

Chubb VHIS - Flexi Plan

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

CHUBB[®]
安達人壽



Why do you need an individual medical plan?

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?

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



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

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

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"> ▪ Computed tomography ("CT" scan) ▪ Magnetic resonance imaging ("MRI" scan) ▪ Positron emission tomography ("PET" scan) 	<ul style="list-style-type: none"> ▪ PET-CT combined ▪ PET-MRI combined

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



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 ⁽¹⁾	Benefit limit				
	Classic	Ward	Semi-Private	Private	
1. Standard benefits ⁽⁶⁾					
(a) Room and board	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) Miscellaneous charges	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	
(c) Attending doctor's visit fee	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				
(d) Specialist's fee ⁽²⁾	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	
(e) Intensive care	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				
(f) Surgeon's fee	Per surgery, subject to surgical category for the surgery / procedure in the schedule of surgical procedures :				
	▪ Complex	HK\$ 50,000 / US\$ 6,410	HK\$ 60,000 / US\$ 7,692	HK\$ 75,000 / US\$ 9,615	HK\$ 100,000 / US\$ 12,821
	▪ Major	HK\$ 25,000 / US\$ 3,205	HK\$ 30,000 / US\$ 3,846	HK\$ 40,000 / US\$ 5,128	HK\$ 60,000 / US\$ 7,692
	▪ Intermediate	HK\$ 12,500 / US\$ 1,603	HK\$ 15,000 / US\$ 1,923	HK\$ 20,000 / US\$ 2,564	HK\$ 30,000 / US\$ 3,846
	▪ Minor	HK\$ 5,000 / US\$ 641	HK\$ 6,000 / US\$ 769	HK\$ 8,000 / US\$ 1,026	HK\$ 12,000 / US\$ 1,538
(g) Anaesthetist's fee	35% of surgeon's fee payable ⁽⁵⁾				
(h) Operating theatre charges	35% of surgeon's fee payable ⁽⁵⁾				
(i) Prescribed diagnostic imaging tests ⁽²⁾⁽³⁾	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			
(j) Prescribed non-surgical cancer treatments ⁽⁴⁾	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 ⁽¹⁾	Benefit limit			
	Classic	Ward	Semi-Private	Private
(k) Pre- and post-confinement / day case procedure outpatient care ⁽²⁾	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"> ▪ 1 prior outpatient visit or emergency consultation per confinement / day case procedure ▪ 3 follow-up outpatient visits per confinement / day case procedure (within 90 days after discharge from hospital or completion of day case procedure) 			
(l) Psychiatric treatments	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
2. Additional benefits ⁽⁶⁾				
(a) Treatments for outpatient kidney dialysis	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) Emergency outpatient treatment benefit (accident only)	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
(c) Companion bed	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			
(d) Hospice and palliative care	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
(e) Isolation room	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 ⁽⁷⁾			
(f) Post-confinement home nursing	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"> ▪ 1 visit per day, within 90 days from discharge of hospital ▪ 30 visits per policy year 			
3. Other limits				
Annual benefit limit for 1. Standard benefit items (a) - (l) and 2. Additional benefit items (a) - (f)	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
Lifetime benefit limit for 1. Standard benefit items (a) - (l) and 2. Additional benefit items (a) - (f)	Not applicable			

Benefit items ⁽¹⁾	Benefit limit			
	Classic	Ward	Semi-Private	Private
4. Other benefits				
(a) Check-up benefit ⁽⁶⁾	HK\$ 250 / US\$ 32 per policy year		HK\$ 400 / US\$ 51 per policy year	HK\$ 750 / US\$ 96 per policy year
(b) Medical negligence coverage	HK\$ 10,000 / US\$ 1,282		HK\$ 30,000 / US\$ 3,846	HK\$ 50,000 / US\$ 6,410
(c) Accidental death benefit	HK\$ 10,000 / US\$ 1,282			
(d) Death benefit	HK\$ 10,000 / US\$ 1,282			
5. Top-up benefit (optional) ⁽⁶⁾ -subject to 80% reimbursement (which implies 20% coinsurance)				
(a) Room and board	Ward class entitlement will be the same as the benefit level ^{(7) (8)}			
	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) Miscellaneous charges	80% of miscellaneous charges in excess of expenses payable under benefit item 1 (b) per policy year			
(c) Attending doctor's visit fee	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			
(d) Specialist's fee ⁽²⁾	80% of specialist's fee in excess of expenses payable under benefit item 1 (d) per policy year			
(e) Intensive care	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			
(f) Surgeon's fee	80% of surgeon's fee in excess of expenses payable under benefit item 1 (f) per policy year			
(g) Anaesthetist's fee	80% of anaesthetist's fee in excess of expenses payable under benefit item 1 (g) per policy year			
(h) Operating theatre charges	80% of operating theatre charges in excess of expenses payable under benefit item 1 (h) per policy year			
(i) Pre-and post-confinement / day case procedure outpatient care ⁽²⁾	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"> ▪ 1 additional prior outpatient visit or emergency consultation per confinement / day case procedure ▪ 3 additional follow-up outpatient visits per confinement / day case procedure (within 90 days after discharge from hospital or completion of day case procedure) 			

Benefit items ^(a)	Benefit limit			
	Classic	Ward	Semi-Private	Private
(j) Companion bed	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			
(k) Isolation room	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			
(l) Post-confinement home nursing	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			
Annual benefit limit for benefit items (a) - (l) under 5. Top-up benefit (optional)	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
Lifetime benefit limit for benefit items (a) - (l) under 5. Top-up benefit (optional)	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

