

# Chubb VHIS - Flexi Plan

Personalise your own cover with this comprehensive government-certified medical reimbursement plan that protects beyond essentials

**CHUBB**<sup>®</sup>  
安達人壽



## **Why do you need an individual medical plan?**

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No matter how wealthy you are, wealth is nothing without health. However, disability (such as in the event of sickness, disease and injury) can strike anytime without warning, and unexpected medical expenses can pose a great threat to your finances.

Medical insurance is important because if disability does occur, your cover can help you focus on recovery, with medical bills being the least of your worries.

Increasingly more employers are providing group medical insurance for their employees, but many such plans offer only limited protection. Worse still, their benefits are often not portable - employees will lose the cover when they change job or retire.

An individual medical plan, however, can be your safety net which provides you financial assistance during recovery.

## **What is a VHIS-certified plan?**

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The Voluntary Health Insurance Scheme (“VHIS”) is a policy initiative by the Hong Kong Government to regulate indemnity hospital insurance plans offered to individuals while insurance companies and consumers can choose to participate. A VHIS-certified plan provides an additional option to consumers of using private healthcare services through individual indemnity hospital insurance plan. Policy holders of VHIS-certified plans can also enjoy tax deduction.

# Chubb VHIS – Flexi Plan

Having the right personalised cover makes all the difference if disability strikes. Chubb VHIS - Flexi Plan is a comprehensive government-certified medical plan that provides not just the protection normally associated with standard VHIS-certified plans. It has expanded the list of benefit items to include outpatient kidney dialysis, emergency outpatient treatment (accident only), medical negligence, and more.

We can enhance your protection and adapt the plan to your budgetary and other needs by inviting you to choose one of the four benefit levels - each level has well-defined benefit terms covering expenses incurred for medically necessary care and services arising from disability. You can even add on the optional top-up benefit that reimburses the expenses from confinement, surgery and more once the corresponding benefit limit under the basic plan has been reached. It is a plan that assures flexibility and peace of mind financially in times of need.

Details of the protection provided by Chubb VHIS - Flexi Plan, including the full list of benefit terms and benefit schedule, are listed out in the corresponding sections below in this product brochure. Please also refer to the terms and conditions with supplement(s) of this product for other details such as the definition of the various benefit items.

## How Chubb VHIS - Flexi Plan can help

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**4 benefit levels plus optional top-up benefit to meet your budget and needs**



**Cover from prevention through to treatment and recovery**



**Cover for prescribed diagnostic imaging tests and prescribed non-surgical cancer treatments**



**Cover for unknown pre-existing conditions and congenital conditions**



**Cover for psychiatric treatments**



**No lifetime benefit limit**



**Guaranteed renewal up to age 100**



**Worldwide emergency assistance services (optional, with no additional premium required)**

The “Company”, “we”, “our”, or “us” herein refers to Chubb Life Insurance Hong Kong Limited.



## 4 benefit levels plus optional top-up benefit to meet your budget and needs

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Chubb VHIS - Flexi Plan is flexible as you can personalise your own cover. The plan offers 4 benefit levels, namely classic, ward, semi-private and private, and you can choose the one that best suits your budget and needs.

To further enhance the protection, you can add on the optional top-up benefit. The top-up benefit, covers selected benefit items to help the insured person afford the best care when it is needed most. If the medical expenses claimable under the selected benefit item exceeds the respective benefit limit, the top-up benefit kicks in to reimburse up to 80% of the expenses exceeding what is covered by the basic plan, subject to the respective benefit item limit and annual limit.



## Cover from prevention through to treatment and recovery

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Chubb VHIS - Flexi Plan supports the insured person's health journey every step of the way.

- **Cover for prevention**

The plan offers a check-up benefit, encouraging the insured person to keep track of his or her health.

- **Cover for pre-hospitalisation**

Expenses from outpatient visit or emergency consultation resulting in hospital confinement or day case procedure are covered.

- **Cover for hospital confinement and day case procedures**

The plan covers the care and services received arising from disability, including not just those commonly provided during hospital confinement (e.g. attending doctor's visit, specialist, intensive care, isolation room, surgeon, anaesthetist, and operating theatre) but also procedures performed on a day case basis.

- **Cover for post-hospitalisation**

This meets expenses incurred by a follow-up outpatient visit (including physiotherapy, occupational therapy, speech therapy or diagnostic test), plus post-confinement home nursing, as well as hospice and palliative care.

- **Cover for outpatient kidney dialysis and emergency outpatient treatment following an accident**

Kidney disease is a chronic ailment; sometimes leading to recurring expenses if long-term treatment is required. The plan covers the expenses incurred by a day patient requiring kidney dialysis, no matter whether it is in a clinic or a hospital. Outpatient treatments for injury resulting from accident (including accident causing injury to sound natural teeth) are also covered.

Benefit item	Hospital confinement	Day case procedures
Room and board	✓	✓
Miscellaneous charges	✓	✓
Attending doctor's visit fee	✓	
Specialist's fee	✓	
Intensive care	✓	
Surgeon's fee	✓	✓
Anaesthetist's fee	✓	✓
Operating theatre charges	✓	✓
Prescribed diagnostic imaging tests (e.g. Computed tomography ("CT" scan))	✓	✓
Prescribed non-surgical cancer treatments	✓	✓
Psychiatric treatments	✓	
Treatments for outpatient kidney dialysis		✓
Isolation room	✓	



### Cover for prescribed diagnostic imaging tests and prescribed non-surgical cancer treatments

In addition to providing essential medical coverage, Chubb VHIS - Flexi Plan covers the following prescribed diagnostic imaging tests and prescribed non-surgical cancer treatments to help reduce your financial burden in times of need:

Prescribed diagnostic imaging tests (Policy holder is liable for 30% of the medical expenses incurred)	
<ul style="list-style-type: none"> <li>▪ Computed tomography ("CT" scan)</li> <li>▪ Magnetic resonance imaging ("MRI" scan)</li> <li>▪ Positron emission tomography ("PET" scan)</li> </ul>	<ul style="list-style-type: none"> <li>▪ PET-CT combined</li> <li>▪ PET-MRI combined</li> </ul>

Prescribed non-surgical cancer treatments	
<ul style="list-style-type: none"> <li>▪ Chemotherapy</li> <li>▪ Radiotherapy</li> <li>▪ Targeted therapy</li> </ul>	<ul style="list-style-type: none"> <li>▪ Immunotherapy</li> <li>▪ Hormonal therapy</li> </ul>



## Cover for unknown pre-existing conditions and congenital conditions

Unknown pre-existing conditions and congenital conditions are usually excluded from medical insurance coverage. But Chubb VHIS - Flexi Plan provides protection for:

- Unknown pre-existing conditions that neither the policy holder nor the insured person were aware of at policy application; and
- Congenital conditions, that neither the policy holder nor the insured person were aware of at policy application, manifested or diagnosed after the insured person attained age 8

with a partial incremental cover during a 3-year waiting period and full cover according to the benefit schedule from the 4th policy year onwards:

Policy year	Reimbursement arrangement
1st	No coverage
2nd	25%
3rd	50%
4th onwards	100%



## Cover for psychiatric treatments

Mental health is just as important as a person's physical condition when it comes to general well-being, so Chubb VHIS - Flexi Plan will reimburse expenses from psychiatric treatments during a hospital stay in Hong Kong.



## No lifetime benefit limit

Chubb VHIS - Flexi Plan imposes no lifetime benefit limit. In other words, the insured person has access to the care and services covered by Chubb VHIS - Flexi Plan without needing to worry about the total cover over the entire policy term (i.e. up to age 100 of the insured person).



## Guaranteed renewal up to age 100

Chubb VHIS - Flexi Plan offers guaranteed renewal up to age 100 of the insured person without re-underwriting, regardless of the insured person's health status and claims history.



## Worldwide emergency assistance services

(optional, with no additional premium required)

Chubb VHIS - Flexi Plan's World Emergency Assistance Services provides specific support for the insured person when travelling outside Hong Kong or the place of residence.

## Other good reasons for buying Chubb VHIS - Flexi Plan



### ▪ **Pre-hospitalisation Claim Assessment**

The Chubb VHIS - Flexi Plan facilitates an easier approach to financial planning, thanks to the clearly-defined benefit items, no sharing of costs for most benefit items under the basic plan, and a specific maximum percentage of reimbursement (i.e. 80% of the medical expenses) for all benefit items under the top-up benefit. In the case of non-emergency surgical procedures, a policy holder simply needs to contact our customer service for a pre-confinement claim assessment. The process has been designed to estimate the sum claimable and explore whether any out-of-pocket expenses are likely to be incurred prior to surgery.



### ▪ **Tax Deduction**

A policy holder can claim tax deduction amounting to as much as HK\$8,000 per insured person against premiums paid. And purchasing the plan for family members\* produces even bigger savings, with no limit placed on the number of policies that can be taken out.

\*Include spouse, children, siblings, parents and grandparents

(Please note qualification for tax deduction in respect of premiums paid into a VHIS-certified plan is subject to the requirements stipulated by the Hong Kong Inland Revenue Department. For details on tax deduction, please visit the official website of VHIS and seek professional advice on tax and accounting matters.)

## Benefit Schedule

For item(s) that are subject to coinsurance, it refers to a percentage of incurred expenses payable by you. Upon claims for such item(s), we will apply the coinsurance percentage to the incurred expenses to calculate the amount to be borne by you, and then reimburse the balance to you subject to the benefit limit set out in the benefit schedule.

