下次生日年齢	自付費 Deductible: 港元 HKD 100,000
Age at next birthday	男性 Male / 女性 Female
1	1%
2	1%
3	1%
4	1%
5	1%
6	4% to 6%
7	4% to 6%
8	4% to 6%
9	4% to 6%
10	4% to 6%
11	4% to 6%
12	4% to 6%
13	4% to 6%
14	4% to 6%
15	4% to 6%
16	4% to 6%
17	4% to 6%
18	4% to 6%
19	4% to 6%
20	4% to 6%
21	4% to 6%
22	4% to 6%
23	4% to 6%
24	4% to 6%
25	4% to 6%
26	1.8% to 3.6%
27	1.8% to 3.6%
28	1.8% to 3.6%
29	1.8% to 3.6%
30	1.8% to 3.6%

下次生日年齡	自付費 Deductible: 港元 HKD 100,000
Age at next birthday	男性 Male / 女性 Female
31	-0.7% to 1.3%
32	-0.7% to 1.3%
33	-0.7% to 1.3%
34	-0.7% to 1.3%
35	-0.7% to 1.3%
36	-0.7% to 1.3%
37	-2.5% to -0.8%
38	-2.5% to -0.8%
39	-2.5% to -0.8%
40	-2.5% to -0.8%
41	-2.5% to -0.8%
42	-2.5% to -0.8%
43	-2.5% to -0.8%
44	-2.5% to -0.8%
45	-2.5% to -0.8%
46	-2.5% to -0.8%
47	-2.5% to -0.8%
48	-2.5% to -0.8%
49	-2.5% to -0.8%
50	-2.5% to -0.8%
51	-2.5% to -0.8%
52	-2.5% to -0.8%
53	-2.5% to -0.8%
54	-2.5% to -0.8%
55	-2.5% to -0.8%
56	-2.5% to -0.8%
57	-2.5% to -0.8%
58	-2.5% to -0.8%
59	-2.5% to -0.8%
60	-2.5% to -0.8%

下次生日年齢	自付費 Deductible: 港元 HKD 100,000
Age at next birthday	男性 Male / 女性 Female
61	-2.5% to -0.8%
62	-2.5% to -0.8%
63	-2.5% to -0.8%
64	-2.5% to -0.8%
65	-2.5% to -0.8%
66	-2.5% to -0.8%
67	-2.5% to -0.8%
68	-2.5% to -0.8%
69	-2.5% to -0.8%
70	-2.5% to -0.8%
71	-2.5% to -0.8%
72	-2.5% to -0.8%
73	-2.5% to -0.8%
74	-2.5% to -0.8%
75	-2.5% to -0.8%
76	-2.5% to -0.8%
77	-2.5% to -0.8%
78	-2.5% to -0.8%
79	-2.5% to -0.8%
80	-2.5% to -0.8%
81	-2.5% to -0.8%
82	-2.5% to -0.8%
83	-2.5% to -0.8%
84	-2.5% to -0.8%
85	-2.5% to -0.8%
86	-2.5% to -0.8%
87	-2.5% to -0.8%
88	-2.5% to -0.8%
89	-2.5% to -0.8%
90	-2.5% to -0.8%
91	-2.5% to -0.8%
92	-2.5% to -0.8%
93	-2.5% to -0.8%
94	-2.5% to -0.8%
95	-2.5% to -0.8%
96	-2.5% to -0.8%
97	-2.5% to -0.8%
98	-2.5% to -0.8%
99	-2.5% to -0.8%
100	-2.5% to -0.8%

註解Remarks:

由於有小數位出入,於上述期間之實際保費加幅可能稍高於或低於列出之百分比。
The actual premium increase rates for the above mentioned period may be slightly higher or lower than the stated percentage due to rounding differences.

2. 請留意·過往的醫療保險產品保費增長率並非將來保費增長率的指標。

Please be reminded that the historical premium increase rates are not an indicator of future premium increase of the medical insurance products.

3. 上述資料只反映就相同年齡的保費增長。在加上年齡增長的因素後、實際保費增長率可能比上述的保費增長率為高。有關最新保費詳情、請參閱年結通知書。 The above information only reflects the premium increase for the same age. The actual premium increase rate may be higher after taking age advancement into account. Please refer to the annual statement for the latest premium.

保障提升重點 Highlight of Benefit Enhancement (請參閱產品小冊子以了解有關保障的詳情 Please refer to product brochure for the details of the benefits)		
Enhancements in multiple benefits include increase in the Annual Benefit Limit,		
removal of the Lifetime Benefit Limit and upgrades to Basic benefits.		
New benefits are added, including benefit items in Enhanced benefits,		
Other benefits (addition of two cash benefits) and Add-On Features.		
優化多項保障包括提升每年保障限額、移除終身保障限額及升級基本保障。		
新增的保障項目包括升級保障、其他保障(增設兩項現金保障)以及額外保障。		