	2,764	26,584	2,313	22,136	1,926	89*	572,573	49,814	386,237	33,603	297,592	25,891	248,912	21,655	207,529	18,055
40	67,533	5,875	42,679	3,713	32,894	2,862	27,517	2,394	22,929	1,995	90*	593,411	51,627	400,765	34,867	308,784	26,864	258,271	22,470	215,335	18,734
41	70,609	6,143	44,620	3,882	34,391	2,992	28,768	2,503	23,974	2,086	91*	614,964	53,502	415,822	36,177	320,384	27,873	267,971	23,313	223,425	19,438
42	73,828	6,423	46,655	4,059	35,957	3,128	30,083	2,617	25,067	2,181	92*	637,263	55,442	431,425	37,534	332,405	28,919	278,026	24,188	231,810	20,167
43	77,190	6,716	48,781	4,244	37,597	3,271	31,449	2,736	26,208	2,280	93*	660,342	57,450	447,601	38,941	344,867	30,003	288,447	25,095	240,502	20,924
44	80,701	7,021	50,999	4,437	39,304	3,419	32,880	2,861	27,400	2,384	94*	684,203	59,526	464,357	40,399	357,772	31,126	299,242	26,034	249,504	21,707
45	83,722	7,284	52,363	4,556	40,355	3,511	33,759	2,937	28,131	2,447	95*	714,311	62,145	485,408	42,230	373,990	32,537	312,805	27,214	260,815	22,691
46	89,033	7,746	55,104	4,794	42,466	3,695	35,524	3,091	29,603	2,575	96*	745,699	64,876	507,391	44,143	390,927	34,011	326,968	28,446	272,627	23,719
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* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度墊底費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

Premium for Non Smoker - Asia 非吸煙人士保費–亞洲

Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Optional Premium Waiver due to Cancer 自選癌症保費豁免										Age 年齡	Optional Premium Waiver due to Cancer 自選癌症保費豁免									
	Deductible Option 墊底費選項											Deductible Option 墊底費選項									
	HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000			HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$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	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	30	3	29	3	29	3	29	3	26	2	50	159	14	92	8	82	7	69	6	56	5
1	30	3	29	3	29	3	29	3	26	2	51	176	15	104	9	91	8	76	7	63	5
2	30	3	29	3	29	3	29	3	26	2	52	196	17	114	10	103	9	85	7	71	6
3	30	3	29	3	29	3	29	3	26	2	53	216	19	127	11	111	10	93	8	79	7
4	30	3	29	3	29	3	29	3	26	2	54	239	21	141	12	124	11	104	9	88	8
5	30	3	29	3	29	3	29	3	26	2	55	264	23	153	13	135	12	114	10	97	8
6	30	3	29	3	29	3	29	3	26	2	56	294	26	171	15	152	13	128	11	108	9
7	30	3	29	3	29	3	29	3	26	2	57	327	28	191	17	169	15	142	12	120	10
8	30	3	29	3	29	3	29	3	26	2	58	363	32	211	18	188	16	156	14	132	11
9	30	3	29	3	29	3	29	3	26	2	59	401	35	234	20	207	18	173	15	147	13
10	30	3	29	3	29	3	29	3	26	2	60	442	38	258	22	228	20	191	17	162	14
11	30	3	29	3	29	3	29	3	26	2	61	496	43	289	25	257	22	214	19	182	16
12	30	3	29	3	29	3	29	3	26	2	62	552	48	321	28	285	25	238	21	203	18
13	30	3	29	3	29	3	29	3	26	2	63	614	53	357	31	317	28	265	23	225	20
14	30	3	29	3	29	3	29	3	26	2	64	678	59	395	34	350	30	294	26	248	22
15	30	3	29	3	29	3	29	3	26	2	65	770	67	448	39	398	35	332	29	281	24
16	30	3	29	3	29	3	29	3	26	2	66	857	75	499	43	443	39	369	32	313	27
17	30	3	29	3	29	3	29	3	26	2	67	950	83	553	48	491	43	410	36	347	30
18	30	3	29	3	29	3	29	3	26	2	68	1,076	94	627	55	555	48	464	40	393	34
19	30	3	29	3	29	3	29	3	26	2	69	1,225	107	714	62	632	55	529	46	448	39
20	30	3	29	3	29	3	29	3	26	2	70	1,369	119	797	69	706	61	591	51	508	44
21	30	3	29	3	29	3	29	3	26	2	71	1,499	130	874	76	774	67	647	56	549	48
22	30	3	29	3	29	3	29	3	26	2	72	1,632	142	952	83	842	73	704	61	598	52
23	30	3	29	3	29	3	29	3	26	2	73	1,770	154	1,031	90	913	79	764	66	647	56
24	30	3	29	3	29	3	29	3	26	2	74	1,922	167	1,120	97	992	86	829	72	703	61
25	30	3	29	3	29	3	29	3	26	2	75	2,096	182	1,223	106	1,083	94	905	79	760	66
26	30	3	29	3	29	3	29	3	26	2	76*	2,263	197	1,320	115	1,169	102	978	85	828	72
27	30	3	29	3	29	3	29	3	26	2	77*	2,488	216	1,451	126	1,285	112	1,075	94	911	79
28	30	3	29	3	29	3	29	3	26	2	78*	2,734	238	1,594	139	1,412	123	1,180	103	999	87
29	30	3	29	3	29	3	29	3	26	2	79*	3,007	262	1,752	152	1,554	135	1,299	113	1,099	96
30	30	3	29	3	29	3	29	3	26	2	80*	3,309	288	1,929	168	1,709	149	1,429	124	1,211	105
31	30	3	29	3	29	3	29	3	26	2	81*	3,591	312	2,092	182	1,854	161	1,550	135	1,315	114
32	30	3	29	3	29	3	29	3	26	2	82*	3,905	340	2,277	198	2,018	176	1,687	147	1,429	124
33	30	3	29	3	29	3	29	3	26	2	83*	4,252	370	2,478	216	2,196	191	1,837	160	1,556	135
34	30	3	29	3	29	3	29	3	26	2	84*	4,637	403	2,703	235	2,395	208	2,003	174	1,696	148
35	30	3	29	3	29	3	29	3	26	2	85*	5,071	441	2,957	257	2,620	228	2,190	191	1,854	161
36	30	3	29	3	29	3	29	3	26	2	86*	5,573	485	3,250	283	2,879	250	2,407	209	2,038	177
37	36	3	29	3	29	3	29	3	26	2	87*	6,138	534	3,578	311	3,171	276	2,651	231	2,244	195
38	39	3	29	3	29	3	29	3	26	2	88*	6,769	589	3,947	343	3,495	304	2,923	254	2,476	215
39	46	4	29	3	29	3	29	3	26	2	89*	7,474	650	4,357	379	3,859	336	3,228	281	2,734	238
40	50	4	29	3	29	3	29	3	26	2	90*	8,264	719	4,816	419	4,268	371	3,567	310	3,023	263
41	58	5	34	3	30	3	29	3	26	2	91*	9,160	797	5,340	465	4,730	412	3,955	344	3,350	291
42	66	6	38	3	34	3	29	3	26	2	92*	10,164	884	5,924	515	5,249	457	4,389	382	3,717	323
43	75	7	43	4	38	3	33	3	26	2	93*	11,287	982	6,579	572	5,828	507	4,873	424	4,129	359
44	85	7	49	4	43	4	36	3	30	3	94*	12,544	1,091	7,312	636	6,478	564	5,416	471	4,588	399
45	90	8	53	5	48	4	39	3	32	3	95*	14,376	1,251	8,380	729	7,424	646	6,207	540	5,258	457
46	103	9	59	5	53	5	45	4	36	3	96*	16,476	1,433	9,603	835	8,508	740	7,113	619	6,026	524
47	117	10	69	6	59	5	50	4	40	3	97*	18,881	1,643	11,005	957	9,750	848	8,152	709	6,906	601
48	129	11	75	7	68	6	56	5	46	4	98*	21,637	1,882	12,613	1,097	11,174	972	9,341	813	7,913	688
49	145	13	85	7	74	6	63	5	52	5	99+*	24,797	2,157	14,455	1,258	12,804	1,114	10,705	931	9,069	789

* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)
信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

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

Age 年齡	Optional Deductible Discount 自選墊底費折扣								Age 年齡	Optional Deductible Discount 自選墊底費折扣							
	Deductible Option 墊底費選項									Deductible Option 墊底費選項							
	HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000			HK\$15,000		HK\$25,000		HK\$50,000		HK\$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	691	60	779	68	932	81	1,118	97	50	827	72	935	81	1,116	97	1,340	117
1	613	53	692	60	827	72	993	86	51	869	76	979	85	1,172	102	1,406	122
2	548	48	618	54	740	64	888	77	52	909	79	1,027	89	1,229	107	1,473	128
3	547	48	617	54	738	64	885	77	53	956	83	1,078	94	1,288	112	1,545	134
4	546	48	615	54	735	64	882	77	54	992	86	1,119	97	1,340	117	1,608	140
5	531	46	598	52	715	62	857	75	55	1,034	90	1,167	102	1,394	121	1,674	146
6	532	46	600	52	717	62	860	75	56	1,070	93	1,208	105	1,444	126	1,733	151
7	536	47	606	53	723	63	868	76	57	1,109	96	1,252	109	1,496	130	1,796	156
8	538	47	607	53	727	63	871	76	58	1,149	100	1,297	113	1,550	135	1,860	162
9	545	47	615	54	736	64	884	77	59	1,189	103	1,342	117	1,603	139	1,925	167
10	548	48	618	54	739	64	887	77	60	1,226	107	1,385	120	1,656	144	1,987	173
11	568	49	642	56	767	67	920	80	61	1,268	110	1,431	124	1,710	149	2,053	179
12	589	51	663	58	794	69	952	83	62	1,308	114	1,477	128	1,765	154	2,118	184
13	608	53	686	60	820	71	984	86	63	1,350	117	1,525	133	1,821	158	2,185	190
14	627	55	706	61	846	74	1,017	88	64	1,391	121	1,572	137	1,878	163	2,253	196
15	652	57	735	64	880	77	1,056	92	65	1,497	130	1,690	147	2,019	176	2,422	211
16	663	58	748	65	893	78	1,072	93	66	1,574	137	1,776	155	2,125	185	2,549	222
17	697	61	785	68	939	82	1,128	98	67	1,628	142	1,838	160	2,196	191	2,636	229
18	365	32	411	36	492	43	591	51	68	1,686	147	1,902	165	2,276	198	2,730	238
19	383	33	432	38	517	45	621	54	69	1,743	152	1,967	171	2,350	204	2,819	245
20	401	35	453	39	541	47	649	56	70	1,793	156	2,023	176	2,419	210	2,903	253
21	407	35	459	40	549	48	658	57	71	1,835	160	2,071	180	2,476	215	2,972	259
22	417	36	470	41	563	49	675	59	72	1,901	165	2,146	187	2,566	223	3,078	268
23	425	37	480	42	574	50	689	60	73	1,970	171	2,222	193	2,657	231	3,190	278
24	435	38	490	43	586	51	704	61	74	2,040	177	2,304	200	2,754	240	3,305	288
25	452	39	511	44	610	53	732	64	75	2,107	183	2,377	207	2,844	247	3,413	297
26	464	40	523	46	626	54	752	65	76*	2,201	191	2,485	216	2,970	258	3,564	310
27	477	41	538	47	644	56	773	67	77*	2,284	199	2,576	224	3,080	268	3,696	322
28	487	42	549	48	657	57	788	69	78*	2,370	206	2,675	233	3,198	278	3,838	334
29	498	43	563	49	671	58	806	70	79*	2,460	214	2,776	242	3,321	289	3,984	347
30	501	44	564	49	675	59	811	71	80*	2,518	219	2,841	247	3,398	296	4,077	355
31	515	45	581	51	694	60	833	72	81*	2,615	228	2,953	257	3,530	307	4,236	369
32	526	46	593	52	710	62	851	74	82*	2,719	237	3,068	267	3,669	319	4,403	383
33	534	46	602	52	720	63	864	75	83*	2,826	246	3,191	278	3,816	332	4,578	398
34	543	47	613	53	732	64	879	76	84*	2,942	256	3,322	289	3,972	346	4,766	415
35	545	47	615	54	734	64	880	77	85*	3,063	266	3,456	301	4,134	360	4,961	432
36	548	48	618	54	738	64	885	77	86*	3,191	278	3,600	313	4,306	375	5,167	450
37	551	48	622	54	743	65	893	78	87*	3,325	289	3,752	326	4,487	390	5,384	468
38	555	48	626	54	750	65	900	78	88*	3,467	302	3,915	341	4,681	407	5,617	489
39	559	49	630	55	755	66	905	79	89*	3,617	315	4,083	355	4,884	425	5,860	510
40	571	50	644	56	770	67	923	80	90*	3,777	329	4,263	371	5,099	444	6,118	532
41	593	52	668	58	798	69	957	83	91*	3,946	343	4,453	387	5,327	463	6,392	556
42	616	54	694	60	830	72	995	87	92*	4,118	358	4,648	404	5,559	484	6,670	580
43	639	56	720	63	861	75	1,032	90	93*	4,298	374	4,851	422	5,802	505	6,963	606
44	661	58	747	65	895	78	1,073	93	94*	4,484	390	5,064	441	6,056	527	7,268	632
45	667	58	754	66	900	78	1,080	94	95*	4,716	410	5,325	463	6,369	554	7,643	665
46	696	61	785	68	938	82	1,126	98	96*	4,960	432	5,599	487	6,698	583	8,037	699
47	729	63	824	72	984	86	1,180	103	97*	5,216	454	5,888	512	7,043	613	8,452	735
48	765	67	864	75	1,034	90	1,240	108	98*	5,485	477	6,192	539	7,407	644	8,888	773
49	803	70	906	79	1,084	94	1,301	113	99+*	5,769	502	6,511	566	7,789	678	9,346	813

* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度墊底費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

Premium for Non Smoker - Asia 非吸煙人士保費–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 Benefits 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

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

Age 年齡	Optional Premium Waiver due to Cancer 自選癌症保費豁免										Age 年齡	Optional Premium Waiver due to Cancer 自選癌症保費豁免									
	Deductible Option 墊底費選項											Deductible Option 墊底費選項									
	HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000			HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$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	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	30	3	29	3	29	3	29	3	26	2	50	187	16	126	11	96	8	81	7	66	6
1	30	3	29	3	29	3	29	3	26	2	51	207	18	140	12	107	9	90	8	75	7
2	30	3	29	3	29	3	29	3	26	2	52	231	20	154	13	119	10	99	9	84	7
3	30	3	29	3	29	3	29	3	26	2	53	255	22	171	15	132	11	110	10	93	8
4	30	3	29	3	29	3	29	3	26	2	54	281	24	189	16	146	13	122	11	104	9
5	30	3	29	3	29	3	29	3	26	2	55	311	27	207	18	160	14	133	12	113	10
6	30	3	29	3	29	3	29	3	26	2	56	347	30	231	20	180	16	150	13	127	11
7	30	3	29	3	29	3	29	3	26	2	57	385	33	258	22	200	17	167	15	142	12
8	30	3	29	3	29	3	29	3	26	2	58	427	37	286	25	222	19	184	16	155	13
9	30	3	29	3	29	3	29	3	26	2	59	470	41	316	27	243	21	204	18	172	15
10	30	3	29	3	29	3	29	3	26	2	60	520	45	349	30	270	23	225	20	190	17
11	30	3	29	3	29	3	29	3	26	2	61	584	51	391	34	300	26	252	22	214	19
12	30	3	29	3	29	3	29	3	26	2	62	650	57	437	38	335	29	281	24	238	21
13	30	3	29	3	29	3	29	3	26	2	63	721	63	484	42	373	32	312	27	264	23
14	30	3	29	3	29	3	29	3	26	2	64	797	69	536	47	413	36	345	30	292	25
15	30	3	29	3	29	3	29	3	26	2	65	906	79	606	53	467	41	390	34	331	29
16	30	3	29	3	29	3	29	3	26	2	66	1,009	88	676	59	520	45	436	38	369	32
17	30	3	29	3	29	3	29	3	26	2	67	1,118	97	748	65	576	50	483	42	409	36
18	30	3	29	3	29	3	29	3	26	2	68	1,268	110	849	74	654	57	547	48	464	40
19	30	3	29	3	29	3	29	3	26	2	69	1,444	126	966	84	745	65	623	54	528	46
20	30	3	29	3	29	3	29	3	26	2	70	1,610	140	1,078	94	830	72	695	60	596	52
21	30	3	29	3	29	3	29	3	26	2	71	1,765	154	1,181	103	911	79	761	66	645	56
22	30	3	29	3	29	3	29	3	26	2	72	1,921	167	1,286	112	991	86	828	72	702	61
23	30	3	29	3	29	3	29	3	26	2	73	2,083	181	1,395	121	1,075	94	899	78	761	66
24	30	3	29	3	29	3	29	3	26	2	74	2,261	197	1,514	132	1,168	102	977	85	827	72
25	30	3	29	3	29	3	29	3	26	2	75	2,466	215	1,653	144	1,273	111	1,065	93	895	78
26	30	3	29	3	29	3	29	3	26	2	76*	2,662	232	1,784	155	1,376	120	1,149	100	973	85
27	30	3	29	3	29	3	29	3	26	2	77*	2,928	255	1,962	171	1,511	131	1,265	110	1,070	93
28	30	3	29	3	29	3	29	3	26	2	78*	3,216	280	2,156	188	1,661	145	1,389	121	1,176	102
29	30	3	29	3	29	3	29	3	26	2	79*	3,537	308	2,371	206	1,826	159	1,527	133	1,293	112
30	30	3	29	3	29	3	29	3	26	2	80*	3,893	339	2,609	227	2,009	175	1,683	146	1,425	124
31	30	3	29	3	29	3	29	3	26	2	81*	4,224	367	2,832	246	2,182	190	1,824	159	1,545	134
32	30	3	29	3	29	3	29	3	26	2	82*	4,595	400	3,080	268	2,372	206	1,984	173	1,680	146
33	30	3	29	3	29	3	29	3	26	2	83*	5,001	435	3,352	292	2,583	225	2,160	188	1,829	159
34	30	3	29	3	29	3	29	3	26	2	84*	5,456	475	3,658	318	2,817	245	2,357	205	1,996	174
35	31	3	29	3	29	3	29	3	26	2	85*	5,966	519	4,000	348	3,082	268	2,576	224	2,182	190
36	36	3	29	3	29	3	29	3	26	2	86*	6,558	571	4,396	382	3,386	295	2,832	246	2,399	209
37	40	3	29	3	29	3	29	3	26	2	87*	7,221	628	4,840	421	3,729	324	3,118	271	2,642	230
38	47	4	32	3	29	3	29	3	26	2	88*	7,963	693	5,339	464	4,113	358	3,439	299	2,913	253
39	52	5	35	3	29	3	29	3	26	2	89*	8,794	765	5,896	513	4,542	395	3,798	330	3,217	280
40	59	5	39	3	30	3	29	3	26	2	90*	9,723	846	6,518	567	5,021	437	4,197	365	3,557	309
41	67	6	45	4	35	3	29	3	26	2	91*	10,776	938	7,225	629	5,565	484	4,654	405	3,943	343
42	77	7	52	5	39	3	34	3	27	2	92*	11,958	1,040	8,015	697	6,176	537	5,163	449	4,373	380
43	88	8	58	5	45	4	37	3	31	3	93*	13,280	1,155	8,902	774	6,857	597	5,734	499	4,857	423
44	99	9	65	6	51	4	42	4	34	3	94*	14,758	1,284	9,892	861	7,621	663	6,372	554	5,399	470
45	106	9	72	6	55	5	46	4	37	3	95*	16,912	1,471	11,337	986	8,734	760	7,303	635	6,187	538
46	120	10	81	7	61	5	52	5	41	4	96*	19,382	1,686	12,993	1,130	10,009	871	8,369	728	7,090	617
47	137	12	92	8	71	6	59	5	48	4	97*	22,212	1,932	14,890	1,295	11,470	998	9,591	834	8,124	707
48	153	13	104	9	80	7	65	6	54	5	98*	25,456	2,215	17,064	1,485	13,145	1,144	10,991	956	9,311	810
49	170	15	113	10	88	8	73	6	60	5	99+*	29,173	2,538	19,556	1,701	15,063	1,310	12,595	1,096	10,669	928

* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度墊底費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

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

Age 年齡	Optional Deductible Discount 自選墊底費折扣								Age 年齡	Optional Deductible Discount 自選墊底費折扣							
	Deductible Option 墊底費選項									Deductible Option 墊底費選項							
	HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000			HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000	
	Annual 年逾	Monthly 月逾	Annual 年逾	Monthly 月逾	Annual 年逾	Monthly 月逾	Annual 年逾	Monthly 月逾		Annual 年逾	Monthly 月逾	Annual 年逾	Monthly 月逾	Annual 年逾	Monthly 月逾	Annual 年逾	Monthly 月逾
0	708	62	917	80	1,096	95	1,315	114	50	847	74	1,098	96	1,314	114	1,576	137
1	628	55	815	71	974	85	1,170	102	51	888	77	1,153	100	1,377	120	1,653	144
2	561	49	729	63	871	76	1,045	91	52	932	81	1,209	105	1,445	126	1,734	151
3	560	49	725	63	867	75	1,040	90	53	977	85	1,267	110	1,515	132	1,818	158
4	557	48	723	63	866	75	1,038	90	54	1,016	88	1,319	115	1,575	137	1,890	164
5	541	47	703	61	840	73	1,008	88	55	1,057	92	1,371	119	1,640	143	1,969	171
6	545	47	706	61	845	74	1,014	88	56	1,095	95	1,421	124	1,699	148	2,039	177
7	548	48	710	62	850	74	1,020	89	57	1,135	99	1,473	128	1,761	153	2,113	184
8	551	48	714	62	855	74	1,025	89	58	1,175	102	1,526	133	1,824	159	2,189	190
9	557	48	724	63	866	75	1,038	90	59	1,217	106	1,579	137	1,888	164	2,266	197
10	561	49	728	63	870	76	1,043	91	60	1,255	109	1,629	142	1,948	169	2,337	203
11	582	51	755	66	903	79	1,083	94	61	1,297	113	1,683	146	2,014	175	2,416	210
12	601	52	780	68	933	81	1,119	97	62	1,338	116	1,737	151	2,077	181	2,493	217
13	622	54	807	70	964	84	1,158	101	63	1,381	120	1,793	156	2,144	187	2,573	224
14	641	56	832	72	995	87	1,195	104	64	1,424	124	1,848	161	2,211	192	2,653	231
15	667	58	866	75	1,035	90	1,242	108	65	1,531	133	1,986	173	2,375	207	2,852	248
16	678	59	880	77	1,051	91	1,262	110	66	1,610	140	2,090	182	2,498	217	2,998	261
17	713	62	926	81	1,105	96	1,327	115	67	1,666	145	2,162	188	2,585	225	3,102	270
18	373	32	485	42	579	50	694	60	68	1,724	150	2,239	195	2,676	233	3,212	279
19	392	34	509	44	608	53	730	64	69	1,784	155	2,313	201	2,766	241	3,320	289
20	410	36	532	46	636	55	764	66	70	1,835	160	2,380	207	2,846	248	3,415	297
21	417	36	541	47	645	56	775	67	71	1,877	163	2,437	212	2,913	253	3,495	304
22	427	37	554	48	662	58	794	69	72	1,945	169	2,525	220	3,018	263	3,622	315
23	434	38	564	49	675	59	810	70	73	2,014	175	2,615	228	3,126	272	3,751	326
24	446	39	578	50	690	60	828	72	74	2,087	182	2,710	236	3,242	282	3,890	338
25	463	40	600	52	717	62	860	75	75	2,156	188	2,798	243	3,346	291	4,015	349
26	476	41	616	54	737	64	885	77	76*	2,252	196	2,921	254	3,495	304	4,193	365
27	488	42	633	55	758	66	908	79	77*	2,335	203	3,032	264	3,623	315	4,348	378
28	498	43	646	56	773	67	928	81	78*	2,423	211	3,146	274	3,763	327	4,515	393
29	509	44	661	58	790	69	947	82	79*	2,517	219	3,266	284	3,906	340	4,687	408
30	513	45	664	58	795	69	953	83	80*	2,575	224	3,343	291	3,997	348	4,795	417
31	528	46	684	60	818	71	980	85	81*	2,676	233	3,473	302	4,154	361	4,985	434
32	538	47	699	61	834	73	1,002	87	82*	2,780	242	3,609	314	4,316	375	5,179	451
33	546	48	708	62	847	74	1,017	88	83*	2,891	252	3,752	326	4,489	391	5,386	469
34	555	48	721	63	861	75	1,032	90	84*	3,010	262	3,907	340	4,672	406	5,607	488
35	557	48	723	63	863	75	1,035	90	85*	3,134	273	4,065	354	4,864	423	5,836	508
36	561	49	727	63	869	76	1,043	91	86*	3,264	284	4,236	369	5,066	441	6,079	529
37	565	49	732	64	876	76	1,050	91	87*	3,401	296	4,415	384	5,279	459	6,336	551
38	569	50	737	64	881	77	1,057	92	88*	3,547	309	4,605	401	5,508	479	6,609	575
39	572	50	742	65	886	77	1,063	92	89*	3,700	322	4,803	418	5,744	500	6,892	600
40	584	51	757	66	905	79	1,087	95	90*	3,864	336	5,016	436	5,998	522	7,198	626
41	606	53	787	68	939	82	1,127	98	91*	4,037	351	5,238	456	6,266	545	7,519	654
42	629	55	816	71	976	85	1,171	102	92*	4,212	366	5,468	476	6,541	569	7,849	683
43	653	57	847	74	1,012	88	1,214	106	93*	4,396	382	5,708	497	6,827	594	8,191	713
44	678	59	879	76	1,050	91	1,260	110	94*	4,588	399	5,956	518	7,124	620	8,548	744
45	683	59	884	77	1,059	92	1,271	111	95*	4,826	420	6,264	545	7,492	652	8,990	782
46	713	62	924	80	1,105	96	1,326	115	96*	5,074	441	6,587	573	7,879	685	9,455	823
47	747	65	969	84	1,158	101	1,390	121	97*	5,336	464	6,927	603	8,286	721	9,943	865
48	784	68	1,017	88	1,216	106	1,460	127	98*	5,612	488	7,285	634	8,714	758	10,457	910
49	822	72	1,066	93	1,276	111	1,532	133	99+*	5,901	513	7,661	667	9,164	797	10,998	957

* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度墊底費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)
信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

Premium for Non Smoker - Asia 非吸煙人士保費–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 Benefits 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 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
Optional Dental Benefits 自選牙科保障			Age 年齡 All Ages 任何年齡		Annual 年繳 4,828		Monthly 月繳 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

Premium for Non Smoker - Worldwide (excluding US) 非吸煙人士保費 - 全球 (美國除外)

Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Premium Waiver due to Cancer 自選癌症保費豁免										Age 年齡	Optional Premium Waiver due to Cancer 自選癌症保費豁免									
	Deductible Option 墊底費選項											Deductible Option 墊底費選項									
	HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000			HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$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	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	30	3	29	3	29	3	29	3	26	2	50	273	24	183	16	142	12	118	10	97	8
1	30	3	29	3	29	3	29	3	26	2	51	305	27	205	18	159	14	132	11	109	9
2	30	3	29	3	29	3	29	3	26	2	52	340	30	228	20	175	15	147	13	124	11
3	30	3	29	3	29	3	29	3	26	2	53	378	33	254	22	195	17	164	14	138	12
4	30	3	29	3	29	3	29	3	26	2	54	419	36	281	24	216	19	181	16	153	13
5	30	3	29	3	29	3	29	3	26	2	55	462	40	310	27	238	21	201	17	169	15
6	30	3	29	3	29	3	29	3	26	2	56	518	45	348	30	267	23	224	19	189	16
7	30	3	29	3	29	3	29	3	26	2	57	578	50	389	34	298	26	249	22	211	18
8	30	3	29	3	29	3	29	3	26	2	58	643	56	431	37	333	29	277	24	235	20
9	30	3	29	3	29	3	29	3	26	2	59	713	62	478	42	369	32	309	27	260	23
10	30	3	29	3	29	3	29	3	26	2	60	791	69	529	46	407	35	341	30	289	25
11	30	3	29	3	29	3	29	3	26	2	61	888	77	594	52	458	40	383	33	326	28
12	30	3	29	3	29	3	29	3	26	2	62	992	86	666	58	512	45	428	37	363	32
13	30	3	29	3	29	3	29	3	26	2	63	1,106	96	740	64	571	50	478	42	404	35
14	30	3	29	3	29	3	29	3	26	2	64	1,225	107	822	72	633	55	531	46	448	39
15	30	3	29	3	29	3	29	3	26	2	65	1,397	122	935	81	721	63	603	52	511	44
16	30	3	29	3	29	3	29	3	26	2	66	1,561	136	1,046	91	806	70	674	59	571	50
17	30	3	29	3	29	3	29	3	26	2	67	1,735	151	1,163	101	895	78	750	65	635	55
18	30	3	29	3	29	3	29	3	26	2	68	1,974	172	1,323	115	1,018	89	852	74	722	63
19	30	3	29	3	29	3	29	3	26	2	69	2,255	196	1,510	131	1,164	101	974	85	825	72
20	30	3	29	3	29	3	29	3	26	2	70	2,526	220	1,693	147	1,304	113	1,090	95	936	81
21	30	3	29	3	29	3	29	3	26	2	71	2,778	242	1,861	162	1,434	125	1,199	104	1,016	88
22	30	3	29	3	29	3	29	3	26	2	72	3,033	264	2,032	177	1,566	136	1,309	114	1,110	97
23	30	3	29	3	29	3	29	3	26	2	73	3,302	287	2,212	192	1,704	148	1,426	124	1,208	105
24	30	3	29	3	29	3	29	3	26	2	74	3,598	313	2,410	210	1,856	161	1,554	135	1,317	115
25	30	3	29	3	29	3	29	3	26	2	75	3,935	342	2,640	230	2,033	177	1,700	148	1,430	124
26	30	3	29	3	29	3	29	3	26	2	76*	4,264	371	2,859	249	2,204	192	1,842	160	1,560	136
27	30	3	29	3	29	3	29	3	26	2	77*	4,706	409	3,154	274	2,430	211	2,033	177	1,721	150
28	30	3	29	3	29	3	29	3	26	2	78*	5,188	451	3,478	303	2,680	233	2,241	195	1,897	165
29	30	3	29	3	29	3	29	3	26	2	79*	5,725	498	3,838	334	2,958	257	2,474	215	2,094	182
30	30	3	29	3	29	3	29	3	26	2	80*	6,322	550	4,238	369	3,267	284	2,732	238	2,313	201
31	30	3	29	3	29	3	29	3	26	2	81*	6,886	599	4,616	402	3,558	310	2,974	259	2,519	219
32	30	3	29	3	29	3	29	3	26	2	82*	7,514	654	5,037	438	3,881	338	3,246	282	2,749	239
33	34	3	29	3	29	3	29	3	26	2	83*	8,209	714	5,504	479	4,241	369	3,546	309	3,001	261
34	39	3	29	3	29	3	29	3	26	2	84*	8,986	782	6,024	524	4,643	404	3,881	338	3,286	286
35	42	4	30	3	29	3	29	3	26	2	85*	9,859	858	6,609	575	5,093	443	4,259	371	3,606	314
36	51	4	34	3	29	3	29	3	26	2	86*	10,874	946	7,290	634	5,617	489	4,697	409	3,977	346
37	58	5	38	3	30	3	29	3	26	2	87*	12,016	1,045	8,055	701	6,207	540	5,190	452	4,395	382
38	66	6	43	4	34	3	29	3	26	2	88*	13,298	1,157	8,915	776	6,868	598	5,744	500	4,864	423
39	73	6	50	4	38	3	33	3	26	2	89*	14,735	1,282	9,877	859	7,610	662	6,363	554	5,389	469
40	82	7	56	5	42	4	36	3	29	3	90*	16,347	1,422	10,957	953	8,444	735	7,061	614	5,979	520
41	96	8	64	6	50	4	40	3	33	3	91*	18,182	1,582	12,189	1,060	9,391	817	7,852	683	6,651	579
42	110	10	73	6	57	5	48	4	38	3	92*	20,245	1,761	13,571	1,181	10,456	910	8,742	761	7,405	644
43	125	11	83	7	64	6	53	5	42	4	93*	22,559	1,963	15,123	1,316	11,652	1,014	9,743	848	8,251	718
44	140	12	94	8	73	6	60	5	49	4	94*	25,160	2,189	16,866	1,467	12,995	1,131	10,865	945	9,202	801
45	153	13	104	9	80	7	68	6	53	5	95*	28,934	2,517	19,396	1,687	14,944	1,300	12,495	1,087	10,583	921
46	175	15	117	10	91	8	75	7	60	5	96*	33,275	2,895	22,305	1,941	17,186	1,495	14,370	1,250	12,170	1,059
47	198	17	133	12	101	9	86	7	69	6	97*	38,267	3,329	25,652	2,232	19,763	1,719	16,525	1,438	13,996	1,218
48	224	19	148	13	116	10	96	8	77	7	98*	44,008	3,829	29,500	2,567	22,728	1,977	19,004	1,653	16,096	1,400
49	249	22	167	15	129	11	108	9	88	8	99+*	50,610	4,403	33,925	2,951	26,137	2,274	21,856	1,901	18,511	1,610

* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度墊底費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

Premium for Non Smoker - Worldwide (excluding US) 非吸煙人士保費 - 全球 (美國除外)

Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Deductible Discount 自選墊底費折扣								Age 年齡	Optional Deductible Discount 自選墊底費折扣							
	Deductible Option 墊底費選項									Deductible Option 墊底費選項							
	HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000			HK\$15,000		HK\$25,000		HK\$50,000		HK\$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	991	86	1,285	112	1,535	134	1,843	160	50	1,240	108	1,609	140	1,924	167	2,308	201
1	881	77	1,142	99	1,363	119	1,636	142	51	1,306	114	1,693	147	2,024	176	2,429	211
2	786	68	1,019	89	1,219	106	1,463	127	52	1,373	119	1,782	155	2,129	185	2,556	222
3	783	68	1,015	88	1,213	106	1,456	127	53	1,445	126	1,875	163	2,243	195	2,690	234
4	782	68	1,013	88	1,211	105	1,454	126	54	1,508	131	1,956	170	2,338	203	2,806	244
5	760	66	984	86	1,177	102	1,412	123	55	1,575	137	2,044	178	2,442	212	2,931	255
6	762	66	988	86	1,182	103	1,418	123	56	1,637	142	2,125	185	2,541	221	3,049	265
7	769	67	995	87	1,190	104	1,427	124	57	1,703	148	2,209	192	2,641	230	3,169	276
8	770	67	1,000	87	1,195	104	1,435	125	58	1,770	154	2,296	200	2,746	239	3,294	287
9	780	68	1,014	88	1,211	105	1,454	126	59	1,836	160	2,384	207	2,849	248	3,419	297
10	785	68	1,020	89	1,218	106	1,462	127	60	1,902	165	2,469	215	2,951	257	3,541	308
11	814	71	1,057	92	1,264	110	1,516	132	61	1,973	172	2,560	223	3,062	266	3,673	320
12	842	73	1,092	95	1,306	114	1,568	136	62	2,043	178	2,652	231	3,170	276	3,804	331
13	871	76	1,130	98	1,350	117	1,620	141	63	2,116	184	2,745	239	3,282	286	3,939	343
14	898	78	1,165	101	1,393	121	1,672	145	64	2,189	190	2,840	247	3,397	296	4,075	355
15	934	81	1,211	105	1,448	126	1,738	151	65	2,361	205	3,064	267	3,665	319	4,398	383
16	950	83	1,233	107	1,473	128	1,768	154	66	2,492	217	3,234	281	3,867	336	4,639	404
17	998	87	1,295	113	1,547	135	1,856	161	67	2,588	225	3,358	292	4,014	349	4,816	419
18	522	45	677	59	811	71	973	85	68	2,687	234	3,487	303	4,170	363	5,004	435
19	550	48	713	62	852	74	1,022	89	69	2,788	243	3,617	315	4,324	376	5,190	452
20	575	50	745	65	891	78	1,069	93	70	2,878	250	3,735	325	4,467	389	5,360	466
21	584	51	758	66	904	79	1,085	94	71	2,956	257	3,836	334	4,586	399	5,505	479
22	598	52	777	68	929	81	1,114	97	72	3,073	267	3,988	347	4,769	415	5,722	498
23	610	53	791	69	946	82	1,135	99	73	3,195	278	4,146	361	4,958	431	5,950	518
24	625	54	810	70	970	84	1,164	101	74	3,322	289	4,312	375	5,155	448	6,187	538
25	649	56	842	73	1,008	88	1,209	105	75	3,442	299	4,467	389	5,340	465	6,408	557
26	668	58	867	75	1,035	90	1,241	108	76*	3,608	314	4,681	407	5,598	487	6,717	584
27	687	60	889	77	1,064	93	1,277	111	77*	3,753	327	4,871	424	5,826	507	6,991	608
28	700	61	910	79	1,086	94	1,303	113	78*	3,911	340	5,075	442	6,068	528	7,282	634
29	717	62	931	81	1,112	97	1,334	116	79*	4,074	354	5,286	460	6,321	550	7,586	660
30	720	63	933	81	1,116	97	1,340	117	80*	4,184	364	5,428	472	6,491	565	7,790	678
31	741	64	963	84	1,150	100	1,380	120	81*	4,362	379	5,660	492	6,768	589	8,122	707
32	759	66	984	86	1,176	102	1,411	123	82*	4,549	396	5,903	514	7,058	614	8,471	737
33	770	67	999	87	1,195	104	1,433	125	83*	4,747	413	6,160	536	7,366	641	8,839	769
34	783	68	1,015	88	1,215	106	1,459	127	84*	4,959	431	6,434	560	7,695	669	9,234	803
35	787	68	1,020	89	1,220	106	1,463	127	85*	5,178	450	6,720	585	8,036	699	9,644	839
36	792	69	1,027	89	1,227	107	1,472	128	86*	5,413	471	7,023	611	8,399	731	10,080	877
37	798	69	1,034	90	1,237	108	1,485	129	87*	5,660	492	7,347	639	8,785	764	10,542	917
38	802	70	1,042	91	1,246	108	1,495	130	88*	5,924	515	7,688	669	9,195	800	11,034	960
39	809	70	1,049	91	1,256	109	1,506	131	89*	6,199	539	8,048	700	9,624	837	11,549	1,005
40	826	72	1,071	93	1,280	111	1,537	134	90*	6,498	565	8,432	734	10,085	877	12,102	1,053
41	861	75	1,116	97	1,335	116	1,601	139	91*	6,811	593	8,839	769	10,572	920	12,686	1,104
42	897	78	1,163	101	1,390	121	1,668	145	92*	7,132	620	9,258	805	11,072	963	13,286	1,156
43	933	81	1,211	105	1,447	126	1,736	151	93*	7,471	650	9,696	844	11,596	1,009	13,915	1,211
44	972	85	1,261	110	1,506	131	1,808	157	94*	7,823	681	10,155	883	12,144	1,057	14,572	1,268
45	983	86	1,274	111	1,523	133	1,827	159	95*	8,256	718	10,716	932	12,816	1,115	15,378	1,338
46	1,029	90	1,335	116	1,595	139	1,914	167	96*	8,712	758	11,308	984	13,524	1,177	16,229	1,412
47	1,082	94	1,405	122	1,679	146	2,014	175	97*	9,194	800	11,933	1,038	14,273	1,242	17,127	1,490
48	1,141	99	1,480	129	1,769	154	2,122	185	98*	9,702	844	12,593	1,096	15,062	1,310	18,074	1,572
49	1,200	104	1,556	135	1,860	162	2,232	194	99+*	10,240	891	13,289	1,156	15,895	1,383	19,074	1,659

* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

Premium for Non Smoker - Worldwide (excluding US) 非吸煙人士保費 - 全球 (美國除外)

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 Benefits 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 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		426
Optional Dental Benefits 自選牙科保障			All Ages 任何年齡		4,900				

* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

Premium for Non Smoker - Worldwide 非吸煙人士保費-全球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Premium Waiver due to Cancer 自選癌症保費豁免										Age 年齡	Optional Premium Waiver due to Cancer 自選癌症保費豁免									
	Deductible Option 墊底費選項											Deductible Option 墊底費選項									
	HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000			HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$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	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	30	3	29	3	29	3	29	3	26	2	50	487	42	327	28	252	22	210	18	172	15
1	30	3	29	3	29	3	29	3	26	2	51	543	47	365	32	281	24	235	20	195	17
2	30	3	29	3	29	3	29	3	26	2	52	604	53	405	35	312	27	261	23	219	19
3	30	3	29	3	29	3	29	3	26	2	53	668	58	448	39	345	30	289	25	245	21
4	30	3	29	3	29	3	29	3	26	2	54	738	64	495	43	382	33	319	28	270	23
5	30	3	29	3	29	3	29	3	26	2	55	812	71	544	47	420	37	351	31	297	26
6	30	3	29	3	29	3	29	3	26	2	56	907	79	608	53	468	41	392	34	332	29
7	30	3	29	3	29	3	29	3	26	2	57	1,009	88	676	59	522	45	435	38	370	32
8	30	3	29	3	29	3	29	3	26	2	58	1,119	97	750	65	578	50	484	42	410	36
9	30	3	29	3	29	3	29	3	26	2	59	1,236	108	828	72	641	56	534	46	452	39
10	30	3	29	3	29	3	29	3	26	2	60	1,366	119	916	80	706	61	590	51	499	43
11	30	3	29	3	29	3	29	3	26	2	61	1,530	133	1,026	89	791	69	662	58	560	49
12	30	3	29	3	29	3	29	3	26	2	62	1,706	148	1,145	100	882	77	738	64	625	54
13	30	3	29	3	29	3	29	3	26	2	63	1,895	165	1,269	110	980	85	819	71	693	60
14	30	3	29	3	29	3	29	3	26	2	64	2,098	183	1,407	122	1,084	94	906	79	768	67
15	30	3	29	3	29	3	29	3	26	2	65	2,382	207	1,595	139	1,229	107	1,029	90	870	76
16	30	3	29	3	29	3	29	3	26	2	66	2,653	231	1,777	155	1,371	119	1,146	100	971	84
17	30	3	29	3	29	3	29	3	26	2	67	2,941	256	1,971	171	1,518	132	1,270	110	1,076	94
18	30	3	29	3	29	3	29	3	26	2	68	3,338	290	2,236	195	1,724	150	1,441	125	1,221	106
19	30	3	29	3	29	3	29	3	26	2	69	3,801	331	2,546	222	1,962	171	1,641	143	1,390	121
20	30	3	29	3	29	3	29	3	26	2	70	4,245	369	2,843	247	2,190	191	1,834	160	1,572	137
21	30	3	29	3	29	3	29	3	26	2	71	4,656	405	3,118	271	2,402	209	2,009	175	1,704	148
22	30	3	29	3	29	3	29	3	26	2	72	5,069	441	3,395	295	2,616	228	2,188	190	1,854	161
23	30	3	29	3	29	3	29	3	26	2	73	5,500	479	3,685	321	2,839	247	2,374	207	2,012	175
24	30	3	29	3	29	3	29	3	26	2	74	5,974	520	4,002	348	3,084	268	2,579	224	2,186	190
25	30	3	29	3	29	3	29	3	26	2	75	6,517	567	4,368	380	3,366	293	2,815	245	2,367	206
26	30	3	29	3	29	3	29	3	26	2	76*	7,039	612	4,720	411	3,638	317	3,042	265	2,575	224
27	30	3	29	3	29	3	29	3	26	2	77*	7,745	674	5,192	452	4,001	348	3,347	291	2,833	246
28	31	3	29	3	29	3	29	3	26	2	78*	8,513	741	5,709	497	4,398	383	3,678	320	3,116	271
29	36	3	29	3	29	3	29	3	26	2	79*	9,367	815	6,280	546	4,838	421	4,047	352	3,428	298
30	40	3	29	3	29	3	29	3	26	2	80*	10,316	897	6,914	602	5,329	464	4,457	388	3,773	328
31	48	4	33	3	29	3	29	3	26	2	81*	11,202	975	7,509	653	5,787	503	4,839	421	4,098	357
32	55	5	37	3	29	3	29	3	26	2	82*	12,186	1,060	8,170	711	6,297	548	5,266	458	4,460	388
33	64	6	41	4	34	3	29	3	26	2	83*	13,272	1,155	8,898	774	6,857	597	5,735	499	4,856	422
34	72	6	49	4	37	3	32	3	27	2	84*	14,486	1,260	9,712	845	7,484	651	6,260	545	5,300	461
35	80	7	53	5	41	4	35	3	30	3	85*	15,848	1,379	10,623	924	8,187	712	6,847	596	5,798	504
36	92	8	61	5	49	4	39	3	34	3	86*	17,429	1,516	11,683	1,016	9,003	783	7,531	655	6,376	555
37	106	9	72	6	55	5	46	4	38	3	87*	19,200	1,670	12,872	1,120	9,920	863	8,297	722	7,024	611
38	120	10	81	7	61	5	52	5	42	4	88*	21,188	1,843	14,202	1,236	10,946	952	9,154	796	7,751	674
39	136	12	91	8	70	6	58	5	48	4	89*	23,405	2,036	15,690	1,365	12,092	1,052	10,112	880	8,563	745
40	152	13	101	9	77	7	65	6	52	5	90*	25,890	2,252	17,357	1,510	13,374	1,164	11,186	973	9,472	824
41	176	15	118	10	91	8	75	7	60	5	91*	28,711	2,498	19,247	1,674	14,831	1,290	12,405	1,079	10,505	914
42	200	17	134	12	104	9	87	8	69	6	92*	31,873	2,773	21,366	1,859	16,464	1,432	13,770	1,198	11,662	1,015
43	227	20	153	13	118	10	98	9	78	7	93*	35,413	3,081	23,740	2,065	18,294	1,592	15,300	1,331	12,956	1,127
44	255	22	171	15	131	11	110	10	89	8	94*	39,379	3,426	26,398	2,297	20,341	1,770	17,013	1,480	14,406	1,253
45	278	24	186	16	144	13	120	10	96	8	95*	45,151	3,928	30,267	2,633	23,323	2,029	19,507	1,697	16,518	1,437
46	316	27	212	18	162	14	136	12	110	10	96*	51,769	4,504	34,704	3,019	26,742	2,327	22,366	1,946	18,939	1,648
47	356	31	239	21	183	16	154	13	125	11	97*	59,357	5,164	39,790	3,462	30,662	2,668	25,644	2,231	21,716	1,889
48	399	35	267	23	206	18	172	15	141	12	98*	68,058	5,921	45,622	3,969	35,156	3,059	29,403	2,558	24,899	2,166
49	445	39	299	26	230	20	192	17	157	14	99+*	78,033	6,789	52,309	4,551	40,309	3,507	33,712	2,933	28,549	2,484

* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

Premium for Non Smoker - Worldwide 非吸煙人士保費-全球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Deductible Discount 自選墊底費折扣								Age 年齡	Optional Deductible Discount 自選墊底費折扣							
	Deductible Option 墊底費選項									Deductible Option 墊底費選項							
	HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000			HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000	
	Annual 年逾	Monthly 月逾	Annual 年逾	Monthly 月逾	Annual 年逾	Monthly 月逾	Annual 年逾	Monthly 月逾		Annual 年逾	Monthly 月逾	Annual 年逾	Monthly 月逾	Annual 年逾	Monthly 月逾	Annual 年逾	Monthly 月逾
0	1,844	160	2,391	208	2,859	249	3,430	298	50	2,212	192	2,870	250	3,430	298	4,116	358
1	1,638	143	2,125	185	2,540	221	3,048	265	51	2,321	202	3,011	262	3,599	313	4,320	376
2	1,463	127	1,897	165	2,268	197	2,722	237	52	2,436	212	3,159	275	3,777	329	4,533	394
3	1,457	127	1,891	165	2,261	197	2,712	236	53	2,556	222	3,316	288	3,964	345	4,757	414
4	1,454	126	1,886	164	2,256	196	2,706	235	54	2,658	231	3,448	300	4,122	359	4,947	430
5	1,412	123	1,832	159	2,190	191	2,628	229	55	2,767	241	3,592	313	4,292	373	5,151	448
6	1,419	123	1,840	160	2,201	191	2,641	230	56	2,870	250	3,722	324	4,450	387	5,340	465
7	1,428	124	1,853	161	2,217	193	2,661	232	57	2,974	259	3,859	336	4,612	401	5,535	482
8	1,436	125	1,862	162	2,226	194	2,671	232	58	3,082	268	3,998	348	4,783	416	5,739	499
9	1,454	126	1,886	164	2,253	196	2,705	235	59	3,190	278	4,138	360	4,948	430	5,938	517
10	1,463	127	1,898	165	2,269	197	2,723	237	60	3,293	286	4,272	372	5,108	444	6,130	533
11	1,517	132	1,969	171	2,353	205	2,824	246	61	3,406	296	4,419	384	5,285	460	6,341	552
12	1,569	137	2,034	177	2,432	212	2,918	254	62	3,518	306	4,563	397	5,456	475	6,547	570
13	1,622	141	2,103	183	2,513	219	3,016	262	63	3,631	316	4,710	410	5,632	490	6,759	588
14	1,673	146	2,170	189	2,595	226	3,114	271	64	3,746	326	4,860	423	5,811	506	6,973	607
15	1,739	151	2,256	196	2,696	235	3,236	282	65	4,030	351	5,227	455	6,250	544	7,500	653
16	1,768	154	2,294	200	2,742	239	3,290	286	66	4,237	369	5,501	479	6,575	572	7,889	686
17	1,859	162	2,411	210	2,882	251	3,457	301	67	4,388	382	5,694	495	6,807	592	8,169	711
18	974	85	1,263	110	1,510	131	1,810	157	68	4,545	395	5,897	513	7,050	613	8,460	736
19	1,022	89	1,326	115	1,585	138	1,902	165	69	4,698	409	6,098	531	7,289	634	8,746	761
20	1,068	93	1,387	121	1,659	144	1,990	173	70	4,838	421	6,277	546	7,506	653	9,006	784
21	1,086	94	1,408	122	1,684	147	2,021	176	71	4,955	431	6,428	559	7,686	669	9,222	802
22	1,113	97	1,442	125	1,725	150	2,070	180	72	5,136	447	6,664	580	7,967	693	9,561	832
23	1,132	98	1,470	128	1,757	153	2,109	183	73	5,324	463	6,908	601	8,258	718	9,909	862
24	1,161	101	1,504	131	1,800	157	2,160	188	74	5,519	480	7,161	623	8,561	745	10,273	894
25	1,206	105	1,563	136	1,870	163	2,244	195	75	5,701	496	7,398	644	8,844	769	10,612	923
26	1,238	108	1,606	140	1,921	167	2,305	201	76*	5,958	518	7,731	673	9,242	804	11,091	965
27	1,271	111	1,649	143	1,970	171	2,364	206	77*	6,182	538	8,020	698	9,589	834	11,507	1,001
28	1,298	113	1,683	146	2,012	175	2,414	210	78*	6,419	558	8,329	725	9,960	867	11,952	1,040
29	1,327	115	1,722	150	2,059	179	2,470	215	79*	6,666	580	8,652	753	10,344	900	12,412	1,080
30	1,332	116	1,728	150	2,064	180	2,478	216	80*	6,827	594	8,857	771	10,589	921	12,708	1,106
31	1,370	119	1,778	155	2,126	185	2,550	222	81*	7,096	617	9,209	801	11,009	958	13,211	1,149
32	1,400	122	1,817	158	2,172	189	2,607	227	82*	7,380	642	9,575	833	11,448	996	13,738	1,195
33	1,421	124	1,843	160	2,205	192	2,646	230	83*	7,677	668	9,962	867	11,911	1,036	14,294	1,244
34	1,445	126	1,875	163	2,241	195	2,688	234	84*	7,996	696	10,376	903	12,405	1,079	14,887	1,295
35	1,449	126	1,879	163	2,247	195	2,697	235	85*	8,326	724	10,805	940	12,919	1,124	15,503	1,349
36	1,458	127	1,892	165	2,260	197	2,713	236	86*	8,677	755	11,260	980	13,463	1,171	16,154	1,405
37	1,468	128	1,903	166	2,276	198	2,731	238	87*	9,048	787	11,742	1,022	14,038	1,221	16,846	1,466
38	1,478	129	1,916	167	2,292	199	2,751	239	88*	9,442	821	12,253	1,066	14,649	1,274	17,580	1,529
39	1,487	129	1,929	168	2,307	201	2,769	241	89*	9,853	857	12,787	1,112	15,288	1,330	18,347	1,596
40	1,518	132	1,968	171	2,352	205	2,823	246	90*	10,295	896	13,359	1,162	15,972	1,390	19,167	1,668
41	1,574	137	2,043	178	2,442	212	2,931	255	91*	10,759	936	13,962	1,215	16,694	1,452	20,032	1,743
42	1,638	143	2,123	185	2,540	221	3,048	265	92*	11,236	978	14,580	1,268	17,432	1,517	20,920	1,820
43	1,698	148	2,204	192	2,634	229	3,162	275	93*	11,733	1,021	15,225	1,325	18,204	1,584	21,845	1,901
44	1,763	153	2,289	199	2,736	238	3,283	286	94*	12,249	1,066	15,895	1,383	19,006	1,654	22,807	1,984
45	1,778	155	2,307	201	2,757	240	3,308	288	95*	12,816	1,115	16,723	1,455	19,998	1,740	23,997	2,088
46	1,857	162	2,409	210	2,879	250	3,455	301	96*	13,408	1,166	17,595	1,531	21,041	1,831	25,250	2,197
47	1,948	169	2,528	220	3,020	263	3,624	315	97*	14,029	1,221	18,512	1,611	22,140	1,926	26,568	2,311
48	2,045	178	2,653	231	3,172	276	3,805	331	98*	14,676	1,277	19,476	1,694	23,295	2,027	27,954	2,432
49	2,145	187	2,784	242	3,327	289	3,994	347	99+*	15,000	1,305	20,491	1,783	24,511	2,132	29,412	2,559

* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度墊底費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)
信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

Premium for Non Smoker - Worldwide 非吸煙人士保費-全球
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 Benefits 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 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
Optional Dental Benefits 自選牙科保障			Age 年齡 All Ages 任何年齡		Annual 年繳		Monthly 月繳		
					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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

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

Age 年齡	Optional Premium Waiver due to Cancer 自選癌症保費豁免										Age 年齡	Optional Premium Waiver due to Cancer 自選癌症保費豁免									
	Deductible Option 墊底費選項											Deductible Option 墊底費選項									
	HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000			HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$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	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	-	-	-	50	183	16	107	9	95	8	78	7	64	6
1	-	-	-	-	-	-	-	-	-	-	51	205	18	120	10	106	9	88	8	74	6
2	-	-	-	-	-	-	-	-	-	-	52	227	20	133	12	117	10	98	9	83	7
3	-	-	-	-	-	-	-	-	-	-	53	251	22	147	13	131	11	109	9	92	8
4	-	-	-	-	-	-	-	-	-	-	54	277	24	162	14	144	13	120	10	102	9
5	-	-	-	-	-	-	-	-	-	-	55	305	27	178	15	158	14	133	12	112	10
6	-	-	-	-	-	-	-	-	-	-	56	341	30	199	17	175	15	148	13	125	11
7	-	-	-	-	-	-	-	-	-	-	57	380	33	221	19	197	17	164	14	139	12
8	-	-	-	-	-	-	-	-	-	-	58	421	37	245	21	217	19	183	16	154	13
9	-	-	-	-	-	-	-	-	-	-	59	464	40	271	24	240	21	200	17	170	15
10	-	-	-	-	-	-	-	-	-	-	60	514	45	300	26	264	23	221	19	187	16
11	-	-	-	-	-	-	-	-	-	-	61	575	50	335	29	297	26	248	22	211	18
12	-	-	-	-	-	-	-	-	-	-	62	641	56	373	32	331	29	276	24	234	20
13	-	-	-	-	-	-	-	-	-	-	63	713	62	415	36	367	32	307	27	260	23
14	-	-	-	-	-	-	-	-	-	-	64	786	68	458	40	407	35	338	29	288	25
15	-	-	-	-	-	-	-	-	-	-	65	893	78	519	45	461	40	385	33	328	29
16	-	-	-	-	-	-	-	-	-	-	66	995	87	579	50	513	45	429	37	364	32
17	-	-	-	-	-	-	-	-	-	-	67	1,102	96	641	56	568	49	475	41	404	35
18	32	3	29	3	29	3	29	3	27	2	68	1,251	109	727	63	646	56	540	47	458	40
19	32	3	29	3	29	3	29	3	27	2	69	1,424	124	829	72	734	64	614	53	520	45
20	32	3	29	3	29	3	29	3	27	2	70	1,589	138	924	80	819	71	685	60	588	51
21	32	3	29	3	29	3	29	3	27	2	71	1,742	152	1,013	88	898	78	749	65	638	56
22	32	3	29	3	29	3	29	3	27	2	72	1,895	165	1,102	96	977	85	817	71	693	60
23	32	3	29	3	29	3	29	3	27	2	73	2,055	179	1,197	104	1,060	92	886	77	753	66
24	32	3	29	3	29	3	29	3	27	2	74	2,232	194	1,299	113	1,150	100	962	84	817	71
25	32	3	29	3	29	3	29	3	27	2	75	2,431	211	1,416	123	1,254	109	1,049	91	884	77
26	32	3	29	3	29	3	29	3	27	2	76*	2,625	228	1,530	133	1,356	118	1,132	98	960	84
27	32	3	29	3	29	3	29	3	27	2	77*	2,885	251	1,680	146	1,489	130	1,246	108	1,057	92
28	32	3	29	3	29	3	29	3	27	2	78*	3,170	276	1,848	161	1,637	142	1,370	119	1,161	101
29	32	3	29	3	29	3	29	3	27	2	79*	3,487	303	2,032	177	1,800	157	1,505	131	1,276	111
30	32	3	29	3	29	3	29	3	27	2	80*	3,838	334	2,237	195	1,980	172	1,657	144	1,405	122
31	32	3	29	3	29	3	29	3	27	2	81*	4,166	362	2,427	211	2,149	187	1,799	157	1,525	133
32	32	3	29	3	29	3	29	3	27	2	82*	4,529	394	2,639	230	2,337	203	1,956	170	1,659	144
33	32	3	29	3	29	3	29	3	27	2	83*	4,930	429	2,874	250	2,545	221	2,128	185	1,805	157
34	32	3	29	3	29	3	29	3	27	2	84*	5,378	468	3,134	273	2,776	242	2,320	202	1,969	171
35	32	3	29	3	29	3	29	3	27	2	85*	5,881	512	3,426	298	3,036	264	2,538	221	2,153	187
36	36	3	29	3	29	3	29	3	27	2	86*	6,465	562	3,767	328	3,336	290	2,790	243	2,367	206
37	41	4	29	3	29	3	29	3	27	2	87*	7,120	619	4,148	361	3,674	320	3,073	267	2,607	227
38	46	4	29	3	29	3	29	3	27	2	88*	7,851	683	4,574	398	4,052	353	3,389	295	2,875	250
39	52	5	29	3	29	3	29	3	27	2	89*	8,671	754	5,051	439	4,474	389	3,741	325	3,175	276
40	56	5	33	3	29	3	29	3	27	2	90*	9,585	834	5,584	486	4,947	430	4,136	360	3,509	305
41	67	6	39	3	35	3	29	3	27	2	91*	10,624	924	6,190	539	5,483	477	4,585	399	3,890	338
42	77	7	44	4	39	3	32	3	27	2	92*	11,789	1,026	6,869	598	6,083	529	5,086	442	4,316	375
43	85	7	50	4	44	4	38	3	29	3	93*	13,092	1,139	7,628	664	6,756	588	5,649	491	4,793	417
44	96	8	57	5	50	4	41	4	33	3	94*	14,550	1,266	8,477	737	7,509	653	6,279	546	5,327	463
45	105	9	62	5	54	5	45	4	36	3	95*	16,674	1,451	9,715	845	8,605	749	7,195	626	6,105	531
46	120	10	70	6	62	5	52	5	42	4	96*	19,109	1,662	11,133	969	9,861	858	8,246	717	6,996	609
47	134	12	78	7	70	6	58	5	46	4	97*	21,899	1,905	12,759	1,110	11,301	983	9,449	822	8,018	698
48	150	13	87	8	77	7	65	6	53	5	98*	25,097	2,183	14,622	1,272	12,951	1,127	10,827	942	9,189	799
49	168	15	98	9	86	7	72	6	59	5	99+*	28,761	2,502	16,756	1,458	14,841	1,291	12,407	1,079	10,531	916

* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監督局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度墊底費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

Premium for Smoker - Asia 吸煙人士保費-亞洲

Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Optional Deductible Discount 自選墊底費折扣								Age 年齡	Optional Deductible Discount 自選墊底費折扣							
	Deductible Option 墊底費選項									Deductible Option 墊底費選項							
	HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000			HK\$15,000		HK\$25,000		HK\$50,000		HK\$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	978	85	1,104	96	1,319	115	1,584	138
1	-	-	-	-	-	-	-	-	51	1,027	89	1,157	101	1,384	120	1,661	145
2	-	-	-	-	-	-	-	-	52	1,075	94	1,213	106	1,451	126	1,741	151
3	-	-	-	-	-	-	-	-	53	1,129	98	1,273	111	1,522	132	1,825	159
4	-	-	-	-	-	-	-	-	54	1,173	102	1,324	115	1,581	138	1,897	165
5	-	-	-	-	-	-	-	-	55	1,220	106	1,377	120	1,646	143	1,975	172
6	-	-	-	-	-	-	-	-	56	1,264	110	1,425	124	1,706	148	2,046	178
7	-	-	-	-	-	-	-	-	57	1,310	114	1,478	129	1,768	154	2,122	185
8	-	-	-	-	-	-	-	-	58	1,357	118	1,531	133	1,831	159	2,197	191
9	-	-	-	-	-	-	-	-	59	1,404	122	1,584	138	1,894	165	2,274	198
10	-	-	-	-	-	-	-	-	60	1,449	126	1,635	142	1,956	170	2,347	204
11	-	-	-	-	-	-	-	-	61	1,497	130	1,692	147	2,021	176	2,426	211
12	-	-	-	-	-	-	-	-	62	1,546	135	1,744	152	2,087	182	2,504	218
13	-	-	-	-	-	-	-	-	63	1,595	139	1,800	157	2,152	187	2,582	225
14	-	-	-	-	-	-	-	-	64	1,645	143	1,856	161	2,220	193	2,664	232
15	-	-	-	-	-	-	-	-	65	1,769	154	1,997	174	2,388	208	2,865	249
16	-	-	-	-	-	-	-	-	66	1,859	162	2,099	183	2,511	218	3,014	262
17	-	-	-	-	-	-	-	-	67	1,925	167	2,173	189	2,599	226	3,120	271
18	431	37	487	42	581	51	698	61	68	1,993	173	2,249	196	2,689	234	3,228	281
19	453	39	511	44	610	53	732	64	69	2,059	179	2,325	202	2,780	242	3,336	290
20	474	41	534	46	640	56	767	67	70	2,118	184	2,392	208	2,859	249	3,431	298
21	482	42	543	47	649	56	778	68	71	2,169	189	2,449	213	2,928	255	3,514	306
22	494	43	556	48	665	58	798	69	72	2,248	196	2,538	221	3,033	264	3,640	317
23	502	44	568	49	678	59	813	71	73	2,328	203	2,628	229	3,143	273	3,771	328
24	516	45	581	51	694	60	833	72	74	2,414	210	2,724	237	3,256	283	3,907	340
25	535	47	603	52	723	63	867	75	75	2,491	217	2,810	244	3,361	292	4,032	351
26	549	48	620	54	741	64	889	77	76*	2,600	226	2,934	255	3,510	305	4,211	366
27	565	49	637	55	760	66	911	79	77*	2,697	235	3,043	265	3,640	317	4,367	380
28	576	50	650	57	777	68	933	81	78*	2,799	244	3,160	275	3,778	329	4,534	394
29	589	51	664	58	795	69	954	83	79*	2,907	253	3,280	285	3,922	341	4,706	409
30	592	52	667	58	799	70	959	83	80*	2,974	259	3,357	292	4,015	349	4,818	419
31	608	53	686	60	820	71	985	86	81*	3,091	269	3,490	304	4,172	363	5,006	436
32	622	54	702	61	839	73	1,007	88	82*	3,212	279	3,626	315	4,336	377	5,205	453
33	632	55	712	62	853	74	1,023	89	83*	3,340	291	3,771	328	4,508	392	5,410	471
34	643	56	725	63	866	75	1,040	90	84*	3,477	302	3,925	341	4,695	408	5,634	490
35	644	56	725	63	867	75	1,041	91	85*	3,620	315	4,086	355	4,886	425	5,864	510
36	648	56	730	64	875	76	1,049	91	86*	3,769	328	4,255	370	5,090	443	6,108	531
37	653	57	735	64	880	77	1,056	92	87*	3,929	342	4,436	386	5,305	462	6,366	554
38	657	57	741	64	887	77	1,064	93	88*	4,098	357	4,627	403	5,533	481	6,640	578
39	661	58	746	65	892	78	1,070	93	89*	4,275	372	4,825	420	5,771	502	6,925	602
40	676	59	762	66	910	79	1,093	95	90*	4,465	388	5,039	438	6,027	524	7,232	629
41	700	61	792	69	946	82	1,135	99	91*	4,664	406	5,265	458	6,296	548	7,556	657
42	728	63	822	72	982	85	1,178	102	92*	4,866	423	5,495	478	6,571	572	7,885	686
43	755	66	852	74	1,018	89	1,223	106	93*	5,081	442	5,736	499	6,857	597	8,229	716
44	784	68	883	77	1,057	92	1,268	110	94*	5,300	461	5,985	521	7,157	623	8,588	747
45	789	69	891	78	1,065	93	1,278	111	95*	5,575	485	6,294	548	7,527	655	9,032	786
46	823	72	929	81	1,111	97	1,333	116	96*	5,863	510	6,619	576	7,916	689	9,499	826
47	863	75	975	85	1,165	101	1,399	122	97*	6,166	536	6,961	606	8,325	724	9,989	869
48	905	79	1,023	89	1,223	106	1,467	128	98*	6,484	564	7,320	637	8,755	762	10,506	914
49	949	83	1,072	93	1,282	112	1,538	134	99+*	6,820	593	7,699	670	9,207	801	11,048	961

* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)
信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

Premium for Smoker - Asia 吸煙人士保費-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 Benefits 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 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	17042	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
Optional Dental Benefits 自選牙科保障			Age 年齡 All Ages 任何年齡		Annual 年繳 4,828		Monthly 月繳 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

