由2025年10月起生效 由2025年10月起生效 Valid from October 2025

保誠自主醫保計劃保費表
保诚自主医保计划保费表
PRUHealth CoreChoice Medical Plan Premium Table

醫療保障 医疗保障 Medical Protection

PRUDENTIAL
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自願醫保計劃之認可產品 — 標準計劃
自愿医保计划的认可产品 — 标准计划
Certified VHIS Standard Plan

標準保費表/标准保费表/Standard Premium Schedule
年繳/年缴/Annual Mode（港元/港元/HKD）

男性/男性/Male						女性/女性/Female					
下次生日年齡	基本計劃	附加保障	下次生日年齡	基本計劃	附加保障	下次生日年齡	基本計劃	附加保障	下次生日年齡	基本計劃	附加保障
下次生日年龄	基本计划	附加保障	下次生日年龄	基本计划	附加保障	下次生日年龄	基本计划	附加保障	下次生日年龄	基本计划	附加保障
Age Next Birthday	Standalone Plan	Rider	Age Next Birthday	Standalone Plan	Rider	Age Next Birthday	Standalone Plan	Rider	Age Next Birthday	Standalone Plan	Rider
1	3,889.26	3,242.29	51	5,453.44	4,545.76	1	3,627.78	3,024.36	51	6,745.83	5,622.70
2	3,811.61	3,177.58	52	5,728.80	4,775.24	2	3,519.20	2,933.84	52	6,934.78	5,780.18
3	3,621.42	3,019.01	53	6,018.03	5,016.27	3	3,308.48	2,758.30	53	7,129.30	5,942.31
4	3,404.50	2,838.36	54	6,321.99	5,269.54	4	3,077.29	2,565.72	54	7,329.10	6,108.86
5	3,112.40	2,594.86	55	6,641.29	5,535.59	5	2,780.55	2,318.41	55	7,534.63	6,280.06
6	2,770.86	2,310.20	56	6,976.55	5,815.06	6	2,475.58	2,064.14	56	7,745.82	6,456.06
7	2,494.42	2,079.95	57	7,328.94	6,108.71	7	2,228.67	1,858.45	57	7,962.89	6,637.02
8	2,270.60	1,893.48	58	7,699.16	6,417.23	8	2,028.80	1,691.98	58	8,186.17	6,823.10
9	2,089.56	1,742.43	59	8,088.06	6,741.26	9	1,867.05	1,557.13	59	8,415.73	7,014.29
10	1,995.16	1,663.93	60	8,496.64	7,081.72	10	1,764.91	1,472.04	60	8,651.64	7,210.99
11	1,974.86	1,646.95	61	9,205.45	7,672.42	11	1,761.34	1,469.01	61	9,216.30	7,681.49
12	1,954.71	1,630.14	62	9,973.40	8,312.34	12	1,757.70	1,465.99	62	9,817.86	8,182.76
13	1,934.71	1,613.55	63	10,805.52	9,005.81	13	1,754.06	1,462.89	63	10,458.70	8,716.81
14	1,914.95	1,597.04	64	11,707.15	9,757.10	14	1,750.34	1,459.87	64	11,141.40	9,285.74
15	1,895.50	1,580.85	65	12,683.88	10,571.16	15	1,746.62	1,456.77	65	11,868.66	9,891.79
16	1,928.36	1,608.20	66	13,291.02	11,077.15	16	1,816.37	1,514.82	66	12,421.55	10,352.45
17	1,961.91	1,636.18	67	13,927.29	11,607.25	17	1,888.75	1,575.19	67	13,000.01	10,834.58
18	1,995.94	1,664.55	68	14,593.87	12,162.77	18	1,964.16	1,638.04	68	13,605.59	11,339.18
19	2,030.58	1,693.38	69	15,292.46	12,744.95	19	2,042.59	1,703.30	69	14,239.39	11,867.34
20	2,065.84	1,722.83	70	16,024.60	13,355.03	20	2,123.97	1,771.26	70	14,902.63	12,420.07
21	2,102.19	1,752.97	71	16,699.31	13,917.37	21	2,215.34	1,847.29	71	15,531.39	12,944.05
22	2,139.08	1,783.82	72	17,402.70	14,503.43	22	2,310.35	1,926.57	72	16,186.81	13,490.19
23	2,176.59	1,815.13	73	18,135.54	15,114.13	23	2,409.55	2,009.27	73	16,869.66	14,059.28
24	2,214.80	1,846.90	74	18,899.38	15,750.71	24	2,513.25	2,095.52	74	17,581.57	14,652.54
25	2,253.70	1,879.38	75	19,695.31	16,414.04	25	2,621.13	2,185.50	75	18,323.48	15,270.76
26	2,293.30	1,912.39	76	20,415.90	17,014.51	26	2,733.81	2,279.43	76	18,961.00	15,801.94
27	2,333.60	1,945.87	77	21,162.93	17,636.99	27	2,851.38	2,377.31	77	19,620.60	16,351.73
28	2,374.68	1,980.05	78	21,937.23	18,282.17	28	2,973.91	2,479.46	78	20,303.30	16,920.65
29	2,416.30	2,014.85	79	22,739.90	18,951.08	29	3,101.71	2,586.02	79	21,009.71	17,509.34
30	2,458.84	2,050.19	80	23,571.86	19,644.55	30	3,235.08	2,697.08	80	21,740.77	18,118.57
31	2,517.43	2,099.17	81	24,091.42	20,077.38	31	3,320.02	2,767.84	81	22,217.47	18,515.76
32	2,601.99	2,169.61	82*	24,607.72	20,507.66	32	3,439.45	2,867.50	82*	22,695.88	18,914.42
33	2,689.33	2,242.39	83*	25,127.21	20,940.58	33	3,563.30	2,970.65	83*	23,172.81	19,311.92
34	2,779.62	2,317.64	84*	25,644.91	21,372.02	34	3,691.56	3,077.53	84*	23,649.59	19,709.26
35	2,873.00	2,395.29	85*	26,160.98	21,802.07	35	3,824.32	3,188.20	85*	24,127.92	20,107.76
36	2,969.41	2,475.74	86*	26,680.77	22,235.14	36	3,962.03	3,302.97	86*	24,604.78	20,505.18
37	3,069.23	2,558.82	87*	27,196.84	22,665.26	37	4,104.63	3,421.86	87*	25,022.89	20,853.62
38	3,172.31	2,644.69	88*	27,631.85	23,027.81	38	4,252.43	3,545.01	88*	25,448.13	21,208.03
39	3,278.87	2,733.58	89*	28,073.91	23,396.17	39	4,405.57	3,672.49	89*	25,778.90	21,483.62
40	3,388.92	2,825.34	90*	28,410.73	23,676.79	40	4,564.13	3,804.63	90*	26,113.94	21,762.78
41	3,536.56	2,948.33	91*	28,751.57	23,960.83	41	4,732.85	3,945.37	91*	26,375.03	21,980.40
42	3,690.55	3,076.67	92*	29,010.19	24,176.44	42	4,907.84	4,091.07	92*	26,638.69	22,200.11
43	3,851.36	3,210.67	93*	29,164.26	24,304.78	43	5,089.27	4,242.27	93*	26,851.66	22,377.66
44	4,019.15	3,350.48	94*	29,308.41	24,424.82	44	5,277.36	4,398.98	94*	27,039.44	22,534.06
45	4,194.15	3,496.41	95*	29,450.47	24,543.32	45	5,472.51	4,561.57	95*	27,170.42	22,643.25
46	4,377.05	3,648.70	96*	29,594.77	24,663.52	46	5,674.86	4,730.29	96*	27,303.25	22,753.92
47	4,567.77	3,807.58	97*	29,735.12	24,780.47	47	5,884.65	4,905.05	97*	27,438.10	22,866.38
48	4,766.79	3,973.58	98*	29,878.81	24,900.21	48	6,102.20	5,086.40	98*	27,570.78	22,976.89
49	4,974.49	4,146.56	99*	30,023.19	25,020.49	49	6,327.88	5,274.42	99*	27,705.24	23,088.88
50	5,191.34	4,327.37	100*	30,168.27	25,141.47	50	6,561.85	5,469.41	100*	27,840.17	23,201.41

