

EasyCover Critical Illness Plan

Satisfaction is a critical illness plan that offers not only good coverage but also value

Critical Illness Protection • Non-Participating Life



Just because something is important doesn't mean it has to be big and complicated. When it comes to your insurance, compact and handy is the way to go.

With critical illness protection, you want to know exactly what you're getting and how much you're paying. No surprises, no complications. At FWD, we believe in keeping things simple and affordable, so you can focus on reaching for what you want out of life.

Simple, affordable, dependable

No matter which life stage you are at, getting enough protection is a priority. Early in your career, you're probably on a limited salary, and being financially protected from critical illness is a must. Later on, your hard work has paid off and you're financially more capable, but by then, you probably have not only yourself but loved ones to think about.

We have just the plan for you. EasyCover Critical Illness Plan ("the Plan" or "EasyCover") pays out a cash lump sum in the event you are diagnosed with any of covered 62 Crises or 65 Special Diseases, even extend to unknown infectious diseases (such as SARS and COVID-19). That means you get truly comprehensive coverage, and at affordable premiums.

For cancer, heart attack and stroke, the "Big 3 Diseases", you have flexibility to add following 2 optional benefits with additional lump-sum protection and medical protection to your EasyCover at affordable premiums.

As your life stage changes, you can easily convert the Plan to a new whole-life critical illness protection plan with limited premium payment term without providing health information again.

No matter what you're planning for, it's good to know you already have a great Plan B in place.



Optional Benefit

You can choose to have additional lump-sum coverage on Big 3 Diseases



Optional Benefit

You can choose to receive medical expenses reimbursement for Cancer, Heart Attack or Stroke for which Crisis Benefit has been paid if the medical expense incurred for the same Cancer, Heart Attack or Stroke reaches a set limit



You can exercise the conversion option to a whole-life critical illness protection plan with limited premium payment term without additional health information

Your essential coverage, extendable according to your needs

EasyCover is a critical illness protection plan which covers 62 Crises which includes cancer, heart attack and stroke, which are known as the “Big 3 Diseases”, 65 Special Diseases with 12 of them specifically for juveniles, the coverage of Special Diseases includes Carcinoma-in-situ or Early Stage Malignancy of Specific Organs and Angioplasty of Coronary Artery.^{1,2}

The Plan also offers a Critical Medical Care Benefit^{1,3} which is covering undefined/unknown illnesses and Injuries that lead to Hospitalisation in Intensive Care Unit of 3 or more consecutive days with the use of Invasive Life Support.

As you may want a more comprehensive protection, the Plan allows you to opt for an additional coverage of 50% of Initial Sum Insured on Big 3 Diseases with an affordable subscription.⁴

EasyCover offers an Additional Medical Coverage for Big 3 Diseases⁵ (optional benefit), once the Crisis Benefit has been paid and/or is payable for a Big 3 Disease, EasyCover provides medical coverage up to (i) an additional 100% of the total Initial Sum Insured under all policies of the Term Critical Illness Series⁶ with Additional Medical Coverage for Big 3 Diseases or (ii) HK\$1,000,000/ US\$125,000 per life under all policies of the Term Critical Illness Series⁶ with Additional Medical Coverage for Big 3 Diseases, whichever is lower, that you can use to reimburse the Eligible Expenses⁷ subsequently incurred for the hospitalisation, surgery or other covered treatment and tests of the same Big 3 Disease after the Eligible Expenses⁷ of such Big 3 Disease have reached a pre-set limit.

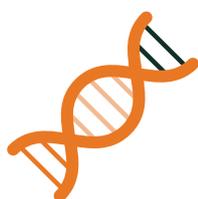
We are committed to help you focus on treatment and recovery when fighting with crisis, easing your financial worries while supporting you with a team of professionals through third party service providers, so that you can look forward to a brilliant future with your loved ones!



Easy protection over what you need the most

The Plan's affordable protection gives you and your family peace of mind. It covers 62 Crises, including Cancer, Heart Attack and Stroke which are known as life threatening diseases with a lump-sum payment of 100% of Current Sum Insured.¹

In addition, it also covers multiple claims of Special Disease up to 100% of the Initial Sum Insured, where advanced payment of 35% of Initial Sum Insured (subject to a maximum of HK\$400,000 / US\$50,000 per life of each claim under all policies of the Term Critical Illness Series⁶ for Carcinoma-in-situ or Early Stage Malignancy of Specific Organs, Angioplasty of Coronary Artery and Special Diseases for Juvenile) is payable for each claim.^{1,2}



From Defined Diseases to Undefined / Unknown Diseases

Unknown diseases can strike you and your family when you least expect it. For illness or Injury that leads to Hospitalisation in Intensive Care Unit for 3 or more consecutive days with the use of Invasive Life Support, the Plan will pay Critical Medical Care Benefit^{1,3} to alleviate your financial situation.



Extra reimbursement complements lump sum benefit

We also understand that the medical costs for Big 3 Diseases can be a real challenge you may face. You might also consider the Additional Medical Coverage for Big 3 Diseases⁵ (optional benefit) – within two years from the date of First Confirmed Diagnosis of Cancer, Heart Attack or Stroke for which Crisis Benefit has been paid, you will be reimbursed for subsequently incurred Eligible Expenses⁷ up to the lower of (i) an additional of 100% of the total Initial Sum Insured under all policies of the Term Critical Illness Series⁶ with Additional Medical Coverage for Big 3 Diseases or (ii) HK\$1,000,000 / US\$125,000 per life under all policies of the Term Critical Illness Series⁶ with Additional Medical Coverage for Big 3 Diseases for such Big 3 Disease after the Eligible Expenses⁷ reach a set limit.

1. Lump Sum Benefit

Crisis Benefit is paid or payable for Big 3 Diseases



In excess of a set limit



2. Reimbursement

Additional Medical Coverage for Big 3 Diseases
Reimbursement of 100% of the total Initial Sum Insured under all policies of the Term Critical Illness Series with Additional Medical Coverage for Big 3 Diseases or HK\$1,000,000 / US\$125,000 per life under all policies of the Term Critical Illness Series with Additional Medical Coverage for Big 3 Diseases (whichever is lower)

within two years from the date of First Confirmed Diagnosis of Cancer, Heart Attack or Stroke for which Crisis Benefit has been paid



Flexibility on additional protections

Life is about celebrations that are important to you. Everyone tries their best to enjoy life while they would better have two strings to their bow to get prepared for the worst. We understand that most of you have concern about the Big 3 Diseases. The Plan specifically offers Additional 50% Coverage Benefit for Big 3 Diseases⁴ (optional benefit), additional 50% of Initial Sum Insured is payable when the Crisis Benefit has been paid/or is payable for Big 3 Diseases.



Recovery support to back you up in every way

What's more, if Crisis Benefit is payable for Cancer, Heart Attack or Stroke, our Life Enrichment Program⁸ will provide a professional rehabilitation service to you. With this service, you can then focus on recovery and be able to continue enjoying your life!



Professional health solutions to simplify your life

On top of giving you protection from diseases, the Plan also gives you access to a priority health coaching service: Critical Illness Protection Plan – PREMIER THE ONEcierge One Team Health Management (“PREMIER THE ONEcierge”)⁹. It's designed to give you well-rounded health protection. Simply call the service hotline and PREMIER THE ONEcierge will provide you with a network of leading specialists so that you can receive the most appropriate treatment from the best-suited doctor and access top-tiered network hospitals in the Pan-Asia Region. If hospitalisation is required, PREMIER THE ONEcierge could make the necessary arrangements with the hospital for confinement. All you'll need to do is to concentrate on your treatment and recovery.

Optimal treatment requires complete peace of mind. At FWD, we are committed to giving you the most thoughtful care. As soon as a Crisis is diagnosed, a top U.S. medical institution can be consulted for a Second Medical Opinion¹⁰ with a team of renowned doctors standing by to assist.



This is for illustrative purpose only and assume that a) all premiums are paid in full when due, b) there is no indebtedness under the policy, c) the definitions and claims requirements of the benefits are fulfilled, d) the Initial Sum Insured of the Basic Plan of the policy remains unchanged throughout the policy term and e) the Insured does not have other policies of the Term Critical Illness Series⁶.

Example

Insured: Ms Emma Wong

Age next birthday : 25

Job: Graduate Trainee

Plan: EasyCover (Additional Medical Coverage for Big 3 Diseases (optional benefit) is selected at policy application)

Initial Sum Insured of the Plan: HK\$1,000,000

Premium Payment Mode: Annually

Background:

Emma loves travelling and enjoying an active life.

She wants a better plan against unexpected diseases, like Cancer. She purchased the Plan to lower the financial burden in the event of Big 3 Diseases.



Sep 2022
Emma purchased the plan



Sep 2026

She receives the second medical check-up coupon and conducts the medical check-up. She is unfortunately diagnosed with carcinoma-in-situ of breast and hence **Special Disease Benefit** is claimed, which is 35% of the Initial Sum Insured (HK\$350,000).

After the payment of Special Disease Benefit, the Current Sum Insured will be reduced to 65% of the Initial Sum Insured (HK\$650,000). Crisis Benefit, Death Benefit and future premium will be reduced accordingly.

May 2028

The carcinoma-in-situ of breast has progressed to breast cancer. **Crisis Benefit**, which is 100% of Current Sum Insured or equivalent to 65% of Initial Sum Insured (HK\$650,000) is payable.

She can also have the coverage and support from **Life Enrichment Program**. As 100% of Initial Sum Insured (including 35% of Initial Sum Insured for Special Disease Benefit and 65% of Initial Sum Insured for Crisis Benefit) of her policy has been claimed, **no more premium is required to be paid**.



April 2029



Her Eligible Expenses⁷ for the breast cancer is HK\$800,000, which exceed HK\$500,000, where HK\$500,000 is the lower of total Initial Sum Insured under all policies of the Term Critical Illness Series⁶ with Additional Medical Coverage for Big 3 Diseases (i.e. HK\$1,000,000) or HK\$500,000/US\$62,500. HK\$300,000 under Additional Medical Coverage for Big 3 Diseases is payable, Emma can further get reimbursement for the subsequently incurred Eligible Expenses⁷ for that breast cancer up to additional HK\$700,000 for treatment for that breast cancer within two years from the date of First Confirmed Diagnosis of that breast cancer.⁵

Does the Plan suit you?

If you answer yes to any of the statements below, the Plan is for you.



You are looking for critical illness plan with low premium entry.



You wish to add on your critical illness coverage on top of your existing critical illness plan(s).



You wish to receive the professional rehabilitation service after being diagnosed with Cancer, Heart Attack or Stroke.

Plan Summary

Plan Structure	Basic Plan	
Issue Age (Age Next Birthday)	1 – 70	
Premium Payment Term	To the Policy Anniversary immediately preceding the 100 th birthday of the Insured	
Benefit Term	Renewable up to the Policy Anniversary immediately preceding the 100 th birthday of the Insured	Up to the Policy Anniversary immediately preceding the 100 th birthday of the Insured
Renewable Period	Yearly Renewable/5-Year/10-Year/20-Year Renewable Plan	Not Applicable
Premium Structure	Premium is not guaranteed and We reserve the right to review and adjust the premium rates based on factors including but not limited to age of the next birthday of the Insured at the time of renewal (if applicable), the claims experience and policy persistency from all policies under this product from time to time (including upon renewal).	
	Yearly Renewable/5-Year/10-Year/20-Year Renewable Plan: The premium within the Renewable Period is not guaranteed but will not be increased solely based on the age of the Insured on his or her next birthday (except for Additional Medical Coverage for Big 3 Diseases (Optional Benefit)).	To age 100 (Age Next Birthday): The premium within the Premium Payment Term is not guaranteed but will not be increased solely based on the age of the Insured on his or her next birthday (except for Additional Medical Coverage for Big 3 Diseases (Optional Benefit)).
	Additional Medical Coverage for Big 3 Diseases (Optional Benefit): The premium is not guaranteed and will be determined annually at Our sole discretion based on the age of the next birthday of the Insured at the Policy Anniversary.	
Currency	HKD/USD	
Premium Payment Mode	Monthly/Annually	
Minimum Initial Sum Insured	HK\$300,000/US\$37,500 (per policy)	
Maximum Initial Sum Insured ¹¹	Age next birthday 18 or below: HK\$5,000,000/US\$625,000 (per life) Age next birthday 19 or above: HK\$12,000,000/US\$1,500,000 (per life)	
Crisis Benefit ¹	100% of the Current Sum Insured	
Special Disease Benefit ^{1,2}	Advanced payment of 35% of the Initial Sum Insured (subject to a maximum of HK\$400,000/US\$50,000 per life of each claim under all policies of the Term Critical Illness Series ⁶ for Carcinoma-in-situ or Early Stage Malignancy of Specific Organs, Angioplasty of Coronary Artery and Special Diseases for Juvenile)	

What this plan covers

Plan Summary

Critical Medical Care Benefit ^{1,3}	Advanced payment of 20% of Initial Sum Insured (subject to a maximum of HK\$400,000/US\$50,000 per Insured of each claim under all policies of the Term Critical Illness Series ⁶)
Death Benefit ¹²	100% of the Current Sum Insured
Convertibility Option	On or before the Insured becomes 55 (Age Next Birthday), within 31 calendar days immediately before or after any Policy Anniversary upon the fulfilment of the relevant conditions ¹³ , the entire amount or any portion of the Initial Sum Insured under the Plan can be converted to a new whole life critical illness protection plan with limited premium payment term without requiring additional health information, subject to the terms and conditions are determined by Us from time to time and at Our sole discretion
Medical Check-up ¹⁴	Medical check-up coupon will be offered on each of the 2 nd , 4 th , 6 th , 8 th and 10 th Policy Anniversaries of the Plan if all premiums are paid when due
Life Enrichment Program ⁸	If Crisis Benefit is payable for Big 3 Diseases, relevant rehabilitation program will be provided
Critical Illness Protection Plan – PREMIER THE ONEcierge One Team Health Management ⁹	Service Program
Second Medical Opinion ¹⁰	Service Program
Additional 50% Coverage Benefit for Big 3 Diseases ⁴ (Optional Benefit)	Additional 50% of the Initial Sum Insured will be payable if the Crisis Benefit has been paid and/or is payable for Big 3 Diseases

Plan Summary

If Crisis Benefit has been paid and/or is payable for Big 3 Diseases, and within 2 years from the date of First Confirmed Diagnosis of such Big 3 Disease, the Eligible Expenses⁷ of that Big 3 Disease incurred have reached the lower of the total Initial Sum Insured under all policies of the Term Critical Illness Series⁶ with Additional Medical Coverage for Big 3 Diseases or HK\$500,000/US\$62,500, you can claim up to additional 100% of the total Initial Sum Insured under all policies of the Term Critical Illness Series⁶ with Additional Medical Coverage for Big 3 Diseases or HK\$1,000,000/US\$125,000 per life under all policies of the Term Critical Illness Series⁶ with Additional Medical Coverage for Big 3 Diseases, whichever is lower, on a reimbursement basis for Eligible Expenses⁷ incurred in respect of that Big 3 Disease in excess of the aforesaid threshold under Hospitalisation Benefits, Surgical Benefits and Other Benefits

Additional Medical Coverage for Big 3 Diseases⁵ (Optional Benefit)

Coverage	
Entitled ward class ¹⁵	Standard Semi-private Room
Hospitalisation Benefits	
(a) Room & Board	Full Cover
(b) Intensive Care Unit Charges	Full Cover
(c) Medical Practitioner's Hospital Visit and Specialist's Fee	Full Cover
(d) Miscellaneous Hospital Medical Charges	Full Cover
(e) Hospital Companion Bed (An extra bed for 1 person who accompanies the Insured in Hospital)	Full Cover
(f) Private Nursing Care's Fee	Full Cover
Surgical Benefits	
Surgeon's fees, Anaesthetist's fee and operating theatre fee	Full Cover
Other Benefits	
(a) Post-hospitalisation Out-patient (1 consultation per day)	Full Cover
(b) Post-hospitalisation Home Nursing (within 31 calendar days after discharge following surgery or Intensive Care Unit admission and restricted to nursing services provided by 1 Qualified Nurse at any time)	Full Cover
(c) Non-surgical Cancer Treatment ¹⁶	Full Cover
(d) Prescribed Diagnostic Imaging Tests ¹⁷	Full Cover
(e) Rehabilitation Treatment (stay in Rehabilitation Centre for treatment for at least 6 continuous hours)	Full Cover

This product material is for reference only and is indicative of the key features of the product. For the exact terms and conditions and the full list of exclusions of the product, please refer to the policy provisions of this product materials. In the event of any ambiguity or inconsistency between the terms of this leaflet and the policy provisions, the policy provisions shall prevail. In case you want to read the terms and conditions of the policy provisions before making an application, you can obtain a copy from FWD. The policy provisions of the product are governed by the laws of the Macao Special Administrative Region.