Benefit items <sup>(1)</sup>	Benefit limit				
	Classic	Ward	Semi-Private	Private	
<b>1. Standard benefits <sup>(6)</sup></b>					
<b>(a) Room and board</b>	HK\$ 850 / US\$ 109 per day	HK\$ 1,200 / US\$ 154 per day	HK\$ 2,500 / US\$ 321 per day	HK\$ 4,000 / US\$ 513 per day	
	Maximum 180 days per policy year				
<b>(b) Miscellaneous charges</b>	HK\$ 14,000 / US\$ 1,795 per policy year	HK\$ 18,000 / US\$ 2,308 per policy year	HK\$ 26,000 / US\$ 3,333 per policy year	HK\$ 35,000 / US\$ 4,487 per policy year	
<b>(c) Attending doctor's visit fee</b>	HK\$ 850 / US\$ 109 per day	HK\$ 1,200 / US\$ 154 per day	HK\$ 2,500 / US\$ 321 per day	HK\$ 4,000 / US\$ 513 per day	
	Maximum 180 days per policy year				
<b>(d) Specialist's fee <sup>(2)</sup></b>	HK\$ 4,300 / US\$ 551 per policy year	HK\$ 5,500 / US\$ 705 per policy year	HK\$ 12,000 / US\$ 1,538 per policy year	HK\$ 25,000 / US\$ 3,205 per policy year	
<b>(e) Intensive care</b>	HK\$ 3,500 / US\$ 449 per day	HK\$ 5,000 / US\$ 641 per day	HK\$ 7,500 / US\$ 962 per day	HK\$ 10,000 / US\$ 1,282 per day	
	Maximum 90 days per policy year				
<b>(f) Surgeon's fee</b>	Per surgery, subject to surgical category for the surgery / procedure in the schedule of surgical procedures :				
	▪ <b>Complex</b>	HK\$ 50,000 / US\$ 6,410	HK\$ 60,000 / US\$ 7,692	HK\$ 75,000 / US\$ 9,615	HK\$ 100,000 / US\$ 12,821
	▪ <b>Major</b>	HK\$ 25,000 / US\$ 3,205	HK\$ 30,000 / US\$ 3,846	HK\$ 40,000 / US\$ 5,128	HK\$ 60,000 / US\$ 7,692
	▪ <b>Intermediate</b>	HK\$ 12,500 / US\$ 1,603	HK\$ 15,000 / US\$ 1,923	HK\$ 20,000 / US\$ 2,564	HK\$ 30,000 / US\$ 3,846
	▪ <b>Minor</b>	HK\$ 5,000 / US\$ 641	HK\$ 6,000 / US\$ 769	HK\$ 8,000 / US\$ 1,026	HK\$ 12,000 / US\$ 1,538
<b>(g) Anaesthetist's fee</b>	35% of surgeon's fee payable <sup>(5)</sup>				
<b>(h) Operating theatre charges</b>	35% of surgeon's fee payable <sup>(5)</sup>				
<b>(i) Prescribed diagnostic imaging tests <sup>(2)(3)</sup></b>	HK\$ 20,000 / US\$ 2,564 per policy year	HK\$ 30,000 / US\$ 3,846 per policy year	HK\$ 45,000 / US\$ 5,769 per policy year	HK\$ 60,000 / US\$ 7,692 per policy year	
	Subject to 30% coinsurance	Subject to 20% coinsurance			
<b>(j) Prescribed non-surgical cancer treatments <sup>(4)</sup></b>	HK\$ 80,000 / US\$ 10,256 per policy year		HK\$ 110,000 / US\$ 14,103 per policy year	HK\$ 160,000 / US\$ 20,513 per policy year	



Benefit items <sup>(1)</sup>	Benefit limit			
	Classic	Ward	Semi-Private	Private
<b>(k) Pre- and post-confinement / day case procedure outpatient care <sup>(2)</sup></b>	HK\$ 700 / US\$ 90 per visit, up to HK\$ 3,500 / US\$ 449 per policy year	HK\$ 900 / US\$ 115 per visit, up to HK\$ 4,500 / US\$ 577 per policy year	HK\$ 1,200 / US\$ 154 per visit, up to HK\$ 6,500 / US\$ 833 per policy year	HK\$ 2,000 / US\$ 256 per visit, up to HK\$ 10,000 / US\$ 1,282 per policy year
	<ul style="list-style-type: none"> <li>▪ 1 prior outpatient visit or emergency consultation per confinement / day case procedure</li> <li>▪ 3 follow-up outpatient visits per confinement / day case procedure (within 90 days after discharge from hospital or completion of day case procedure)</li> </ul>			
<b>(l) Psychiatric treatments</b>	HK\$ 30,000 / US\$ 3,846 per policy year	HK\$ 40,000 / US\$ 5,128 per policy year	HK\$ 60,000 / US\$ 7,692 per policy year	HK\$ 90,000 / US\$ 11,538 per policy year
<b>2. Additional benefits <sup>(6)</sup></b>				
<b>(a) Treatments for outpatient kidney dialysis</b>	HK\$ 10,000 / US\$ 1,282 per policy year	HK\$ 30,000 / US\$ 3,846 per policy year	HK\$ 60,000 / US\$ 7,692 per policy year	HK\$ 100,000 / US\$ 12,821 per policy year
<b>(b) Emergency outpatient treatment benefit (accident only)</b>	HK\$ 5,000 / US\$ 641 per policy year	HK\$ 15,000 / US\$ 1,923 per policy year	HK\$ 22,000 / US\$ 2,821 per policy year	HK\$ 30,000 / US\$ 3,846 per policy year
<b>(c) Companion bed</b>	HK\$ 400 / US\$ 51 per day	HK\$ 400 / US\$ 51 per day	HK\$ 600 / US\$ 77 per day	HK\$ 1,000 / US\$ 128 per day
	Maximum 180 days per policy year			
<b>(d) Hospice and palliative care</b>	HK\$ 15,000 / US\$ 1,923 per policy year	HK\$ 30,000 / US\$ 3,846 per policy year	HK\$ 50,000 / US\$ 6,410 per policy year	HK\$ 80,000 / US\$ 10,256 per policy year
<b>(e) Isolation room</b>	HK\$ 450 / US\$ 58 per day	HK\$ 600 / US\$ 77 per day	HK\$ 1,200 / US\$ 154 per day	HK\$ 2,000 / US\$ 256 per day
	Maximum 180 days per policy year Ward class entitlement will be the same as the benefit level <sup>(7)</sup>			
<b>(f) Post-confinement home nursing</b>	HK\$ 500 / US\$ 64 per visit	HK\$ 800 / US\$ 103 per visit	HK\$ 1,200 / US\$ 154 per visit	HK\$ 2,000 / US\$ 256 per visit
	<ul style="list-style-type: none"> <li>▪ 1 visit per day, within 90 days from discharge of hospital</li> <li>▪ 30 visits per policy year</li> </ul>			
<b>3. Other limits</b>				
<b>Annual benefit limit for 1. Standard benefit items (a) - (l) and 2. Additional benefit items (a) - (f)</b>	HK\$ 500,000 / US\$ 64,103 per policy year	HK\$ 600,000 / US\$ 76,923 per policy year	HK\$ 800,000 / US\$ 102,564 per policy year	HK\$ 1,000,000 / US\$ 128,205 per policy year
<b>Lifetime benefit limit for 1. Standard benefit items (a) - (l) and 2. Additional benefit items (a) - (f)</b>	Not applicable			

Benefit items <sup>(1)</sup>	Benefit limit			
	Classic	Ward	Semi-Private	Private
<b>4. Other benefits</b>				
<b>(a) Check-up benefit <sup>(6)</sup></b>	HK\$ 250 / US\$ 32 per policy year		HK\$ 400 / US\$ 51 per policy year	HK\$ 750 / US\$ 96 per policy year
<b>(b) Medical negligence coverage</b>	HK\$ 10,000 / US\$ 1,282		HK\$ 30,000 / US\$ 3,846	HK\$ 50,000 / US\$ 6,410
<b>(c) Accidental death benefit</b>	HK\$ 10,000 / US\$ 1,282			
<b>(d) Death benefit</b>	HK\$ 10,000 / US\$ 1,282			
<b>5. Top-up benefit (optional) <sup>(6)</sup></b> -subject to 80% reimbursement (which implies 20% coinsurance)				
<b>(a) Room and board</b>	Ward class entitlement will be the same as the benefit level <sup>(7) (8)</sup>			
	HK\$ 850 / US\$ 109 per day	HK\$ 1,200 / US\$ 154 per day	HK\$ 2,500 / US\$ 321 per day	HK\$ 4,000 / US\$ 513 per day
	80% of expenses starting from the 181st day of confinement per policy year			
<b>(b) Miscellaneous charges</b>	80% of miscellaneous charges in excess of expenses payable under benefit item 1 (b) per policy year			
<b>(c) Attending doctor's visit fee</b>	HK\$ 850 / US\$ 109 per day	HK\$ 1,200 / US\$ 154 per day	HK\$ 2,500 / US\$ 321 per day	HK\$ 4,000 / US\$ 513 per day
	80% of expenses starting from the 181st day of confinement per policy year			
<b>(d) Specialist's fee <sup>(2)</sup></b>	80% of specialist's fee in excess of expenses payable under benefit item 1 (d) per policy year			
<b>(e) Intensive care</b>	HK\$ 3,500 / US\$ 449 per day	HK\$ 5,000 / US\$ 641 per day	HK\$ 7,500 / US\$ 962 per day	HK\$ 10,000 / US\$ 1,282 per day
	80% of expenses starting from the 91st day of confinement per policy year			
<b>(f) Surgeon's fee</b>	80% of surgeon's fee in excess of expenses payable under benefit item 1 (f) per policy year			
<b>(g) Anaesthetist's fee</b>	80% of anaesthetist's fee in excess of expenses payable under benefit item 1 (g) per policy year			
<b>(h) Operating theatre charges</b>	80% of operating theatre charges in excess of expenses payable under benefit item 1 (h) per policy year			
<b>(i) Pre-and post-confinement / day case procedure outpatient care <sup>(2)</sup></b>	HK\$ 700 / US\$ 90 per visit, up to HK\$ 3,500 / US\$ 449 per policy year	HK\$ 900 / US\$ 115 per visit, up to HK\$ 4,500 / US\$ 577 per policy year	HK\$ 1,200 / US\$ 154 per visit, up to HK\$ 6,500 / US\$ 833 per policy year	HK\$ 2,000 / US\$ 256 per visit, up to HK\$ 10,000 / US\$ 1,282 per policy year
	80% of expenses in excess of benefits payable under benefit item 1 (k) for: <ul style="list-style-type: none"> <li>▪ 1 additional prior outpatient visit or emergency consultation per confinement / day case procedure</li> <li>▪ 3 additional follow-up outpatient visits per confinement / day case procedure (within 90 days after discharge from hospital or completion of day case procedure)</li> </ul>			