請參閱相關備註。请参阅相关备注。Please refer to the relevant remarks.
*只供續保之用。只供续保用途。For renewal only.

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 www.ia.org.hk/tc/infocenter/faqs/faqs_levy.html 了解詳情。
2. **保費率並非保證不變**，將按計劃續保時受保人的性別及當時實際年齡及計劃類型而**按年調整**。保費率的調整將適用於所有同一類別保單，並基於不同因素，如我們的索償及續保經驗、醫療費用通脹、預期未來醫療費用及任何適用之保障修訂。
3. 每次續保時所需支付的保費將按當時生效的標準保費表而定。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。我們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. 如您並非以年繳方式繳付保費，每期保費金額為年繳保費乘以下列保費形式倍數：

繳付形式	半年繳	季繳	月繳
保費形式倍數	0.5150	0.2620	0.0892

备注

1. 此标准保费表并未包括由保险业监管局征收的保费征费。请浏览 www.ia.org.hk/sc/infocenter/faqs/faqs_levy.html 了解详情。
2. **保险费率并非保证不变**，将按计划续保时受保人的性别、当时实际年龄和计划类型而**按年调整**。保险费率的调整将适用于所有同一类别保单，并基于不同因素，如我们的索偿和续保经验、医疗费用通胀、预期未来医疗费用以及任何适用的保障修订。
3. 每次续保时所需支付的保费将按当时生效的标准保费表而定。以上列出的标准保费并不能视为实际未来所需支付的标准保费。我们会在每个保单年度终结前以书面形式通知保单持有人来年实际所需支付的保费（包括附加保费（如适用））和保费征费。
4. 如您并非以年缴方式缴付保费，每期保费金额为年缴保费乘以下列保费形式倍数：