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. 48.5% of total expenses)			\$ 4,600 (approx. 2.8% 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																															
Product Type	Basic plan																														
Currency	HK Dollar (HK\$) / US Dollar (US\$)																														
Renewability	<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"> 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; the Company continues to maintain its registration with the Hong Kong Government as a VHIS provider; and you continue to pay the premium. <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 (https://www.vhis.gov.hk/doc/en/information_centre/e_standard_plan_template.pdf).</p>																														
VHIS Certification No.	<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
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Policy Term and Premium Payment Term	Up to age 100 of the insured person																														
Issue Age of the Insured Person	Attained age 0 (15 days) - 80																														
Premium Payment Mode	Monthly / quarterly / semi-annual / annual																														

Basic Information	
Premium Structure	<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>
Geographical Coverage	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

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

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

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.

Disclosure

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

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

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 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****(只適用於保單生效時年齡介乎 0 至 81 歲之受保人 For Insured Persons from Age 0 to 81 years at Policy commencement)**

年齡 Age*	年繳 Annual								年齡 Age*	年繳 Annual							
	基本 Classic		普通 Ward		半私家 Semi-Private		私家 Private			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	763	5,953	901	7,029	1,076	8,396	1,883	14,686	54	1,563	12,192	1,866	14,551	2,406	18,768	4,323	33,723
1-5	705	5,501	813	6,340	997	7,773	1,736	13,538	55	1,634	12,743	1,951	15,218	2,494	19,454	4,520	35,257
6-9	509	3,972	569	4,441	745	5,812	1,364	10,642	56	1,703	13,280	2,034	15,865	2,582	20,142	4,728	36,882
10	503	3,923	562	4,387	736	5,738	1,347	10,510	57	1,776	13,849	2,122	16,551	2,677	20,879	4,944	38,566
11	497	3,874	555	4,331	726	5,666	1,330	10,376	58	1,854	14,463	2,217	17,291	2,773	21,628	5,170	40,326
12	490	3,823	548	4,275	717	5,594	1,313	10,243	59	1,915	14,939	2,291	17,867	2,902	22,638	5,348	41,711
13	484	3,774	541	4,220	708	5,521	1,296	10,110	60	1,980	15,445	2,369	18,478	3,037	23,688	5,528	43,122
14	478	3,725	534	4,164	698	5,448	1,279	9,976	61	2,049	15,984	2,452	19,125	3,178	24,786	5,719	44,607
15	478	3,725	534	4,164	698	5,448	1,279	9,976	62	2,114	16,490	2,530	19,736	3,328	25,957	5,914	46,131
16	478	3,727	538	4,197	708	5,521	1,287	10,039	63	2,187	17,058	2,618	20,423	3,482	27,158	6,116	47,704
17	481	3,754	554	4,324	719	5,606	1,293	10,087	64	2,272	17,720	2,721	21,220	3,642	28,405	6,428	50,137
18	491	3,829	573	4,471	728	5,679	1,301	10,146	65	2,356	18,380	2,822	22,015	3,810	29,715	6,753	52,671
19	503	3,923	588	4,583	745	5,813	1,347	10,510	66	2,445	19,070	2,929	22,849	3,986	31,091	7,097	55,356
20	517	4,034	604	4,714	766	5,975	1,395	10,880	67	2,536	19,778	3,038	23,700	4,167	32,500	7,455	58,149
21	523	4,079	612	4,770	776	6,049	1,427	11,130	68	2,632	20,530	3,155	24,609	4,360	34,009	7,834	61,109
22	531	4,140	621	4,845	787	6,136	1,459	11,380	69	2,752	21,468	3,300	25,738	4,636	36,158	8,199	63,955
23	537	4,188	628	4,900	795	6,200	1,493	11,643	70	2,880	22,466	3,454	26,941	4,927	38,428	8,585	66,962
24	547	4,263	640	4,992	811	6,324	1,524	11,891	71	3,008	23,464	3,608	28,146	5,239	40,862	8,985	70,084
25	557	4,342	652	5,084	823	6,423	1,558	12,152	72	3,148	24,554	3,777	29,461	5,568	43,432	9,406	73,366
26	570	4,449	668	5,214	837	6,525	1,588	12,390	73	3,292	25,677	3,951	30,816	5,921	46,180	9,848	76,814
27	578	4,511	678	5,287	852	6,649	1,624	12,664	74	3,414	26,629	4,098	31,963	6,202	48,378	10,248	79,932
28	586	4,572	688	5,363	868	6,773	1,659	12,939	75	3,542	27,627	4,252	33,167	6,501	50,710	10,662	83,165
29	602	4,696	706	5,510	891	6,948	1,693	13,202	76	3,678	28,686	4,416	34,446	6,812	53,133	11,096	86,549
30	614	4,786	721	5,621	913	7,123	1,729	13,489	77	3,812	29,730	4,577	35,704	7,138	55,679	11,544	90,044
31	627	4,894	737	5,751	939	7,323	1,766	13,777	78	3,953	30,836	4,748	37,038	7,481	58,352	12,013	93,702
32	639	4,986	752	5,863	963	7,510	1,806	14,088	79	4,087	31,879	4,910	38,299	7,791	60,771	12,445	97,071
33	653	5,096	768	5,992	991	7,733	1,844	14,387	80	4,217	32,894	5,067	39,520	8,105	63,220	12,877	100,440
34	673	5,248	792	6,177	1,032	8,048	1,904	14,850	81	4,351	33,939	5,228	40,780	8,417	65,653	13,311	103,824
35	689	5,371	811	6,325	1,073	8,370	1,968	15,349	82^	4,483	34,968	5,387	42,022	8,728	68,075	13,744	107,206
36	704	5,494	830	6,474	1,115	8,696	2,030	15,835	83^	4,613	35,982	5,544	43,244	9,041	70,521	14,175	110,564
37	726	5,661	856	6,678	1,161	9,058	2,097	16,359	84^	4,739	36,964	5,696	44,430	9,334	72,805	14,584	113,759
38	746	5,815	880	6,862	1,206	9,408	2,166	16,897	85^	4,869	37,979	5,853	45,652	9,635	75,152	15,005	117,042
39	777	6,060	918	7,159	1,244	9,707	2,265	17,669	86^	5,001	39,006	6,012	46,893	9,945	77,572	15,436	120,398
40	813	6,339	961	7,492	1,283	10,007	2,371	18,494	87^	5,137	40,069	6,176	48,172	10,269	80,095	15,882	123,883
41	848	6,614	1,003	7,825	1,325	10,332	2,484	19,379	88^	5,279	41,173	6,347	49,506	10,600	82,679	16,340	127,452
42	885	6,905	1,048	8,178	1,366	10,655	2,602	20,292	89^	5,401	42,126	6,494	50,653	10,894	84,975	16,751	130,660
43	929	7,244	1,101	8,585	1,408	10,980	2,722	21,228	90^	5,533	43,154	6,653	51,895	11,197	87,335	17,174	133,955
44	974	7,598	1,155	9,011	1,481	11,555	2,834	22,102	91^	5,661	44,152	6,808	53,099	11,510	89,780	17,604	137,313
45	1,021	7,965	1,212	9,457	1,558	12,152	2,952	23,024	92^	5,801	45,244	6,976	54,414	11,830	92,277	18,049	140,784
46	1,072	8,365	1,274	9,938	1,640	12,789	3,075	23,985	93^	5,938	46,318	7,142	55,709	12,160	94,849	18,505	144,341
47	1,122	8,749	1,334	10,402	1,724	13,451	3,203	24,984	94^	6,064	47,300	7,294	56,894	12,457	97,168	18,918	147,562
48	1,179	9,195	1,402	10,937	1,814	14,152	3,339	26,046	95^	6,194	48,316	7,451	58,117	12,760	99,529	19,341	150,858
49	1,234	9,625	1,469	11,456	1,906	14,863	3,483	27,168	96^	6,326	49,344	7,610	59,361	13,072	101,963	19,774	154,240
50	1,297	10,116	1,545	12,051	2,000	15,598	3,637	28,367	97^	6,462	50,404	7,774	60,637	13,392	104,460	20,216	157,687
51	1,360	10,609	1,621	12,642	2,104	16,410	3,794	29,591	98^	6,600	51,479	7,940	61,933	13,719	107,007	20,610	160,755
52	1,429	11,145	1,704	13,292	2,211	17,245	3,960	30,890	99^	6,736	52,539	8,104	63,212	14,047	109,565	21,011	163,886
53	1,500	11,698	1,789	13,957	2,323	18,119	4,134	32,249	100^	6,872	53,598	8,268	64,490	14,375	112,124	21,413	167,018

