

環球優越自願醫保計劃(卓越) Global Prestige VHIS Plan (Prime)



保費表 Premium Table

2025年3月1日版本 1 March 2025 Edition

環球優越自願醫保計劃(卓越)提供以下選擇(括號內數字為自願醫保認可產品編號):

Global Prestige VHIS Plan (Prime) offers the options below (VHIS certification numbers in brackets):

- \$0自付費 \$0 Deductible (F00035-01-000-05)
- \$12,000自付費 \$12,000 Deductible (F00035-02-000-05)
- \$40,000自付費 \$40,000 Deductible (F00035-03-000-05)
- \$80,000自付費 \$80,000 Deductible (F00035-04-000-05)

A 認可產品之標準保費表 Standard Premium Schedule for the Certified Plan

以港元計算 All figures in HKD

年齡 Age	\$0 自付費 \$0 Deductible		\$12,000 自付費 \$12,000 Deductible		\$40,000 自付費 \$40,000 Deductible		\$80,000 自付費 \$80,000 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
0 - 9	13,491	1,214	8,438	759	8,061	725	6,884	620
10 - 25	21,256	1,913	12,510	1,126	11,880	1,069	9,860	887
26 - 44	50,066	4,506	31,803	2,862	26,148	2,353	23,408	2,107
45 - 59	66,071	5,946	42,906	3,862	37,532	3,378	33,969	3,057
60 - 80	112,352	10,112	81,354	7,322	60,792	5,471	56,121	5,051
以下保費只供續保之用 The premiums below are for Renewal only								
81+	112,352	10,112	81,354	7,322	60,792	5,471	56,121	5,051

B 自選保障之保費表 Premium Schedule for Optional Benefits

自選保障並非自願醫保認可產品的一部分，自選保障之保費不可用作申請稅項扣減。

Optional benefits are not part of the Certified Plan. The premiums paid for optional benefits are not eligible for claiming tax deduction.

以港元計算 All figures in HKD

1) 門診保障 Clinical Benefit 額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
0 - 9	31,687	2,852
10 - 25	35,642	3,208
26 - 44	44,814	4,033
45 - 59	46,684	4,202
60+	84,777	7,630

2) 牙科及視力保障 Dental and Optical Benefit 額外保費 Additional Premium		
	按年 Annual	按月 Monthly
所有年齡 All ages	7,376	664

C 家庭折扣 Family Discounts

兩名合資格家庭成員一同投保 2 eligible family members enrol together	三名或以上合資格家庭成員一同投保 3 or more eligible family members enrol together
9折 10% discount	85折 15% discount

備註 Remarks

- 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。
- 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。
- 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。
- 此標準保費表只適用於續保。
- 受保單的條款及細則約束。
- 以上折扣只適用於認可產品的標準保費及附加保費(如有)，不適用於其他自選保障。
- 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.
- 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.
- 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.
- This Standard Premium schedule is for renewal only.
- Subject to terms and conditions of the Policy.
- The above discount applies to Standard Premiums and Premium Loadings (if any) of the Certified Plan only, but not other optional benefits.