

保費表
Premium Table

Cigna Plus Medical Plan 信諾升級醫療保

Premium Table 保費表

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


cigna
healthcare
信諾環球

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

信諾升級醫療保 – 保費表 (2024年7月1日起生效)

Premium For Non Smoker 非吸煙人士保費
Plan Level: Private 計劃級別：私家房

Age 年齡	Deductible Option 墊底費選項															
	\$30,000		\$40,000		\$50,000		\$60,000		\$80,000		\$100,000		\$150,000		\$200,000	
	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
0-4	6,822	593	6,038	525	5,659	492	5,237	455	4,774	415	4,384	381	3,980	346	3,111	271
5-14	5,694	495	5,035	438	4,719	410	4,365	380	3,977	346	3,648	317	3,306	287	2,579	224
15-19	4,948	430	4,376	381	4,100	357	3,788	329	3,450	300	3,163	275	2,862	249	2,227	194
20-24	5,464	475	4,831	420	4,527	394	4,185	364	3,812	331	3,499	304	3,168	275	2,471	215
25-29	5,587	486	4,940	430	4,630	403	4,280	372	3,898	339	3,575	311	3,238	282	2,523	219
30-34	6,915	601	6,119	532	5,735	499	5,306	461	4,836	421	4,442	386	4,032	351	3,151	274
35-39	8,093	704	7,165	623	6,717	584	6,216	541	5,671	493	5,211	453	4,740	412	3,712	323
40-44	11,003	957	9,746	847	9,144	795	8,469	736	7,737	673	7,120	619	6,500	565	5,106	444
45-49	13,649	1,187	12,094	1,052	11,417	993	11,164	971	10,654	926	10,143	882	8,870	771	7,007	609
50-54	16,851	1,465	14,929	1,298	14,092	1,225	13,702	1,191	12,921	1,124	12,140	1,056	10,185	886	8,069	702
55-59	20,800	1,809	18,427	1,602	17,394	1,513	17,158	1,492	16,691	1,451	16,221	1,411	15,050	1,309	12,036	1,047
60-64	26,055	2,266	24,528	2,133	22,997	2,000	22,757	1,979	22,272	1,937	21,790	1,895	20,583	1,790	16,603	1,444
65-69	32,195	2,800	30,304	2,635	28,412	2,471	27,821	2,419	26,631	2,316	25,445	2,213	22,477	1,955	19,506	1,696
70-74	39,872	3,467	37,528	3,263	35,187	3,060	34,520	3,002	33,180	2,885	31,843	2,769	28,499	2,478	25,154	2,187
75-80*	49,417	4,297	46,514	4,045	43,610	3,792	42,951	3,735	41,637	3,621	40,320	3,506	37,031	3,220	33,740	2,934
81-85*	63,865	5,553	60,111	5,227	56,358	4,901	55,622	4,837	54,152	4,709	52,683	4,581	49,008	4,262	45,335	3,942
86-90*	79,077	6,876	74,429	6,472	69,782	6,068	68,898	5,991	67,135	5,838	65,370	5,684	60,962	5,301	56,554	4,918
91-95*	97,920	8,515	92,158	8,014	86,400	7,513	85,161	7,405	82,684	7,190	80,208	6,975	74,013	6,436	67,820	5,897
96-100*	121,247	10,543	114,113	9,923	106,983	9,303	105,164	9,145	101,528	8,829	97,891	8,512	88,803	7,722	79,712	6,931

* Premium rates starting at the age of 76 are for renewal only. 76 歲或以上之保費只供續保。

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本保費表內之所有貨幣均以港幣計算。
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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的年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of the policy on each 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。
- 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。

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

信諾升級醫療保 – 保費表 (2024年7月1日起生效)