* 最接近生日之年齡 Age nearest birthday

^ 只供續保 For renewal only

生效日期：2025 年 4 月 1 日

Effective Date: 1 April 2025

備註：1. 此標準保費表並未包括由保險業監管局徵收的保費徵費。請瀏覽 https://www.ia.org.hk/tc/infocenter/faqs/faqs_levy.html 了解詳情。2. 所需支付保費將於每次續保時根據受保人的年齡按當時生效的標準保費表調整。3. 本公司在有需要時會向所有同一類別保單調整標準保費表。以上列出的標準保費並不能視為實際未來所需支付的標準保費。本公司會在每個保單年度終結前以書面形式通知保單持有人來年實際所需支付的保費（包括附加保費（如適用））及保費徵費。4. 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。

Remarks: 1. This Standard Premium schedule does not include levy which is collected by the Insurance Authority. Please visit https://www.ia.org.hk/en/infocenter/faqs/faqs_levy.html for details. 2. The actual premiums payable will be adjusted at each Renewal based on the age of the Insured Person according to the prevailing Standard Premium schedule. 3. The Company may adjust the Standard Premium schedule on a Portfolio basis if necessary. The listed Standard Premiums above are not indicative of the future Standard Premiums. The Company will send out a written notice to the Policy Holders before each end of Policy Year regarding the actual premiums payable (including Premium Loading, if applicable) and levy of the coming year. 4. 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

(只適用於保單生效時年齡介乎 0 至 81 歲之受保人 For Insured Persons from Age 0 to 81 years at Policy commencement)