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

Age 年齡	Optional Premium Waiver due to Cancer 自選癌症保費豁免										Age 年齡	Optional Premium Waiver due to Cancer 自選癌症保費豁免									
	Deductible Option 墊底費選項											Deductible Option 墊底費選項									
	HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000			HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$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	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	-	-	-	50	215	19	146	13	112	10	93	8	76	7
1	-	-	-	-	-	-	-	-	-	-	51	241	21	162	14	125	11	104	9	87	8
2	-	-	-	-	-	-	-	-	-	-	52	269	23	180	16	138	12	116	10	97	8
3	-	-	-	-	-	-	-	-	-	-	53	296	26	199	17	153	13	127	11	109	9
4	-	-	-	-	-	-	-	-	-	-	54	327	28	219	19	169	15	141	12	120	10
5	-	-	-	-	-	-	-	-	-	-	55	360	31	241	21	186	16	156	14	132	11
6	-	-	-	-	-	-	-	-	-	-	56	401	35	270	23	208	18	173	15	147	13
7	-	-	-	-	-	-	-	-	-	-	57	446	39	300	26	231	20	193	17	163	14
8	-	-	-	-	-	-	-	-	-	-	58	495	43	332	29	256	22	214	19	182	16
9	-	-	-	-	-	-	-	-	-	-	59	547	48	366	32	282	25	235	20	200	17
10	-	-	-	-	-	-	-	-	-	-	60	603	52	404	35	312	27	261	23	220	19
11	-	-	-	-	-	-	-	-	-	-	61	677	59	453	39	349	30	292	25	247	21
12	-	-	-	-	-	-	-	-	-	-	62	754	66	505	44	388	34	324	28	276	24
13	-	-	-	-	-	-	-	-	-	-	63	837	73	561	49	432	38	361	31	306	27
14	-	-	-	-	-	-	-	-	-	-	64	926	81	620	54	478	42	399	35	338	29
15	-	-	-	-	-	-	-	-	-	-	65	1,050	91	703	61	542	47	454	39	385	33
16	-	-	-	-	-	-	-	-	-	-	66	1,171	102	784	68	603	52	505	44	428	37
17	-	-	-	-	-	-	-	-	-	-	67	1,296	113	868	76	670	58	560	49	475	41
18	32	3	29	3	29	3	29	3	27	2	68	1,472	128	985	86	759	66	634	55	540	47
19	32	3	29	3	29	3	29	3	27	2	69	1,675	146	1,119	97	864	75	722	63	613	53
20	32	3	29	3	29	3	29	3	27	2	70	1,870	163	1,251	109	964	84	806	70	692	60
21	32	3	29	3	29	3	29	3	27	2	71	2,047	178	1,371	119	1,056	92	883	77	749	65
22	32	3	29	3	29	3	29	3	27	2	72	2,228	194	1,491	130	1,149	100	960	84	816	71
23	32	3	29	3	29	3	29	3	27	2	73	2,418	210	1,618	141	1,247	108	1,042	91	885	77
24	32	3	29	3	29	3	29	3	27	2	74	2,625	228	1,756	153	1,355	118	1,131	98	961	84
25	32	3	29	3	29	3	29	3	27	2	75	2,859	249	1,915	167	1,477	128	1,234	107	1,040	90
26	32	3	29	3	29	3	29	3	27	2	76*	3,088	269	2,069	180	1,593	139	1,332	116	1,130	98
27	32	3	29	3	29	3	29	3	27	2	77*	3,395	295	2,275	198	1,752	152	1,465	127	1,243	108
28	32	3	29	3	29	3	29	3	27	2	78*	3,731	325	2,499	217	1,926	168	1,609	140	1,365	119
29	32	3	29	3	29	3	29	3	27	2	79*	4,101	357	2,748	239	2,118	184	1,771	154	1,502	131
30	32	3	29	3	29	3	29	3	27	2	80*	4,515	393	3,024	263	2,330	203	1,948	169	1,654	144
31	32	3	29	3	29	3	29	3	27	2	81*	4,900	426	3,283	286	2,530	220	2,116	184	1,794	156
32	32	3	29	3	29	3	29	3	27	2	82*	5,329	464	3,571	311	2,751	239	2,300	200	1,950	170
33	32	3	29	3	29	3	29	3	27	2	83*	5,801	505	3,887	338	2,993	260	2,504	218	2,123	185
34	32	3	29	3	29	3	29	3	27	2	84*	6,327	550	4,239	369	3,266	284	2,732	238	2,317	202
35	36	3	29	3	29	3	29	3	27	2	85*	6,920	602	4,636	403	3,572	311	2,987	260	2,533	220
36	42	4	29	3	29	3	29	3	27	2	86*	7,606	662	5,095	443	3,924	341	3,282	286	2,786	242
37	48	4	32	3	29	3	29	3	27	2	87*	8,375	729	5,612	488	4,323	376	3,615	315	3,067	267
38	53	5	36	3	29	3	29	3	27	2	88*	9,238	804	6,188	538	4,767	415	3,987	347	3,381	294
39	60	5	40	3	30	3	29	3	27	2	89*	10,200	887	6,834	595	5,264	458	4,401	383	3,734	325
40	68	6	45	4	35	3	29	3	27	2	90*	11,276	981	7,556	657	5,819	506	4,865	423	4,128	359
41	78	7	53	5	40	3	33	3	27	2	91*	12,500	1,088	8,375	729	6,451	561	5,393	469	4,577	398
42	90	8	59	5	46	4	39	3	30	3	92*	13,869	1,207	9,292	808	7,156	623	5,985	521	5,077	442
43	100	9	68	6	53	5	44	4	35	3	93*	15,401	1,340	10,319	898	7,948	691	6,646	578	5,639	491
44	114	10	76	7	59	5	49	4	40	3	94*	17,117	1,489	11,468	998	8,833	768	7,386	643	6,267	545
45	123	11	83	7	64	6	53	5	43	4	95*	19,616	1,707	13,143	1,143	10,123	881	8,464	736	7,182	625
46	140	12	94	8	72	6	60	5	49	4	96*	22,480	1,956	15,062	1,310	11,601	1,009	9,700	844	8,231	716
47	158	14	105	9	81	7	68	6	55	5	97*	25,763	2,241	17,261	1,502	13,295	1,157	11,116	967	9,433	821
48	176	15	118	10	91	8	77	7	62	5	98*	29,525	2,569	19,782	1,721	15,236	1,326	12,738	1,108	10,810	940
49	199	17	133	12	102	9	85	7	70	6	99+*	33,836	2,944	22,670	1,972	17,460	1,519	14,598	1,270	12,389	1,078

* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

Premium for Smoker - Asia 吸煙人士保費-亞洲

Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Deductible Discount 自選墊底費折扣								Age 年齡	Optional Deductible Discount 自選墊底費折扣							
	Deductible Option 墊底費選項									Deductible Option 墊底費選項							
	HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000			HK\$15,000		HK\$25,000		HK\$50,000		HK\$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	1,000	87	1,299	113	1,553	135	1,863	162
1	-	-	-	-	-	-	-	-	51	1,049	91	1,362	118	1,629	142	1,954	170
2	-	-	-	-	-	-	-	-	52	1,100	96	1,427	124	1,707	149	2,048	178
3	-	-	-	-	-	-	-	-	53	1,152	100	1,498	130	1,790	156	2,149	187
4	-	-	-	-	-	-	-	-	54	1,199	104	1,557	135	1,861	162	2,232	194
5	-	-	-	-	-	-	-	-	55	1,248	109	1,621	141	1,937	169	2,323	202
6	-	-	-	-	-	-	-	-	56	1,293	112	1,678	146	2,007	175	2,409	210
7	-	-	-	-	-	-	-	-	57	1,341	117	1,739	151	2,079	181	2,495	217
8	-	-	-	-	-	-	-	-	58	1,388	121	1,802	157	2,154	187	2,584	225
9	-	-	-	-	-	-	-	-	59	1,436	125	1,864	162	2,227	194	2,672	232
10	-	-	-	-	-	-	-	-	60	1,483	129	1,924	167	2,299	200	2,760	240
11	-	-	-	-	-	-	-	-	61	1,532	133	1,988	173	2,379	207	2,855	248
12	-	-	-	-	-	-	-	-	62	1,583	138	2,052	179	2,454	213	2,945	256
13	-	-	-	-	-	-	-	-	63	1,632	142	2,119	184	2,533	220	3,039	264
14	-	-	-	-	-	-	-	-	64	1,683	146	2,184	190	2,612	227	3,135	273
15	-	-	-	-	-	-	-	-	65	1,809	157	2,350	204	2,811	245	3,373	293
16	-	-	-	-	-	-	-	-	66	1,904	166	2,471	215	2,953	257	3,544	308
17	-	-	-	-	-	-	-	-	67	1,969	171	2,556	222	3,057	266	3,669	319
18	441	38	573	50	683	59	821	71	68	2,038	177	2,646	230	3,163	275	3,796	330
19	463	40	602	52	719	63	862	75	69	2,107	183	2,734	238	3,270	284	3,924	341
20	485	42	629	55	751	65	901	78	70	2,169	189	2,814	245	3,364	293	4,038	351
21	492	43	638	56	763	66	916	80	71	2,219	193	2,880	251	3,444	300	4,133	360
22	505	44	655	57	783	68	940	82	72	2,299	200	2,985	260	3,569	311	4,283	373
23	514	45	667	58	798	69	958	83	73	2,382	207	3,093	269	3,697	322	4,437	386
24	526	46	683	59	816	71	980	85	74	2,469	215	3,203	279	3,833	333	4,599	400
25	548	48	711	62	849	74	1,018	89	75	2,547	222	3,306	288	3,954	344	4,744	413
26	564	49	729	63	872	76	1,046	91	76*	2,661	232	3,452	300	4,129	359	4,956	431
27	578	50	748	65	894	78	1,073	93	77*	2,759	240	3,581	312	4,282	373	5,139	447
28	590	51	765	67	913	79	1,097	95	78*	2,864	249	3,717	323	4,446	387	5,334	464
29	604	53	783	68	935	81	1,122	98	79*	2,973	259	3,858	336	4,614	401	5,536	482
30	604	53	786	68	938	82	1,125	98	80*	3,043	265	3,951	344	4,723	411	5,668	493
31	624	54	808	70	966	84	1,159	101	81*	3,162	275	4,105	357	4,908	427	5,889	512
32	636	55	826	72	987	86	1,184	103	82*	3,286	286	4,265	371	5,101	444	6,122	533
33	647	56	838	73	1,002	87	1,203	105	83*	3,419	297	4,436	386	5,305	462	6,366	554
34	657	57	853	74	1,020	89	1,224	106	84*	3,558	310	4,618	402	5,524	481	6,628	577
35	658	57	854	74	1,021	89	1,225	107	85*	3,704	322	4,807	418	5,748	500	6,897	600
36	662	58	861	75	1,027	89	1,232	107	86*	3,857	336	5,006	436	5,987	521	7,185	625
37	667	58	865	75	1,036	90	1,243	108	87*	4,020	350	5,218	454	6,240	543	7,488	651
38	672	58	872	76	1,042	91	1,251	109	88*	4,192	365	5,442	473	6,509	566	7,811	680
39	677	59	878	76	1,050	91	1,260	110	89*	4,374	381	5,678	494	6,789	591	8,147	709
40	692	60	896	78	1,071	93	1,286	112	90*	4,566	397	5,928	516	7,091	617	8,510	740
41	717	62	930	81	1,112	97	1,335	116	91*	4,770	415	6,194	539	7,407	644	8,888	773
42	745	65	968	84	1,156	101	1,387	121	92*	4,979	433	6,465	562	7,731	673	9,277	807
43	772	67	1,002	87	1,198	104	1,436	125	93*	5,197	452	6,746	587	8,070	702	9,684	843
44	801	70	1,040	90	1,243	108	1,491	130	94*	5,423	472	7,041	613	8,420	733	10,104	879
45	808	70	1,048	91	1,252	109	1,502	131	95*	5,703	496	7,404	644	8,855	770	10,627	925
46	842	73	1,093	95	1,308	114	1,569	137	96*	5,997	522	7,787	677	9,312	810	11,176	972
47	882	77	1,147	100	1,371	119	1,645	143	97*	6,307	549	8,189	712	9,794	852	11,753	1,023
48	927	81	1,202	105	1,439	125	1,726	150	98*	6,633	577	8,611	749	10,300	896	12,361	1,075
49	971	84	1,260	110	1,509	131	1,810	157	99+*	6,976	607	9,057	788	10,833	942	12,999	1,131

* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監督局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度墊底費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

Premium for Smoker - Asia 吸煙人士保費–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 Benefits 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 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
Optional Dental Benefits 自選牙科保障			Age 年齡 All Ages 任何年齡		Annual 年繳 4,828		Monthly 月繳 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

Premium for Smoker - Worldwide (excluding US) 吸煙人士保費 - 全球 (美國除外)

Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Optional Premium Waiver due to Cancer 自選癌症保費豁免										Age 年齡	Optional Premium Waiver due to Cancer 自選癌症保費豁免									
	Deductible Option 墊底費選項											Deductible Option 墊底費選項									
	HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000			HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$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	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	-	-	-	50	316	27	212	18	163	14	136	12	112	10
1	-	-	-	-	-	-	-	-	-	-	51	354	31	236	21	183	16	153	13	127	11
2	-	-	-	-	-	-	-	-	-	-	52	394	34	263	23	203	18	171	15	143	12
3	-	-	-	-	-	-	-	-	-	-	53	439	38	293	25	227	20	189	16	161	14
4	-	-	-	-	-	-	-	-	-	-	54	486	42	324	28	250	22	209	18	178	15
5	-	-	-	-	-	-	-	-	-	-	55	535	47	360	31	276	24	231	20	197	17
6	-	-	-	-	-	-	-	-	-	-	56	600	52	403	35	309	27	259	23	219	19
7	-	-	-	-	-	-	-	-	-	-	57	670	58	448	39	346	30	289	25	245	21
8	-	-	-	-	-	-	-	-	-	-	58	746	65	500	44	385	33	321	28	273	24
9	-	-	-	-	-	-	-	-	-	-	59	826	72	553	48	428	37	357	31	303	26
10	-	-	-	-	-	-	-	-	-	-	60	915	80	613	53	473	41	395	34	334	29
11	-	-	-	-	-	-	-	-	-	-	61	1,029	90	690	60	532	46	444	39	377	33
12	-	-	-	-	-	-	-	-	-	-	62	1,150	100	770	67	594	52	496	43	422	37
13	-	-	-	-	-	-	-	-	-	-	63	1,281	111	857	75	662	58	553	48	469	41
14	-	-	-	-	-	-	-	-	-	-	64	1,422	124	953	83	734	64	615	54	521	45
15	-	-	-	-	-	-	-	-	-	-	65	1,621	141	1,085	94	835	73	700	61	593	52
16	-	-	-	-	-	-	-	-	-	-	66	1,812	158	1,213	106	934	81	782	68	664	58
17	-	-	-	-	-	-	-	-	-	-	67	2,014	175	1,347	117	1,039	90	869	76	738	64
18	32	3	29	3	29	3	29	3	27	2	68	2,293	199	1,534	133	1,183	103	989	86	840	73
19	32	3	29	3	29	3	29	3	27	2	69	2,618	228	1,752	152	1,349	117	1,129	98	958	83
20	32	3	29	3	29	3	29	3	27	2	70	2,933	255	1,962	171	1,514	132	1,265	110	1,087	95
21	32	3	29	3	29	3	29	3	27	2	71	3,225	281	2,158	188	1,663	145	1,391	121	1,180	103
22	32	3	29	3	29	3	29	3	27	2	72	3,521	306	2,359	205	1,816	158	1,519	132	1,289	112
23	32	3	29	3	29	3	29	3	27	2	73	3,832	333	2,564	223	1,976	172	1,654	144	1,403	122
24	32	3	29	3	29	3	29	3	27	2	74	4,176	363	2,794	243	2,153	187	1,801	157	1,530	133
25	32	3	29	3	29	3	29	3	27	2	75	4,565	397	3,059	266	2,356	205	1,972	172	1,660	144
26	32	3	29	3	29	3	29	3	27	2	76*	4,947	430	3,315	288	2,552	222	2,135	186	1,812	158
27	32	3	29	3	29	3	29	3	27	2	77*	5,457	475	3,658	318	2,817	245	2,356	205	1,998	174
28	32	3	29	3	29	3	29	3	27	2	78*	6,017	523	4,032	351	3,107	270	2,598	226	2,204	192
29	32	3	29	3	29	3	29	3	27	2	79*	6,640	578	4,449	387	3,428	298	2,866	249	2,432	212
30	32	3	29	3	29	3	29	3	27	2	80*	7,333	638	4,913	427	3,786	329	3,165	275	2,685	234
31	32	3	29	3	29	3	29	3	27	2	81*	7,987	695	5,352	466	4,123	359	3,447	300	2,923	254
32	36	3	29	3	29	3	29	3	27	2	82*	8,716	758	5,840	508	4,499	391	3,762	327	3,192	278
33	39	3	29	3	29	3	29	3	27	2	83*	9,520	828	6,379	555	4,914	428	4,109	357	3,486	303
34	44	4	30	3	29	3	29	3	27	2	84*	10,421	907	6,982	607	5,380	468	4,498	391	3,816	332
35	51	4	33	3	29	3	29	3	27	2	85*	11,435	995	7,662	667	5,902	513	4,936	429	4,187	364
36	58	5	39	3	30	3	29	3	27	2	86*	12,613	1,097	8,451	735	6,511	566	5,443	474	4,618	402
37	67	6	45	4	35	3	29	3	27	2	87*	13,937	1,213	9,336	812	7,194	626	6,016	523	5,103	444
38	77	7	50	4	39	3	32	3	27	2	88*	15,424	1,342	10,334	899	7,961	693	6,658	579	5,648	491
39	85	7	57	5	44	4	38	3	29	3	89*	17,090	1,487	11,450	996	8,820	767	7,375	642	6,257	544
40	96	8	64	6	49	4	41	4	32	3	90*	18,960	1,650	12,703	1,105	9,786	851	8,183	712	6,942	604
41	111	10	75	7	57	5	48	4	39	3	91*	21,088	1,835	14,130	1,229	10,885	947	9,102	792	7,721	672
42	126	11	85	7	65	6	55	5	44	4	92*	23,479	2,043	15,730	1,369	12,120	1,054	10,134	882	8,597	748
43	144	13	97	8	75	7	62	5	50	4	93*	26,165	2,276	17,530	1,525	13,505	1,175	11,292	982	9,579	833
44	162	14	110	10	84	7	71	6	56	5	94*	29,181	2,539	19,551	1,701	15,063	1,310	12,594	1,096	10,684	930
45	178	15	120	10	91	8	77	7	62	5	95*	33,559	2,920	22,484	1,956	17,321	1,507	14,483	1,260	12,286	1,069
46	202	18	135	12	104	9	87	8	70	6	96*	38,592	3,358	25,858	2,250	19,920	1,733	16,656	1,449	14,130	1,229
47	229	20	152	13	118	10	99	9	81	7	97*	44,383	3,861	29,737	2,587	22,908	1,993	19,153	1,666	16,250	1,414
48	258	22	173	15	133	12	112	10	91	8	98*	51,041	4,441	34,199	2,975	26,343	2,292	22,027	1,916	18,687	1,626
49	288	25	192	17	149	13	125	11	102	9	99+*	58,699	5,107	39,329	3,422	30,295	2,636	25,331	2,204	21,490	1,870

* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度墊底費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)
信諾尊尚醫療保–保費表 (2023年4月1日起生效)

Premium for Smoker - Worldwide (excluding US) 吸煙人士保費 - 全球 (美國除外)
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Deductible Discount 自選墊底費折扣								Age 年齡	Optional Deductible Discount 自選墊底費折扣							
	Deductible Option 墊底費選項									Deductible Option 墊底費選項							
	HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000			HK\$15,000		HK\$25,000		HK\$50,000		HK\$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	1,466	128	1,901	165	2,274	198	2,730	238
1	-	-	-	-	-	-	-	-	51	1,542	134	2,001	174	2,394	208	2,872	250
2	-	-	-	-	-	-	-	-	52	1,623	141	2,105	183	2,517	219	3,021	263
3	-	-	-	-	-	-	-	-	53	1,708	149	2,216	193	2,649	230	3,180	277
4	-	-	-	-	-	-	-	-	54	1,780	155	2,309	201	2,763	240	3,315	288
5	-	-	-	-	-	-	-	-	55	1,860	162	2,414	210	2,885	251	3,463	301
6	-	-	-	-	-	-	-	-	56	1,935	168	2,509	218	2,999	261	3,599	313
7	-	-	-	-	-	-	-	-	57	2,011	175	2,608	227	3,120	271	3,744	326
8	-	-	-	-	-	-	-	-	58	2,090	182	2,711	236	3,242	282	3,892	339
9	-	-	-	-	-	-	-	-	59	2,170	189	2,814	245	3,364	293	4,037	351
10	-	-	-	-	-	-	-	-	60	2,246	195	2,916	254	3,486	303	4,184	364
11	-	-	-	-	-	-	-	-	61	2,332	203	3,026	263	3,618	315	4,342	378
12	-	-	-	-	-	-	-	-	62	2,414	210	3,133	273	3,746	326	4,494	391
13	-	-	-	-	-	-	-	-	63	2,500	218	3,245	282	3,879	337	4,655	405
14	-	-	-	-	-	-	-	-	64	2,586	225	3,358	292	4,014	349	4,815	419
15	-	-	-	-	-	-	-	-	65	2,792	243	3,624	315	4,333	377	5,199	452
16	-	-	-	-	-	-	-	-	66	2,946	256	3,822	333	4,571	398	5,486	477
17	-	-	-	-	-	-	-	-	67	3,059	266	3,969	345	4,747	413	5,696	496
18	618	54	801	70	958	83	1,149	100	68	3,177	276	4,124	359	4,930	429	5,916	515
19	649	56	841	73	1,006	88	1,207	105	69	3,294	287	4,276	372	5,112	445	6,135	534
20	679	59	880	77	1,052	92	1,262	110	70	3,402	296	4,416	384	5,280	459	6,336	551
21	690	60	895	78	1,070	93	1,284	112	71	3,494	304	4,537	395	5,424	472	6,509	566
22	709	62	918	80	1,097	95	1,316	114	72	3,635	316	4,716	410	5,638	491	6,765	589
23	722	63	935	81	1,117	97	1,342	117	73	3,777	329	4,901	426	5,861	510	7,033	612
24	739	64	958	83	1,147	100	1,376	120	74	3,927	342	5,098	444	6,096	530	7,315	636
25	768	67	997	87	1,191	104	1,430	124	75	4,067	354	5,278	459	6,312	549	7,574	659
26	789	69	1,025	89	1,225	107	1,470	128	76*	4,261	371	5,532	481	6,614	575	7,936	690
27	811	71	1,053	92	1,258	109	1,510	131	77*	4,436	386	5,758	501	6,883	599	8,258	718
28	829	72	1,075	94	1,284	112	1,541	134	78*	4,621	402	5,996	522	7,171	624	8,605	749
29	848	74	1,101	96	1,316	114	1,579	137	79*	4,811	419	6,247	543	7,470	650	8,962	780
30	851	74	1,104	96	1,321	115	1,584	138	80*	4,943	430	6,415	558	7,672	667	9,206	801
31	878	76	1,137	99	1,360	118	1,632	142	81*	5,155	448	6,691	582	8,000	696	9,600	835
32	896	78	1,163	101	1,390	121	1,669	145	82*	5,375	468	6,977	607	8,342	726	10,011	871
33	912	79	1,182	103	1,413	123	1,696	148	83*	5,610	488	7,281	633	8,706	757	10,447	909
34	927	81	1,202	105	1,437	125	1,726	150	84*	5,859	510	7,604	662	9,096	791	10,915	950
35	929	81	1,204	105	1,441	125	1,728	150	85*	6,120	532	7,944	691	9,499	826	11,397	992
36	935	81	1,214	106	1,452	126	1,742	152	86*	6,396	556	8,302	722	9,929	864	11,915	1,037
37	943	82	1,223	106	1,463	127	1,755	153	87*	6,691	582	8,684	756	10,385	903	12,461	1,084
38	950	83	1,232	107	1,472	128	1,767	154	88*	7,001	609	9,088	791	10,869	946	13,042	1,135
39	957	83	1,242	108	1,484	129	1,782	155	89*	7,329	638	9,514	828	11,376	990	13,651	1,188
40	977	85	1,268	110	1,515	132	1,818	158	90*	7,679	668	9,968	867	11,921	1,037	14,306	1,245
41	1,017	88	1,320	115	1,579	137	1,894	165	91*	8,049	700	10,449	909	12,495	1,087	14,995	1,305
42	1,061	92	1,377	120	1,646	143	1,974	172	92*	8,430	733	10,943	952	13,086	1,138	15,703	1,366
43	1,105	96	1,432	125	1,713	149	2,055	179	93*	8,830	768	11,462	997	13,707	1,193	16,448	1,431
44	1,151	100	1,493	130	1,784	155	2,141	186	94*	9,246	804	12,002	1,044	14,353	1,249	17,225	1,499
45	1,162	101	1,507	131	1,801	157	2,162	188	95*	9,757	849	12,666	1,102	15,147	1,318	18,178	1,581
46	1,217	106	1,580	137	1,888	164	2,266	197	96*	10,297	896	13,367	1,163	15,986	1,391	19,183	1,669
47	1,280	111	1,661	145	1,985	173	2,381	207	97*	10,866	945	14,106	1,227	16,870	1,468	20,244	1,761
48	1,348	117	1,749	152	2,091	182	2,509	218	98*	11,466	998	14,887	1,295	17,803	1,549	21,363	1,859
49	1,419	123	1,840	160	2,200	191	2,640	230	99+*	12,100	1,053	15,710	1,367	18,789	1,635	22,545	1,961

* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度墊底費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

Premium for Smoker - Worldwide (excluding US) 吸煙人士保費 - 全球 (美國除外)

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 Benefits 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保–保費表 (2023年4月1日起生效)