Crises covered in EasyCover Critical Illness Plan

Group 1: Cancer

- Cancer

Group 2: Diseases related to Organ Failure

- Aplastic Anaemia
- Chronic Liver Disease
- Chronic Lung Disease
- End Stage Lung Disease (including Chronic Obstructive Lung Disease, Severe Bronchiectasis and Severe Emphysema)
- Fulminant Hepatitis
- HIV Due to Blood Transfusion
- Major Organ Transplantation (lung, pancreas, liver, bone marrow)
- Medullary Cystic Disease
- Occupationally Acquired HIV
- Severe Pulmonary Fibrosis
- Severe Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis
- Surgical Removal of One Lung

Group 3: Diseases related to Circulatory System

- Cardiomyopathy
- Coronary Artery Disease Surgery
- Eisenmenger's Syndrome
- Heart Attack
- Heart Valve Surgery
- Infective Endocarditis
- Kidney Failure
- Major Organ Transplantation (kidney, heart)
- Other Serious Coronary Artery Disease
- Primary Pulmonary Arterial Hypertension
- Stroke
- Surgery to Aorta

Group 4: Diseases related to Nervous System

- Alzheimer's Disease
- Apallic Syndrome
- Bacterial Meningitis
- Benign Brain Tumour
- Blindness
- Creutzfeld-Jacob Disease
- Encephalitis
- Loss of Hearing®
- Major Head Trauma
- Motor Neurone Disease
- Multiple Sclerosis
- Muscular Dystrophy
- Paralysis
- Parkinson's Disease
- Poliomyelitis
- Progressive Bulbar Palsy
- Progressive Muscular Atrophy
- Progressive Supranuclear Palsy
- Severe Myasthenia Gravis

Group 5: Other Diseases

- Amputation of Feet due to Complication from Diabetes Mellitus
- Chronic Adrenal Insufficiency
- Chronic Relapsing Pancreatitis
- Coma
- Crohn's Disease
- Ebola
- Elephantiasis
- Loss of Independent Existence
- Loss of Limbs
- Loss of Speech
- Major Burns
- Necrotizing Fasciitis
- Pheochromocytoma
- Severe Osteoporosis*
- Severe Rheumatoid Arthritis
- Systemic Sclerosis
- Terminal Illness
- Ulcerative Colitis

Special Diseases covered in EasyCover Critical Illness Plan

Group 1: Cancer^

- Carcinoma-in-situ of Specific Organs (all organs except skin, including but not limited to the organs listed below)

a) Breast	g) Nasopharynx	m) Urinary Tract
b) Cervix Uteri	h) Ovary	(for the purpose of in-situ cancers of the bladder, stage Ta of papillary carcinoma is included)
c) Colon and Rectum	i) Pancreas	n) Uterus
d) Fallopian Tube	j) Penis	o) Vagina
e) Liver	k) Stomach and Esophagus	
f) Lung	l) Testis	
- Early Stage Malignancy of Specific Organs
 - a) Chronic Lymphocytic Leukaemia
 - b) Prostate
 - c) Thyroid
 - d) Non Melanoma Skin Cancer

Group 2: Diseases related to Organ Failure

- Acute Aplastic Anaemia
- Biliary Tract Reconstruction Surgery
- Liver Surgery
- Miliary Tuberculosis
- Moderately Severe Chronic Lung Disease
- Moderately Severe Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis
- Skin Transplantation
- Surgical Removal of One Kidney

Group 3: Diseases related to Circulatory System

- Angioplasty for Carotid Arteries
- Angioplasty of Coronary Artery^
- Cardiac pacemaker / defibrillator insertion
- Carotid Artery Surgery
- Early Cardiomyopathy
- Early Renal Failure
- Insertion of a Vena-Cava Filter
- Keyhole Coronary Bypass Surgery
- Minimally Invasive Surgery to Aorta
- Percutaneous Valve Surgery
- Pericardiectomy
- Secondary Pulmonary Hypertension

Group 4: Diseases related to Nervous System

- Cochlear Implant Surgery
- Cerebral Aneurysm Requiring Surgery
- Early Amyotrophic Lateral Sclerosis
- Early Multiple Sclerosis
- Early Progressive Bulbar Palsy
- Early Progressive Muscular Atrophy
- Less Severe Encephalitis
- Loss of Sight in One Eye
- Moderately Severe Alzheimer's Disease
- Moderately Severe Bacterial Meningitis
- Moderately Severe Brain Damage
- Moderately Severe Muscular Dystrophy
- Moderately Severe Paralysis
- Moderately Severe Parkinson's Disease
- Moderately Severe Poliomyelitis
- Severe Psychiatric Illness
- Surgery for Subdural Haematoma
- Surgical Removal of Pituitary Tumour

Covered Diseases

Group 5: Other Diseases

- Acute Necrohemorrhagic Pancreatitis
 - Adrenalectomy for Adrenal Adenoma
 - Amputation of One Foot due to Complication from Diabetes Mellitus
 - Coma for 48 hours
 - Crohn's Disease (Regional Enteritis)
 - Diabetic Retinopathy
 - Early Elephantiasis
 - Loss of Speech due to Vocal Cord Paralysis
 - Moderately Severe Burns
 - Moderately Severe Rheumatoid Arthritis
 - Osteoporosis with Fractures*
 - Severance of One Limb
 - Severe Central or Mixed Sleep Apnea
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Special Diseases for Juvenile[^] (age next birthday 1 (15 days) – 18) covered in EasyCover Critical Illness Plan

- Autism
 - Dengue Haemorrhagic Fever
 - Juvenile Huntington Disease
 - Kawasaki Disease
 - Marble Bone Disease (Osteogenesis)
 - Osteogenesis Imperfecta
 - Rheumatic Fever with Valvular Impairment
 - Severe Asthma
 - Still's Disease
 - Type 1 Diabetes Mellitus
 - Type I Juvenile Spinal Amyotrophy
 - Type II Juvenile Spinal Amyotrophy
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® The claim for Loss of Hearing will only be paid if at the time of diagnosis the Insured is aged 3 (age next birthday) or above.

* The claim for Severe Osteoporosis or Osteoporosis with Fractures will only be paid if at the time of diagnosis the Insured is aged 70 (age next birthday) below.

[^] Subject to HK\$400,000/US\$50,000 per Insured of each claim under all policies of Term Critical Illness Series.

Note: Benefit relating to Crisis and Special Disease are payable according to the policy provisions. Please refer to the definition of Crisis and Special Disease in the policy provisions for the details of Crisis and Special Disease.

Remarks

- 1 FWD Life Insurance Company (Macau) Limited (“FWD”, “We” “Us” or “Our”) will pay the Crisis Benefit, Special Disease Benefit and Critical Medical Care Benefit only where the First Symptoms appear, the condition occurs and the diagnosis or surgery relating to the relevant Disease, illness or Injury occurs after the first 90 calendar days from the Policy Date. This first 90 calendar days limitation does not apply if any Disease, illness or Injury is solely and directly caused by an Accident and independently of any cause.
While this policy is in force, if the Insured has the First Confirmed Diagnosis of a Crisis or Special Disease, We will pay to the Policy Owner the Crisis Benefit or Special Diseases Benefit according to the policy provisions. Current Sum Insured means the Initial Sum Insured less any benefits paid under Special Disease Benefit and Critical Medical Care Benefit of the policy.
Crisis Benefit or Death Benefit will only be paid once until the Total Claims paid and/or payable reach 100% of the Initial Sum Insured. Total Claims means the aggregate amount of the Special Disease Benefit, Crisis Benefit, Critical Medical Care Benefit and/or Death Benefit payments.
If Additional Medical Coverage for Big 3 Diseases (optional benefit) is not selected when Crisis Benefit is payable for Big 3 Diseases, upon payment of the Crisis Benefit for Big 3 Diseases, Our liability (if any) under this policy shall be limited to the Life Enrichment Program.
- 2 Each Special Disease is payable once only (except for Carcinoma-in-situ or Early Stage Malignancy of Specific Organs and Angioplasty of Coronary Artery). More than one claim can be made in respect of Carcinoma-in-situ or Early Stage Malignancy of Specific Organs under the Plan. To be eligible for the second and subsequent claim under Carcinoma-in-situ or Early Stage Malignancy of Specific Organs, the claims must be in relation to a Carcinoma-in-situ or Early Stage Malignancy that is different from the organ(s) which was/were covered under the previous claims for which benefit(s) have / has been paid. If the relevant covered organ has both a left and a right component (such as, but not limited to the lungs or breasts), the left side and right side of the organ shall be considered one and the same organ. A maximum of two claims can be made in respect of Angioplasty of Coronary Artery under the Plan. To be eligible for the second claim under Angioplasty of Coronary Artery, the treatment must be performed on a location of stenosis or obstruction in a major coronary artery where no stenosis greater than 60 percent was identified in the coronary angiogram relating to the first claim of this illness, for which benefit has been paid.
This benefit will be payable until the Total Claims paid and / or payable reach 100% of the Initial Sum Insured. Upon the payment of claims under Special Disease Benefit, the Current Sum Insured of this policy will be reduced accordingly. Death Benefit, Crisis Benefit and future premium will be reduced accordingly. The benefit payable under each claim of Special Disease Benefit will in no event be higher than the Current Sum Insured.
- 3 While this policy is in force, if it becomes Medically Necessary for the Insured to be Confined in an Intensive Care Unit for 3 or more consecutive days with the use of Invasive Life Support, FWD shall pay Critical Medical Care Benefit. This benefit will be payable only once under this policy.
Upon the payment of claims under Critical Medical Care Benefit, the Current Sum Insured of this policy will be reduced accordingly. Death Benefit, Crisis Benefit and future premium will be reduced accordingly. The benefit payable under Critical Medical Care Benefit will in no event be higher than the Current Sum Insured.
- 4 Subject to Our applicable rules and procedures at that time, You may select this Benefit when You apply for Your Policy or at the end of each Renewable Period, and You can change Your selection at the end of each Renewable Period. This benefit will be payable once only under the policy. This additional benefit amount will not be deducted from the Current Sum Insured of this policy.
Please refer to the Waiting Period section under Key Product Risks for the details of waiting period for this benefit.
- 5 Subject to Our applicable rules and procedures at that time, You may select this Benefit when You apply for Your Policy or at the end of each Renewable Period, and You can change Your selection at the end of each Renewable Period.
Please refer to the Waiting Period section under Key Product Risks for the details of waiting period for this benefit.
If Policy Owner can obtain a refund of any expenses otherwise recoverable under this benefit from any other sources, FWD will only pay the portion of these expenses in excess of the refund obtained from other sources up to the above limit. Policy Owner must tell FWD if the Insured can obtain a refund of all or part of the Eligible Expenses otherwise recoverable under this benefit from any other sources. If FWD has paid a benefit which is recoverable from another source, Policy Owner must refund this amount to FWD.
The policy will be terminated once the above maximum limit for the Eligible Expenses is reached or upon expiry of this benefit, which is two years after the date of the First Confirmed Diagnosis of such Big 3 Disease (whichever is earlier).
Once the Crisis Benefit is payable for Big 3 Diseases and while the policy is still in force, We will waive the balance of premiums payable under this policy.
- 6 Term Critical Illness Series means EasyCover Critical Illness Plan and other selected critical illness insurance term plan(s) as specified by FWD from time to time.
- 7 Eligible Expenses refers to reasonable and customary charges incurred for Medically Necessary treatment, services or supplies rendered with respect to the same Big 3 Disease for which the Crisis Benefit claim is paid or payable.
Reasonable and customary refers to a fee or expense which:
 1. is actually charged for Medically Necessary treatment, supplies or medical services;
 2. does not exceed the usual or reasonable average level of charges for similar treatment, supplies or medical services in the location where the expense is incurred;
 3. does not include charges that would not have been made if no insurance existed.
 We may adjust benefit(s) payable under this policy for fees or expenses that We judge not to be reasonable and customary after comparing with fee schedules used by the government, relevant authorities or recognised medical associations in the location where the fee or expense is incurred.

Important to know

Remarks

- 8 This service is provided by HealthMutual Group Limited (“HMG”) and its healthcare network team currently. FWD reserves the right to vary the service in its sole discretion without further notice. FWD shall not be responsible for any act, negligence or failure to act on the part of HMG and its healthcare network team (if any). While the Insured is still alive and the policy is still in force, when Crisis Benefit is payable for Big 3 Diseases, We will provide the Life Enrichment Program which shall be started within 6 calendar months from the payment date of the Crisis Benefit claim for Big 3 Diseases to the Insured and the fee will be waived once per Insured. This service is only available in Hong Kong region.
- 9 PREMIER THE ONEcierge is provided by HMG and its healthcare network team and Parkway Hospitals Singapore (“Parkway”) currently and shall not form a part of the policy or benefit item under the policy provisions. FWD reserves the right to terminate or vary the service in its sole discretion without further notice. FWD shall not be responsible for any act, negligence or failure to act on the part of HMG and its healthcare network team and Parkway. This service is only available in the Pan-Asia Region. The hotline for PREMIER THE ONEcierge is (853) 8988 6060 for Macau, (852) 8120 9066 for Hong Kong and there is also a toll-free number for Mainland, 400 9303078. For details, please refer to the attached PREMIER THE ONEcierge’s brochure.
- 10 Second Medical Opinion is provided by International SOS (HK) Limited (“International SOS”) currently and is not guaranteed renewable. All relevant fees and charges (if any) of this service shall be borne by the Insured solely. FWD shall not be responsible for any act or failure to act on the part of International SOS. Details of the services and service provider may be revised from time to time without FWD’s prior notice. Please refer to policy document for details.
- 11 Subject to the aggregate maximum sum insured per life under all policies of the Term Critical Illness Series and other designated critical illness plans, which is determined by FWD’s prevailing rules and regulations.
- 12 No benefit will be payable under this Death Benefit if the Total Claims paid and / or payable reach 100% of the Initial Sum Insured at the time of the death of the Insured.
- 13 The conversion option is subject to the following conditions:
 - (i) This policy has been in effect for at least 2 Policy Years;
 - (ii) This policy is issued without loading premium and / or additional individual exclusions;
 - (iii) This policy remains in force till the respective Policy Anniversary when this option is exercised;
 - (iv) The issuance of the New Policy is subject to its availability when this option is exercised;
 - (v) No benefit has been paid, or is payable under this policy;
 - (vi) All premiums that are due under this policy have been paid;
 - (vii) The Insured’s Age is or below 55 when the New Policy is issued;
 - (viii) The term and conditions of the New Policy (including but not limited to the benefits payable, exclusions applied and diseases covered) will be subject to the then applicable policy provisions of the New Policy, and may be different from this policy;
 - (ix) The application and successful issuance of the New Policy will be subject to the terms and conditions as determined by Us from time to time and at Our sole discretion at the time of application, including but not limited to Our prevailing rules and regulations (including minimum/maximum issue age and minimum sum insured) and any maximum aggregated limit prescribed by Us on the sums insured per Insured under specified critical illness protection plans;
 - (x) If only a portion of the Initial Sum Insured is converted, the Policy may be continued for the remaining years and the premiums shall be reduced accordingly provided always that the Policy meets Our rules then in effect, including but not limited to the minimum Initial Sum Insured and premiums then in effect;
 - (xi) The New Policy will become effective on or after the respective Policy Anniversary of this policy if your application is accepted and this policy will be terminated on the date of the New Policy is in effect;
 - (xii) This option can be exercised once only and once exercised is irrevocable; and
 - (xiii) The premium of the New Policy shall be determined in accordance with the Insured’s Age and Our prevailing premium rates when this option is exercised.
- 14 Provided that the policy was issued at the Insured’s Age of 18 (age next birthday) or above, all premiums are paid when due and the policy is in force. If the issued age of Insured is 17 (age next birthday) or below, medical check-up coupon will be offered biennially to the Insured starting from the Policy Anniversary of the Insured’s Age of 20 at next birthday. The Insured is entitled to a maximum of 5 medical check-ups coupon per life under all policies of Term Critical Illness Series offered by third party service providers designated by FWD. The terms and conditions of the check-up service will be determined at the sole discretion of FWD at the time the services are provided. FWD reserves the right to amend any of the above benefits without prior notice to the Policy Owner and / or the Insured.