年齡 Age*	年繳 Annual							
	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	884	6,896	1,034	8,065	1,614	12,591	2,840	22,152
1-5	812	6,330	941	7,337	1,220	9,518	2,139	16,684
6-9	593	4,626	688	5,365	1,081	8,433	1,939	15,125
10	586	4,568	679	5,299	1,068	8,328	1,915	14,935
11	578	4,510	671	5,232	1,054	8,221	1,891	14,747
12	571	4,453	662	5,165	1,041	8,116	1,866	14,557
13	563	4,394	654	5,098	1,027	8,011	1,842	14,368
14	556	4,336	645	5,031	1,014	7,906	1,818	14,179
15	556	4,336	645	5,031	1,014	7,906	1,818	14,179
16	563	4,394	654	5,098	1,027	8,011	1,836	14,321
17	569	4,439	660	5,149	1,041	8,116	1,855	14,472
18	575	4,486	667	5,203	1,054	8,221	1,870	14,586
19	589	4,594	683	5,331	1,085	8,463	1,904	14,848
20	602	4,692	698	5,444	1,111	8,669	1,934	15,087
21	608	4,743	706	5,505	1,126	8,783	1,942	15,150
22	615	4,798	714	5,568	1,142	8,908	1,950	15,212
23	623	4,863	724	5,647	1,160	9,045	1,957	15,262
24	635	4,953	738	5,755	1,179	9,195	1,992	15,535
25	650	5,073	756	5,896	1,198	9,345	2,027	15,809
26	662	5,164	770	6,006	1,220	9,518	2,061	16,073
27	676	5,269	786	6,132	1,241	9,682	2,099	16,373
28	687	5,360	800	6,238	1,262	9,844	2,136	16,658
29	702	5,479	818	6,380	1,289	10,055	2,182	17,020
30	719	5,611	838	6,536	1,319	10,292	2,232	17,408
31	734	5,728	856	6,677	1,350	10,531	2,281	17,794
32	751	5,859	876	6,832	1,380	10,767	2,334	18,206
33	765	5,965	892	6,957	1,411	11,005	2,389	18,632
34	802	6,252	936	7,300	1,468	11,454	2,472	19,280
35	842	6,567	984	7,674	1,526	11,904	2,558	19,953
36	881	6,868	1,030	8,034	1,585	12,365	2,648	20,655
37	919	7,171	1,076	8,393	1,648	12,853	2,742	21,389
38	965	7,525	1,130	8,815	1,713	13,363	2,840	22,152
39	997	7,775	1,168	9,110	1,800	14,038	2,957	23,061
40	1,027	8,009	1,204	9,392	1,891	14,749	3,082	24,036
41	1,061	8,273	1,244	9,703	1,990	15,524	3,219	25,110
42	1,093	8,522	1,282	10,001	2,091	16,310	3,354	26,159
43	1,126	8,785	1,322	10,312	2,197	17,134	3,496	27,268
44	1,193	9,308	1,402	10,936	2,316	18,068	3,647	28,443
45	1,261	9,833	1,482	11,560	2,443	19,055	3,807	29,691
46	1,338	10,437	1,574	12,277	2,577	20,104	3,971	30,976
47	1,417	11,053	1,668	13,009	2,722	21,228	4,144	32,324
48	1,503	11,721	1,770	13,808	2,870	22,388	4,327	33,748
49	1,572	12,259	1,852	14,446	3,006	23,449	4,579	35,719
50	1,647	12,848	1,942	15,150	3,146	24,536	4,853	37,854
51	1,725	13,452	2,034	15,867	3,291	25,671	5,140	40,090
52	1,809	14,108	2,134	16,648	3,445	26,869	5,445	42,473
53	1,894	14,777	2,236	17,442	3,607	28,131	5,770	45,006
54	1,978	15,432	2,336	18,223	3,784	29,517	6,113	47,678
55	2,064	16,101	2,438	19,018	3,971	30,976	6,476	50,512
56	2,155	16,810	2,546	19,860	4,167	32,500	6,861	53,519
57	2,251	17,558	2,660	20,750	4,373	34,111	7,273	56,728
58	2,350	18,332	2,778	21,672	4,592	35,820	7,705	60,096
59	2,412	18,816	2,852	22,247	4,802	37,453	7,958	62,070
60	2,476	19,314	2,928	22,841	5,021	39,165	8,220	64,116
61	2,542	19,827	3,006	23,449	5,253	40,976	8,491	66,226
62	2,609	20,351	3,086	24,074	5,493	42,847	8,769	68,397
63	2,680	20,901	3,170	24,729	5,749	44,845	9,055	70,632
64	2,782	21,702	3,292	25,680	5,872	45,805	9,408	73,379
65	2,893	22,566	3,424	26,710	5,997	46,777	9,774	76,238
66	3,006	23,444	3,558	27,755	6,128	47,802	10,152	79,184
67	3,124	24,364	3,698	28,848	6,260	48,826	10,547	82,266
68	3,246	25,320	3,845	29,988	6,394	49,875	10,957	85,461
69	3,381	26,370	4,004	31,235	6,727	52,472	11,318	88,282
70	3,522	27,471	4,173	32,546	7,076	55,191	11,693	91,206
71	3,668	28,611	4,347	33,903	7,444	58,063	12,082	94,236
72	3,823	29,818	4,531	35,339	7,830	61,072	12,482	97,358
73	3,986	31,092	4,725	36,853	8,238	64,254	12,896	100,590
74	4,144	32,324	4,913	38,320	8,642	67,411	13,311	103,824
75	4,334	33,804	5,272	41,123	8,887	69,317	13,984	109,076
76	4,501	35,108	5,476	42,714	9,131	71,221	14,657	114,328
77	4,666	36,391	5,677	44,282	9,375	73,127	15,331	119,582
78	4,840	37,752	5,890	45,943	9,619	75,031	16,004	124,834
79	5,004	39,035	6,091	47,512	9,864	76,937	16,678	130,085
80	5,164	40,283	6,286	49,034	10,108	78,840	17,351	135,340
81	5,329	41,567	6,488	50,603	10,498	81,883	17,937	139,905
82^	5,491	42,833	6,686	52,149	10,886	84,909	18,522	144,472
83^	5,651	44,079	6,881	53,671	11,278	87,965	19,103	149,005
84^	5,806	45,288	7,070	55,147	11,644	90,823	19,656	153,319
85^	5,966	46,534	7,265	56,670	12,020	93,755	20,225	157,752
86^	6,128	47,801	7,463	58,215	12,408	96,784	20,806	162,284
87^	6,296	49,105	7,668	59,809	12,812	99,936	21,408	166,986
88^	6,470	50,463	7,880	61,467	13,226	103,166	22,026	171,804
89^	6,620	51,635	8,064	62,899	13,594	106,034	22,582	176,136
90^	6,782	52,900	8,262	64,444	13,972	108,984	23,152	180,585
91^	6,939	54,127	8,454	65,943	14,364	112,043	23,733	185,119
92^	7,111	55,469	8,664	67,581	14,765	115,164	24,333	189,801
93^	7,281	56,792	8,871	69,196	15,177	118,378	24,949	194,605
94^	7,436	58,000	9,061	70,672	15,549	121,279	25,507	198,952
95^	7,596	59,246	9,256	72,194	15,927	124,229	26,077	203,400
96^	7,758	60,513	9,454	73,740	16,317	127,272	26,662	207,967
97^	7,925	61,816	9,658	75,331	16,717	130,391	27,259	212,619
98^	8,094	63,137	9,865	76,947	17,125	133,576	27,790	216,764
99^	8,262	64,442	10,069	78,537	17,535	136,773	28,332	220,989
100^	8,429	65,744	10,273	80,130	17,945	139,973	28,874	225,217