Benefit items <sup>(a)</sup>	Benefit limit			
	Classic	Ward	Semi-Private	Private
<b>(j) Companion bed</b>	HK\$ 400 / US\$ 51 per day	HK\$ 400 / US\$ 51 per day	HK\$ 600 / US\$ 77 per day	HK\$ 1,000 / US\$ 128 per day
	80% of expenses starting from the 181st day of confinement per policy year			
<b>(k) Isolation room</b>	HK\$ 450 / US\$ 58 per day	HK\$ 600 / US\$ 77 per day	HK\$ 1,200 / US\$ 154 per day	HK\$ 2,000 / US\$ 256 per day
	80% of expenses starting from the 181st day of confinement per policy year			
<b>(l) Post-confinement home nursing</b>	HK\$ 500 / US\$ 64 per visit	HK\$ 800 / US\$ 103 per visit	HK\$ 1,200 / US\$ 154 per visit	HK\$ 2,000 / US\$ 256 per visit
	Up to 15 visits per policy year 80% of expenses in excess of benefits payable under benefit item 2 (f) starting from the 31st visit within 90 days after discharge from hospital			
<b>Annual benefit limit for benefit items (a) - (l) under 5. Top-up benefit (optional)</b>	HK\$ 100,000 / US\$ 12,821 per policy year	HK\$ 180,000 / US\$ 23,077 per policy year	HK\$ 250,000 / US\$ 32,051 per policy year	HK\$ 500,000 / US\$ 64,103 per policy year
<b>Lifetime benefit limit for benefit items (a) - (l) under 5. Top-up benefit (optional)</b>	Not applicable			

Notes:

- (1) Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above unless otherwise specified.
- (2) The Company shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or registered medical practitioner.
- (3) Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
- (4) Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- (5) The percentage here applies to the surgeon's fee actually payable or the benefit limit for the surgeon's fee according to the surgical categorisation, whichever is the lower.
- (6) Subject to the choice of health care service providers restriction for Mainland China.
- (7) For ward class entitlement,
  - "Classic" or "ward" means hospital accommodation of a room with more than 2 patient beds.
  - "Semi-private" means hospital accommodation of single or double occupancy room with shared bathroom.
  - "Private" means hospital accommodation of single occupancy room with private bathroom.
- (8) Room adjustment factor, as shown below, will be applied to the top-up benefit payable if the insured person chooses to stay in a ward of which the ward class is higher than the one the insured person is entitled to:

Ward class entitlement	Ward class during confinement	Room adjustment factor
Classic / Ward	Semi-private	50%
	Private or above	25%
Semi-private	Private	50%
	Above private	25%
Private	Above private	50%



## **Case: Enhanced protection for extra peace of mind**

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Freda, is a 35-year-old sales manager who has group medical cover from her employer. She realises an individual medical plan is crucially important, so she signs up to the Chubb VHIS - Flexi Plan (ward with top-up benefit) which fits her own budget and needs while offering ample flexibility.

### **What happens to Freda**

Freda suffers a few months of acute chest pain, along with shortness of breath and profuse sweating, even at rest.

She pays an outpatient visit and an electrocardiogram suspects she has unstable angina. At doctor's advice, she is hospitalised and has cardiac catheterisation and angiogram. The results confirm each of her 3 coronary arteries has over 70% blockage. A percutaneous coronary intervention follows, which involves drug-eluting stents placed in the arteries to improve blood flow.

Freda stays in the hospital for 3 days, and makes 4 follow-up outpatient visits within the first 90 days after being discharged.

## Freda's medical bill (HK\$)

Please refer to the chart below for the calculation of total medical expenses incurred and the claimable amount by each benefit item under the policy:

	Care and services received	Total expenses incurred [1]	Expenses covered by Freda's group plan [2]	Expenses covered by Chubb Life			Expenses paid by Freda [1] - [2] - [3]
				Under standard benefit (a)	Under top-up benefit (b)	Total (a) + (b) [3]	
Pre-confinement	Outpatient consultation	\$ 1,000	\$ 350	\$ 650		\$ 650	
	Electrocardiogram	\$ 500	\$ 500				
Confinement and surgery	Room and board	\$ 1,000 x 3 = \$ 3,000	\$ 1,000 x 3 = \$ 3,000				
	Miscellaneous expenses	\$ 62,000	\$ 26,000	\$ 18,000	\$ 14,400	\$ 32,400	\$ 3,600
	Attending doctor's visit fee	\$ 8,100	\$ 1,500 x 3 = \$ 4,500	\$ 1,200 x 3 = \$ 3,600		\$ 3,600	
	Surgeon's fee - Cardiac catheterisation (intermediate)	\$ 6,700	\$ 6,700				
	Surgeon's fee - Percutaneous transluminal coronary angioplasty and related procedures (major)	\$ 55,000	\$ 25,000	\$ 30,000		\$ 30,000	
	Operating theatre charges	\$ 21,000	\$ 12,000	\$ 9,000		\$ 9,000	
Post-confinement	Follow-up outpatient visits	\$ 1,500 x 4 = \$ 6,000	\$ 350 x 4 = \$ 1,400	\$ 900 x 3 = \$ 2,700	\$ 900 x 1 = \$ 900	\$ 3,600	\$ 1,000
		\$ 163,300	\$ 79,450	\$ 79,250 (approx. <b>48.5%</b> of total expenses)			\$ 4,600 (approx. <b>2.8%</b> of total expenses)

## Tax deduction

For each tax assessment year, Freda can claim tax deduction for up to HK\$ 8,000 premium paid to her Chubb VHIS - Flexi Plan policy.



## More about Chubb VHIS - Flexi Plan

Basic Information																															
<b>Product Type</b>	Basic plan																														
<b>Currency</b>	HK Dollar (HK\$) / US Dollar (US\$)																														
<b>Renewability</b>	<p>Chubb VHIS - Flexi Plan offers guaranteed renewal up to age 100 of the insured person without re-underwriting, regardless of the insured person's health status and claims history, provided that:</p> <ol style="list-style-type: none"> <li>the Company continues to have the requisite authorisation under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) to write or continue to write Chubb VHIS - Flexi Plan;</li> <li>the Company continues to maintain its registration with the Hong Kong Government as a VHIS provider; and</li> <li>you continue to pay the premium.</li> </ol> <p>We reserve the right to revise the premium rates, benefit schedule and terms and conditions at the time of such renewal by giving you a notice not less than 30 days prior to the renewal date. The benefit schedule and terms and conditions shall be renewed no less favourable than the minimum requirements which are from time to time published and subject to regular review by the Hong Kong Government (<a href="https://www.vhis.gov.hk/doc/en/information_centre/e_standard_plan_template.pdf">https://www.vhis.gov.hk/doc/en/information_centre/e_standard_plan_template.pdf</a>).</p>																														
<b>VHIS Certification No.</b>	<p>HK\$ Policy</p> <table border="1"> <thead> <tr> <th>Benefit Level</th> <th>Basic Plan</th> <th>With Top-up Benefit</th> </tr> </thead> <tbody> <tr> <td>Classic</td> <td>F00027-01-000-03</td> <td>F00027-01-001-03</td> </tr> <tr> <td>Ward</td> <td>F00027-02-000-03</td> <td>F00027-02-001-03</td> </tr> <tr> <td>Semi-private</td> <td>F00027-03-000-03</td> <td>F00027-03-001-03</td> </tr> <tr> <td>Private</td> <td>F00027-04-000-03</td> <td>F00027-04-001-03</td> </tr> </tbody> </table> <p>US\$ Policy</p> <table border="1"> <thead> <tr> <th>Benefit Level</th> <th>Basic Plan</th> <th>With Top-up Benefit</th> </tr> </thead> <tbody> <tr> <td>Classic</td> <td>F00027-05-000-03</td> <td>F00027-05-001-03</td> </tr> <tr> <td>Ward</td> <td>F00027-06-000-03</td> <td>F00027-06-001-03</td> </tr> <tr> <td>Semi-private</td> <td>F00027-07-000-03</td> <td>F00027-07-001-03</td> </tr> <tr> <td>Private</td> <td>F00027-08-000-03</td> <td>F00027-08-001-03</td> </tr> </tbody> </table>	Benefit Level	Basic Plan	With Top-up Benefit	Classic	F00027-01-000-03	F00027-01-001-03	Ward	F00027-02-000-03	F00027-02-001-03	Semi-private	F00027-03-000-03	F00027-03-001-03	Private	F00027-04-000-03	F00027-04-001-03	Benefit Level	Basic Plan	With Top-up Benefit	Classic	F00027-05-000-03	F00027-05-001-03	Ward	F00027-06-000-03	F00027-06-001-03	Semi-private	F00027-07-000-03	F00027-07-001-03	Private	F00027-08-000-03	F00027-08-001-03
Benefit Level	Basic Plan	With Top-up Benefit																													
Classic	F00027-01-000-03	F00027-01-001-03																													
Ward	F00027-02-000-03	F00027-02-001-03																													
Semi-private	F00027-03-000-03	F00027-03-001-03																													
Private	F00027-04-000-03	F00027-04-001-03																													
Benefit Level	Basic Plan	With Top-up Benefit																													
Classic	F00027-05-000-03	F00027-05-001-03																													
Ward	F00027-06-000-03	F00027-06-001-03																													
Semi-private	F00027-07-000-03	F00027-07-001-03																													
Private	F00027-08-000-03	F00027-08-001-03																													
<b>Policy Term and Premium Payment Term</b>	Up to age 100 of the insured person																														
<b>Issue Age of the Insured Person</b>	Attained age 0 (15 days) - 80																														
<b>Premium Payment Mode</b>	Monthly / quarterly / semi-annual / annual																														