Remarks

- 15 Standard Ward Room refers to a room type in a Hospital that is of a quality below a Standard Semi-private Room. Standard Semi-private Room refers to a single or double occupancy room in a Hospital, with a shared bath or shower room. Without prejudice to the maximum limit of the Additional Medical Coverage for Big 3 Diseases, if on any day of Hospitalisation, the Insured is Hospitalised in a room of a higher level than a Standard Semi-private Room at his own choice, the amount of Eligible Expenses reimbursable shall be reduced by multiplying the following percentage:-

Actual room type	Standard Ward Room	Standard Semi-private Room	Standard Private Room	Level above the Standard Private Room
Percentage applied to the Eligible Expenses	100%	100%	50%	25%

The above adjustment shall not be applied if the Hospitalisation in a room of a higher level than a Standard Semi-private Room is necessitated by the following reasons:

1. unavailability of accommodation at the specified ward class due to ward or room shortage for emergency treatment;
 2. isolation purposes that require a specific class of accommodation; or
 3. other reasons not involving personal preference of the Policy Owner and/or the Insured which We regard as valid at Our discretion.
- 16 Non-surgical cancer treatment includes chemotherapy, radiotherapy, immunotherapy, targeted therapy and cancer hormonal therapy.
- 17 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.

Key Product Risks

Credit risk

This product is an insurance policy issued by FWD. The application of this insurance product and all benefits payable under your policy are subject to the credit risk of FWD. You will bear the default risk in the event that FWD is unable to satisfy its financial obligations under this insurance contract.

Exchange rate and currency risk

The application of this insurance product with the policy currency denominated in a foreign currency is subject to that foreign currency's exchange rate and currency risk. The foreign currency may be subject to the relevant regulatory bodies' control (for example, exchange restrictions). If your home currency is different from the policy currency, please note that any exchange rate fluctuation between your home currency and the policy currency of this insurance product will have a direct impact on the amount of premium required and the value of benefit(s) to be received. For instance, if the policy currency of the insurance product depreciates substantially against your home currency, there is a negative impact on the benefits you receive from the product. If the policy currency of the insurance product appreciates substantially against your home currency, your burden of the premium payment is increased.

Inflation risk

The cost of living in the future may be higher than now due to the effects of inflation. Therefore, the benefits under this policy may not be sufficient for the increasing protection needs in the future even if FWD fulfills all of its contractual obligations.

Premium adjustment

The premium is non-guaranteed and FWD reserves the right to review and adjust the premiums from time to time (including upon renewal). The premium may increase significantly due to factors including but not limited to age of the next birthday of the Insured at the time of renewal (if applicable), claims experience and policy persistency, provided any premium review shall be applied to all other policies of the same kind.

Yearly Renewable/5-Year/10-Year/20-Year Renewable Plan: The premium within the Renewable Period is not guaranteed but will not be increased solely based on the age of the Insured on his or her next birthday (except for Additional Medical Coverage for Big 3 Diseases (optional benefit)).

To age 100 (Age Next Birthday): The premium within the Premium Payment Term is not guaranteed but will not be increased solely based on the age of the Insured on his or her next birthday (except for Additional Medical Coverage for Big 3 Diseases (optional benefit)).

In addition, if Additional Medical Coverage for Big 3 Diseases is selected, the premium of Additional Medical Coverage for Big 3 Diseases is not guaranteed and will be determined annually at Our sole discretion based on the age of the Insured on his or her next birthday at the Policy Anniversary, and the premium of the policy will change every year.

Premium term and non-payment of premium

The premium payment term of the policy up to age 100 (Age Next Birthday).

FWD allows a grace period of 30 days after the premium due date for payment of each premium. If a premium is still unpaid at the expiration of the grace period, the policy will be terminated from the date the first unpaid premium was due. Please note that once the policy is terminated on this basis, you will lose all of your benefits.

Key Product Risks

Termination conditions

The policy will automatically end on the earliest of the following:

1. The death of the Insured;
2. The Expiry Date of this policy;
3. The date of policy surrender. Such date is determined in accordance with Our applicable rules and regulations in relation to policy surrender;
4. On the premium due date, if the Policy Owner has not paid the premium within the 30-day grace period;
5. The Total Claims paid and/or payable reach 100% of the Initial Sum Insured (except if Additional Medical Coverage for Big 3 Diseases (optional benefit) is selected, and when Crisis Benefit is payable for Big 3 Diseases, this policy will be terminated when Additional Medical Coverage for Big 3 Diseases has been paid or terminated). All riders (if any) will also be terminated once the Total Claims paid and/or payable reach 100% of the Initial Sum Insured; and
6. When the entire amount of the Initial Sum Insured under this policy is converted to a whole life critical illness protection plan with limited premium payment term subject to Our relevant rules at the time of conversion.

Exclusions

Death Benefit

If the Insured commits suicide within 12 calendar months from the Policy Date (or the Reinstatement Date, whichever is later), FWD's legal responsibility will be limited to the total premium amount paid to FWD without interest, after deducting any policy benefits that FWD has paid and any outstanding amounts owed to FWD. This applies regardless of whether the Insured was sane or insane when committing suicide.

Crisis Benefit, Special Disease Benefit, Critical Medical Care Benefit and Additional Medical Coverage for Big 3 Diseases (if applicable)

This policy shall not cover any loss/claim directly or indirectly caused by or resulting from any of the following:

1. Intentional self-inflicted injury or attempted suicide, while sane or insane and while intoxicated or not.
2. The participation in any criminal event.
3. Any condition arising out of consumption of poisoning drugs, psychiatric drug, drug abuse, alcohol abuse, abuse of solvents and other substances unless prescribed by a Medical Practitioner for treatment.
4. Human Immunodeficiency Virus (HIV) related illness, including Acquired Immunization Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations thereof, which is derived from an HIV infection (Except "HIV due to Blood Transfusion" and "Occupationally Acquired HIV").

Please refer to policy provisions for the exclusion for the Post-hospitalisation Out-patient benefit and Miscellaneous Hospital Medical Charges under Additional Medical Coverage for Big 3 Diseases (if applicable).

Waiting Period

FWD will not pay the Crisis Benefit, Special Disease Benefit, Critical Medical Care Benefit, Additional 50% Coverage Benefit for Big 3 Diseases (if applicable) and Additional Medical Coverage for Big 3 Diseases (if applicable) where the First Symptoms appear, the condition occurs and the diagnosis or surgery relating to the relevant Disease, illness or Injury occurs within the first 90 calendar days from the (i) Policy Date; and (ii) if Additional 50% Coverage Benefit for Big 3 Diseases and/or Additional Medical Coverage for Big 3 Diseases is/are selected, the date of Endorsement. This first 90 calendar days limitation does not apply if any Disease, illness or Injury is solely and directly caused by an Accident and independently of any cause.

For the avoidance of doubt, 90 calendar days waiting period limitation applies to the respective Additional 50% Coverage Benefit for Big 3 Diseases and Additional Medical Coverage for Big 3 Diseases only if such Benefit is not selected in the Renewable Period immediately preceding the concerned Renewable Period.

Important Notes

Your Right under the Cooling-off Period

If you are not completely satisfied with the policy, and you have not made a claim, you can cancel it by giving a written notice to FWD. Such notice must be signed by you and received directly by FWD within **21 calendar days** immediately following:

- (1) the day FWD delivers the policy to you or your nominated representative; or
- (2) the day FWD delivers a cooling-off notice (separate from the policy) to you or your nominated representative informing you about the policy and the right to cancel within the stated **21 calendar day** period;

whichever is earlier.

This 21 calendar day period is called the cooling-off period. You can cancel the policy and receive premiums without interest back. FWD follows the cooling-off period principles set out by Monetary Authority of Macao to protect customers. While the policy or rider (if applicable) is in force, you may surrender or terminate the policy or rider (if applicable) by sending a written request to FWD.

Cancellation Right after Cooling-off Period

To surrender the policy, the Policy Owner needs to send FWD a completed surrender form or by any other means acceptable by FWD.

Obligation to Provide Information

FWD is obliged to comply with the following legal and/or regulatory requirements in various jurisdictions as promulgated and amended from time to time, such as the United States Foreign Account Tax Compliance Act, and the automatic exchange of information regime (“AEOI”) followed by the Financial Services Bureau (the “Applicable Requirements”). These obligations include providing information of clients and related parties (including personal information) to relevant local and international authorities and/or to verify the identity of the clients and related parties. In addition, our obligations under the AEOI are to:

- I. identify accounts as non-excluded “financial accounts” (“NEFAs”);
- II. identify the jurisdiction(s) in which NEFA-holding individuals and NEFA-holding entities reside for tax purposes;
- III. determine the status of NEFA-holding entities as “passive non-financial entities (NFEs)” and identify the jurisdiction(s) in which their controlling persons reside for tax purposes;
- IV. collect information on NEFAs (“Required Information”) which is required by various authorities; and
- V. furnish Required Information to the Financial Services Bureau.

The Policy Owner must comply with requests made by FWD to comply with the above Applicable Requirements.

Incorrect Disclosure or Non-disclosure

Your policy is based on the information you and the Insured gave FWD during the application process. It is important that you and the Insured were truthful and accurate with all of the information you provided, as this information helped FWD to decide if you and they were eligible for the policy, and what you need to pay.

You or the Insured are/is required to disclose all material facts in response to FWD's underwriting questions. Material facts are the facts, information or circumstances, in particular medically-related facts, e.g. medical history, smoking status, etc., that would influence the judgment of FWD in setting the premium, or in determining whether to insure the risk. If you or the Insured are/is uncertain as to whether or not a certain piece of information is material, please take a cautious approach and disclose it to FWD.

You should let Us know immediately if the information you or the Insured gave Us was inaccurate, misleading, or exaggerated. If you or the Insured did not provide accurate and truthful information, or you or they gave misleading or exaggerated information, your benefits or premium under your policy may be affected, and in some cases We may cancel your policy.

Important Notes

Renewal

Only applicable to Yearly Renewable/5-Year/10-Year/20-Year Renewable Plan: While this policy is in effect and the Insured is alive, the Basic Plan of this policy can be renewed for another Renewal Period at the end of each Renewable Period without the requirement of evidence of insurability. Unless you tell Us in writing before the next renewal that you do not want to renew, the Basic Plan of this policy will be automatically renewed at the end of each Renewable Period until the Expiry Date based on the terms and conditions of this policy, provided that premiums under this policy are paid when due.

FWD reserves the right to revise, amend or modify this policy at each Policy Anniversary, and FWD will notify you in writing at least 30 calendar days before the Policy Anniversary after which the revisions will take effect. If you refuse to accept the revisions, FWD can terminate this policy when you have not paid the premium for 30 calendar days from when it was due.

Notice of Claim

Written notice of any claim for Death Benefit, Crisis Benefit, Special Disease Benefit, Critical Medical Care Benefit and Additional Medical Coverage for Big 3 Diseases (if applicable) must be given to FWD within 30 calendar days (and in any case no later than 6 calendar months) from the date of death of the Insured, the date of the relevant medical treatment or First Confirmed Diagnosis of such respective Crisis or Special Disease (as applicable). Any claims for Death Benefit, Crisis Benefit, Special Disease Benefit, Critical Medical Care Benefit and Additional Medical Coverage for Big 3 Diseases (if applicable) received after the said 6-month period shall not be accepted, unless FWD in its sole discretion decide otherwise.

Important Words

Big 3 Disease(s)

refers to Cancer, Heart Attack and Stroke of the Crises.

Disease(s)

The Disease(s) covered under this policy as set out in “Appendix 1: List of Diseases Covered” of policy provisions. Each Disease is further defined in Appendix 2 or Appendix 3 of policy provisions.

First Confirmed Diagnosis

The first time that a diagnosis of a Disease is made by a Medical Practitioner and confirmed by histopathological and / or cytopathological patterns and / or radiological tests, blood tests and / or other laboratory tests results. Date of diagnosis of a Disease suffered by the Insured will be the day when tissue specimen, culture, blood specimen or any other laboratory investigation upon which the diagnosis is determined is first taken from the Insured. For Cancer and Carcinoma-in-situ or Early Stage Malignancy of Specific Organs, a diagnosis based on history, physical and radiological findings only will not meet the standards of diagnosis required by this policy.

Hospitalise and Hospitalisation

The period when the Insured stays in a Hospital as an In-patient for Medically Necessary treatment of an illness, Injury or a Big 3 Disease. The Hospital stay must be for at least 6 continuous hours or, if this does not happen, the Hospital must charge for room and board. The Insured cannot leave the Hospital before he or she is discharged. Hospitalisation ends when the Hospital issues its final accounts in preparation for the Insured to formally leave, or be discharged from, the Hospital.

Invasive Life Support

refers to a medical service, procedure or supply which is necessary and is:

- Extracorporeal Membrane Oxygenation (ECMO); or
- Left ventricular assist device (LVAD) or intra-aortic balloon pump; or
- Ventilatory support by invasive artificial airway (endotracheal tube or tracheostomy tube) for a minimum of 3 days.

The following are not covered: Prolonged admission and ventilation in Intensive Care Unit or surgery done for organ donation; admission to Intensive Care Unit or surgery for cosmetic, weight reduction or gender transformation purposes; hospitalisation for psychiatric or mental illness; surgery to correct vision or refractory disorder; or hospitalisation to High Dependency Unit (HDU), or general hospital ward. However, ventilation by any non-invasive ventilator such as CPAP, BiPAP or Face mask, is specifically excluded.

Medically Necessary

A medical service, procedure or supply which is necessary and is:

1. consistent with the diagnosis and customary medical treatment for the Insured’s Disease;
2. recommended by a Medical Practitioner for the care or treatment of the Insured’s Disease involved and must be widely accepted professionally in Macau as effective, appropriate and essential based upon recognized standards of the health care specialty involved; and
3. not furnished primarily for the personal comfort or convenience of the Insured or any medical service provider. Experimental, screening and preventive services or supplies are not considered Medically Necessary.

Declarations

- This product is underwritten by FWD. FWD is solely responsible for all features, policy approval, coverage and benefit payment under the product. FWD recommends that you carefully consider whether the product is suitable for you in view of your financial needs and that you fully understand the risk involved in the product before submitting your application. You should not apply for or purchase the product unless you fully understand it and you agree it is suitable for you. Please read through the related risks before making any application of the product.
- This product material is issued by FWD. FWD accepts full responsibility for the accuracy of the information contained in this product material. This product material is intended to be distributed in the Macao Special Administrative Region (“Macao”) only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products of FWD outside Macau. All selling and application procedures of the product must be conducted and completed in Macau.
- This product is an insurance product. The premium paid is not a bank savings deposit or time deposit. The product is not protected under the Deposit Protection Regime in Macau.
- All underwriting and claims decisions are made by FWD. FWD relies upon the information provided by the applicant and the Insured in the insurance application to decide to accept or decline the application with a full refund of any premium paid without interest. FWD reserves the right to accept / reject any insurance application and can decline your insurance application without giving any reason. Please refer to the policy provisions for the details of re-underwriting rights.
- All the above benefits and payment are paid after deducting policy debts (if any, e.g. unpaid premiums or policy loan with interest).