缴付形式	半年缴	季缴	月缴
保费形式倍数	0.5150	0.2620	0.0892

Remarks

1. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. Please visit www.ia.org.hk/en/infocenter/faqs/faqs_levy.html for details.
2. Premium rates **are not guaranteed** and **are yearly adjustable** based on the gender and attained age of the insured person and plan type at the time of plan renewal. We will determine the relevant premium rates on a portfolio basis based on several factors, such as our claims and persistency experience, medical price inflation, projected future medical costs and any applicable changes in benefit.
3. The premiums payable at each renewal are subject to the prevailing Standard Premium Schedule. The listed standard premiums above are not indicative of the future standard premiums. We 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. If your premium is paid on a non-annual basis, the modal premium amount will be equal to the annual premium multiplied by the modal factor as shown below:

Payment mode	Half-yearly	Quarterly	Monthly
Modal factor	0.5150	0.2620	0.0892

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如欲了解本計劃之詳情，請聯絡您的顧問或致電我們的客戶服務熱線2281 1333。

与我们联系取得更多信息

如欲了解本计划的详情，请联系您的顾问或致电我们的客户服务热线2281 1333。

Need more details? Get in touch

Please contact your consultant or call our Customer Service Hotline at 2281 1333 for more details.

註

保誠自主醫保計劃由保誠保險有限公司(「保誠」)承保。您可以選擇單獨投保本計劃,毋須同時投保其他類型的保險產品,除非該計劃只設附加保障選項,而必須附加於基本計劃。此文件不包含本計劃的完整條款及細則並只作參考之用,不能作為保誠與任何人士或團體所訂立之任何合約。在銷售過程中此文件必須與有關產品小冊子一起閱讀。有關保險計劃之完整產品條款及細則、風險披露及主要不保範圍(如有),請仔細閱讀有關計劃之產品小冊子及保單文件。如欲了解更多有關本計劃之其他詳情、完整條款及細則,請向保誠索取保單樣本以作參考。

保誠有權根據保單持有人及/或受保人在投保時所提供的資料接受或拒絕任何申請。

繳付保費之劃線支票抬頭請註明「保誠保險有限公司」。

此文件僅旨在香港派發,並不能詮釋為保誠在香港境外提供、出售或遊説購買任何保險產品。如在香港境外之任何司法管轄區的法律下提供或出售任何保險產品屬於違法,保誠不會在該司法管轄區提供或出售該保險產品。

注

保诚自主医保计划由保诚保险有限公司(「保诚」)承保。您可以选择单独投保本计划,毋须同时投保其他类型的保险产品,除非该计划只设附加保障选项,而必须附加在基本计划。此文件不包括本计划的完整条款和细则并只作参考用途,不能作为保诚与任何人士或团体所订立的任何合约。在销售过程中此文件必须与有关产品小册子一起阅读。有关保险计划的完整产品条款和细则、风险披露和主要不受保范围(如有),请仔细阅读有关计划的产品小册子和保单文件。如欲了解更多有关本计划的其他详情、完整条款和细则,请向保诚索取保单样本以作参考。

保诚有权根据保单持有人和/或受保人在投保时所提供的信息接受或拒绝任何申请。

缴付保费的划线支票抬头请注明「保诚保险有限公司」。

此文件仅旨在香港派发,并不能诠释为保诚在香港境外提供、出售或游说购买任何保险产品。如在香港境外的任何司法管辖区的法律下提供或出售任何保险产品属于违法,保诚不会在该司法管辖区提供或出售该保险产品。

Notes

PRUHealth CoreChoice Medical Plan **is underwritten by Prudential Hong Kong Limited (“Prudential”). You can always choose to take out this plan as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan is only available as a supplementary benefit which needs to be attached to a basic plan. This document does not contain the full terms and conditions of this plan and is for reference only. It does not represent a contract between Prudential and anyone else. During the sales process, this document should be read in conjunction with the relevant product brochure. For full terms and conditions, risk disclosures and key exclusions (if any) of the relevant insurance plan, please refer to the relevant product brochure and policy document and read them carefully.** For further details and the full terms and conditions of this plan, please ask Prudential for a sample of the policy document.

Prudential has the right to accept or decline any application based on the information provided by the policy holder and/or insured person in the application.

Please cross your cheque and make it payable to “Prudential Hong Kong Limited”.

This document is for distribution in Hong Kong only. It is not an offer to sell or solicitation to buy or provide any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong where such offering or sale of the insurance product is illegal under the laws of such jurisdictions.

PRUDENTIAL
保誠保險

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