Basic Information	
<b>Premium Structure</b>	<p>Premium will be adjusted every year based on the premium rate (which generally will increase as the age of the insured person increases) applicable to the insured person at that time.</p> <p>Note: Premium rates are not guaranteed. You should refer to the benefit illustration for the premium calculated based on the current scale of premium rates. Please also refer to the “Key Product Risks - Premium Adjustment” under the “Important Information” section in this product brochure for premium rate adjustment factors. The Company reserves the right to review and adjust the premium rates from time to time upon prior written notice to the policy holders.</p>
<b>Geographical Coverage</b>	Worldwide (except for psychiatric treatment which is applicable to hospitals in Hong Kong only)

Remarks:

1. We will deduct any unpaid premiums before making any benefit payment under Chubb VHIS - Flexi Plan.
2. In this product brochure, “age” refers to the attained age of the insured person, except for premium of Chubb VHIS - Flexi Plan where “age” refers to age at the nearest birthday.
3. Worldwide emergency assistance services are optional and arranged through a third-party provider. Both the provider and Chubb Life reserve the right to terminate or vary the services in their sole discretion without further notice. We shall not be responsible for any act or failure to act on the part of the third-party provider.
4. For the case in this product brochure,
  - (a) It is fictional and is for illustrative purposes and reference only. Any relation to or reference to any actual person, party or event is purely coincidental. The nature of the case herein (if any) should not be interpreted as any comment on, or confirmation or extension of, insurance coverage for any past, present or future case. Furthermore, this case should not be relied upon to predict the outcome of any actual case as all cases are evaluated on their own individual merits and subject to the actual terms and conditions of the relevant policy. It is important to note that each actual case is unique.
  - (b) Figures listed take reference to market information on medical expenses as of 10 May 2019.
  - (c) The case involves some assumptions, including the following:
    - The requirements of a claim to be successful are fulfilled, including the definition of the respective covered benefit items;
    - Expenses incurred are first reimbursed by Freda’s group medical plan, followed by her Chubb VHIS - Flexi Plan policy; and
    - The annual benefit limit of Freda’s Chubb VHIS - Flexi Plan policy has not been reached even after the benefits to her claim have become payable.

# Important Information

**This product brochure is for general reference only and is not part of the policy. It provides an overview of the key features of this product and should be read along with other materials which cover additional information about this product. Such materials include but not limited to (i) terms and conditions with supplement(s), benefit schedule and premium schedule (which are all available on our company website); and (ii) benefit illustrations (if any), policy documents and other relevant marketing materials (which are all available upon request). You might also consider seeking independent professional advice if needed.**

Chubb VHIS - Flexi Plan is designed for individuals looking for long-term financial planning to meet their needs for financial protection against adversities and preparation for health care needs.

## Key Product Risks

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The following information helps you better understand the key product risks associated with this product that you may need to pay attention before application.

- **Premium Payment Term**  
You should only apply for this product if you intend to pay the premium for the whole of the premium payment term. Should you cease paying premiums early, your policy may be terminated. You will lose your insurance coverage and even the premiums paid as a result.

- **Premium Adjustment**  
The Company reserves the right to review and adjust the premium rates of this product based on our expectation and experience of a series of factors including but not limited to investment returns, claims, policy surrenders and expenses. The Company will give prior written notice of any adjustment in premium rates.
- **Credit Risk**  
This product is issued and underwritten by the Company. Your policy is therefore subject to the credit risk of the Company. If the Company is unable to satisfy the financial obligation of the policy, you may lose your insurance coverage and the premiums paid.
- **Inflation Risk**  
Please note that the medical costs in the future are likely to be higher than they are today due to inflation. Hence, the benefit amounts and the premium rates of this product may be adjusted in the future to reflect the inflation.

## Termination

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Chubb VHIS - Flexi Plan and its coverage will be terminated automatically on the occurrence of the earliest of the following:

- Non-payment of premiums after the grace period;
- The date immediately following the death of the insured person;



- The Company has ceased to have the requisite authorisation under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) to write or continue to write Chubb VHIS - Flexi Plan; or
- With your 30 days' prior written notice to cancel your policy.

You may cancel the policy by submitting the form prescribed by us. You may contact your licensed insurance intermediary or contact our Customer Service Center at +852 2894 9833 to get a copy of the form.

### Key Exclusions

- Expenses incurred for treatments, procedures, medications, tests or services which are not medically necessary.
- Expenses incurred for the whole or part of the confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy, unless such procedure or service is recommended by a registered medical practitioner for medically necessary investigation or treatment of a disability which cannot be effectively performed in a setting for providing medical services to a day patient.
- Expenses arising from human immunodeficiency virus ("HIV") and its related disability, which is contracted or occurs before the policy

effective date. Irrespective of whether it is known or unknown to the policy holder or the insured person at the time of submission of policy application, including any updates of and changes to such requisite information such disability shall be generally excluded from any coverage of the terms and benefits of the policy if it exists before the policy effective date. If evidence of proof as to the time at which such disability is first contracted or occurs is not available, manifestation of such disability within the first 5 years after the policy effective date shall be presumed to be contracted or occur before the policy effective date, while manifestation after such 5 years shall be presumed to be contracted or occur after the policy effective date.

However, the exclusion shall not apply where HIV and its related disability is caused by sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth, and in such cases the other terms of the terms and benefits of the policy shall apply.

- Expenses incurred for medical services as a result of disability arising from or consequential upon the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae (except for HIV and its related disability).
- Any charges in respect of services for -

(a) beautification or cosmetic purposes, unless necessitated by injury caused by an accident and the insured person receives the medical services within 90 days of the accident; or

(b) correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services.

- Expenses incurred for prophylactic treatment or preventive care, including but not limited to general check-ups (unless payable under the benefit item called "check-up benefit"), routine tests, screening procedures for asymptomatic conditions, screening or surveillance procedures based on the health history of the insured person and / or his family members, hair mineral analysis, immunisation or health supplements. For the avoidance of doubt, this exclusion does not apply to -

(a) treatments, monitoring, investigation or procedures with the purpose of avoiding complications arising from any other medical services provided;

(b) removal of pre-malignant conditions; and

(c) treatment for prevention of recurrence or complication of a previous disability.

- Expenses incurred for dental treatment and oral and maxillofacial procedures performed by a dentist except for emergency treatment and surgery during confinement arising from an accident (or unless payable under the benefit “emergency outpatient treatment benefit (accident only)”). Follow-up dental treatment or oral surgery after discharge from hospital shall not be covered.
  - Expenses incurred for medical services and counselling services relating to maternity conditions and its complications, including but not limited to diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction or pre-mature ejaculation, regardless of cause.
  - Expenses incurred for the purchase of durable medical equipment or appliances including but not limited to wheelchairs, beds and furniture, airway pressure machines and masks, portable oxygen and oxygen therapy devices, dialysis machines, exercise equipment, spectacles, hearing aids, special braces, walking aids, over-the-counter drugs, air purifiers or conditioners and heat appliances for home use. For the avoidance of doubt, this exclusion shall not apply to rental of medical equipment or appliances during confinement or on the day of the day case procedure.
  - Expenses incurred for traditional Chinese medicine treatment, including but not limited to herbal treatment, bone-setting, acupuncture, acupressure and tui na, and other forms of alternative treatment including but not limited to hypnotism, qigong, massage therapy, aromatherapy, naturopathy, hydrotherapy, homeotherapy and other similar treatments.
  - Expenses incurred for experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority, in the locality where the treatment, procedure, test or service is received.
  - Expenses incurred for medical services provided as a result of congenital condition(s) which have manifested or been diagnosed before the insured person attained the age of 8.
  - Expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party.
  - Expenses incurred for treatment for disability arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.
- Medically Necessary and Reasonable and Customary**
- The Company will only reimburse expenses which are medically necessary and reasonable and customary.
- “Medically necessary” shall mean the need to have medical service for the purpose of investigating or treating the relevant disability in accordance with the generally accepted standards of medical practice and such medical service must -
- require the expertise of, or be referred by, a registered medical practitioner;
  - be consistent with the diagnosis and necessary for the investigation and treatment of the disability;
  - be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the insured person, his family, caretaker or the attending registered medical practitioner;
  - be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
  - be furnished at the most appropriate level which, in the prudent professional judgment of the attending registered medical practitioner, can be safely and effectively provided to the insured person.
- “Reasonable and customary” shall mean, in relation to a charge for medical service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar age, for a similar disability, as reasonably determined by the Company in utmost good faith. The reasonable and customary charges shall not in any event exceed the actual charges incurred. In determining

whether a charge is reasonable and customary, the Company shall make reference to the followings (if applicable) -

- treatment or service fee statistics and surveys in the insurance or medical industry;
- internal or industry claim statistics;
- gazette published by the Hong Kong Government; and/or
- other pertinent source of reference in the locality where the treatments, services or supplies are provided.

### **Claims**

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All claims incurred shall be submitted to the Company within 90 days after the date on which the insured person is discharged from the hospital, or the date on which the relevant medical service is performed and completed if there is no confinement. For this purpose, the following should be submitted to the Company:

- a) all original receipts and/or original itemised bills together with the diagnosis, type of treatment, procedure, test or service; and
- b) all relevant information, certificates, reports, evidence, referral letter and other data or materials as reasonably required by the us for processing of such claim.