Address of FWD office: 12/F, Fortuna Business Centre, 301-355 Av. Comercial De Macau, Macau

For more information

(including historical premium increase rates, claims related information and other information)

Please contact your financial advisor, call our Service Hotline or simply check out our website.

fwd.com.mo



Service Hotline
8988 6060



Learn more about
EasyCover Critical Illness Plan

Yearly Renewable Plan 每年續保計劃								
Age Next Birthday 下次生日 年齡	Male 男性				Female 女性			
	Non-smoker 非吸煙		Smoker 吸煙		Non-smoker 非吸煙		Smoker 吸煙	
	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)
1-18	2.51	2.76	2.51	2.76	2.51	2.76	2.51	2.76
19	2.55	2.80	2.67	2.94	2.56	2.82	2.70	2.98
20	2.59	2.85	2.83	3.11	2.60	2.87	2.89	3.20
21	2.64	2.90	2.99	3.29	2.65	2.93	3.08	3.42
22	2.64	2.90	3.01	3.32	2.67	2.96	3.18	3.56
23	2.66	2.92	3.03	3.35	2.70	3.01	3.29	3.71
24	2.67	2.93	3.05	3.38	2.72	3.05	3.40	3.86
25	2.67	2.94	3.07	3.41	2.75	3.10	3.51	4.02
26	2.73	3.02	3.18	3.56	2.83	3.20	3.66	4.21
27	2.80	3.11	3.29	3.71	2.92	3.31	3.82	4.42
28	2.86	3.20	3.40	3.87	3.00	3.42	3.99	4.63
29	2.93	3.30	3.52	4.05	3.09	3.54	4.17	4.86
30	2.99	3.39	3.65	4.24	3.19	3.67	4.35	5.09
31	3.04	3.46	3.72	4.33	3.29	3.79	4.59	5.39
32	3.07	3.50	3.79	4.41	3.41	3.94	4.85	5.70
33	3.08	3.53	3.87	4.51	3.52	4.08	5.12	6.03
34	3.08	3.55	3.95	4.62	3.64	4.24	5.40	6.38
35	3.10	3.59	4.02	4.71	3.77	4.40	5.70	6.75
36	3.26	3.80	4.28	5.04	4.03	4.74	6.16	7.34
37	3.42	4.01	4.56	5.40	4.31	5.10	6.66	7.99
38	3.59	4.24	4.85	5.79	4.60	5.48	7.19	8.70
39	3.77	4.49	5.16	6.20	4.92	5.91	7.77	9.47
40	3.96	4.75	5.49	6.64	5.26	6.37	8.39	10.30
41	4.38	5.29	6.15	7.48	5.70	6.95	9.09	11.23
42	4.85	5.88	6.89	8.42	6.18	7.59	9.85	12.25
43	5.36	6.54	7.72	9.49	6.71	8.31	10.67	13.35
44	5.94	7.29	8.65	10.69	7.27	9.07	11.56	14.56
45	6.57	8.10	9.70	12.05	7.88	9.91	12.53	15.88
46	7.14	8.83	10.76	13.42	8.39	10.59	13.33	16.96
47	7.75	9.62	11.93	14.93	8.93	11.31	14.19	18.11
48	8.42	10.49	13.24	16.63	9.50	12.07	15.10	19.35
49	9.14	11.42	14.68	18.51	10.11	12.89	16.07	20.66
50	9.93	12.45	16.29	20.62	10.76	13.77	17.10	22.07
51	10.72	13.46	18.02	22.83	11.47	14.69	18.26	23.57
52	11.57	14.54	19.94	25.29	12.23	15.67	19.49	25.16
53	12.48	15.71	22.06	28.00	13.04	16.71	20.80	26.86
54	13.47	16.98	24.41	31.01	13.90	17.82	22.21	28.69
55	14.54	18.35	27.01	34.35	14.82	19.01	23.71	30.63
56	15.89	20.07	29.93	38.08	15.87	20.34	25.47	32.87
57	17.36	21.95	33.17	42.22	16.99	21.76	27.37	35.28
58	18.97	24.00	36.76	46.80	18.19	23.28	29.41	37.87
59	20.74	26.26	40.73	51.88	19.48	24.91	31.60	40.65
60	22.66	28.72	45.14	57.52	20.86	26.65	33.95	43.63
61	25.37	32.21	50.61	64.59	22.94	29.22	37.62	48.19
62	28.40	36.12	56.74	72.52	25.22	32.03	41.69	53.24
63	31.79	40.50	63.61	81.43	27.73	35.11	46.19	58.81
64	35.59	45.42	71.31	91.42	30.49	38.49	51.19	64.98
65	39.84	50.93	79.95	102.66	33.52	42.20	56.72	71.78

Yearly Renewable Plan 每年續保計劃								
Age Next Birthday 下次生日 年齡	Male 男性				Female 女性			
	Non-smoker 非吸煙		Smoker 吸煙		Non-smoker 非吸煙		Smoker 吸煙	
	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾病額外 50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾病額外 50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾病額外 50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾病額外 50% 保障權益 (自選權益)
66	43.77	55.85	87.36	111.89	36.29	45.41	61.89	77.77
67	48.08	61.24	95.45	121.94	39.28	48.87	67.54	84.28
68	52.82	67.15	104.30	132.90	42.53	52.60	73.70	91.35
69	58.03	73.64	113.96	144.85	46.04	56.63	80.42	99.03
70	63.75	80.76	124.52	157.88	49.84	60.97	87.76	107.38
71^	70.05	88.58	134.31	170.12	54.25	66.27	94.67	115.74
72^	76.96	97.15	144.86	183.29	59.05	72.04	102.12	124.76
73^	84.56	106.56	156.25	197.50	64.28	78.32	110.15	134.46
74^	92.91	116.88	168.53	212.81	69.97	85.14	118.82	144.93
75^	102.09	128.21	181.77	229.30	76.16	92.55	128.17	156.22
76^	110.81	139.18	192.56	243.17	82.99	100.74	137.36	167.37
77^	122.64	153.46	207.90	261.80	92.89	112.13	151.14	183.25
78^	136.41	169.59	225.57	282.47	104.06	124.74	166.41	200.81
79^	150.91	186.84	246.01	307.08	116.07	138.53	182.41	218.95
80^	164.57	202.79	264.43	328.83	127.18	151.14	196.34	234.87
81^	176.75	216.60	279.85	346.44	136.85	161.94	207.51	247.39
82^	194.31	237.40	303.20	374.65	151.79	179.00	226.03	268.77
83^	213.60	260.31	328.46	405.35	168.34	197.90	246.12	292.03
84^	233.34	283.65	350.94	432.58	183.56	215.24	263.49	312.14
85^	256.20	310.99	376.77	464.40	200.19	234.24	282.07	333.79
86^	279.83	339.55	402.41	496.60	221.69	258.16	306.46	361.27
87^	306.92	371.98	431.44	532.59	242.43	281.42	328.77	386.75
88^	335.79	406.73	461.39	570.11	264.26	305.82	351.49	412.67
89^	362.24	438.60	486.56	602.00	283.98	328.21	370.45	434.91
90^	400.47	484.69	525.83	651.39	324.19	374.55	402.57	473.09
91^	433.34	524.16	556.11	689.62	353.33	408.14	427.97	503.52
92^	466.38	564.59	584.95	727.25	381.40	440.94	452.71	533.85
93^	503.63	607.98	617.17	763.77	407.56	469.09	480.84	566.06
94^	522.25	631.07	639.47	790.60	415.10	478.64	501.97	590.02
95^	542.62	655.95	661.51	817.21	428.75	494.32	521.11	612.02
96^	566.25	684.13	687.18	847.50	444.68	512.30	543.31	637.10
97^	593.03	716.11	716.64	882.43	463.05	533.09	568.54	665.72
98^	617.25	745.00	742.98	913.51	479.38	551.52	591.31	691.46
99^	654.81	789.98	785.28	964.19	506.01	581.77	626.85	732.11

^ Renewal premium for reference only 續保保費以供參考

5-Year Renewable Plan 5年續保計劃								
Age Next Birthday 下次生日 年齡	Male 男性				Female 女性			
	Non-smoker 非吸煙		Smoker 吸煙		Non-smoker 非吸煙		Smoker 吸煙	
	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾病額外50%保障權益(自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾病額外50%保障權益(自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾病額外50%保障權益(自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾病額外50%保障權益(自選權益)
1-14	2.51	2.76	2.51	2.76	2.51	2.76	2.51	2.76
15	2.61	2.86	2.61	2.86	2.60	2.85	2.60	2.85
16	2.72	2.98	2.72	2.98	2.69	2.95	2.69	2.95
17	2.82	3.08	2.82	3.08	2.78	3.04	2.78	3.04
18	2.83	3.10	2.83	3.10	2.82	3.09	2.82	3.09
19	2.84	3.12	2.95	3.24	2.86	3.15	2.98	3.30
20	2.85	3.13	3.21	3.52	2.88	3.17	3.41	3.80
21	2.86	3.14	3.24	3.56	2.90	3.21	3.49	3.92
22	2.87	3.15	3.27	3.60	2.92	3.25	3.57	4.04
23	2.88	3.16	3.30	3.64	2.94	3.29	3.65	4.16
24	2.89	3.17	3.33	3.69	2.96	3.31	3.74	4.28
25	2.90	3.18	3.35	3.72	3.00	3.36	3.83	4.39
26	2.98	3.28	3.49	3.87	3.11	3.50	4.07	4.64
27	3.05	3.38	3.62	4.05	3.23	3.65	4.32	4.94
28	3.13	3.50	3.77	4.26	3.34	3.79	4.59	5.27
29	3.18	3.58	3.92	4.48	3.47	3.96	4.88	5.62
30	3.25	3.69	4.07	4.71	3.60	4.12	5.19	6.00
31	3.32	3.79	4.15	4.82	3.73	4.30	5.48	6.38
32	3.34	3.83	4.23	4.93	3.88	4.50	5.80	6.79
33	3.36	3.88	4.30	5.03	4.03	4.70	6.13	7.22
34	3.38	3.93	4.38	5.15	4.18	4.91	6.48	7.68
35	3.40	3.98	4.46	5.26	4.34	5.13	6.86	8.19
36	3.70	4.36	4.93	5.85	4.72	5.62	7.48	9.00
37	4.02	4.77	5.45	6.50	5.13	6.16	8.17	9.91
38	4.36	5.21	6.02	7.22	5.58	6.76	8.91	10.91
39	4.74	5.70	6.66	8.03	6.06	7.41	9.73	12.02
40	5.16	6.25	7.36	8.93	6.59	8.13	10.62	13.24
41	5.68	6.91	8.22	10.03	7.07	8.77	11.33	14.21
42	6.27	7.67	9.18	11.27	7.59	9.47	12.09	15.25
43	6.91	8.49	10.26	12.68	8.14	10.22	12.90	16.36
44	7.62	9.41	11.46	14.26	8.73	11.03	13.76	17.55
45	8.40	10.43	12.80	16.04	9.37	11.92	14.69	18.85
46	9.05	11.27	14.21	17.85	9.97	12.70	15.72	20.21
47	9.75	12.17	15.77	19.87	10.62	13.55	16.82	21.66
48	10.51	13.16	17.50	22.11	11.30	14.45	18.00	23.21
49	11.32	14.21	19.43	24.62	12.03	15.41	19.26	24.88
50	12.20	15.36	21.56	27.39	12.80	16.43	20.61	26.67
51	13.14	16.54	23.74	30.13	13.57	17.41	21.82	28.21
52	14.15	17.80	26.14	33.14	14.39	18.45	23.11	29.85
53	15.25	19.17	28.79	36.47	15.26	19.55	24.47	31.57
54	16.43	20.64	31.70	40.11	16.19	20.72	25.91	33.39
55	17.70	22.22	34.90	44.12	17.17	21.96	27.43	35.32
56	19.74	24.84	39.13	49.57	18.72	23.91	30.17	38.79
57	22.01	27.77	43.86	55.69	20.42	26.04	33.18	42.59
58	24.55	31.05	49.18	62.58	22.27	28.36	36.49	46.76
59	27.38	34.71	55.13	70.31	24.30	30.90	40.13	51.35
60	30.54	38.82	61.80	79.00	26.50	33.65	44.14	56.39

5-Year Renewable Plan 5年續保計劃								
Age Next Birthday 下次生日 年齡	Male 男性				Female 女性			
	Non-smoker 非吸煙		Smoker 吸煙		Non-smoker 非吸煙		Smoker 吸煙	
	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾病額外50%保障權益(自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾病額外50%保障權益(自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾病額外50%保障權益(自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾病額外50%保障權益(自選權益)
61	33.68	42.87	68.14	87.20	29.07	36.72	48.74	61.93
62	37.16	47.36	75.13	96.25	31.90	40.09	53.82	68.02
63	40.99	52.31	82.83	106.24	34.99	43.75	59.42	74.71
64	45.21	57.77	91.32	117.26	38.39	47.77	65.62	82.08
65	49.87	63.81	100.68	129.43	42.12	52.16	72.45	90.17
66	54.96	70.08	109.99	140.83	45.49	56.14	78.61	97.45
67	60.58	76.98	120.15	153.24	49.13	60.42	85.28	105.30
68	66.77	84.56	131.26	166.77	53.07	65.05	92.53	113.81
69	73.59	92.89	143.39	181.49	57.32	70.03	100.39	123.00
70	81.10	102.03	156.64	197.52	61.90	75.38	108.91	132.94
71^	89.60	112.56	168.46	212.32	68.19	82.89	117.98	143.85
72^	99.00	124.18	181.16	228.21	75.11	91.13	127.81	155.66
73^	109.37	137.00	194.83	245.31	82.73	100.19	138.46	168.44
74^	120.84	151.15	209.52	263.68	91.13	110.16	150.00	182.27
75^	133.50	166.75	225.33	283.43	100.38	121.13	162.49	197.22
76^	144.75	180.06	245.39	305.89	109.60	131.68	173.42	209.72
77^	156.95	194.46	261.97	324.97	119.67	143.17	185.09	223.03
78^	170.18	210.02	279.65	345.25	130.65	155.66	207.42	247.08
79^	184.53	226.84	295.67	363.99	142.65	169.26	223.47	264.92
80^	200.08	245.02	315.59	386.73	155.75	184.07	238.50	281.82
81^	219.07	267.77	339.09	415.30	170.90	201.33	254.69	300.76
82^	239.86	292.63	364.35	445.98	187.52	220.22	274.55	323.55
83^	262.62	319.81	391.49	478.94	205.75	240.89	295.98	348.09
84^	287.55	349.52	420.65	514.33	225.76	263.52	313.00	368.43
85^	314.84	382.00	451.98	552.33	247.72	288.29	340.69	399.64
86^	339.91	412.30	478.08	584.92	267.73	311.20	358.12	420.66
87^	366.97	445.00	505.69	619.45	289.36	335.94	380.08	446.42
88^	408.08	492.19	534.91	656.03	322.11	372.01	403.40	473.78
89^	440.57	531.24	565.80	694.76	351.51	404.98	428.14	505.05
90^	480.26	577.99	598.48	741.28	390.86	450.44	463.23	545.61
91^	496.57	598.46	616.09	762.90	401.75	463.13	478.54	563.46
92^	513.43	619.48	634.22	785.04	412.94	476.12	494.36	581.82
93^	530.87	641.08	652.89	807.72	424.45	489.43	510.70	600.70
94^	548.90	663.27	672.10	830.94	436.28	503.06	527.58	620.12
95^	567.54	686.07	691.88	854.73	448.43	517.01	545.04	640.12
96^	589.36	712.05	715.23	882.09	462.83	533.21	565.49	663.11
97^	611.18	738.03	738.58	909.45	477.22	549.40	585.94	686.10
98^	633.00	764.01	761.93	936.81	491.61	565.59	606.39	709.09
99^	654.81	789.98	785.28	964.19	506.01	581.77	626.85	732.11