* 最接近生日之年齡 Age nearest birthday

^ 只供續保 For renewal only

生效日期：2025 年 4 月 1 日

Effective Date: 1 April 2025

備註：1. 此標準保費表並未包括由保險業監管局徵收的保費徵費。請瀏覽 https://www.ia.org.hk/tc/infocenter/faqs/faqs_levy.html 了解詳情。2. 所需支付保費將於每次續保時根據受保人的年齡按當時生效的標準保費表調整。3. 本公司在有需要時會向所有同一類別保單調整標準保費表。以上列出的標準保費並不能視為實際未來所需支付的標準保費。本公司會在每個保單年度終結前以書面形式通知保單持有人來年實際所需支付的保費（包括附加保費（如適用））及保費徵費。4. 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。

Remarks: 1. This Standard Premium schedule does not include levy which is collected by the Insurance Authority. Please visit https://www.ia.org.hk/en/infocenter/faqs/faqs_levy.html for details. 2. The actual premiums payable will be adjusted at each Renewal based on the age of the Insured Person according to the prevailing Standard Premium schedule. 3. The Company may adjust the Standard Premium schedule on a Portfolio basis if necessary. The listed Standard Premiums above are not indicative of the future Standard Premiums. The Company will send out a written notice to the Policy Holders before each end of Policy Year regarding the actual premiums payable (including Premium Loading, if applicable) and levy of the coming year. 4. 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

(只適用於保單生效時年齡介乎 0 至 81 歲之受保人 For Insured Persons from Age 0 to 81 years at Policy commencement)