The policy holder shall notify us if claims cannot be submitted within the above timeframe, otherwise we shall have the right to reject claims submitted after the above timeframe. The policy holder shall at his/her own expenses provide all certificates, information and

evidence that are reasonably required by the Company and which can be reasonably provided by the policy holder. The Company shall bear all expenses incurred in obtaining further certificates, information and evidence for the purposes of verification of the claim after the policy holder has submitted all required information pursuant to (a) and (b) above.

You may contact your licensed insurance intermediary or contact our Customer Service Center at +852 2894 9833 to get a copy of the claim form, or you can download it from our Company website at [life.chubb.com/hk](http://life.chubb.com/hk).

### **Disclosure**

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If the policy holder or the insured person fails to make the relevant disclosures in relation to the application of Chubb VHIS - Flexi Plan and such failure has materially affected the underwriting decision of the Company, the Company shall have the right to adjust the premiums of the policy or void the policy and demand a refund of the benefits previously paid. In the event that the Company void the policy as a result of fraud, the Company shall have the right not to refund the premium received.

### **Cooling-off Period**

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If you are not satisfied with your policy, you have the right to cancel it by submitting a signed notice and return the policy document (if any) to Chubb Life Insurance Hong Kong Limited. at 35/F Chubb Tower, Windsor House, 311 Gloucester Road, Causeway Bay, Hong Kong within a period of 21 calendar days immediately following either the day of delivery of the policy or a notice

informing you or your nominated representative about the availability of the policy and the expiry date of the cooling-off period, whichever is earlier. If the last day of the 21-calendar day period is not a working day, the cooling-off period shall include the next working day.

### **Collection of Premium Levy by Insurance Authority**

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The Insurance Authority started collecting levy on insurance premiums from policyowners for policies issued in Hong Kong since January 1, 2018. For details of the levy and its collection arrangement, please visit our Company website at [life.chubb.com/hk](http://life.chubb.com/hk) or contact our Customer Service Center at +852 2894 9833. In the event that we refund your premiums, whether in full or in part, e.g. upon cancellation of your policy during the cooling-off period, the proportionate levy paid by you will also be refunded accordingly.

安達自願醫保（靈活）計劃 — 標準保費表  
Chubb VHIS - Flexi Plan Standard Premium Schedule



男性 Male

年齡 Age*	基本 Classic		普通 Ward		半私家 Semi-Private		私家 Private		年齡 Age*	基本 Classic		普通 Ward		半私家 Semi-Private		私家 Private	
	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$		US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$
0	682	5,316	805	6,276	961	7,497	1,681	13,113	54	1,396	10,886	1,666	12,992	2,148	16,758	3,860	30,110
1-5	630	4,912	726	5,661	890	6,941	1,550	12,088	55	1,459	11,378	1,742	13,588	2,227	17,370	4,036	31,480
6-9	455	3,547	508	3,966	665	5,190	1,218	9,502	56	1,520	11,858	1,816	14,166	2,306	17,984	4,222	32,931
10	449	3,503	502	3,917	657	5,124	1,203	9,384	57	1,585	12,366	1,895	14,778	2,390	18,642	4,415	34,434
11	443	3,459	496	3,867	649	5,059	1,188	9,265	58	1,656	12,914	1,979	15,439	2,476	19,311	4,616	36,006
12	438	3,414	489	3,817	640	4,995	1,173	9,146	59	1,710	13,339	2,045	15,953	2,591	20,213	4,775	37,242
13	432	3,370	483	3,768	632	4,930	1,157	9,027	60	1,768	13,791	2,115	16,499	2,712	21,150	4,936	38,502
14	426	3,326	477	3,718	624	4,865	1,142	8,908	61	1,830	14,272	2,189	17,076	2,837	22,131	5,106	39,828
15	426	3,326	477	3,718	624	4,865	1,142	8,908	62	1,888	14,724	2,259	17,622	2,971	23,176	5,281	41,189
16	427	3,328	481	3,748	632	4,930	1,149	8,964	63	1,953	15,231	2,338	18,235	3,109	24,249	5,461	42,593
17	430	3,352	495	3,861	642	5,006	1,155	9,007	64	2,028	15,822	2,429	18,947	3,252	25,362	5,739	44,766
18	438	3,419	512	3,992	650	5,071	1,161	9,059	65	2,104	16,411	2,520	19,657	3,402	26,532	6,029	47,028
19	449	3,503	525	4,092	666	5,191	1,203	9,384	66	2,183	17,027	2,616	20,401	3,559	27,760	6,337	49,425
20	462	3,602	540	4,209	684	5,335	1,246	9,715	67	2,264	17,659	2,713	21,161	3,720	29,018	6,656	51,919
21	467	3,642	546	4,259	692	5,401	1,274	9,938	68	2,350	18,331	2,817	21,973	3,893	30,366	6,995	54,562
22	474	3,697	555	4,326	702	5,479	1,303	10,161	69	2,457	19,168	2,946	22,981	4,139	32,284	7,321	57,103
23	479	3,740	561	4,375	710	5,536	1,333	10,396	70	2,572	20,059	3,084	24,055	4,399	34,311	7,665	59,788
24	488	3,807	572	4,458	724	5,647	1,361	10,617	71	2,686	20,950	3,222	25,131	4,677	36,484	8,022	62,575
25	497	3,877	582	4,540	735	5,735	1,391	10,850	72	2,811	21,924	3,372	26,305	4,972	38,779	8,398	65,506
26	509	3,973	597	4,656	747	5,826	1,418	11,063	73	2,939	22,926	3,528	27,515	5,286	41,233	8,793	68,584
27	516	4,028	605	4,721	761	5,937	1,450	11,308	74	3,048	23,776	3,659	28,539	5,538	43,195	9,150	71,368
28	523	4,083	614	4,789	775	6,048	1,481	11,553	75	3,162	24,667	3,797	29,614	5,805	45,277	9,520	74,255
29	538	4,193	631	4,920	795	6,204	1,511	11,788	76	3,284	25,613	3,943	30,756	6,082	47,441	9,907	77,276
30	548	4,274	643	5,019	815	6,360	1,544	12,044	77	3,403	26,545	4,087	31,879	6,374	49,714	10,307	80,397
31	560	4,370	658	5,135	838	6,539	1,577	12,301	78	3,530	27,533	4,240	33,070	6,679	52,100	10,726	83,663
32	571	4,452	671	5,235	860	6,706	1,613	12,579	79	3,649	28,464	4,384	34,196	6,956	54,260	11,112	86,671
33	583	4,550	686	5,350	885	6,905	1,647	12,846	80	3,765	29,370	4,524	35,286	7,237	56,447	11,497	89,679
34	601	4,686	707	5,516	921	7,186	1,700	13,259	81	3,885	30,303	4,668	36,411	7,515	58,619	11,885	92,700
35	615	4,796	724	5,648	958	7,474	1,757	13,705	82^	4,003	31,222	4,810	37,520	7,793	60,782	12,272	95,720
36	629	4,906	741	5,781	996	7,765	1,813	14,139	83^	4,119	32,127	4,950	38,611	8,073	62,966	12,656	98,718
37	648	5,055	764	5,963	1,037	8,088	1,873	14,607	84^	4,231	33,004	5,086	39,670	8,334	65,005	13,022	101,571
38	666	5,192	786	6,127	1,077	8,400	1,934	15,087	85^	4,347	33,910	5,226	40,761	8,603	67,100	13,398	104,502
39	694	5,411	819	6,392	1,111	8,667	2,023	15,776	86^	4,465	34,827	5,368	41,869	8,880	69,261	13,782	107,499
40	726	5,660	858	6,690	1,146	8,935	2,117	16,513	87^	4,587	35,776	5,514	43,011	9,168	71,514	14,181	110,610
41	757	5,906	896	6,987	1,183	9,225	2,218	17,303	88^	4,713	36,762	5,667	44,202	9,464	73,821	14,589	113,797
42	791	6,166	936	7,302	1,220	9,514	2,323	18,118	89^	4,822	37,613	5,798	45,226	9,727	75,871	14,957	116,661
43	829	6,468	983	7,666	1,257	9,804	2,430	18,954	90^	4,940	38,531	5,940	46,335	9,997	77,978	15,334	119,603
44	870	6,784	1,032	8,046	1,323	10,317	2,530	19,734	91^	5,054	39,422	6,078	47,410	10,277	80,161	15,718	122,601
45	912	7,112	1,083	8,444	1,391	10,850	2,636	20,558	92^	5,179	40,397	6,229	48,584	10,563	82,391	16,115	125,700
46	958	7,469	1,138	8,874	1,464	11,419	2,746	21,416	93^	5,302	41,356	6,377	49,741	10,857	84,687	16,523	128,876
47	1,002	7,812	1,191	9,288	1,540	12,010	2,860	22,308	94^	5,414	42,233	6,513	50,799	11,123	86,758	16,891	131,752
48	1,053	8,210	1,252	9,766	1,620	12,636	2,982	23,256	95^	5,531	43,140	6,653	51,891	11,393	88,866	17,269	134,695
49	1,102	8,594	1,311	10,229	1,701	13,271	3,110	24,258	96^	5,648	44,058	6,795	53,001	11,672	91,039	17,656	137,715
50	1,158	9,033	1,379	10,760	1,786	13,927	3,247	25,328	97^	5,770	45,004	6,941	54,141	11,957	93,268	18,050	140,792
51	1,214	9,473	1,447	11,288	1,878	14,652	3,387	26,421	98^	5,893	45,964	7,089	55,298	12,249	95,542	18,402	143,532
52	1,276	9,951	1,522	11,868	1,974	15,398	3,536	27,581	99^	6,014	46,910	7,236	56,440	12,542	97,826	18,760	146,327
53	1,339	10,445	1,598	12,462	2,074	16,178	3,692	28,794	100^	6,135	47,856	7,382	57,581	12,835	100,111	19,118	149,124