Premium For Non Smoker 非吸煙人士保費
Plan Level: Semi-Private 計劃級別：半私家房

Age 年齡	Deductible Option 墊底費選項													
	\$30,000		\$40,000		\$50,000		\$60,000		\$80,000		\$100,000		\$150,000	
	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
0-4	5,099	443	4,355	379	3,759	327	3,310	288	2,261	197	1,490	130	1,054	92
5-14	4,218	367	3,602	313	3,111	271	2,739	238	1,870	163	1,234	107	871	76
15-19	3,658	318	3,122	271	2,694	234	2,371	206	1,618	141	1,067	93	750	65
20-24	4,051	352	3,461	301	2,985	260	2,628	229	1,793	156	1,184	103	834	73
25-29	4,139	360	3,534	307	3,050	265	2,684	233	1,833	159	1,209	105	852	74
30-34	5,158	449	4,406	383	3,804	331	3,349	291	2,288	199	1,509	131	1,067	93
35-39	6,059	527	5,179	450	4,472	389	3,940	343	2,691	234	1,778	155	1,259	109
40-44	8,337	725	7,128	620	6,157	535	5,424	472	3,710	323	2,453	213	1,738	151
45-49	10,285	894	9,442	821	8,600	748	6,694	582	5,181	451	3,371	293	2,402	209
50-54	12,697	1,104	11,658	1,014	10,618	923	8,263	719	6,396	556	3,888	338	2,776	241
55-59	15,673	1,363	14,391	1,251	13,109	1,140	10,200	887	7,896	687	5,820	506	4,183	364
60-64	19,632	1,707	18,023	1,567	16,416	1,427	12,777	1,111	9,890	860	8,057	701	5,829	507
65-69	24,261	2,110	22,273	1,937	20,285	1,764	15,789	1,373	12,219	1,063	9,486	825	6,890	599
70-74	30,046	2,613	27,583	2,399	25,120	2,184	19,555	1,700	15,131	1,316	12,275	1,067	8,989	782
75-80*	37,238	3,238	34,185	2,973	31,132	2,707	24,234	2,107	20,391	1,773	16,546	1,439	12,243	1,065
81-85*	48,125	4,185	44,178	3,842	40,234	3,499	31,320	2,723	26,840	2,334	22,362	1,945	16,760	1,457
86-90*	59,589	5,182	54,701	4,757	49,814	4,332	38,782	3,372	33,408	2,905	28,037	2,438	21,242	1,847
91-95*	73,785	6,416	67,733	5,890	61,679	5,363	48,020	4,176	40,898	3,556	33,777	2,937	25,845	2,247
96-100*	91,366	7,945	83,868	7,293	76,372	6,641	59,461	5,171	49,668	4,319	39,877	3,468	30,801	2,678

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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的年齡、性別及吸煙習慣而計算。
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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。
- The premium amount shown does not include levy collected by the Insurance Authority.
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Cigna Plus Medical Plan - Premium Table (Effective from 1 July 2024)

信諾升級醫療保 – 保費表 (2024年7月1日起生效)

Premium For Non Smoker 非吸煙人士保費
Plan Level: Ward 計劃級別：普通房

Age 年齡	Deductible Option 墊底費選項											
	\$30,000		\$40,000		\$50,000		\$60,000		\$80,000		\$100,000	
	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
0-4	2,127	185	1,666	145	1,345	117	1,160	101	855	74	764	66
5-14	1,768	154	1,383	120	1,118	97	960	83	708	62	633	55
15-19	1,529	133	1,197	104	967	84	830	72	614	53	547	48
20-24	1,693	147	1,325	115	1,069	93	920	80	679	59	605	53
25-29	1,732	151	1,356	118	1,094	95	940	82	696	61	620	54
30-34	2,156	187	1,687	147	1,364	119	1,175	102	867	75	775	67
35-39	2,534	220	1,984	173	1,604	139	1,386	121	1,021	89	914	79
40-44	3,473	302	2,724	237	2,205	192	1,914	166	1,405	122	1,262	110
45-49	4,733	412	3,719	323	3,014	262	2,638	229	1,932	168	1,745	152
50-54	5,429	472	4,269	371	3,465	301	3,042	265	2,223	193	2,015	175
55-59	8,009	696	6,320	550	5,146	447	4,577	398	3,322	289	3,039	264
60-64	10,929	950	8,650	752	7,064	614	6,355	553	4,587	399	4,232	368
65-69	12,746	1,108	10,106	879	8,273	719	7,502	652	5,394	469	5,004	435
70-74	16,246	1,413	12,927	1,124	10,618	923	9,756	848	6,970	606	6,528	568
75-80*	21,465	1,867	17,160	1,492	14,163	1,232	13,238	1,151	9,380	816	8,892	773
81-85*	28,331	2,464	22,786	1,981	18,910	1,644	16,417	1,428	13,553	1,179	12,174	1,059
86-90*	34,843	3,030	28,164	2,449	23,487	2,042	20,390	1,773	17,179	1,494	15,432	1,342
91-95*	41,266	3,588	33,512	2,914	28,068	2,441	24,368	2,119	20,907	1,818	18,780	1,633
96-100*	47,939	4,169	39,109	3,401	32,890	2,860	28,554	2,483	24,923	2,167	22,387	1,947