		年繳 Annual										年繳 Annual							
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	644	5,024	764	5,958	865	6,749	1,649			12,864	54	1,561	12,173	1,879	14,660	2,454	19,145
1-5	604	4,710	685	5,345	852	6,649	1,325	10,332	55	1,614	12,588	1,944	15,165	2,541	19,817	4,637	36,169		
6-9	456	3,556	522	4,071	678	5,287	1,217	9,495	56	1,667	13,005	2,009	15,673	2,632	20,528	4,756	37,093		
10	450	3,511	515	4,018	669	5,222	1,202	9,376	57	1,722	13,435	2,077	16,198	2,725	21,253	4,876	38,029		
11	444	3,466	509	3,968	661	5,156	1,187	9,257	58	1,780	13,881	2,146	16,739	2,821	22,001	5,000	39,002		
12	439	3,421	502	3,917	652	5,089	1,172	9,139	59	1,833	14,297	2,211	17,245	2,915	22,738	5,192	40,500		
13	433	3,377	496	3,866	644	5,024	1,156	9,019	60	1,888	14,729	2,278	17,771	3,014	23,512	5,391	42,047		
14	427	3,333	489	3,815	636	4,957	1,141	8,900	61	1,943	15,158	2,346	18,296	3,114	24,286	5,596	43,646		
15	427	3,333	489	3,815	636	4,957	1,141	8,900	62	2,002	15,617	2,417	18,855	3,219	25,110	5,810	45,318		
16	437	3,409	513	3,999	662	5,165	1,223	9,541	63	2,065	16,106	2,493	19,449	3,330	25,971	6,033	47,054		
17	460	3,591	541	4,220	691	5,390	1,317	10,269	64	2,127	16,593	2,569	20,041	3,485	27,181	6,306	49,188		
18	486	3,792	572	4,463	719	5,605	1,416	11,046	65	2,186	17,052	2,641	20,600	3,654	28,505	6,594	51,434		
19	509	3,968	599	4,674	758	5,912	1,480	11,544	66	2,254	17,585	2,724	21,249	3,864	30,140	6,895	53,782		
20	537	4,191	634	4,944	795	6,200	1,547	12,065	67	2,324	18,130	2,809	21,911	4,011	31,289	7,212	56,254		
21	556	4,335	656	5,117	828	6,462	1,600	12,477	68	2,396	18,690	2,897	22,593	4,203	32,785	7,542	58,824		
22	580	4,522	685	5,345	861	6,713	1,649	12,864	69	2,527	19,708	3,056	23,835	4,530	35,332	7,886	61,509		
23	602	4,695	712	5,555	896	6,986	1,704	13,291	70	2,665	20,784	3,224	25,147	4,859	37,903	8,244	64,303		
24	626	4,879	741	5,781	928	7,235	1,752	13,662	71	2,862	22,321	3,463	27,014	5,188	40,463	8,623	67,262		
25	648	5,052	768	5,992	958	7,472	1,804	14,075	72	2,970	23,169	3,596	28,045	5,402	42,136	9,016	70,321		
26	673	5,253	799	6,236	991	7,733	1,853	14,450	73	3,129	24,403	3,788	29,548	5,615	43,795	9,430	73,554		
27	696	5,425	826	6,446	1,025	7,996	1,904	14,850	74	3,265	25,466	3,954	30,840	5,872	45,805	9,779	76,274		
28	721	5,626	858	6,690	1,064	8,296	1,957	15,262	75	3,408	26,585	4,129	32,205	6,143	47,916	10,144	79,121		
29	747	5,828	889	6,935	1,104	8,608	2,017	15,736	76	3,556	27,733	4,308	33,603	6,457	50,361	10,520	82,053		
30	773	6,027	920	7,179	1,145	8,933	2,078	16,209	77	3,706	28,910	4,492	35,035	6,719	52,409	10,915	85,137		
31	795	6,201	947	7,389	1,188	9,270	2,142	16,710	78	3,866	30,158	4,687	36,556	7,028	54,818	11,318	88,282		
32	823	6,416	981	7,652	1,235	9,633	2,211	17,245	79	4,018	31,337	4,870	37,989	7,313	57,040	11,696	91,228		
33	850	6,632	1,014	7,913	1,281	9,992	2,278	17,771	80	4,165	32,484	5,050	39,388	7,594	59,236	12,074	94,175		
34	876	6,832	1,046	8,159	1,323	10,317	2,355	18,369	81	4,310	33,617	5,227	40,768	7,876	61,433	12,453	97,133		
35	898	7,004	1,073	8,368	1,366	10,655	2,438	19,018	82^	4,459	34,781	5,408	42,182	8,158	63,630	12,831	100,079		
36	926	7,220	1,106	8,630	1,409	10,992	2,523	19,679	83^	4,606	35,929	5,587	43,581	8,439	65,826	13,210	103,037		
37	949	7,406	1,135	8,856	1,457	11,365	2,609	20,353	84^	4,746	37,020	5,758	44,910	8,707	67,912	13,565	105,809		
38	981	7,651	1,174	9,154	1,505	11,742	2,701	21,066	85^	4,888	38,125	5,930	46,254	8,982	70,059	13,932	108,668		
39	1,010	7,881	1,210	9,436	1,547	12,065	2,804	21,875	86^	5,037	39,289	6,111	47,669	9,263	72,255	14,311	111,624		
40	1,042	8,124	1,248	9,731	1,593	12,428	2,909	22,688	87^	5,186	40,451	6,293	49,086	9,555	74,529	14,700	114,658		
41	1,077	8,397	1,290	10,063	1,643	12,813	3,024	23,587	88^	5,343	41,672	6,484	50,572	9,856	76,874	15,097	117,755		
42	1,110	8,657	1,331	10,379	1,691	13,189	3,139	24,486	89^	5,482	42,762	6,654	51,899	10,123	78,958	15,457	120,562		
43	1,147	8,943	1,375	10,728	1,742	13,587	3,258	25,409	90^	5,626	43,882	6,828	53,262	10,397	81,093	15,826	123,445		
44	1,178	9,187	1,413	11,025	1,793	13,987	3,366	26,258	91^	5,775	45,044	7,010	54,678	10,680	83,302	16,204	126,392		
45	1,216	9,488	1,460	11,391	1,849	14,425	3,477	27,118	92^	5,924	46,206	7,192	56,095	10,968	85,550	16,591	129,412		
46	1,253	9,775	1,505	11,742	1,907	14,874	3,594	28,030	93^	6,082	47,442	7,384	57,597	11,267	87,884	16,986	132,494		
47	1,292	10,076	1,552	12,108	1,968	15,349	3,709	28,930	94^	6,222	48,532	7,554	58,925	11,538	89,994	17,347	135,303		
48	1,331	10,379	1,599	12,476	2,027	15,809	3,831	29,879	95^	6,366	49,654	7,729	60,288	11,811	92,128	17,716	138,187		
49	1,366	10,651	1,642	12,809	2,094	16,334	3,941	30,739	96^	6,511	50,788	7,906	61,668	12,096	94,349	18,096	141,146		
50	1,398	10,908	1,682	13,121	2,158	16,834	4,053	31,614	97^	6,664	51,979	8,092	63,118	12,384	96,597	18,481	144,155		
51	1,437	11,210	1,729	13,489	2,229	17,383	4,167	32,500	98^	6,817	53,169	8,278	64,570	12,682	98,918	18,875	147,224		
52	1,474	11,497	1,774	13,839	2,299	17,933	4,287	33,435	99^	6,973	54,390	8,468	66,054	12,976	101,215	19,270	150,308		
53	1,513	11,800	1,821	14,206	2,371	18,494	4,408	34,386	100^	7,129	55,609	8,659	67,539	13,271	103,511	19,665	153,390		