\* 最接近生日之年齡 Age nearest birthday

^ 只供續保 For renewal only

生效日期：2024年4月1日

Effective Date: 1 April 2024

備註：1. 保費率並非保證及會每年隨著受保人年齡增長而調整。本公司保留權利不時檢討標準保費率並在事先以書面通知保單持有人的情況下作出調整。2. 此標準保費表並未包括保險業監管局徵收的保費徵費。3. 以上所列保費為年繳保費。不同保費繳費方式的每期保費之保費繳交因素為：年繳 = 1.0000；半年繳 = 0.5125；季繳 = 0.2594；月繳 = 0.0872。保費繳費方式的計算方法為年繳保費乘以保費繳交因素，並調整至小數點後兩位。

Note: 1. Premium rates are not guaranteed and will adjust with the Insured Person's age. The Company reserves the right to review and adjust the Standard Premium rates from time to time upon prior written notice to Policy Holders. 2. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. 3. The above premium is shown in annual modal premium. The modal factor for each payment of different modal premium payment is: Annual = 1.0000; Semi-annual = 0.5125; Quarterly = 0.2594; Monthly = 0.0872. Modal premium is calculated by multiplying annual modal premium by modal factor and round to nearest 2 decimal places.



安達自願醫保（靈活）計劃（附加額外保障） — 標準保費表  
 Chubb VHIS - Flexi Plan (Top-up Benefit) Standard Premium Schedule



男性 Male

年齡 Age*	基本及 附加額外保障 Classic with Top-up Benefit		普通及 附加額外保障 Ward with Top-up Benefit		半私家及 附加額外保障 Semi-Private with Top-up Benefit		私家及 附加額外保障 Private with Top-up Benefit	
	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$
0	789	6,158	923	7,201	1,441	11,242	2,536	19,779
1-5	725	5,652	840	6,551	1,090	8,499	1,910	14,897
6-9	530	4,131	614	4,791	965	7,530	1,731	13,505
10	523	4,079	607	4,732	953	7,436	1,710	13,335
11	516	4,027	599	4,672	941	7,341	1,688	13,167
12	510	3,976	591	4,612	929	7,247	1,666	12,998
13	503	3,924	584	4,552	917	7,153	1,645	12,829
14	496	3,872	576	4,492	905	7,059	1,623	12,660
15	496	3,872	576	4,492	905	7,059	1,623	12,660
16	503	3,924	584	4,552	917	7,153	1,639	12,787
17	508	3,964	589	4,598	929	7,247	1,657	12,922
18	514	4,006	596	4,646	941	7,341	1,670	13,024
19	526	4,102	610	4,760	969	7,557	1,700	13,258
20	537	4,190	623	4,861	992	7,741	1,727	13,471
21	543	4,235	630	4,916	1,005	7,842	1,734	13,527
22	549	4,284	637	4,972	1,020	7,954	1,741	13,583
23	557	4,342	646	5,042	1,035	8,076	1,747	13,627
24	567	4,423	659	5,139	1,053	8,210	1,778	13,871
25	581	4,530	675	5,265	1,070	8,344	1,810	14,116
26	591	4,611	688	5,363	1,090	8,499	1,840	14,351
27	603	4,705	702	5,475	1,108	8,645	1,874	14,619
28	614	4,786	714	5,570	1,127	8,790	1,907	14,874
29	627	4,892	730	5,697	1,151	8,978	1,948	15,197
30	642	5,010	748	5,836	1,178	9,190	1,993	15,543
31	656	5,115	764	5,962	1,206	9,403	2,037	15,888
32	671	5,232	782	6,100	1,233	9,614	2,084	16,256
33	683	5,326	796	6,212	1,260	9,826	2,133	16,636
34	716	5,583	836	6,518	1,311	10,227	2,207	17,215
35	752	5,864	878	6,852	1,363	10,629	2,284	17,816
36	786	6,133	920	7,174	1,416	11,041	2,364	18,442
37	821	6,403	961	7,494	1,471	11,476	2,448	19,098
38	861	6,719	1,009	7,871	1,530	11,932	2,536	19,779
39	890	6,942	1,043	8,134	1,607	12,534	2,640	20,591
40	917	7,151	1,075	8,386	1,688	13,169	2,751	21,461
41	947	7,387	1,111	8,664	1,777	13,861	2,874	22,420
42	976	7,609	1,145	8,930	1,867	14,563	2,994	23,357
43	1,006	7,844	1,181	9,208	1,961	15,299	3,121	24,347
44	1,066	8,311	1,252	9,765	2,068	16,133	3,256	25,396
45	1,126	8,780	1,323	10,322	2,181	17,014	3,399	26,510
46	1,195	9,319	1,405	10,962	2,301	17,950	3,546	27,658
47	1,265	9,869	1,489	11,616	2,430	18,954	3,700	28,861
48	1,342	10,466	1,581	12,329	2,563	19,990	3,863	30,133
49	1,403	10,946	1,654	12,899	2,684	20,937	4,089	31,892
50	1,471	11,472	1,734	13,527	2,809	21,908	4,333	33,799
51	1,540	12,011	1,816	14,167	2,939	22,921	4,589	35,795
52	1,615	12,597	1,906	14,865	3,076	23,991	4,862	37,923
53	1,692	13,194	1,997	15,574	3,220	25,117	5,152	40,184
54	1,767	13,779	2,086	16,271	3,379	26,355	5,458	42,570
55	1,843	14,376	2,177	16,981	3,546	27,658	5,782	45,100
56	1,924	15,009	2,273	17,733	3,720	29,018	6,126	47,785
57	2,010	15,677	2,375	18,527	3,905	30,457	6,494	50,650
58	2,098	16,368	2,481	19,350	4,100	31,983	6,879	53,658
59	2,154	16,800	2,547	19,864	4,287	33,441	7,105	55,420
60	2,211	17,245	2,615	20,394	4,483	34,969	7,339	57,247
61	2,270	17,703	2,684	20,937	4,691	36,586	7,581	59,131
62	2,330	18,171	2,756	21,495	4,905	38,257	7,829	61,069
63	2,393	18,662	2,831	22,080	5,133	40,041	8,085	63,065
64	2,484	19,377	2,940	22,929	5,243	40,898	8,400	65,517
65	2,583	20,149	3,058	23,849	5,355	41,766	8,727	68,070
66	2,684	20,933	3,177	24,782	5,472	42,681	9,064	70,700
67	2,789	21,754	3,302	25,758	5,589	43,595	9,417	73,452
68	2,898	22,608	3,433	26,775	5,709	44,532	9,783	76,305
69	3,019	23,545	3,576	27,889	6,006	46,850	10,106	78,824
70	3,145	24,528	3,726	29,059	6,318	49,278	10,440	81,434
71	3,275	25,546	3,881	30,271	6,646	51,842	10,787	84,140
72	3,413	26,624	4,045	31,553	6,991	54,529	11,144	86,927
73	3,559	27,761	4,219	32,905	7,355	57,370	11,514	89,813
74	3,700	28,861	4,387	34,215	7,717	60,189	11,885	92,700
75	3,870	30,183	4,707	36,717	7,935	61,891	12,486	97,390
76	4,019	31,347	4,889	38,138	8,153	63,591	13,087	102,079
77	4,166	32,492	5,069	39,538	8,371	65,292	13,688	106,770
78	4,322	33,708	5,259	41,021	8,589	66,992	14,290	111,459
79	4,468	34,853	5,439	42,422	8,807	68,694	14,891	116,148
80	4,611	35,967	5,613	43,781	9,025	70,393	15,492	120,840
81	4,758	37,114	5,793	45,182	9,373	73,110	16,015	124,916
82^	4,903	38,244	5,969	46,562	9,719	75,812	16,538	128,993
83^	5,046	39,357	6,144	47,921	10,069	78,541	17,057	133,041
84^	5,184	40,436	6,313	49,239	10,396	81,092	17,550	136,892
85^	5,327	41,549	6,487	50,599	10,732	83,710	18,058	140,850
86^	5,472	42,680	6,664	51,978	11,079	86,415	18,577	144,897
87^	5,621	43,844	6,846	53,401	11,440	89,229	19,115	149,095
88^	5,777	45,057	7,036	54,882	11,809	92,113	19,666	153,397
89^	5,911	46,103	7,200	56,160	12,138	94,674	20,162	157,265
90^	6,056	47,233	7,377	57,540	12,475	97,308	20,671	161,237
91^	6,196	48,328	7,548	58,878	12,826	100,039	21,190	165,285
92^	6,349	49,526	7,736	60,341	13,183	102,825	21,726	169,466
93^	6,501	50,708	7,921	61,783	13,551	105,695	22,276	173,755
94^	6,639	51,786	8,090	63,100	13,883	108,285	22,774	177,636
95^	6,782	52,899	8,264	64,459	14,220	110,919	23,283	181,608
96^	6,927	54,030	8,441	65,840	14,569	113,636	23,806	185,685
97^	7,076	55,193	8,623	67,260	14,926	116,421	24,338	189,839
98^	7,227	56,373	8,808	68,703	15,290	119,265	24,813	193,540
99^	7,377	57,538	8,990	70,123	15,656	122,119	25,296	197,312
100^	7,526	58,700	9,172	71,545	16,023	124,976	25,780	201,087

\* 最接近生日之年齡 Age nearest birthday

^ 只供續保 For renewal only

生效日期：2024年4月1日

Effective Date: 1 April 2024

備註：1. 保費率並非保證及會每年隨著受保人年齡增長而調整。本公司保留權利不時檢討標準保費率並在事先以書面通知保單持有人的情況下作出調整。2. 此標準保費表並未包括保險業監管局徵收的保費徵費。3. 以上所列保費為年繳保費。不同保費繳費方式的每期保費之保費繳交因素為：年繳 = 1.0000；半年繳 = 0.5125；季繳 = 0.2594；月繳 = 0.0872。保費繳費方式的計算方法為年繳保費乘以保費繳交因素，並調整至小數點後兩位。

Note: 1. Premium rates are not guaranteed and will adjust with the Insured Person's age. The Company reserves the right to review and adjust the Standard Premium rates from time to time upon prior written notice to Policy Holders. 2. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. 3. The above premium is shown in annual modal premium. The modal factor for each payment of different modal premium payment is: Annual = 1.0000; Semi-annual = 0.5125; Quarterly = 0.2594; Monthly = 0.0872. Modal premium is calculated by multiplying annual modal premium by modal factor and round to nearest 2 decimal places.