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

信諾升級醫療保 – 保費表 (2024年7月1日起生效)

Premium For Smoker 吸煙人士保費
Plan Level: Private 計劃級別：私家房

Age 年齡	Deductible Option 墊底費選項															
	\$30,000		\$40,000		\$50,000		\$60,000		\$80,000		\$100,000		\$150,000		\$200,000	
	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
0-17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18-19	5,588	486	4,941	430	4,625	402	4,278	372	3,893	339	3,569	310	3,228	281	2,511	218
20-24	6,166	536	5,454	474	5,112	445	4,726	411	4,303	374	3,948	343	3,574	311	2,785	242
25-29	6,307	548	5,577	485	5,224	454	4,830	420	4,401	383	4,034	351	3,651	317	2,847	248
30-34	7,805	679	6,906	601	6,472	563	5,987	521	5,457	475	5,012	436	4,548	395	3,553	309
35-39	9,123	793	8,076	702	7,573	659	7,009	609	6,391	556	5,874	511	5,342	465	4,181	364
40-44	12,398	1,078	10,985	955	10,306	896	9,545	830	8,720	758	8,024	698	7,326	637	5,756	501
45-49	15,383	1,338	13,627	1,185	12,864	1,119	12,575	1,093	12,002	1,044	11,429	994	9,994	869	7,897	687
50-54	18,992	1,651	16,827	1,463	15,883	1,381	15,443	1,343	14,563	1,266	13,683	1,190	11,481	998	9,095	791
55-59	23,450	2,039	20,772	1,806	19,607	1,705	19,344	1,682	18,815	1,636	18,288	1,590	16,968	1,475	13,567	1,180
60-64	29,362	2,553	27,640	2,403	25,917	2,254	25,645	2,230	25,102	2,183	24,557	2,135	23,196	2,017	18,711	1,627
65-69	36,287	3,155	34,157	2,970	32,025	2,785	31,356	2,727	30,018	2,610	28,679	2,494	25,332	2,203	21,985	1,912
70-74	44,939	3,908	42,299	3,678	39,658	3,449	38,905	3,383	37,397	3,252	35,888	3,121	32,121	2,793	28,352	2,465
75-80*	55,694	4,843	52,422	4,558	49,148	4,274	48,408	4,209	46,926	4,081	45,441	3,951	41,734	3,629	38,025	3,307
81-85*	71,974	6,259	67,746	5,891	63,516	5,523	62,687	5,451	61,031	5,307	59,375	5,163	55,235	4,803	51,094	4,443
86-90*	89,125	7,750	83,884	7,294	78,647	6,839	77,654	6,753	75,665	6,580	73,676	6,407	68,708	5,975	63,739	5,543
91-95*	110,359	9,596	103,867	9,032	97,377	8,468	95,980	8,346	93,188	8,103	90,396	7,861	83,417	7,254	76,437	6,647
96-100*	136,651	11,883	128,611	11,184	120,570	10,484	118,523	10,306	114,424	9,950	110,328	9,594	100,082	8,703	89,838	7,812

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

信諾升級醫療保 – 保費表 (2024年7月1日起生效)