^ Renewal premium for reference only 續保保費以供參考

10-Year Renewable Plan 10年續保計劃								
Age Next Birthday 下次生日 年齡	Male 男性				Female 女性			
	Non-smoker 非吸煙		Smoker 吸煙		Non-smoker 非吸煙		Smoker 吸煙	
	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾病額外50%保障權益(自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾病額外50%保障權益(自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾病額外50%保障權益(自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾病額外50%保障權益(自選權益)
1-9	2.51	2.76	2.51	2.76	2.51	2.76	2.51	2.76
10	2.55	2.80	2.55	2.80	2.51	2.76	2.51	2.76
11	2.58	2.83	2.58	2.83	2.52	2.77	2.52	2.77
12	2.62	2.87	2.62	2.87	2.52	2.77	2.52	2.77
13	2.67	2.92	2.67	2.92	2.63	2.88	2.63	2.88
14	2.75	3.00	2.75	3.00	2.65	2.90	2.65	2.90
15	2.82	3.07	2.82	3.07	2.71	2.96	2.71	2.96
16	2.83	3.09	2.83	3.09	2.75	3.02	2.75	3.02
17	2.84	3.11	2.84	3.11	2.79	3.08	2.79	3.08
18	2.85	3.13	2.85	3.13	2.83	3.15	2.83	3.15
19	2.86	3.15	3.10	3.43	2.87	3.22	3.29	3.66
20	2.87	3.16	3.22	3.62	2.90	3.25	3.55	4.02
21	2.89	3.19	3.29	3.70	2.96	3.33	3.69	4.21
22	2.91	3.22	3.36	3.78	3.02	3.41	3.84	4.41
23	2.93	3.25	3.43	3.86	3.08	3.49	3.99	4.62
24	2.95	3.29	3.50	3.94	3.14	3.57	4.15	4.81
25	2.99	3.34	3.57	4.04	3.19	3.63	4.32	5.01
26	3.04	3.41	3.67	4.17	3.31	3.78	4.58	5.30
27	3.09	3.48	3.78	4.31	3.43	3.93	4.86	5.65
28	3.14	3.56	3.89	4.46	3.56	4.10	5.15	6.01
29	3.20	3.64	4.00	4.60	3.69	4.27	5.46	6.40
30	3.27	3.74	4.11	4.75	3.83	4.45	5.79	6.81
31	3.37	3.88	4.33	5.04	4.05	4.74	6.20	7.34
32	3.51	4.07	4.56	5.35	4.30	5.07	6.63	7.91
33	3.65	4.27	4.80	5.68	4.55	5.40	7.10	8.53
34	3.80	4.48	5.05	6.02	4.82	5.76	7.60	9.21
35	3.95	4.69	5.32	6.40	5.11	6.15	8.13	9.93
36	4.33	5.18	5.94	7.19	5.52	6.70	8.78	10.80
37	4.75	5.72	6.62	8.06	5.97	7.30	9.48	11.76
38	5.21	6.32	7.38	9.05	6.45	7.95	10.24	12.80
39	5.72	6.98	8.23	10.16	6.97	8.66	11.06	13.94
40	6.27	7.72	9.18	11.42	7.53	9.44	11.95	15.19
41	6.83	8.43	10.22	12.75	8.04	10.12	12.75	16.26
42	7.43	9.20	11.36	14.22	8.58	10.85	13.60	17.41
43	8.08	10.04	12.64	15.87	9.16	11.63	14.51	18.64
44	8.80	10.97	14.06	17.71	9.78	12.47	15.48	19.95
45	9.57	11.98	15.64	19.76	10.44	13.37	16.51	21.36
46	10.31	12.92	17.30	21.87	11.11	14.23	17.60	22.77
47	11.11	13.94	19.14	24.21	11.81	15.13	18.75	24.26
48	11.97	15.03	21.18	26.80	12.57	16.11	19.98	25.85
49	12.90	16.22	23.43	29.66	13.37	17.14	21.29	27.55
50	13.90	17.50	25.93	32.83	14.22	18.24	22.69	29.36
51	15.27	19.26	28.86	36.61	15.29	19.61	24.47	31.67
52	16.77	21.20	32.13	40.83	16.45	21.08	26.38	34.14
53	18.42	23.33	35.76	45.53	17.70	22.67	28.45	36.82
54	20.23	25.68	39.81	50.78	19.04	24.37	30.67	39.70
55	22.21	28.25	44.32	56.63	20.49	26.21	33.08	42.82

10-Year Renewable Plan 10年續保計劃								
Age Next Birthday 下次生日 年齡	Male 男性				Female 女性			
	Non-smoker 非吸煙		Smoker 吸煙		Non-smoker 非吸煙		Smoker 吸煙	
	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大病病額外50%保障權益(自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大病病額外50%保障權益(自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大病病額外50%保障權益(自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大病病額外50%保障權益(自選權益)
56	24.61	31.35	49.22	63.01	22.32	28.48	36.40	46.91
57	27.27	34.78	54.66	70.10	24.33	30.96	40.06	51.41
58	30.22	38.60	60.70	77.98	26.50	33.64	44.09	56.34
59	33.48	42.82	67.40	86.75	28.88	36.57	48.53	61.75
60	37.10	47.52	74.85	96.51	31.47	39.75	53.41	67.68
61	40.72	52.01	81.81	105.15	34.18	42.92	58.35	73.46
62	44.68	56.91	89.41	114.56	37.13	46.35	63.75	79.75
63	49.03	62.28	97.72	124.82	40.34	50.06	69.65	86.59
64	53.81	68.17	106.80	136.00	43.82	54.08	76.09	94.04
65	59.05	74.61	116.73	148.20	47.60	58.42	83.13	102.14
66	64.93	81.92	126.10	159.84	51.70	63.30	89.69	109.99
67	71.41	89.96	136.22	172.39	56.14	68.57	96.76	118.44
68	78.53	98.79	147.16	185.95	60.97	74.30	104.39	127.54
69	86.35	108.47	158.98	200.56	66.21	80.50	112.62	137.34
70	94.96	119.11	171.75	216.34	71.91	87.22	121.49	147.89
71^	105.36	131.96	186.20	234.70	79.62	96.44	132.17	160.86
72^	116.90	146.20	201.86	254.61	88.17	106.64	143.79	174.97
73^	129.71	161.97	218.85	276.23	97.63	117.91	156.44	190.32
74^	143.92	179.45	237.26	299.67	108.11	130.37	170.19	207.01
75^	159.68	198.81	257.22	325.11	119.71	144.16	185.15	225.16
76^	175.05	217.03	277.51	349.22	132.33	158.53	201.51	243.88
77^	191.88	236.92	299.39	375.13	146.29	174.36	219.31	264.17
78^	210.34	258.67	323.00	403.01	161.72	191.80	238.68	286.19
79^	230.58	282.43	348.48	432.99	178.78	211.01	259.76	310.07
80^	252.76	308.39	375.96	465.23	197.63	232.17	282.71	335.99
81^	273.22	333.48	398.56	494.51	213.66	250.85	300.16	357.02
82^	295.33	360.60	422.52	525.66	230.99	271.02	318.69	379.37
83^	319.23	389.93	447.92	558.78	249.72	292.81	338.36	403.12
84^	345.07	421.64	474.85	594.00	269.97	316.36	359.25	428.36
85^	373.00	455.94	503.39	631.46	291.86	341.80	381.43	455.19
86^	398.74	486.64	528.15	661.58	313.52	366.33	402.84	479.82
87^	426.25	519.41	554.12	693.14	336.79	392.63	425.46	505.81
88^	455.66	554.39	581.37	726.21	361.79	420.84	449.34	533.20
89^	487.10	591.74	609.96	760.86	388.64	451.08	474.57	562.09
90^	520.70	631.60	639.95	797.17	417.48	483.50	501.21	592.56
91^	529.75	642.18	650.01	808.36	423.49	490.02	509.68	601.78
92^	538.95	652.91	660.23	819.71	429.59	496.63	518.30	611.15
93^	548.31	663.80	670.61	831.22	435.78	503.33	527.06	620.66
94^	557.84	674.86	681.16	842.90	442.06	510.12	535.97	630.32
95^	567.54	686.07	691.88	854.73	448.43	517.01	545.04	640.12
96^	589.36	712.05	715.23	882.09	462.83	533.21	565.49	663.11
97^	611.18	738.03	738.58	909.45	477.22	549.40	585.94	686.10
98^	633.00	764.01	761.93	936.81	491.61	565.59	606.39	709.09
99^	654.81	789.98	785.28	964.19	506.01	581.77	626.85	732.11

^ Renewal premium for reference only 續保保費以供參考

20-Year Renewable Plan 20年續保計劃								
Age Next Birthday 下次生日 年齡	Male 男性				Female 女性			
	Non-smoker 非吸煙		Smoker 吸煙		Non-smoker 非吸煙		Smoker 吸煙	
	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾 病額外50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾 病額外50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾 病額外50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾 病額外50% 保障權益 (自選權益)
1	2.52	2.77	2.52	2.77	2.52	2.77	2.52	2.77
2	2.53	2.78	2.53	2.78	2.52	2.77	2.52	2.77
3	2.53	2.78	2.53	2.78	2.52	2.77	2.52	2.77
4	2.53	2.78	2.53	2.78	2.52	2.77	2.52	2.77
5	2.54	2.79	2.54	2.79	2.52	2.77	2.52	2.77
6	2.55	2.80	2.55	2.80	2.53	2.78	2.53	2.78
7	2.56	2.81	2.56	2.81	2.53	2.78	2.53	2.78
8	2.57	2.83	2.57	2.83	2.54	2.79	2.54	2.79
9	2.58	2.84	2.58	2.84	2.55	2.80	2.55	2.80
10	2.58	2.84	2.58	2.84	2.56	2.81	2.56	2.81
11	2.64	2.90	2.64	2.90	2.57	2.83	2.57	2.83
12	2.69	2.95	2.69	2.95	2.63	2.89	2.63	2.89
13	2.74	3.00	2.74	3.00	2.70	2.96	2.70	2.96
14	2.80	3.07	2.80	3.07	2.76	3.03	2.76	3.03
15	2.86	3.14	2.86	3.14	2.82	3.11	2.82	3.11
16	2.89	3.18	2.89	3.18	2.87	3.18	2.87	3.18
17	2.92	3.22	2.92	3.22	2.92	3.25	2.92	3.25
18	2.95	3.26	2.95	3.26	2.98	3.34	2.98	3.34
19	2.98	3.31	3.25	3.59	3.04	3.43	3.51	3.94
20	3.00	3.34	3.55	3.98	3.10	3.49	4.03	4.60
21	3.04	3.40	3.62	4.08	3.20	3.63	4.24	4.88
22	3.08	3.46	3.69	4.18	3.30	3.77	4.46	5.18
23	3.12	3.52	3.76	4.28	3.41	3.93	4.70	5.51
24	3.16	3.58	3.83	4.38	3.52	4.09	4.95	5.86
25	3.18	3.61	3.91	4.49	3.63	4.21	5.21	6.13
26	3.31	3.78	4.13	4.78	3.81	4.44	5.55	6.57
27	3.44	3.96	4.36	5.08	4.01	4.70	5.91	7.03
28	3.58	4.15	4.61	5.41	4.21	4.97	6.29	7.53
29	3.72	4.35	4.87	5.76	4.42	5.26	6.70	8.08
30	3.87	4.56	5.14	6.14	4.65	5.57	7.14	8.66
31	4.09	4.85	5.54	6.65	4.93	5.94	7.62	9.30
32	4.33	5.17	5.96	7.21	5.23	6.34	8.14	9.99
33	4.58	5.50	6.43	7.82	5.55	6.77	8.69	10.73
34	4.84	5.85	6.93	8.49	5.89	7.24	9.28	11.53
35	5.12	6.23	7.46	9.20	6.25	7.73	9.91	12.40
36	5.58	6.82	8.31	10.28	6.71	8.34	10.65	13.38
37	6.08	7.46	9.25	11.49	7.21	9.00	11.45	14.44
38	6.63	8.17	10.29	12.83	7.75	9.72	12.30	15.59
39	7.22	8.94	11.46	14.34	8.32	10.49	13.22	16.83
40	7.87	9.78	12.75	16.02	8.94	11.33	14.21	18.17
41	8.60	10.72	14.19	17.87	9.56	12.14	15.22	19.49
42	9.39	11.74	15.79	19.93	10.23	13.02	16.29	20.91
43	10.26	12.86	17.57	22.22	10.95	13.97	17.45	22.44
44	11.21	14.09	19.55	24.78	11.71	14.97	18.69	24.07
45	12.24	15.42	21.76	27.64	12.53	16.06	20.01	25.83
46	13.35	16.85	24.07	30.61	13.45	17.22	21.57	27.81
47	14.55	18.39	26.63	33.90	14.43	18.46	23.24	29.93
48	15.87	20.09	29.47	37.55	15.49	19.80	25.04	32.22
49	17.30	21.93	32.60	41.58	16.62	21.23	26.98	34.68
50	18.86	23.95	36.07	46.06	17.84	22.77	29.08	37.34

20-Year Renewable Plan 20年續保計劃								
Age Next Birthday 下次生日 年齡	Male 男性				Female 女性			
	Non-smoker 非吸煙		Smoker 吸煙		Non-smoker 非吸煙		Smoker 吸煙	
	Basic Plan 基本 計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本 計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本 計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本 計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)
51	20.66	26.21	39.68	50.63	19.23	24.47	31.45	40.24
52	22.63	28.70	43.67	55.67	20.74	26.31	34.02	43.38
53	24.79	31.41	48.05	61.20	22.36	28.27	36.80	46.77
54	27.16	34.39	52.87	67.29	24.11	30.39	39.81	50.43
55	29.75	37.65	58.17	73.98	26.00	32.67	43.06	54.37
56	32.81	41.53	63.71	81.06	28.31	35.47	46.91	59.07
57	36.19	45.83	69.77	88.81	30.82	38.51	51.11	64.18
58	39.91	50.55	76.42	97.32	33.55	41.81	55.69	69.74
59	44.02	55.77	83.69	106.63	36.53	45.39	60.67	75.78
60	48.55	61.53	91.66	116.84	39.77	49.28	66.11	82.36
61	53.24	67.38	99.36	126.53	43.35	53.53	71.80	89.15
62	58.38	73.79	107.71	137.03	47.27	58.16	77.98	96.50
63	64.02	80.82	116.75	148.39	51.53	63.18	84.70	104.48
64	70.20	88.50	126.55	160.69	56.18	68.65	92.00	113.12
65	76.97	96.92	137.18	174.02	61.25	74.59	99.92	122.47
66	84.02	105.53	147.31	186.46	66.63	80.90	107.56	131.48
67	91.71	114.91	158.18	199.77	72.47	87.73	115.79	141.15
68	100.10	125.11	169.86	214.05	78.83	95.15	124.64	151.54
69	109.27	136.24	182.40	229.35	85.74	103.20	134.17	162.70
70	119.27	148.36	195.86	245.75	93.26	111.93	144.43	174.69
71^	131.09	163.34	211.14	266.11	101.92	122.44	155.34	188.49
72^	144.09	179.85	227.61	288.18	111.38	133.93	167.06	203.38
73^	158.38	198.03	245.37	312.11	121.72	146.49	179.68	219.48
74^	174.08	218.05	264.51	338.05	133.02	160.24	193.24	236.84
75^	191.34	240.09	285.15	366.18	145.37	175.29	207.83	255.60
76^	206.45	258.31	304.32	389.75	157.00	188.71	222.01	272.19
77^	222.75	277.93	324.78	414.86	169.55	203.15	237.16	289.87
78^	240.33	299.04	346.61	441.58	183.11	218.72	253.34	308.71
79^	259.30	321.76	369.91	470.04	197.75	235.49	270.63	328.80
80^	279.77	346.22	394.78	500.36	213.57	253.57	289.09	350.19
81^	300.66	371.23	419.30	530.41	230.86	273.28	309.16	373.43
82^	323.11	398.05	445.34	562.26	249.55	294.54	330.63	398.22
83^	347.24	426.82	473.01	596.06	269.75	317.46	353.58	424.67
84^	373.17	457.68	502.39	631.88	291.59	342.18	378.13	452.90
85^	401.03	490.77	533.60	669.87	315.19	368.85	404.39	483.03
86^	428.04	522.81	561.29	703.44	337.67	394.26	427.83	509.88
87^	456.87	556.94	590.43	738.70	361.74	421.43	452.63	538.24
88^	487.65	593.33	621.08	775.75	387.54	450.50	478.88	568.21
89^	504.18	612.47	630.52	786.47	402.51	467.00	490.05	580.39
90^	520.70	631.60	639.95	797.17	417.48	483.50	501.21	592.56
91^	529.75	642.18	650.01	808.36	423.49	490.02	509.68	601.78
92^	538.95	652.91	660.23	819.71	429.59	496.63	518.30	611.15
93^	548.31	663.80	670.61	831.22	435.78	503.33	527.06	620.66
94^	557.84	674.86	681.16	842.90	442.06	510.12	535.97	630.32
95^	567.54	686.07	691.88	854.73	448.43	517.01	545.04	640.12
96^	589.36	712.05	715.23	882.09	462.83	533.21	565.49	663.11
97^	611.18	738.03	738.58	909.45	477.22	549.40	585.94	686.10
98^	633.00	764.01	761.93	936.81	491.61	565.59	606.39	709.09
99^	654.81	789.98	785.28	964.19	506.01	581.77	626.85	732.11