安達自願醫保（靈活）計劃 — 標準保費表  
Chubb VHIS - Flexi Plan Standard Premium Schedule



女性 Female

年齡 Age*	基本 Classic		普通 Ward		半私家 Semi-Private		私家 Private	
	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$
0	575	4,486	682	5,320	773	6,026	1,473	11,486
1-5	539	4,206	612	4,773	761	5,937	1,183	9,225
6-9	407	3,175	466	3,635	605	4,721	1,087	8,478
10	402	3,135	460	3,588	598	4,663	1,073	8,372
11	397	3,095	454	3,543	590	4,604	1,060	8,266
12	392	3,055	448	3,498	583	4,544	1,046	8,160
13	387	3,016	443	3,452	575	4,486	1,032	8,053
14	382	2,976	437	3,407	567	4,426	1,019	7,947
15	382	2,976	437	3,407	567	4,426	1,019	7,947
16	390	3,044	458	3,571	591	4,612	1,092	8,519
17	411	3,207	483	3,768	617	4,813	1,176	9,169
18	434	3,386	511	3,985	642	5,005	1,264	9,863
19	454	3,543	535	4,174	677	5,279	1,322	10,308
20	480	3,742	566	4,415	710	5,536	1,381	10,773
21	496	3,871	586	4,569	740	5,770	1,428	11,141
22	518	4,038	612	4,773	768	5,994	1,473	11,486
23	537	4,192	636	4,960	800	6,238	1,521	11,867
24	559	4,357	662	5,162	828	6,460	1,564	12,199
25	578	4,511	686	5,350	855	6,672	1,611	12,567
26	601	4,691	714	5,568	885	6,905	1,654	12,902
27	621	4,844	738	5,756	915	7,140	1,700	13,259
28	644	5,024	766	5,974	950	7,408	1,747	13,627
29	667	5,204	794	6,192	985	7,686	1,801	14,050
30	690	5,382	822	6,410	1,023	7,976	1,856	14,473
31	710	5,537	846	6,598	1,061	8,277	1,913	14,920
32	734	5,729	876	6,833	1,103	8,601	1,974	15,398
33	759	5,922	906	7,066	1,144	8,922	2,034	15,867
34	782	6,100	934	7,285	1,181	9,212	2,103	16,401
35	802	6,254	958	7,472	1,220	9,514	2,177	16,981
36	827	6,447	988	7,706	1,258	9,815	2,253	17,571
37	848	6,613	1,014	7,908	1,301	10,148	2,330	18,173
38	876	6,832	1,048	8,174	1,344	10,484	2,411	18,809
39	902	7,037	1,080	8,425	1,381	10,773	2,504	19,532
40	930	7,254	1,114	8,689	1,423	11,097	2,597	20,258
41	961	7,498	1,152	8,985	1,467	11,441	2,700	21,060
42	991	7,730	1,188	9,267	1,510	11,776	2,803	21,863
43	1,024	7,985	1,228	9,579	1,555	12,132	2,909	22,687
44	1,052	8,203	1,262	9,844	1,601	12,489	3,006	23,445
45	1,086	8,472	1,304	10,171	1,651	12,880	3,104	24,213
46	1,119	8,728	1,344	10,484	1,703	13,281	3,209	25,027
47	1,153	8,997	1,386	10,811	1,757	13,705	3,312	25,831
48	1,188	9,267	1,428	11,140	1,810	14,116	3,420	26,678
49	1,219	9,510	1,466	11,437	1,870	14,584	3,519	27,446
50	1,249	9,740	1,502	11,716	1,927	15,031	3,619	28,227
51	1,283	10,009	1,544	12,044	1,990	15,521	3,720	29,018
52	1,316	10,266	1,584	12,357	2,053	16,012	3,827	29,853
53	1,351	10,536	1,626	12,684	2,117	16,513	3,936	30,702

\* 最接近生日之年齡 Age nearest birthday

生效日期：2024年4月1日

備註：1. 保費率並非保證及會每年隨著受保人年齡增長而調整。本公司保留權利不時檢討標準保費率並在事先以書面通知保單持有人的情況下作出調整。2. 此標準保費表並未包括保險業監管局徵收的保費徵費。3. 以上所列保費為年繳保費。不同保費繳費方式的每期保費之保費繳交因素為：年繳 = 1.0000；半年繳 = 0.5125；季繳 = 0.2594；月繳 = 0.0872。保費繳費方式的計算方法為年繳保費乘以保費繳交因素，並調整至小數點後兩位。

年齡 Age*	基本 Classic		普通 Ward		半私家 Semi-Private		私家 Private	
	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$
54	1,393	10,869	1,678	13,090	2,192	17,094	4,036	31,480
55	1,441	11,240	1,736	13,541	2,268	17,694	4,140	32,294
56	1,489	11,612	1,794	13,994	2,350	18,329	4,246	33,119
57	1,538	11,996	1,854	14,463	2,433	18,976	4,353	33,955
58	1,589	12,394	1,916	14,946	2,518	19,644	4,465	34,824
59	1,637	12,766	1,974	15,398	2,603	20,302	4,636	36,161
60	1,686	13,151	2,034	15,867	2,691	20,993	4,813	37,542
61	1,735	13,534	2,094	16,336	2,780	21,684	4,996	38,970
62	1,788	13,944	2,158	16,835	2,874	22,420	5,188	40,463
63	1,844	14,381	2,226	17,366	2,973	23,189	5,386	42,013
64	1,899	14,816	2,294	17,894	3,111	24,269	5,631	43,918
65	1,952	15,225	2,358	18,393	3,263	25,451	5,888	45,924
66	2,013	15,701	2,432	18,973	3,450	26,911	6,156	48,020
67	2,075	16,188	2,508	19,564	3,582	27,937	6,439	50,227
68	2,139	16,688	2,586	20,173	3,753	29,273	6,734	52,522
69	2,256	17,597	2,728	21,282	4,044	31,547	7,041	54,919
70	2,379	18,558	2,879	22,453	4,339	33,842	7,361	57,414
71	2,555	19,930	3,092	24,120	4,632	36,128	7,699	60,056
72	2,652	20,687	3,210	25,041	4,823	37,622	8,050	62,787
73	2,793	21,789	3,382	26,383	5,013	39,103	8,420	65,674
74	2,915	22,738	3,530	27,536	5,243	40,898	8,731	68,102
75	3,043	23,737	3,687	28,755	5,485	42,783	9,057	70,644
76	3,175	24,762	3,847	30,003	5,765	44,966	9,393	73,262
77	3,309	25,813	4,011	31,282	5,999	46,794	9,746	76,016
78	3,452	26,927	4,185	32,640	6,275	48,945	10,106	78,824
79	3,587	27,980	4,349	33,919	6,529	50,929	10,443	81,454
80	3,718	29,004	4,509	35,168	6,781	52,890	10,780	84,085
81	3,848	30,016	4,667	36,400	7,032	54,851	11,119	86,726
82^	3,981	31,055	4,829	37,663	7,284	56,813	11,456	89,357
83^	4,113	32,080	4,989	38,912	7,535	58,774	11,795	91,998
84^	4,238	33,054	5,141	40,099	7,774	60,636	12,112	94,473
85^	4,364	34,041	5,295	41,299	8,020	62,553	12,439	97,025
86^	4,497	35,080	5,457	42,562	8,271	64,514	12,778	99,665
87^	4,630	36,117	5,619	43,827	8,531	66,544	13,125	102,374
88^	4,770	37,208	5,789	45,154	8,800	68,638	13,479	105,139
89^	4,895	38,181	5,941	46,339	9,038	70,499	13,801	107,645
90^	5,023	39,181	6,097	47,556	9,283	72,405	14,131	110,219
91^	5,156	40,218	6,259	48,820	9,536	74,377	14,468	112,850
92^	5,289	41,256	6,421	50,085	9,793	76,384	14,814	115,547
93^	5,431	42,359	6,593	51,426	10,060	78,468	15,167	118,299
94^	5,556	43,333	6,745	52,612	10,302	80,352	15,488	120,807
95^	5,684	44,334	6,901	53,829	10,546	82,258	15,818	123,382
96^	5,814	45,347	7,059	55,061	10,800	84,241	16,157	126,024
97^	5,950	46,410	7,225	56,356	11,057	86,248	16,501	128,710
98^	6,086	47,473	7,391	57,652	11,323	88,320	16,853	131,450
99^	6,226	48,563	7,561	58,977	11,586	90,371	17,206	134,204
100^	6,366	49,651	7,731	60,303	11,849	92,421	17,558	136,956

^ 只供續保 For renewal only

Effective Date: 1 April 2024

Note: 1. Premium rates are not guaranteed and will adjust with the Insured Person's age. The Company reserves the right to review and adjust the Standard Premium rates from time to time upon prior written notice to Policy Holders. 2. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. 3. The above premium is shown in annual modal premium. The modal factor for each payment of different modal premium payment is: Annual = 1.0000; Semi-annual = 0.5125; Quarterly = 0.2594; Monthly = 0.0872. Modal premium is calculated by multiplying annual modal premium by modal factor and round to nearest 2 decimal places.