* 最接近生日之年齡 Age nearest birthday

^ 只供續保 For renewal only

生效日期: 2025 年 4 月 1 日

Effective Date: 1 April 2025

備註: 1. 此標準保費表並未包括由保險業監管局徵收的保費徵費。請瀏覽 https://www.ia.org.hk/tc/infocenter/faqs/faqs_levy.html 了解詳情。2. 所需支付保費將於每次續保時根據受保人的年齡按當時生效的標準保費表調整。3. 本公司在有需要時會向所有同一類別保單調整標準保費表。以上列出的標準保費並不能視為實際未來所需支付的標準保費。本公司會在每個保單年度終結前以書面形式通知保單持有人來年實際所需支付的保費（包括附加保費（如適用））及保費徵費。4. 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。

Remarks: 1. This Standard Premium schedule does not include levy which is collected by the Insurance Authority. Please visit https://www.ia.org.hk/en/infocenter/faqs/faqs_levy.html for details. 2. The actual premiums payable will be adjusted at each Renewal based on the age of the Insured Person according to the prevailing Standard Premium schedule. 3. The Company may adjust the Standard Premium schedule on a Portfolio basis if necessary. The listed Standard Premiums above are not indicative of the future Standard Premiums. The Company will send out a written notice to the Policy Holders before each end of Policy Year regarding the actual premiums payable (including Premium Loading, if applicable) and levy of the coming year. 4. 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

(只適用於保單生效時年齡介乎 0 至 81 歲之受保人 For Insured Persons from Age 0 to 81 years at Policy commencement)