^ Renewal premium for reference only 續保保費以供參考

To age 100 (Age Next Birthday) plan 至 100 歲 (下次生日年齡) 計劃								
Age Next Birthday 下次生日 年齡	Male 男性				Female 女性			
	Non-smoker 非吸煙		Smoker 吸煙		Non-smoker 非吸煙		Smoker 吸煙	
	Basic Plan 基本 計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本 計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本 計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本 計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)
1	7.74	9.85	7.74	9.85	7.69	9.50	7.69	9.50
2	7.89	10.04	7.89	10.04	7.84	9.69	7.84	9.69
3	8.04	10.24	8.04	10.24	8.00	9.89	8.00	9.89
4	8.21	10.46	8.21	10.46	8.16	10.09	8.16	10.09
5	8.39	10.69	8.39	10.69	8.34	10.31	8.34	10.31
6	8.57	10.92	8.57	10.92	8.52	10.53	8.52	10.53
7	8.77	11.18	8.77	11.18	8.72	10.78	8.72	10.78
8	8.97	11.43	8.97	11.43	8.92	11.03	8.92	11.03
9	9.18	11.70	9.18	11.70	9.13	11.28	9.13	11.28
10	9.41	11.99	9.41	11.99	9.34	11.54	9.34	11.54
11	9.64	12.28	9.64	12.28	9.57	11.82	9.57	11.82
12	9.87	12.57	9.87	12.57	9.80	12.10	9.80	12.10
13	10.12	12.89	10.12	12.89	10.04	12.40	10.04	12.40
14	10.37	13.20	10.37	13.20	10.28	12.69	10.28	12.69
15	10.63	13.53	10.63	13.53	10.54	13.01	10.54	13.01
16	10.90	13.87	10.90	13.87	10.80	13.33	10.80	13.33
17	11.18	14.22	11.18	14.22	11.07	13.66	11.07	13.66
18	11.47	14.59	11.47	14.59	11.35	14.00	11.35	14.00
19	11.77	14.97	14.14	18.05	11.64	14.35	13.91	17.34
20	12.08	15.36	14.54	18.56	11.95	14.73	14.30	17.83
21	12.41	15.77	14.97	19.10	12.26	15.10	14.71	18.33
22	12.75	16.20	15.42	19.67	12.59	15.50	15.14	18.86
23	13.11	16.65	15.88	20.26	12.94	15.93	15.58	19.40
24	13.47	17.10	16.37	20.88	13.29	16.35	16.04	19.97
25	13.86	17.59	16.88	21.52	13.66	16.80	16.51	20.55
26	14.26	18.09	17.41	22.19	14.05	17.27	17.01	21.16
27	14.67	18.60	17.96	22.89	14.45	17.75	17.52	21.79
28	15.10	19.14	18.54	23.62	14.86	18.25	18.06	22.46
29	15.55	19.70	19.15	24.39	15.29	18.77	18.61	23.13
30	16.03	20.30	19.79	25.20	15.74	19.31	19.19	23.85
31	16.52	20.91	20.45	26.00	16.20	19.87	19.79	24.59
32	17.03	21.54	21.16	26.84	16.69	20.45	20.42	25.36
33	17.57	22.21	21.89	27.71	17.19	21.06	21.07	26.15
34	18.13	22.91	22.67	28.64	17.71	21.68	21.74	26.96
35	18.72	23.64	23.48	29.61	18.25	22.33	22.43	27.78
36	19.33	24.39	24.33	30.62	18.81	23.00	23.15	28.63
37	19.97	25.19	25.23	31.68	19.39	23.69	23.90	29.51
38	20.64	26.00	26.17	32.80	20.00	24.42	24.69	30.43
39	21.35	26.83	27.11	33.97	20.63	25.17	25.50	31.37
40	22.08	27.69	28.11	35.21	21.29	25.95	26.35	32.36
41	22.86	28.60	29.15	36.51	21.96	26.75	27.23	33.40
42	23.67	29.54	30.26	37.88	22.67	27.58	28.15	34.46
43	24.52	30.53	31.42	39.32	23.41	28.43	29.11	35.55
44	25.41	31.57	32.64	40.83	24.18	29.29	30.08	36.69
45	26.34	32.65	33.94	42.99	24.98	30.19	31.09	37.89
46	27.30	33.80	36.47	46.82	25.82	31.13	32.15	39.15
47	28.29	35.00	39.64	50.89	26.70	32.11	33.26	40.80
48	29.32	36.25	43.05	55.26	27.63	33.14	35.01	43.32
49	30.40	37.56	44.31	57.80	28.60	34.21	37.61	46.91
50	31.54	38.94	47.17	61.44	29.58	35.33	40.41	50.80

To age 100 (Age Next Birthday) plan 至 100 歲 (下次生日年齡) 計劃								
Age Next Birthday 下次生日 年齡	Male 男性				Female 女性			
	Non-smoker 非吸煙		Smoker 吸煙		Non-smoker 非吸煙		Smoker 吸煙	
	Basic Plan 基本 計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本 計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本 計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本 計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)
51	32.74	40.88	49.66	64.62	30.60	36.51	43.32	54.60
52	34.84	44.31	52.31	68.00	31.68	37.86	46.45	59.00
53	37.79	48.03	55.17	71.64	32.83	40.68	49.84	63.15
54	40.99	52.06	58.20	75.50	34.93	43.71	53.53	67.65
55	44.49	56.46	64.07	82.89	37.68	47.02	57.55	72.54
56	48.03	60.91	71.64	91.69	40.43	50.32	61.65	77.51
57	51.89	65.77	79.71	101.99	43.43	53.91	66.14	82.95
58	56.10	71.07	88.64	113.39	46.74	57.87	71.12	88.97
59	60.69	76.83	97.47	124.64	50.34	62.16	76.56	95.54
60	65.53	82.89	108.00	138.03	54.06	66.57	82.13	102.22
61	70.74	89.38	115.92	148.04	58.44	71.73	88.51	109.82
62	76.22	96.18	124.11	158.33	62.96	77.03	95.00	117.50
63	81.98	103.29	132.52	168.83	67.60	82.43	101.52	125.16
64	88.04	110.73	141.16	179.54	72.37	87.95	108.06	132.78
65	94.53	118.66	150.26	190.75	77.46	93.83	114.96	140.79
66	101.58	127.25	160.03	202.76	82.80	99.98	122.07	149.01
67	109.03	136.26	170.05	214.93	88.64	106.70	129.78	157.92
68	117.03	145.90	180.51	227.58	95.01	114.04	138.08	167.53
69	125.59	156.18	191.31	240.57	101.77	121.86	146.63	177.47
70	134.68	167.05	202.60	254.07	108.93	130.11	155.49	187.74

Additional Medical Coverage for Big 3 Diseases 3 大疾病的額外醫療保障									
Age Next Birthday 下次生日 年齡	Male 男性		Female 女性		Age Next Birthday 下次生日 年齡	Male 男性		Female 女性	
	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙		Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙
1	0.32	0.32	0.32	0.32	51	2.24	3.57	2.70	4.15
2	0.30	0.30	0.30	0.30	52	2.42	3.86	2.78	4.29
3	0.30	0.30	0.30	0.30	53	2.64	4.22	2.87	4.46
4	0.30	0.30	0.30	0.30	54	2.89	4.60	2.98	4.62
5	0.30	0.30	0.28	0.28	55	3.16	5.03	3.07	4.78
6	0.28	0.28	0.24	0.24	56	3.42	5.45	3.17	4.91
7	0.24	0.24	0.22	0.22	57	3.72	6.09	3.26	5.06
8	0.20	0.20	0.18	0.18	58	4.20	6.74	3.36	5.25
9	0.20	0.20	0.18	0.18	59	4.66	7.43	3.46	5.42
10	0.20	0.20	0.18	0.18	60	5.19	8.25	3.55	5.61
11	0.20	0.20	0.18	0.18	61	5.94	9.44	3.67	5.78
12	0.20	0.20	0.18	0.18	62	6.98	11.06	3.90	6.10
13	0.20	0.20	0.18	0.18	63	7.70	12.18	4.16	6.64
14	0.21	0.21	0.18	0.18	64	8.42	13.32	4.62	7.23
15	0.21	0.21	0.18	0.18	65	9.20	14.49	5.05	7.89
16	0.22	0.22	0.19	0.19	66	10.41	16.18	5.96	9.01
17	0.22	0.22	0.20	0.20	67	11.34	17.54	6.61	9.94
18	0.23	0.23	0.21	0.21	68	12.17	18.79	7.32	10.98
19	0.26	0.27	0.22	0.26	69	13.05	20.10	8.13	12.14
20	0.26	0.28	0.25	0.29	70	14.47	22.22	9.04	13.46
21	0.26	0.28	0.26	0.31	71^	15.75	24.14	9.92	14.75
22	0.26	0.28	0.27	0.34	72^	16.90	25.76	10.66	15.77
23	0.26	0.29	0.29	0.37	73^	18.14	27.54	11.30	16.59
24	0.26	0.29	0.31	0.42	74^	19.50	29.46	11.89	17.38
25	0.26	0.29	0.33	0.46	75^	20.33	30.58	12.54	18.22
26	0.26	0.29	0.37	0.53	76^	21.65	32.42	13.27	19.51
27	0.26	0.32	0.41	0.60	77^	23.23	34.62	14.04	21.06
28	0.26	0.36	0.45	0.66	78^	24.94	37.03	14.82	22.22
29	0.28	0.41	0.52	0.73	79^	26.78	39.58	15.70	23.47
30	0.31	0.47	0.55	0.78	80^	28.27	42.21	16.59	24.77
31	0.34	0.53	0.58	0.83	81^	29.59	44.26	17.49	26.07
32	0.38	0.60	0.63	0.91	82^	31.02	45.99	18.43	26.97
33	0.42	0.66	0.70	1.01	83^	32.50	47.76	19.41	27.86
34	0.47	0.72	0.74	1.10	84^	34.03	49.58	20.44	28.73
35	0.48	0.74	0.84	1.24	85^	36.29	51.76	21.45	29.62
36	0.52	0.81	0.93	1.36	86^	38.69	54.02	22.42	30.40
37	0.57	0.89	1.01	1.48	87^	41.21	56.31	23.32	31.05
38	0.63	0.99	1.12	1.66	88^	43.87	58.66	24.14	31.55
39	0.70	1.10	1.27	1.87	89^	46.01	60.19	24.89	31.92
40	0.78	1.21	1.39	2.05	90^	48.02	61.45	25.89	32.57
41	0.86	1.34	1.47	2.20	91^	50.12	62.73	26.98	33.28
42	0.94	1.48	1.55	2.33	92^	52.38	64.12	28.15	34.05
43	1.04	1.64	1.61	2.40	93^	55.08	65.92	29.42	34.88
44	1.16	1.85	1.66	2.49	94^	58.04	67.90	30.76	35.73
45	1.31	2.09	1.71	2.60	95^	60.47	69.15	32.15	36.57
46	1.48	2.35	1.80	2.75	96^	62.65	70.01	33.58	37.40
47	1.63	2.60	1.93	2.94	97^	64.94	70.89	35.06	38.20
48	1.77	2.82	2.06	3.14	98^	67.35	71.80	36.58	38.99
49	1.91	3.06	2.26	3.47	99^	69.87	72.74	37.97	39.58
50	2.06	3.30	2.50	3.82					

^ Renewal premium for reference only 續保保費以供參考

Important Notes 重要事項：

- 1) The last update date of the premium tables is 13 Sep 2022.
本保費表的上次更新日期為 2022 年 9 月 13 日。
- 2) The premium tables are for reference only and not regarded as a contract or any part thereof between FWD and any other parties. Please refer to the product brochure and policy provisions for the details of EasyCover Critical Illness Plan.
本保費表只供參考，並不能作為富衛與任何人士或團體所訂立之任何合約或該合約的任何部份。有關好易揀危疾保障計劃之詳情，請參閱產品小冊子及保單條款。
- 3) The premium is non-guaranteed and FWD reserves the right to review and adjust the premiums from time to time (including upon renewal). The premium may increase significantly due to factors including but not limited to age of the next birthday of the Insured at the time of renewal (if applicable), claims experience and policy persistency, provided any premium review shall be applied to all other policies of the same kind.
保費並非保證及富衛保留不時（包括於續保時）檢討及調整保費之權利。保費可因各種因素而大幅增加，當中包括但不限於被保人於續保時之下次生日年齡（如適用）、索償經驗及保單續保率，惟任何保費覆核須同時施行於所有其他同類保單。
- 4) Monthly Premium = Annual Premium x 0.09.
月供保費 = 年供保費 x 0.09。
- 5) Premium rates are based on HK\$/ US\$ 1,000 sum insured and are for reference only. The actual premium will be determined by FWD upon policy approval.
保費率乃按每 1,000 港元 / 美元投保額計，並僅供參考，實際保費必需經富衛承保後方可作實。

Yearly Renewable Plan 每年續保計劃								
Age Next Birthday 下次生日 年齡	Male 男性				Female 女性			
	Non-smoker 非吸煙		Smoker 吸煙		Non-smoker 非吸煙		Smoker 吸煙	
	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)
1-18	2.89	3.180	2.89	3.180	2.89	3.180	2.89	3.180
19	2.93	3.220	3.07	3.380	2.94	3.240	3.11	3.430
20	2.98	3.280	3.25	3.570	2.99	3.300	3.32	3.675
21	3.04	3.340	3.44	3.785	3.05	3.370	3.54	3.930
22	3.04	3.340	3.46	3.815	3.07	3.405	3.66	4.095
23	3.06	3.360	3.48	3.850	3.11	3.465	3.78	4.265
24	3.07	3.370	3.51	3.890	3.13	3.510	3.91	4.440
25	3.07	3.380	3.53	3.920	3.16	3.565	4.04	4.625
26	3.14	3.475	3.66	4.095	3.25	3.675	4.21	4.845
27	3.22	3.575	3.78	4.265	3.36	3.810	4.39	5.080
28	3.29	3.680	3.91	4.450	3.45	3.935	4.59	5.325
29	3.37	3.795	4.05	4.660	3.55	4.070	4.80	5.595
30	3.44	3.900	4.20	4.880	3.67	4.220	5.00	5.850
31	3.50	3.985	4.28	4.980	3.78	4.355	5.28	6.200
32	3.53	4.025	4.36	5.075	3.92	4.530	5.58	6.560
33	3.54	4.060	4.45	5.185	4.05	4.695	5.89	6.935
34	3.54	4.080	4.54	5.310	4.19	4.880	6.21	7.335
35	3.57	4.135	4.62	5.415	4.34	5.065	6.56	7.770
36	3.75	4.370	4.92	5.795	4.63	5.445	7.08	8.435
37	3.93	4.610	5.24	6.205	4.96	5.870	7.66	9.190
38	4.13	4.880	5.58	6.660	5.29	6.300	8.27	10.005
39	4.34	5.170	5.93	7.125	5.66	6.800	8.94	10.895
40	4.55	5.460	6.31	7.635	6.05	7.325	9.65	11.845
41	5.04	6.085	7.07	8.600	6.56	8.000	10.45	12.910
42	5.58	6.765	7.92	9.680	7.11	8.730	11.33	14.090
43	6.16	7.515	8.88	10.915	7.72	9.560	12.27	15.350
44	6.83	8.385	9.95	12.295	8.36	10.430	13.29	16.740
45	7.56	9.320	11.16	13.865	9.06	11.395	14.41	18.265
46	8.21	10.155	12.37	15.430	9.65	12.180	15.33	19.505
47	8.91	11.060	13.72	17.170	10.27	13.005	16.32	20.830
48	9.68	12.060	15.23	19.130	10.93	13.885	17.37	22.260
49	10.51	13.130	16.88	21.285	11.63	14.825	18.48	23.760
50	11.42	14.320	18.73	23.710	12.37	15.830	19.67	25.385
51	12.33	15.480	20.72	26.250	13.19	16.895	21.00	27.105
52	13.31	16.725	22.93	29.085	14.06	18.015	22.41	28.930
53	14.35	18.065	25.37	32.200	15.00	19.220	23.92	30.890
54	15.49	19.525	28.07	35.660	15.99	20.500	25.54	32.990
55	16.72	21.100	31.06	39.500	17.04	21.860	27.27	35.230
56	18.27	23.075	34.42	43.795	18.25	23.390	29.29	37.800
57	19.96	25.240	38.15	48.560	19.54	25.025	31.48	40.575
58	21.82	27.605	42.27	53.815	20.92	26.775	33.82	43.550
59	23.85	30.200	46.84	59.665	22.40	28.645	36.34	46.750
60	26.06	33.030	51.91	66.145	23.99	30.650	39.04	50.170
61	29.18	37.045	58.20	74.275	26.38	33.600	43.26	55.415
62	32.66	41.540	65.25	83.395	29.00	36.830	47.94	61.225
63	36.56	46.575	73.15	93.645	31.89	40.375	53.12	67.635
64	40.93	52.235	82.01	105.135	35.06	44.260	58.87	74.730
65	45.82	58.575	91.94	118.055	38.55	48.530	65.23	82.550