安達自願醫保（靈活）計劃（附加額外保障） — 標準保費表  
 Chubb VHIS - Flexi Plan (Top-up Benefit) Standard Premium Schedule



女性 Female

年齡 Age*	基本及 附加額外保障 Classic with Top-up Benefit		普通及 附加額外保障 Ward with Top-up Benefit		半私家及 附加額外保障 Semi-Private with Top-up Benefit		私家及 附加額外保障 Private with Top-up Benefit	
	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$
0	789	6,158	923	7,201	1,204	9,391	2,446	19,078
1-5	693	5,407	809	6,309	915	7,140	1,910	14,897
6-9	564	4,401	655	5,110	857	6,683	1,711	13,348
10	557	4,345	647	5,046	846	6,599	1,690	13,181
11	550	4,290	639	4,983	835	6,515	1,669	13,015
12	543	4,235	631	4,919	825	6,432	1,647	12,847
13	536	4,180	622	4,855	814	6,348	1,626	12,681
14	529	4,125	614	4,791	803	6,265	1,604	12,513
15	529	4,125	614	4,791	803	6,265	1,604	12,513
16	550	4,293	640	4,989	833	6,497	1,634	12,744
17	572	4,461	665	5,188	859	6,700	1,661	12,954
18	594	4,633	691	5,392	891	6,951	1,688	13,167
19	615	4,796	716	5,584	926	7,226	1,755	13,687
20	639	4,986	745	5,808	960	7,486	1,820	14,194
21	651	5,080	759	5,919	985	7,686	1,864	14,541
22	669	5,219	780	6,086	1,010	7,876	1,913	14,920
23	683	5,326	796	6,212	1,035	8,076	1,961	15,299
24	702	5,478	819	6,392	1,068	8,333	2,011	15,689
25	725	5,653	847	6,603	1,101	8,589	2,063	16,090
26	747	5,829	873	6,811	1,137	8,867	2,113	16,479
27	770	6,004	900	7,021	1,173	9,146	2,167	16,904
28	794	6,191	929	7,244	1,208	9,425	2,221	17,327
29	815	6,356	954	7,439	1,253	9,771	2,300	17,939
30	839	6,544	982	7,661	1,300	10,137	2,377	18,541
31	866	6,754	1,014	7,912	1,348	10,518	2,462	19,200
32	888	6,929	1,041	8,121	1,398	10,906	2,544	19,846
33	915	7,140	1,073	8,372	1,450	11,308	2,634	20,549
34	944	7,363	1,107	8,637	1,497	11,676	2,726	21,261
35	971	7,575	1,139	8,887	1,547	12,066	2,820	21,996
36	1,002	7,819	1,177	9,180	1,598	12,468	2,922	22,788
37	1,032	8,052	1,213	9,458	1,653	12,890	3,022	23,568
38	1,064	8,300	1,250	9,752	1,707	13,314	3,126	24,381
39	1,093	8,523	1,284	10,015	1,761	13,738	3,236	25,240
40	1,121	8,744	1,318	10,280	1,817	14,172	3,350	26,131
41	1,154	9,001	1,357	10,588	1,877	14,641	3,473	27,089
42	1,187	9,261	1,397	10,893	1,936	15,098	3,593	28,026
43	1,220	9,516	1,436	11,199	1,996	15,567	3,719	29,006
44	1,267	9,882	1,491	11,632	2,068	16,133	3,830	29,876
45	1,316	10,267	1,550	12,091	2,144	16,724	3,947	30,789
46	1,367	10,663	1,611	12,565	2,221	17,327	4,064	31,703
47	1,423	11,098	1,677	13,079	2,304	17,973	4,187	32,662
48	1,478	11,531	1,743	13,596	2,390	18,642	4,314	33,653
49	1,522	11,872	1,795	14,000	2,488	19,410	4,446	34,680
50	1,564	12,198	1,845	14,389	2,593	20,225	4,582	35,739
51	1,612	12,574	1,902	14,835	2,702	21,072	4,720	36,819
52	1,659	12,937	1,958	15,269	2,816	21,963	4,866	37,955
53	1,705	13,299	2,013	15,698	2,934	22,889	5,015	39,115

\* 最接近生日之年齡 Age nearest birthday

生效日期：2024年4月1日

備註：1. 保費率並非保證及會每年隨著受保人年齡增長而調整。本公司保留權利不時檢討標準保費率並在事先以書面通知保單持有人的情況下作出調整。2. 此標準保費表並未包括保險業監管局徵收的保費徵費。3. 以上所列保費為年繳保費。不同保費繳費方式的每期保費之保費繳交因素為：年繳 = 1.0000；半年繳 = 0.5125；季繳 = 0.2594；月繳 = 0.0872。保費繳費方式的計算方法為年繳保費乘以保費繳交因素，並調整至小數點後兩位。

年齡 Age*	基本及 附加額外保障 Classic with Top-up Benefit		普通及 附加額外保障 Ward with Top-up Benefit		半私家及 附加額外保障 Semi-Private with Top-up Benefit		私家及 附加額外保障 Private with Top-up Benefit	
	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$
54	1,757	13,708	2,075	16,187	3,076	23,991	5,257	41,008
55	1,818	14,179	2,147	16,745	3,226	25,161	5,505	42,937
56	1,876	14,634	2,216	17,288	3,383	26,387	5,769	45,000
57	1,938	15,114	2,290	17,859	3,552	27,703	6,045	47,150
58	1,999	15,595	2,363	18,431	3,722	29,028	6,334	49,403
59	2,058	16,050	2,433	18,974	3,812	29,731	6,555	51,129
60	2,119	16,531	2,506	19,545	3,900	30,421	6,787	52,936
61	2,182	17,022	2,581	20,130	3,992	31,136	7,022	54,773
62	2,248	17,538	2,659	20,743	4,086	31,871	7,269	56,702
63	2,315	18,054	2,738	21,354	4,182	32,617	7,527	58,708
64	2,412	18,814	2,854	22,262	4,338	33,833	7,767	60,579
65	2,514	19,610	2,975	23,208	4,496	35,069	8,018	62,542
66	2,622	20,454	3,104	24,211	4,662	36,362	8,277	64,560
67	2,730	21,296	3,233	25,214	4,832	37,688	8,541	66,620
68	2,846	22,198	3,370	26,286	5,011	39,083	8,818	68,783
69	2,969	23,157	3,517	27,429	5,252	40,966	9,164	71,480
70	3,100	24,177	3,672	28,642	5,508	42,960	9,527	74,310
71	3,233	25,220	3,831	29,882	5,775	45,044	9,900	77,220
72	3,373	26,308	3,997	31,177	6,053	47,216	10,290	80,263
73	3,520	27,455	4,172	32,542	6,349	49,524	10,696	83,427
74	3,664	28,580	4,343	33,879	6,642	51,809	11,100	86,581
75	3,857	30,084	4,587	35,779	6,835	53,313	11,671	91,032
76	4,025	31,392	4,787	37,341	7,185	56,045	12,241	95,483
77	4,196	32,731	4,992	38,939	7,478	58,329	12,812	99,932
78	4,378	34,152	5,210	40,637	7,823	61,018	13,383	104,384
79	4,551	35,494	5,415	42,234	8,141	63,498	13,953	108,835
80	4,718	36,801	5,615	43,796	8,455	65,950	14,524	113,285
81	4,883	38,091	5,812	45,336	8,769	68,400	14,981	116,851
82^	5,053	39,415	6,015	46,916	9,084	70,853	15,436	120,402
83^	5,221	40,723	6,215	48,477	9,398	73,305	15,893	123,969
84^	5,380	41,964	6,405	49,958	9,696	75,632	16,322	127,308
85^	5,541	43,223	6,597	51,460	10,004	78,028	16,763	130,754
86^	5,711	44,546	6,800	53,040	10,318	80,479	17,220	134,319
87^	5,881	45,869	7,003	54,622	10,643	83,016	17,689	137,975
88^	6,059	47,259	7,215	56,278	10,979	85,634	18,167	141,706
89^	6,218	48,502	7,405	57,760	11,277	87,961	18,602	145,093
90^	6,381	49,775	7,600	59,282	11,583	90,344	19,047	148,568
91^	6,551	51,099	7,803	60,862	11,899	92,809	19,502	152,119
92^	6,721	52,424	8,005	62,442	12,220	95,316	19,969	155,760
93^	6,901	53,827	8,220	64,117	12,554	97,922	20,446	159,476
94^	7,060	55,070	8,410	65,601	12,856	100,275	20,880	162,862
95^	7,224	56,345	8,606	67,123	13,161	102,658	21,325	166,337
96^	7,389	57,635	8,803	68,663	13,479	105,139	21,782	169,902
97^	7,563	58,991	9,011	70,283	13,801	107,645	22,247	173,530
98^	7,737	60,349	9,218	71,899	14,133	110,237	22,722	177,231
99^	7,915	61,738	9,430	73,557	14,461	112,799	23,198	180,947
100^	8,093	63,126	9,643	75,216	14,790	115,363	23,675	184,662

^ 只供續保 For renewal only

Effective Date: 1 April 2024

Note: 1. Premium rates are not guaranteed and will adjust with the Insured Person's age. The Company reserves the right to review and adjust the Standard Premium rates from time to time upon prior written notice to Policy Holders. 2. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. 3. The above premium is shown in annual modal premium. The modal factor for each payment of different modal premium payment is: Annual = 1.0000; Semi-annual = 0.5125; Quarterly = 0.2594; Monthly = 0.0872. Modal premium is calculated by multiplying annual modal premium by modal factor and round to nearest 2 decimal places.

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