年齡 Age*	年繳 Annual							
	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	884	6,896	1,034	8,065	1,348	10,517	2,739	21,367
1-5	776	6,055	906	7,066	1,025	7,996	2,139	16,684
6-9	632	4,929	734	5,723	959	7,484	1,917	14,949
10	624	4,866	724	5,651	947	7,390	1,893	14,762
11	616	4,804	715	5,580	935	7,296	1,869	14,576
12	608	4,743	706	5,509	923	7,203	1,845	14,388
13	600	4,681	697	5,437	911	7,109	1,821	14,202
14	592	4,620	688	5,365	899	7,016	1,797	14,014
15	592	4,620	688	5,365	899	7,016	1,797	14,014
16	616	4,808	716	5,587	933	7,276	1,830	14,273
17	641	4,996	745	5,810	962	7,504	1,860	14,508
18	665	5,188	774	6,039	998	7,785	1,891	14,747
19	689	5,371	802	6,254	1,038	8,093	1,965	15,329
20	716	5,584	834	6,504	1,075	8,384	2,038	15,897
21	729	5,689	850	6,629	1,104	8,608	2,088	16,285
22	749	5,845	874	6,816	1,131	8,821	2,142	16,710
23	765	5,965	892	6,957	1,160	9,045	2,197	17,134
24	787	6,135	918	7,159	1,196	9,332	2,253	17,571
25	812	6,331	948	7,395	1,233	9,619	2,310	18,020
26	837	6,528	978	7,628	1,273	9,931	2,366	18,456
27	862	6,724	1,008	7,863	1,313	10,243	2,427	18,932
28	889	6,933	1,040	8,113	1,353	10,556	2,488	19,406
29	913	7,118	1,068	8,331	1,403	10,943	2,576	20,091
30	940	7,329	1,100	8,580	1,456	11,353	2,662	20,765
31	970	7,564	1,136	8,861	1,510	11,780	2,757	21,504
32	995	7,760	1,166	9,095	1,566	12,214	2,850	22,227
33	1,025	7,996	1,202	9,376	1,624	12,664	2,951	23,014
34	1,057	8,246	1,240	9,673	1,677	13,077	3,053	23,812
35	1,088	8,484	1,276	9,953	1,732	13,513	3,158	24,635
36	1,123	8,757	1,318	10,281	1,790	13,964	3,272	25,522
37	1,156	9,018	1,358	10,592	1,851	14,436	3,384	26,396
38	1,192	9,296	1,400	10,922	1,912	14,911	3,501	27,306
39	1,224	9,545	1,438	11,216	1,973	15,386	3,624	28,268
40	1,256	9,793	1,476	11,513	2,035	15,872	3,752	29,266
41	1,292	10,081	1,520	11,858	2,102	16,397	3,890	30,339
42	1,330	10,372	1,564	12,200	2,168	16,909	4,024	31,389
43	1,366	10,657	1,608	12,542	2,235	17,435	4,165	32,486
44	1,419	11,067	1,670	13,027	2,316	18,068	4,290	33,461
45	1,474	11,499	1,736	13,541	2,401	18,730	4,421	34,483
46	1,531	11,942	1,804	14,072	2,488	19,406	4,552	35,507
47	1,593	12,429	1,878	14,648	2,581	20,129	4,690	36,581
48	1,656	12,914	1,952	15,227	2,677	20,879	4,832	37,691
49	1,705	13,296	2,010	15,680	2,787	21,739	4,980	38,841
50	1,751	13,661	2,066	16,115	2,904	22,652	5,132	40,027
51	1,805	14,082	2,130	16,615	3,026	23,600	5,287	41,237
52	1,858	14,489	2,192	17,101	3,154	24,598	5,450	42,509
53	1,909	14,894	2,254	17,581	3,287	25,635	5,616	43,808
54	1,968	15,352	2,324	18,129	3,445	26,869	5,888	45,928
55	2,036	15,880	2,404	18,754	3,613	28,180	6,165	48,089
56	2,101	16,390	2,482	19,362	3,789	29,553	6,462	50,400
57	2,170	16,927	2,564	20,002	3,978	31,027	6,770	52,808
58	2,239	17,466	2,646	20,642	4,168	32,511	7,094	55,331
59	2,305	17,976	2,724	21,250	4,269	33,298	7,342	57,264
60	2,374	18,514	2,806	21,890	4,368	34,071	7,601	59,288
61	2,444	19,064	2,890	22,545	4,471	34,872	7,865	61,345
62	2,518	19,642	2,978	23,232	4,576	35,695	8,142	63,506
63	2,592	20,220	3,066	23,916	4,683	36,531	8,430	65,752
64	2,701	21,071	3,197	24,933	4,858	37,892	8,698	67,848
65	2,816	21,963	3,332	25,992	5,036	39,277	8,980	70,047
66	2,937	22,908	3,476	27,116	5,221	40,725	9,270	72,307
67	3,058	23,851	3,620	28,239	5,412	42,210	9,566	74,614
68	3,187	24,861	3,774	29,440	5,612	43,772	9,876	77,036
69	3,325	25,935	3,938	30,720	5,822	45,881	10,264	80,057
70	3,472	27,078	4,113	32,079	6,169	48,115	10,670	83,227
71	3,621	28,246	4,291	33,467	6,468	50,449	11,088	86,486
72	3,777	29,464	4,477	34,918	6,780	52,881	11,525	89,894
73	3,942	30,749	4,673	36,447	7,111	55,466	11,979	93,438
74	4,104	32,009	4,865	37,944	7,439	58,026	12,432	96,970
75	4,320	33,694	5,137	40,072	7,655	59,710	13,071	101,955
76	4,508	35,159	5,362	41,821	8,047	62,770	13,710	106,940
77	4,700	36,658	5,591	43,611	8,375	65,328	14,349	111,923
78	4,904	38,250	5,835	45,513	8,762	68,340	14,988	116,910
79	5,097	39,753	6,064	47,302	9,118	71,117	15,628	121,895
80	5,284	41,217	6,289	49,051	9,470	73,864	16,267	126,879
81	5,469	42,661	6,510	50,776	9,822	76,608	16,779	130,873
82^	5,659	44,144	6,737	52,545	10,174	79,355	17,288	134,850
83^	5,847	45,609	6,961	54,294	10,526	82,101	17,801	138,845
84^	6,026	46,999	7,173	55,952	10,860	84,707	18,280	142,584
85^	6,206	48,409	7,389	57,635	11,204	87,391	18,775	146,444
86^	6,396	49,891	7,616	59,404	11,556	90,136	19,287	150,437
87^	6,586	51,373	7,843	61,176	11,920	92,977	19,812	154,532
88^	6,786	52,930	8,081	63,031	12,296	95,910	20,347	158,710
89^	6,964	54,322	8,294	64,691	12,630	98,516	20,834	162,504
90^	7,147	55,748	8,512	66,395	12,972	101,185	21,333	166,396
91^	7,337	57,230	8,739	68,165	13,326	103,946	21,843	170,373
92^	7,527	58,714	8,966	69,935	13,686	106,753	22,366	174,451
93^	7,729	60,286	9,207	71,811	14,061	109,672	22,899	178,613
94^	7,907	61,678	9,420	73,473	14,398	112,308	23,385	182,405
95^	8,091	63,106	9,638	75,177	14,741	114,976	23,884	186,297
96^	8,276	64,551	9,859	76,902	15,097	117,755	24,396	190,290
97^	8,470	66,069	10,092	78,716	15,457	120,562	24,917	194,353
98^	8,665	67,590	10,324	80,526	15,829	123,465	25,448	198,498
99^	8,865	69,146	10,562	82,383	16,197	126,334	25,982	202,660
100^	9,064	70,701	10,800	84,241	16,565	129,206	26,516	206,821

* 最接近生日之年齡 Age nearest birthday

生效日期：2025 年 4 月 1 日

備註：1. 此標準保費表並未包括由保險業監管局徵收的保費徵費。請瀏覽 https://www.ia.org.hk/tc/infocenter/faqs/faqs_levy.html 了解詳情。2. 所需支付保費將於每次續保時根據受保人的年齡按當時生效的標準保費表調整。3. 本公司在有需要時會向所有同一類別保單調整標準保費表。以上列出的標準保費並不能視為實際未來所需支付的標準保費。本公司會在每個保單年度終結前以書面形式通知保單持有人來年實際所需支付的保費（包括附加保費（如適用））及保費徵費。4. 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。

^ 只供續保 For renewal only

Effective Date: 1 April 2025

Remarks: 1. This Standard Premium schedule does not include levy which is collected by the Insurance Authority. Please visit https://www.ia.org.hk/en/infocenter/faqs/faqs_levy.html for details. 2. The actual premiums payable will be adjusted at each Renewal based on the age of the Insured Person according to the prevailing Standard Premium schedule. 3. The Company may adjust the Standard Premium schedule on a Portfolio basis if necessary. The listed Standard Premiums above are not indicative of the future Standard Premiums. The Company will send out a written notice to the Policy Holders before each end of Policy Year regarding the actual premiums payable (including Premium Loading, if applicable) and levy of the coming year. 4. 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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