Premium for Smoker - Worldwide 吸煙人士保費–全球

Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Premium Waiver due to Cancer 自選癌症保費豁免										Age 年齡	Optional Premium Waiver due to Cancer 自選癌症保費豁免									
	Deductible Option 墊底費選項											Deductible Option 墊底費選項									
	HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000			HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$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	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	-	-	-	50	564	49	379	33	292	25	244	21	200	17
1	-	-	-	-	-	-	-	-	-	-	51	629	55	422	37	324	28	272	24	227	20
2	-	-	-	-	-	-	-	-	-	-	52	699	61	469	41	361	31	302	26	255	22
3	-	-	-	-	-	-	-	-	-	-	53	775	67	519	45	400	35	335	29	284	25
4	-	-	-	-	-	-	-	-	-	-	54	854	74	574	50	443	39	370	32	314	27
5	-	-	-	-	-	-	-	-	-	-	55	941	82	631	55	486	42	407	35	345	30
6	-	-	-	-	-	-	-	-	-	-	56	1,052	92	705	61	544	47	454	39	385	33
7	-	-	-	-	-	-	-	-	-	-	57	1,170	102	783	68	605	53	506	44	429	37
8	-	-	-	-	-	-	-	-	-	-	58	1,297	113	869	76	670	58	561	49	475	41
9	-	-	-	-	-	-	-	-	-	-	59	1,434	125	962	84	740	64	620	54	524	46
10	-	-	-	-	-	-	-	-	-	-	60	1,585	138	1,063	92	819	71	684	60	579	50
11	-	-	-	-	-	-	-	-	-	-	61	1,776	155	1,189	103	916	80	767	67	651	57
12	-	-	-	-	-	-	-	-	-	-	62	1,980	172	1,327	115	1,022	89	855	74	724	63
13	-	-	-	-	-	-	-	-	-	-	63	2,198	191	1,473	128	1,136	99	950	83	806	70
14	-	-	-	-	-	-	-	-	-	-	64	2,433	212	1,631	142	1,256	109	1,051	91	891	78
15	-	-	-	-	-	-	-	-	-	-	65	2,763	240	1,850	161	1,426	124	1,193	104	1,012	88
16	-	-	-	-	-	-	-	-	-	-	66	3,081	268	2,062	179	1,589	138	1,329	116	1,129	98
17	-	-	-	-	-	-	-	-	-	-	67	3,414	297	2,285	199	1,761	153	1,473	128	1,250	109
18	32	3	29	3	29	3	29	3	27	2	68	3,875	337	2,594	226	1,999	174	1,672	145	1,419	123
19	32	3	29	3	29	3	29	3	27	2	69	4,412	384	2,952	257	2,275	198	1,904	166	1,615	141
20	32	3	29	3	29	3	29	3	27	2	70	4,928	429	3,300	287	2,542	221	2,126	185	1,827	159
21	32	3	29	3	29	3	29	3	27	2	71	5,403	470	3,616	315	2,787	242	2,331	203	1,978	172
22	32	3	29	3	29	3	29	3	27	2	72	5,884	512	3,938	343	3,034	264	2,538	221	2,155	187
23	32	3	29	3	29	3	29	3	27	2	73	6,384	555	4,273	372	3,291	286	2,753	240	2,337	203
24	32	3	29	3	29	3	29	3	27	2	74	6,935	603	4,642	404	3,576	311	2,992	260	2,541	221
25	32	3	29	3	29	3	29	3	27	2	75	7,559	658	5,064	441	3,903	340	3,264	284	2,749	239
26	32	3	29	3	29	3	29	3	27	2	76*	8,165	710	5,471	476	4,216	367	3,526	307	2,990	260
27	32	3	29	3	29	3	29	3	27	2	77*	8,984	782	6,019	524	4,638	404	3,880	338	3,290	286
28	37	3	29	3	29	3	29	3	27	2	78*	9,875	859	6,617	576	5,098	444	4,264	371	3,617	315
29	41	4	29	3	29	3	29	3	27	2	79*	10,865	945	7,280	633	5,610	488	4,692	408	3,979	346
30	45	4	30	3	29	3	29	3	27	2	80*	11,963	1,041	8,016	697	6,177	537	5,166	449	4,381	381
31	55	5	38	3	29	3	29	3	27	2	81*	12,991	1,130	8,704	757	6,707	584	5,610	488	4,757	414
32	64	6	42	4	33	3	29	3	27	2	82*	14,136	1,230	9,470	824	7,297	635	6,105	531	5,177	450
33	73	6	49	4	39	3	32	3	27	2	83*	15,395	1,339	10,315	897	7,947	691	6,646	578	5,638	491
34	84	7	57	5	43	4	36	3	31	3	84*	16,802	1,462	11,258	979	8,673	755	7,256	631	6,153	535
35	94	8	62	5	48	4	40	3	33	3	85*	18,381	1,599	12,315	1,071	9,489	826	7,937	691	6,731	586
36	107	9	72	6	55	5	46	4	39	3	86*	20,215	1,759	13,544	1,178	10,436	908	8,729	759	7,403	644
37	123	11	83	7	63	5	53	5	44	4	87*	22,270	1,937	14,921	1,298	11,496	1,000	9,616	837	8,156	710
38	140	12	94	8	72	6	60	5	49	4	88*	24,574	2,138	16,465	1,432	12,685	1,104	10,610	923	8,999	783
39	157	14	104	9	81	7	67	6	55	5	89*	27,148	2,362	18,189	1,582	14,013	1,219	11,721	1,020	9,942	865
40	176	15	118	10	91	8	76	7	60	5	90*	30,029	2,613	20,120	1,750	15,500	1,349	12,966	1,128	10,996	957
41	202	18	136	12	104	9	87	8	70	6	91*	33,301	2,897	22,312	1,941	17,191	1,496	14,379	1,251	12,195	1,061
42	232	20	156	14	120	10	100	9	81	7	92*	36,968	3,216	24,768	2,155	19,083	1,660	15,961	1,389	13,538	1,178
43	262	23	176	15	135	12	113	10	91	8	93*	41,075	3,574	27,520	2,394	21,204	1,845	17,734	1,543	15,042	1,309
44	296	26	199	17	152	13	127	11	103	9	94*	45,672	3,973	30,600	2,662	23,578	2,051	19,720	1,716	16,727	1,455
45	322	28	216	19	165	14	139	12	112	10	95*	52,367	4,556	35,086	3,052	27,033	2,352	22,611	1,967	19,179	1,669
46	366	32	245	21	189	16	159	14	127	11	96*	60,044	5,224	40,229	3,500	30,995	2,697	25,924	2,255	21,990	1,913
47	413	36	276	24	213	19	177	15	145	13	97*	68,845	5,990	46,127	4,013	35,539	3,092	29,725	2,586	25,212	2,193
48	462	40	310	27	239	21	200	17	162	14	98*	78,937	6,868	52,889	4,601	40,749	3,545	34,080	2,965	28,908	2,515
49	516	45	347	30	266	23	222	19	181	16	99+*	90,508	7,874	60,642	5,276	46,721	4,065	39,076	3,400	33,145	2,884

* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度墊底費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保 – 保費表 (2023年4月1日起生效)

Premium for Smoker - Worldwide 吸煙人士保費-全球

Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Deductible Discount 自選墊底費折扣								Age 年齡	Optional Deductible Discount 自選墊底費折扣							
	Deductible Option 墊底費選項									Deductible Option 墊底費選項							
	HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000			HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000	
	Annual 年逾	Monthly 月逾	Annual 年逾	Monthly 月逾	Annual 年逾	Monthly 月逾	Annual 年逾	Monthly 月逾		Annual 年逾	Monthly 月逾	Annual 年逾	Monthly 月逾	Annual 年逾	Monthly 月逾	Annual 年逾	Monthly 月逾
0	-	-	-	-	-	-	-	-	50	2,613	227	3,392	295	4,053	353	4,864	423
1	-	-	-	-	-	-	-	-	51	2,742	239	3,558	310	4,254	370	5,105	444
2	-	-	-	-	-	-	-	-	52	2,877	250	3,732	325	4,462	388	5,353	466
3	-	-	-	-	-	-	-	-	53	3,020	263	3,915	341	4,681	407	5,618	489
4	-	-	-	-	-	-	-	-	54	3,138	273	4,073	354	4,867	423	5,841	508
5	-	-	-	-	-	-	-	-	55	3,268	284	4,240	369	5,070	441	6,084	529
6	-	-	-	-	-	-	-	-	56	3,388	295	4,397	383	5,255	457	6,307	549
7	-	-	-	-	-	-	-	-	57	3,513	306	4,556	396	5,446	474	6,536	569
8	-	-	-	-	-	-	-	-	58	3,640	317	4,724	411	5,646	491	6,776	590
9	-	-	-	-	-	-	-	-	59	3,767	328	4,887	425	5,843	508	7,012	610
10	-	-	-	-	-	-	-	-	60	3,892	339	5,049	439	6,036	525	7,243	630
11	-	-	-	-	-	-	-	-	61	4,024	350	5,224	454	6,243	543	7,492	652
12	-	-	-	-	-	-	-	-	62	4,155	361	5,393	469	6,447	561	7,736	673
13	-	-	-	-	-	-	-	-	63	4,291	373	5,567	484	6,655	579	7,986	695
14	-	-	-	-	-	-	-	-	64	4,426	385	5,744	500	6,866	597	8,240	717
15	-	-	-	-	-	-	-	-	65	4,763	414	6,182	538	7,389	643	8,868	772
16	-	-	-	-	-	-	-	-	66	5,010	436	6,502	566	7,773	676	9,327	811
17	-	-	-	-	-	-	-	-	67	5,187	451	6,731	586	8,048	700	9,658	840
18	1,150	100	1,492	130	1,783	155	2,141	186	68	5,371	467	6,972	607	8,335	725	10,002	870
19	1,208	105	1,566	136	1,873	163	2,248	196	69	5,554	483	7,210	627	8,619	750	10,342	900
20	1,263	110	1,639	143	1,959	170	2,351	205	70	5,719	498	7,421	646	8,872	772	10,646	926
21	1,283	112	1,663	145	1,990	173	2,388	208	71	5,857	510	7,602	661	9,086	790	10,904	949
22	1,316	114	1,706	148	2,038	177	2,447	213	72	6,071	528	7,881	686	9,421	820	11,306	984
23	1,341	117	1,737	151	2,078	181	2,493	217	73	6,293	547	8,167	711	9,764	849	11,716	1,019
24	1,372	119	1,780	155	2,126	185	2,552	222	74	6,525	568	8,468	737	10,124	881	12,149	1,057
25	1,426	124	1,850	161	2,212	192	2,653	231	75	6,736	586	8,742	761	10,451	909	12,540	1,091
26	1,463	127	1,900	165	2,270	197	2,724	237	76*	7,038	612	9,135	795	10,921	950	13,105	1,140
27	1,503	131	1,950	170	2,330	203	2,797	243	77*	7,302	635	9,476	824	11,330	986	13,597	1,183
28	1,534	133	1,990	173	2,379	207	2,856	248	78*	7,584	660	9,843	856	11,767	1,024	14,120	1,228
29	1,570	137	2,036	177	2,433	212	2,919	254	79*	7,877	685	10,223	889	12,223	1,063	14,667	1,276
30	1,575	137	2,043	178	2,443	213	2,931	255	80*	8,068	702	10,470	911	12,518	1,089	15,021	1,307
31	1,621	141	2,103	183	2,514	219	3,019	263	81*	8,388	730	10,884	947	13,013	1,132	15,615	1,359
32	1,657	144	2,149	187	2,568	223	3,082	268	82*	8,721	759	11,318	985	13,531	1,177	16,237	1,413
33	1,682	146	2,182	190	2,607	227	3,129	272	83*	9,074	789	11,777	1,025	14,079	1,225	16,895	1,470
34	1,709	149	2,217	193	2,650	231	3,180	277	84*	9,450	822	12,264	1,067	14,664	1,276	17,597	1,531
35	1,711	149	2,220	193	2,655	231	3,185	277	85*	9,841	856	12,773	1,111	15,269	1,328	18,323	1,594
36	1,723	150	2,237	195	2,673	233	3,207	279	86*	10,256	892	13,309	1,158	15,912	1,384	19,094	1,661
37	1,733	151	2,251	196	2,691	234	3,229	281	87*	10,693	930	13,879	1,207	16,593	1,444	19,911	1,732
38	1,747	152	2,267	197	2,708	236	3,250	283	88*	11,161	971	14,484	1,260	17,316	1,506	20,779	1,808
39	1,759	153	2,282	199	2,727	237	3,272	285	89*	11,646	1,013	15,116	1,315	18,071	1,572	21,684	1,887
40	1,795	156	2,330	203	2,785	242	3,342	291	90*	12,167	1,059	15,792	1,374	18,879	1,642	22,654	1,971
41	1,863	162	2,418	210	2,890	251	3,469	302	91*	12,717	1,106	16,503	1,436	19,733	1,717	23,679	2,060
42	1,936	168	2,514	219	3,006	262	3,606	314	92*	13,280	1,155	17,233	1,499	20,605	1,793	24,727	2,151
43	2,010	175	2,607	227	3,117	271	3,741	325	93*	13,866	1,206	17,998	1,566	21,518	1,872	25,821	2,246
44	2,088	182	2,709	236	3,238	282	3,885	338	94*	14,477	1,259	18,791	1,635	22,466	1,955	26,959	2,345
45	2,104	183	2,729	237	3,263	284	3,915	341	95*	15,000	1,305	19,747	1,718	23,638	2,057	28,366	2,468
46	2,198	191	2,849	248	3,406	296	4,088	356	96*	15,000	1,305	20,751	1,805	24,872	2,164	29,846	2,597
47	2,304	200	2,988	260	3,573	311	4,287	373	97*	15,000	1,305	21,806	1,897	26,169	2,277	31,404	2,732
48	2,419	210	3,137	273	3,751	326	4,500	392	98*	15,000	1,305	22,915	1,994	27,536	2,396	33,042	2,875
49	2,537	221	3,292	286	3,934	342	4,721	411	99+*	15,000	1,305	24,080	2,095	28,972	2,521	34,767	3,025

* 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 and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

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

Cigna HealthFirst Elite Medical Plan - Premium Table (Effective from 1 April 2023)

信諾尊尚醫療保–保費表 (2023年4月1日起生效)

Premium for Smoker - Worldwide 吸煙人士保費–全球
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 Benefits 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 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		

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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. 年度墊底費選項會因應不同的銷售渠道而有所不同。



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“Cigna Healthcare”, “the Company”, “We”, “our” or “us” herein refers to Cigna Worldwide General Insurance Company Limited.

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