Premium For Smoker 吸煙人士保費
Plan Level: Semi-Private 計劃級別：半私家房

Age 年齡	Deductible Option 墊底費選項													
	\$30,000		\$40,000		\$50,000		\$60,000		\$80,000		\$100,000		\$150,000	
	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
0-17	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18-19	4,124	359	3,521	306	3,039	264	2,673	232	1,824	159	1,203	105	847	74
20-24	4,569	397	3,904	339	3,366	293	2,966	258	2,022	176	1,334	116	940	82
25-29	4,662	405	3,984	346	3,438	299	3,027	263	2,067	180	1,364	119	964	84
30-34	5,832	507	4,980	433	4,299	374	3,785	329	2,584	225	1,704	148	1,202	105
35-39	6,837	595	5,842	508	5,045	439	4,442	386	3,036	264	2,005	174	1,419	123
40-44	9,400	817	8,037	699	6,943	604	6,119	532	4,183	364	2,765	240	1,961	171
45-49	11,590	1,008	10,643	925	9,694	843	7,545	656	5,161	449	3,802	331	2,706	235
50-54	14,314	1,245	13,141	1,143	11,970	1,041	9,317	810	6,372	554	4,383	381	3,128	272
55-59	17,673	1,537	16,227	1,411	14,779	1,285	11,507	1,001	7,869	684	6,562	571	4,716	410
60-64	22,129	1,924	20,317	1,767	18,504	1,609	14,407	1,253	9,853	857	9,083	790	6,571	571
65-69	27,350	2,378	25,109	2,183	22,868	1,989	17,805	1,548	12,176	1,059	10,692	930	7,768	675
70-74	33,871	2,945	31,095	2,704	28,318	2,462	22,051	1,917	15,080	1,311	13,840	1,203	10,133	881
75-80*	41,975	3,650	38,536	3,351	35,095	3,052	27,326	2,376	22,989	1,999	18,652	1,622	13,801	1,200
81-85*	54,246	4,717	49,798	4,330	45,352	3,944	35,316	3,071	30,263	2,632	25,208	2,192	18,892	1,643
86-90*	67,171	5,841	61,663	5,362	56,155	4,883	43,729	3,803	37,667	3,275	31,604	2,748	23,944	2,082
91-95*	83,176	7,233	76,352	6,639	69,528	6,046	54,146	4,708	46,112	4,010	38,077	3,311	29,133	2,533
96-100*	102,990	8,956	94,541	8,221	86,089	7,486	67,047	5,830	55,998	4,869	44,950	3,909	34,721	3,019

* Premium rates starting at the age of 76 are for renewal only. 76 歲或以上之保費只供續保。

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本保費表內之所有貨幣均以港幣計算。
- 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的年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of the policy on each anniversary date or upon renewal.
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Cigna Plus Medical Plan - Premium Table (Effective from 1 July 2024)

信諾升級醫療保 – 保費表 (2024年7月1日起生效)

Premium For Smoker 吸煙人士保費
Plan Level: Ward 計劃級別：普通房

Age 年齡	Deductible Option 墊底費選項											
	\$30,000		\$40,000		\$50,000		\$60,000		\$80,000		\$100,000	
	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
0-17	-	-	-	-	-	-	-	-	-	-	-	-
18-19	1,650	143	1,291	112	1,043	91	895	78	661	57	591	51
20-24	1,827	159	1,429	124	1,153	100	992	86	733	64	654	57
25-29	1,871	163	1,463	127	1,181	103	1,014	88	748	65	668	58
30-34	2,327	202	1,823	159	1,473	128	1,269	110	937	81	837	73
35-39	2,732	238	2,137	186	1,729	150	1,495	130	1,100	96	986	86
40-44	3,742	325	2,933	255	2,375	207	2,063	179	1,515	132	1,361	118
45-49	5,102	444	4,008	349	3,250	283	2,844	247	2,081	181	1,881	164
50-54	5,851	509	4,601	400	3,735	325	3,283	285	2,396	208	2,173	189
55-59	8,635	751	6,813	592	5,547	482	4,933	429	3,582	311	3,275	285
60-64	11,779	1,024	9,319	810	7,613	662	6,850	596	4,945	430	4,562	397
65-69	13,742	1,195	10,895	947	8,917	775	8,086	703	5,815	506	5,393	469
70-74	17,512	1,523	13,935	1,212	11,446	995	10,516	914	7,515	653	7,036	612
75-80*	23,131	2,011	18,498	1,609	15,263	1,327	14,269	1,241	10,111	879	9,584	833
81-85*	30,539	2,656	24,561	2,136	20,383	1,772	19,440	1,690	13,642	1,186	13,119	1,141
86-90*	37,553	3,265	30,356	2,640	25,314	2,201	24,556	2,135	17,095	1,487	16,632	1,446
91-95*	44,475	3,867	36,121	3,141	30,251	2,631	29,787	2,590	20,590	1,790	20,242	1,760
96-100*	51,671	4,493	42,154	3,666	35,451	3,083	35,401	3,078	24,312	2,114	24,127	2,098

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