Yearly Renewable Plan 每年續保計劃								
Age Next Birthday 下次生日 年齡	Male 男性				Female 女性			
	Non-smoker 非吸煙		Smoker 吸煙		Non-smoker 非吸煙		Smoker 吸煙	
	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾病額外50%保障權益(自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾病額外50%保障權益(自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾病額外50%保障權益(自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾病額外50%保障權益(自選權益)
66	50.34	64.230	100.46	128.670	41.73	52.220	71.17	89.430
67	55.29	70.425	109.77	140.235	45.17	56.200	77.67	96.920
68	60.74	77.220	119.95	152.840	48.91	60.490	84.76	105.060
69	66.73	84.680	131.05	166.575	52.95	65.130	92.48	113.880
70	73.31	92.870	143.20	181.565	57.32	70.120	100.92	123.485
71^	80.56	101.870	154.46	195.640	62.39	76.215	108.87	133.100
72^	88.50	111.720	166.59	210.785	67.91	82.850	117.44	143.475
73^	97.24	122.540	179.69	227.130	73.92	90.065	126.67	154.625
74^	106.85	134.415	193.81	244.730	80.47	97.915	136.64	166.665
75^	117.40	147.440	209.04	263.700	87.58	106.430	147.40	179.660
76^	127.43	160.055	221.44	279.640	95.44	115.855	157.96	192.470
77^	141.04	176.485	239.09	301.075	106.82	128.945	173.81	210.735
78^	156.87	195.025	259.41	324.845	119.67	143.450	191.37	230.930
79^	173.55	214.870	282.91	353.140	133.48	159.310	209.77	251.790
80^	189.26	233.215	304.09	378.150	146.26	173.815	225.79	270.100
81^	203.26	249.090	321.83	398.410	157.38	186.235	238.64	284.500
82^	223.46	273.015	348.68	430.850	174.56	205.850	259.93	309.080
83^	245.64	299.355	377.73	466.155	193.59	227.585	283.04	335.835
84^	268.34	326.195	403.58	497.465	211.09	247.520	303.01	358.960
85^	294.63	357.640	433.29	534.065	230.22	269.380	324.38	383.860
86^	321.80	390.480	462.77	571.090	254.94	296.880	352.43	415.460
87^	352.96	427.780	496.16	612.485	278.79	323.630	378.09	444.765
88^	386.16	467.740	530.60	655.630	303.90	351.695	404.21	474.565
89^	416.58	504.395	559.54	692.295	326.58	377.445	426.02	500.150
90^	460.54	557.395	604.70	749.095	372.82	430.735	462.96	544.060
91^	498.34	602.785	639.53	793.065	406.33	469.360	492.17	579.055
92^	536.34	649.280	672.69	836.335	438.61	507.080	520.62	613.930
93^	579.17	699.175	709.75	878.340	468.69	539.450	552.97	650.975
94^	600.59	725.735	735.39	909.190	477.37	550.440	577.27	678.530
95^	624.01	754.340	760.74	939.795	493.06	568.465	599.28	703.825
96^	651.19	786.750	790.26	974.630	511.38	589.145	624.81	732.670
97^	681.98	823.520	824.14	1014.800	532.51	613.055	653.82	765.575
98^	709.84	856.755	854.43	1050.540	551.29	634.250	680.01	795.185
99^	753.03	908.475	903.07	1108.815	581.91	669.035	720.88	841.930

^ Renewal premium for reference only 續保保費以供參考

5-Year Renewable Plan 5年續保計劃								
Age Next Birthday 下次生日 年齡	Male 男性				Female 女性			
	Non-smoker 非吸煙		Smoker 吸煙		Non-smoker 非吸煙		Smoker 吸煙	
	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾 病額外50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾 病額外50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾 病額外50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾 病額外50% 保障權益 (自選權益)
1-14	2.89	3.180	2.89	3.180	2.89	3.180	2.89	3.180
15	3.00	3.290	3.00	3.290	2.99	3.280	2.99	3.280
16	3.13	3.430	3.13	3.430	3.09	3.390	3.09	3.390
17	3.24	3.540	3.24	3.540	3.20	3.500	3.20	3.500
18	3.25	3.560	3.25	3.560	3.24	3.550	3.24	3.550
19	3.27	3.590	3.39	3.725	3.29	3.625	3.43	3.800
20	3.28	3.600	3.69	4.045	3.31	3.645	3.92	4.370
21	3.29	3.610	3.73	4.100	3.34	3.695	4.01	4.505
22	3.30	3.620	3.76	4.140	3.36	3.740	4.11	4.650
23	3.31	3.630	3.80	4.190	3.38	3.785	4.20	4.785
24	3.32	3.640	3.83	4.245	3.40	3.805	4.30	4.920
25	3.34	3.660	3.85	4.275	3.45	3.865	4.40	5.045
26	3.43	3.775	4.01	4.445	3.58	4.030	4.68	5.335
27	3.51	3.890	4.16	4.655	3.71	4.195	4.97	5.685
28	3.60	4.025	4.34	4.905	3.84	4.360	5.28	6.060
29	3.66	4.120	4.51	5.155	3.99	4.555	5.61	6.460
30	3.74	4.245	4.68	5.415	4.14	4.740	5.97	6.900
31	3.82	4.360	4.77	5.540	4.29	4.945	6.30	7.335
32	3.84	4.405	4.86	5.665	4.46	5.175	6.67	7.810
33	3.86	4.460	4.95	5.790	4.63	5.400	7.05	8.305
34	3.89	4.525	5.04	5.925	4.81	5.650	7.45	8.830
35	3.91	4.575	5.13	6.050	4.99	5.900	7.89	9.420
36	4.26	5.020	5.67	6.730	5.43	6.465	8.60	10.350
37	4.62	5.485	6.27	7.480	5.90	7.085	9.40	11.400
38	5.01	5.990	6.92	8.300	6.42	7.775	10.25	12.550
39	5.45	6.555	7.66	9.235	6.97	8.525	11.19	13.825
40	5.93	7.185	8.46	10.265	7.58	9.350	12.21	15.225
41	6.53	7.945	9.45	11.530	8.13	10.085	13.03	16.340
42	7.21	8.820	10.56	12.965	8.73	10.890	13.90	17.535
43	7.95	9.765	11.80	14.585	9.36	11.750	14.84	18.820
44	8.76	10.820	13.18	16.400	10.04	12.685	15.82	20.180
45	9.66	11.995	14.72	18.445	10.78	13.715	16.89	21.675
46	10.41	12.965	16.34	20.525	11.47	14.610	18.08	23.245
47	11.21	13.995	18.14	22.855	12.21	15.580	19.34	24.905
48	12.09	15.140	20.13	25.430	13.00	16.625	20.70	26.690
49	13.02	16.345	22.34	28.310	13.83	17.715	22.15	28.615
50	14.03	17.665	24.79	31.495	14.72	18.895	23.70	30.670
51	15.11	19.020	27.30	34.650	15.61	20.025	25.09	32.440
52	16.27	20.470	30.06	38.110	16.55	21.220	26.58	34.330
53	17.54	22.050	33.11	41.940	17.55	22.485	28.14	36.305
54	18.89	23.730	36.46	46.130	18.62	23.830	29.80	38.400
55	20.36	25.560	40.14	50.745	19.75	25.260	31.54	40.615
56	22.70	28.565	45.00	57.005	21.53	27.500	34.70	44.615
57	25.31	31.935	50.44	64.045	23.48	29.945	38.16	48.980
58	28.23	35.705	56.56	71.970	25.61	32.615	41.96	53.770
59	31.49	39.920	63.40	80.855	27.95	35.540	46.15	59.055
60	35.12	44.640	71.07	90.850	30.48	38.705	50.76	64.850

5-Year Renewable Plan 5年續保計劃								
Age Next Birthday 下次生日 年齡	Male 男性				Female 女性			
	Non-smoker 非吸煙		Smoker 吸煙		Non-smoker 非吸煙		Smoker 吸煙	
	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾 病額外50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾 病額外50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾 病額外50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾 病額外50% 保障權益 (自選權益)
61	38.73	49.300	78.36	100.280	33.43	42.230	56.05	71.220
62	42.73	54.460	86.40	110.690	36.69	46.110	61.89	78.220
63	47.14	60.160	95.25	122.170	40.24	50.315	68.33	85.915
64	51.99	66.435	105.02	134.850	44.15	54.935	75.46	94.390
65	57.35	73.380	115.78	148.845	48.44	59.985	83.32	103.700
66	63.20	80.590	126.49	161.955	52.31	64.560	90.40	112.065
67	69.67	88.530	138.17	176.225	56.50	69.485	98.07	121.095
68	76.79	97.250	150.95	191.785	61.03	74.805	106.41	130.880
69	84.63	106.825	164.90	208.715	65.92	80.535	115.45	141.450
70	93.27	117.340	180.14	227.150	71.19	86.690	125.25	152.885
71^	103.04	129.445	193.73	244.170	78.42	95.325	135.68	165.430
72^	113.85	142.805	208.33	262.440	86.38	104.805	146.98	179.010
73^	125.78	157.555	224.05	282.100	95.14	115.220	159.23	193.705
74^	138.97	173.825	240.95	303.235	104.80	126.685	172.50	209.610
75^	153.53	191.770	259.13	325.945	115.44	139.305	186.86	226.800
76^	166.46	207.065	282.20	351.775	126.04	151.430	199.43	241.175
77^	180.49	223.625	301.27	373.720	137.62	164.645	212.85	256.480
78^	195.71	241.525	321.60	397.040	150.25	179.010	238.53	284.140
79^	212.21	260.865	340.02	418.590	164.05	194.650	256.99	304.660
80^	230.09	281.770	362.93	444.740	179.11	211.680	274.28	324.100
81^	251.93	307.935	389.95	477.590	196.54	231.535	292.89	345.870
82^	275.84	336.525	419.00	512.875	215.65	253.255	315.73	372.080
83^	302.01	367.780	450.21	550.780	236.61	277.020	340.38	400.305
84^	330.68	401.945	483.75	591.480	259.62	303.045	359.95	423.695
85^	362.07	439.305	519.78	635.185	284.88	331.535	391.79	459.585
86^	390.90	474.150	549.79	672.655	307.89	357.880	411.84	483.760
87^	422.02	511.755	581.54	712.365	332.76	386.325	437.09	513.380
88^	469.29	566.015	615.15	754.440	370.43	427.815	463.91	544.845
89^	506.66	610.930	650.67	798.975	404.24	465.730	492.36	580.805
90^	552.30	664.690	688.25	852.470	449.49	518.005	532.71	627.445
91^	571.06	688.235	708.50	877.330	462.01	532.595	550.32	647.980
92^	590.44	712.400	729.35	902.795	474.88	547.535	568.51	669.090
93^	610.50	737.240	750.82	928.875	488.12	562.845	587.31	690.810
94^	631.24	762.765	772.92	955.585	501.72	578.515	606.72	713.140
95^	652.67	788.980	795.66	982.940	515.69	594.555	626.80	736.140
96^	677.76	818.855	822.51	1014.400	532.25	613.185	650.31	762.575
97^	702.86	848.740	849.37	1045.870	548.80	631.805	673.83	789.015
98^	727.95	878.610	876.22	1077.330	565.35	650.425	697.35	815.455
99^	753.03	908.475	903.07	1108.815	581.91	669.035	720.88	841.930

^ Renewal premium for reference only 續保保費以供參考

10-Year Renewable Plan 10年續保計劃								
Age Next Birthday 下次生日 年齡	Male 男性				Female 女性			
	Non-smoker 非吸煙		Smoker 吸煙		Non-smoker 非吸煙		Smoker 吸煙	
	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾 病額外50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾 病額外50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾 病額外50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾 病額外50% 保障權益 (自選權益)
1-9	2.89	3.180	2.89	3.180	2.89	3.180	2.89	3.180
10	2.93	3.220	2.93	3.220	2.89	3.180	2.89	3.180
11	2.97	3.260	2.97	3.260	2.90	3.190	2.90	3.190
12	3.01	3.300	3.01	3.300	2.90	3.190	2.90	3.190
13	3.07	3.360	3.07	3.360	3.02	3.310	3.02	3.310
14	3.16	3.450	3.16	3.450	3.05	3.340	3.05	3.340
15	3.24	3.530	3.24	3.530	3.12	3.410	3.12	3.410
16	3.25	3.550	3.25	3.550	3.16	3.470	3.16	3.470
17	3.27	3.580	3.27	3.580	3.21	3.545	3.21	3.545
18	3.28	3.600	3.28	3.600	3.25	3.620	3.25	3.620
19	3.29	3.625	3.57	3.950	3.30	3.705	3.78	4.205
20	3.30	3.635	3.70	4.160	3.34	3.745	4.08	4.620
21	3.32	3.665	3.78	4.250	3.40	3.825	4.24	4.840
22	3.35	3.705	3.86	4.345	3.47	3.920	4.42	5.075
23	3.37	3.740	3.94	4.435	3.54	4.010	4.59	5.315
24	3.39	3.780	4.03	4.535	3.61	4.105	4.77	5.530
25	3.44	3.845	4.11	4.650	3.67	4.175	4.97	5.765
26	3.50	3.925	4.22	4.795	3.81	4.350	5.27	6.100
27	3.55	4.000	4.35	4.960	3.94	4.515	5.59	6.500
28	3.61	4.095	4.47	5.125	4.09	4.710	5.92	6.910
29	3.68	4.185	4.60	5.290	4.24	4.905	6.28	7.360
30	3.76	4.300	4.73	5.465	4.40	5.115	6.66	7.835
31	3.88	4.465	4.98	5.795	4.66	5.455	7.13	8.440
32	4.04	4.685	5.24	6.150	4.95	5.835	7.62	9.090
33	4.20	4.915	5.52	6.530	5.23	6.210	8.17	9.815
34	4.37	5.150	5.81	6.925	5.54	6.620	8.74	10.590
35	4.54	5.390	6.12	7.360	5.88	7.075	9.35	11.420
36	4.98	5.960	6.83	8.270	6.35	7.705	10.10	12.425
37	5.46	6.575	7.61	9.265	6.87	8.400	10.90	13.520
38	5.99	7.265	8.49	10.410	7.42	9.145	11.78	14.725
39	6.58	8.030	9.46	11.680	8.02	9.965	12.72	16.030
40	7.21	8.880	10.56	13.135	8.66	10.855	13.74	17.465
41	7.85	9.690	11.75	14.660	9.25	11.640	14.66	18.695
42	8.54	10.575	13.06	16.350	9.87	12.480	15.64	20.020
43	9.29	11.545	14.54	18.255	10.53	13.370	16.69	21.440
44	10.12	12.615	16.17	20.370	11.25	14.345	17.80	22.940
45	11.01	13.780	17.99	22.730	12.01	15.380	18.99	24.570
46	11.86	14.860	19.90	25.155	12.78	16.370	20.24	26.185
47	12.78	16.035	22.01	27.840	13.58	17.400	21.56	27.895
48	13.77	17.290	24.36	30.825	14.46	18.530	22.98	29.730
49	14.84	18.660	26.94	34.105	15.38	19.715	24.48	31.680
50	15.99	20.130	29.82	37.755	16.35	20.975	26.09	33.760
51	17.56	22.150	33.19	42.105	17.58	22.550	28.14	36.420
52	19.29	24.385	36.95	46.955	18.92	24.245	30.34	39.265
53	21.18	26.825	41.12	52.355	20.36	26.075	32.72	42.345
54	23.26	29.530	45.78	58.395	21.90	28.030	35.27	45.655
55	25.54	32.485	50.97	65.125	23.56	30.140	38.04	49.240

10-Year Renewable Plan 10年續保計劃								
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	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大病病額外50%保障權益(自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大病病額外50%保障權益(自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大病病額外50%保障權益(自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大病病額外50%保障權益(自選權益)
56	28.30	36.050	56.60	72.460	25.67	32.755	41.86	53.945
57	31.36	39.995	62.86	80.615	27.98	35.605	46.07	59.125
58	34.75	44.385	69.81	89.680	30.48	38.690	50.70	64.790
59	38.50	49.240	77.51	99.765	33.21	42.055	55.81	71.015
60	42.67	54.655	86.08	110.990	36.19	45.710	61.42	77.830
61	46.83	59.815	94.08	120.920	39.31	49.360	67.10	84.475
62	51.38	65.445	102.82	131.745	42.70	53.305	73.31	91.710
63	56.38	71.620	112.38	143.545	46.39	57.570	80.10	99.580
64	61.88	78.395	122.82	156.400	50.39	62.190	87.50	108.145
65	67.91	85.805	134.24	170.430	54.74	67.185	95.60	117.460
66	74.67	94.210	145.02	183.820	59.46	72.800	103.14	126.485
67	82.12	103.455	156.65	198.245	64.56	78.855	111.27	136.200
68	90.31	113.610	169.23	213.840	70.12	85.450	120.05	146.675
69	99.30	124.740	182.83	230.645	76.14	92.575	129.51	157.940
70	109.20	136.975	197.51	248.790	82.70	100.305	139.71	170.070
71^	121.16	151.750	214.13	269.905	91.56	110.905	152.00	184.995
72^	134.44	168.135	232.14	292.805	101.40	122.640	165.36	201.215
73^	149.17	186.270	251.68	317.665	112.27	135.590	179.91	218.870
74^	165.51	206.370	272.85	344.620	124.33	149.930	195.72	238.065
75^	183.63	228.630	295.80	373.875	137.67	165.790	212.92	258.930
76^	201.31	249.585	319.14	401.605	152.18	182.310	231.74	280.465
77^	220.66	272.455	344.30	431.400	168.23	200.510	252.21	303.800
78^	241.89	297.470	371.45	463.460	185.98	220.570	274.48	329.115
79^	265.17	324.800	400.75	497.935	205.60	242.665	298.72	356.575
80^	290.67	354.645	432.35	535.010	227.27	266.990	325.12	386.390
81^	314.20	383.500	458.34	568.685	245.71	288.480	345.18	410.570
82^	339.63	414.690	485.90	604.510	265.64	311.675	366.49	436.270
83^	367.11	448.415	515.11	642.600	287.18	336.735	389.11	463.585
84^	396.83	484.885	546.08	683.105	310.47	363.820	413.14	492.615
85^	428.95	524.330	578.90	726.180	335.64	393.070	438.64	523.465
86^	458.55	559.635	607.37	760.815	360.55	421.280	463.27	551.795
87^	490.19	597.325	637.24	797.115	387.31	451.525	489.28	581.685
88^	524.01	637.550	668.58	835.145	416.06	483.970	516.74	613.180
89^	560.17	680.505	701.45	874.985	446.94	518.745	545.76	646.410
90^	598.81	726.345	735.94	916.745	480.10	556.025	576.39	681.445
91^	609.21	738.505	747.51	929.615	487.01	563.520	586.13	692.045
92^	619.79	750.845	759.26	942.660	494.03	571.125	596.05	702.830
93^	630.56	763.375	771.20	955.900	501.15	578.835	606.12	713.760
94^	641.52	776.095	783.33	969.330	508.37	586.640	616.37	724.875
95^	652.67	788.980	795.66	982.940	515.69	594.555	626.80	736.140
96^	677.76	818.855	822.51	1014.400	532.25	613.185	650.31	762.575
97^	702.86	848.740	849.37	1045.870	548.80	631.805	673.83	789.015
98^	727.95	878.610	876.22	1077.330	565.35	650.425	697.35	815.455
99^	753.03	908.475	903.07	1108.815	581.91	669.035	720.88	841.930

^ Renewal premium for reference only 續保保費以供參考

20-Year Renewable Plan 20年續保計劃								
Age Next Birthday 下次生日 年齡	Male 男性				Female 女性			
	Non-smoker 非吸煙		Smoker 吸煙		Non-smoker 非吸煙		Smoker 吸煙	
	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾 病額外50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾 病額外50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾 病額外50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連3大疾 病額外50% 保障權益 (自選權益)
1	2.90	3.190	2.90	3.190	2.90	3.190	2.90	3.190
2	2.91	3.200	2.91	3.200	2.90	3.190	2.90	3.190
3	2.91	3.200	2.91	3.200	2.90	3.190	2.90	3.190
4	2.91	3.200	2.91	3.200	2.90	3.190	2.90	3.190
5	2.92	3.210	2.92	3.210	2.90	3.190	2.90	3.190
6	2.93	3.220	2.93	3.220	2.91	3.200	2.91	3.200
7	2.94	3.230	2.94	3.230	2.91	3.200	2.91	3.200
8	2.96	3.260	2.96	3.260	2.92	3.210	2.92	3.210
9	2.97	3.270	2.97	3.270	2.93	3.220	2.93	3.220
10	2.97	3.270	2.97	3.270	2.94	3.230	2.94	3.230
11	3.04	3.340	3.04	3.340	2.96	3.260	2.96	3.260
12	3.09	3.390	3.09	3.390	3.02	3.320	3.02	3.320
13	3.15	3.450	3.15	3.450	3.11	3.410	3.11	3.410
14	3.22	3.530	3.22	3.530	3.17	3.480	3.17	3.480
15	3.29	3.610	3.29	3.610	3.24	3.575	3.24	3.575
16	3.32	3.655	3.32	3.655	3.30	3.655	3.30	3.655
17	3.36	3.705	3.36	3.705	3.36	3.740	3.36	3.740
18	3.39	3.745	3.39	3.745	3.43	3.845	3.43	3.845
19	3.43	3.810	3.74	4.130	3.50	3.950	4.04	4.535
20	3.45	3.840	4.08	4.575	3.57	4.020	4.63	5.285
21	3.50	3.915	4.16	4.690	3.68	4.175	4.88	5.615
22	3.54	3.975	4.24	4.805	3.80	4.340	5.13	5.960
23	3.59	4.050	4.32	4.920	3.92	4.520	5.41	6.340
24	3.63	4.115	4.40	5.035	4.05	4.705	5.69	6.735
25	3.66	4.155	4.50	5.165	4.17	4.835	5.99	7.050
26	3.81	4.350	4.75	5.500	4.38	5.105	6.38	7.555
27	3.96	4.560	5.01	5.840	4.61	5.405	6.80	8.090
28	4.12	4.775	5.30	6.220	4.84	5.715	7.23	8.655
29	4.28	5.005	5.60	6.625	5.08	6.045	7.71	9.295
30	4.45	5.245	5.91	7.060	5.35	6.410	8.21	9.960
31	4.70	5.575	6.37	7.645	5.67	6.830	8.76	10.690
32	4.98	5.945	6.85	8.290	6.01	7.285	9.36	11.490
33	5.27	6.330	7.39	8.990	6.38	7.785	9.99	12.335
34	5.57	6.730	7.97	9.765	6.77	8.325	10.67	13.260
35	5.89	7.165	8.58	10.580	7.19	8.890	11.40	14.265
36	6.42	7.845	9.56	11.825	7.72	9.595	12.25	15.390
37	6.99	8.575	10.64	13.215	8.29	10.350	13.17	16.610
38	7.62	9.390	11.83	14.750	8.91	11.175	14.15	17.935
39	8.30	10.280	13.18	16.490	9.57	12.065	15.20	19.350
40	9.05	11.245	14.66	18.420	10.28	13.030	16.34	20.895
41	9.89	12.330	16.32	20.550	10.99	13.955	17.50	22.410
42	10.80	13.505	18.16	22.920	11.76	14.970	18.73	24.045
43	11.80	14.790	20.21	25.560	12.59	16.065	20.07	25.810
44	12.89	16.200	22.48	28.495	13.47	17.220	21.49	27.675
45	14.08	17.735	25.02	31.780	14.41	18.470	23.01	29.705
46	15.35	19.375	27.68	35.200	15.47	19.805	24.81	31.985
47	16.73	21.145	30.62	38.980	16.59	21.225	26.73	34.425
48	18.25	23.105	33.89	43.180	17.81	22.765	28.80	37.055
49	19.90	25.225	37.49	47.815	19.11	24.410	31.03	39.885
50	21.69	27.545	41.48	52.970	20.52	26.190	33.44	42.940

20-Year Renewable Plan 20年續保計劃

Age Next Birthday 下次生日 年齡	Male 男性				Female 女性			
	Non-smoker 非吸煙		Smoker 吸煙		Non-smoker 非吸煙		Smoker 吸煙	
	Basic Plan 基本 計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本 計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本 計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本 計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)
51	23.76	30.145	45.63	58.225	22.11	28.135	36.17	46.280
52	26.02	33.000	50.22	64.020	23.85	30.255	39.12	49.885
53	28.51	36.125	55.26	70.385	25.71	32.505	42.32	53.785
54	31.23	39.545	60.80	77.385	27.73	34.950	45.78	57.995
55	34.21	43.295	66.90	85.080	29.90	37.570	49.52	62.525
56	37.73	47.760	73.27	93.225	32.56	40.795	53.95	67.935
57	41.62	52.705	80.24	102.135	35.44	44.285	58.78	73.810
58	45.90	58.135	87.88	111.915	38.58	48.080	64.04	80.200
59	50.62	64.135	96.24	122.620	42.01	52.200	69.77	87.145
60	55.83	70.755	105.41	134.365	45.74	56.675	76.03	94.720
61	61.23	77.490	114.26	145.505	49.85	61.555	82.57	102.525
62	67.14	84.860	123.87	157.590	54.36	66.885	89.68	110.980
63	73.62	92.940	134.26	170.645	59.26	72.660	97.41	120.155
64	80.73	101.775	145.53	184.790	64.61	78.950	105.80	130.090
65	88.52	111.465	157.76	200.125	70.44	85.780	114.91	140.845
66	96.62	121.355	169.41	214.435	76.62	93.030	123.69	151.200
67	105.47	132.150	181.91	229.740	83.34	100.890	133.16	162.325
68	115.12	143.880	195.34	246.160	90.65	109.420	143.34	174.275
69	125.66	156.675	209.76	263.755	98.60	118.680	154.30	187.110
70	137.16	170.615	225.24	282.615	107.25	128.720	166.09	200.890
71^	150.75	187.840	242.81	306.025	117.21	140.810	178.64	216.765
72^	165.70	206.825	261.75	331.405	128.09	154.025	192.12	233.890
73^	182.14	227.740	282.18	358.930	139.98	168.465	206.63	252.400
74^	200.19	250.755	304.19	388.760	152.97	184.275	222.23	272.370
75^	220.04	276.105	327.92	421.105	167.18	201.590	239.00	293.935
76^	237.42	297.060	349.97	448.215	180.55	217.015	255.31	313.015
77^	256.16	319.615	373.50	477.090	194.98	233.620	272.73	333.345
78^	276.38	343.895	398.60	507.815	210.58	251.530	291.34	355.015
79^	298.20	370.030	425.40	540.550	227.41	270.810	311.22	378.115
80^	321.74	398.160	454.00	575.415	245.61	291.610	332.45	402.715
81^	345.76	426.915	482.20	609.975	265.49	314.275	355.53	429.440
82^	371.58	457.760	512.14	646.600	286.98	338.720	380.22	457.950
83^	399.33	490.845	543.96	685.470	310.21	365.075	406.62	488.375
84^	429.15	526.335	577.75	726.665	335.33	393.510	434.85	520.835
85^	461.18	564.380	613.64	770.350	362.47	424.180	465.05	555.485
86^	492.25	601.235	645.48	808.955	388.32	453.400	492.00	586.360
87^	525.40	640.480	678.99	849.500	416.00	484.645	520.52	618.970
88^	560.80	682.330	714.24	892.110	445.67	518.075	550.71	653.440
89^	579.81	704.345	725.10	904.445	462.89	537.055	563.56	667.450
90^	598.81	726.345	735.94	916.745	480.10	556.025	576.39	681.445
91^	609.21	738.505	747.51	929.615	487.01	563.520	586.13	692.045
92^	619.79	750.845	759.26	942.660	494.03	571.125	596.05	702.830
93^	630.56	763.375	771.20	955.900	501.15	578.835	606.12	713.760
94^	641.52	776.095	783.33	969.330	508.37	586.640	616.37	724.875
95^	652.67	788.980	795.66	982.940	515.69	594.555	626.80	736.140
96^	677.76	818.855	822.51	1014.400	532.25	613.185	650.31	762.575
97^	702.86	848.740	849.37	1045.870	548.80	631.805	673.83	789.015
98^	727.95	878.610	876.22	1077.330	565.35	650.425	697.35	815.455
99^	753.03	908.475	903.07	1108.815	581.91	669.035	720.88	841.930

^ Renewal premium for reference only 續保保費以供參考

To age 100 (Age Next Birthday) plan 至 100 歲 (下次生日年齡) 計劃

Age Next Birthday 下次生日 年齡	Male 男性				Female 女性			
	Non-smoker 非吸煙		Smoker 吸煙		Non-smoker 非吸煙		Smoker 吸煙	
	Basic Plan 基本 計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本 計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本 計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本 計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)
1	8.90	11.325	8.90	11.325	8.84	10.920	8.84	10.920
2	9.07	11.545	9.07	11.545	9.02	11.150	9.02	11.150
3	9.25	11.780	9.25	11.780	9.20	11.375	9.20	11.375
4	9.44	12.030	9.44	12.030	9.38	11.600	9.38	11.600
5	9.65	12.295	9.65	12.295	9.59	11.855	9.59	11.855
6	9.86	12.565	9.86	12.565	9.80	12.110	9.80	12.110
7	10.09	12.860	10.09	12.860	10.03	12.400	10.03	12.400
8	10.32	13.150	10.32	13.150	10.26	12.685	10.26	12.685
9	10.56	13.460	10.56	13.460	10.50	12.975	10.50	12.975
10	10.82	13.785	10.82	13.785	10.74	13.270	10.74	13.270
11	11.09	14.125	11.09	14.125	11.01	13.600	11.01	13.600
12	11.35	14.455	11.35	14.455	11.27	13.915	11.27	13.915
13	11.64	14.825	11.64	14.825	11.55	14.265	11.55	14.265
14	11.93	15.185	11.93	15.185	11.82	14.590	11.82	14.590
15	12.22	15.555	12.22	15.555	12.12	14.960	12.12	14.960
16	12.54	15.955	12.54	15.955	12.42	15.330	12.42	15.330
17	12.86	16.355	12.86	16.355	12.73	15.710	12.73	15.710
18	13.19	16.780	13.19	16.780	13.05	16.100	13.05	16.100
19	13.54	17.220	16.26	20.755	13.39	16.505	16.00	19.945
20	13.89	17.660	16.72	21.345	13.74	16.935	16.45	20.510
21	14.27	18.135	17.22	21.970	14.10	17.365	16.92	21.085
22	14.66	18.630	17.73	22.620	14.48	17.825	17.41	21.690
23	15.08	19.150	18.26	23.295	14.88	18.320	17.92	22.315
24	15.49	19.665	18.83	24.015	15.28	18.800	18.45	22.970
25	15.94	20.230	19.41	24.745	15.71	19.320	18.99	23.635
26	16.40	20.805	20.02	25.515	16.16	19.865	19.56	24.335
27	16.87	21.390	20.65	26.320	16.62	20.415	20.15	25.060
28	17.37	22.015	21.32	27.160	17.09	20.990	20.77	25.830
29	17.88	22.655	22.02	28.045	17.58	21.580	21.40	26.600
30	18.43	23.340	22.76	28.980	18.10	22.205	22.07	27.430
31	19.00	24.050	23.52	29.905	18.63	22.850	22.76	28.280
32	19.58	24.765	24.33	30.860	19.19	23.515	23.48	29.160
33	20.21	25.545	25.17	31.865	19.77	24.220	24.23	30.070
34	20.85	26.345	26.07	32.935	20.37	24.935	25.00	31.005
35	21.53	27.190	27.00	34.050	20.99	25.680	25.79	31.945
36	22.23	28.050	27.98	35.215	21.63	26.450	26.62	32.920
37	22.97	28.975	29.01	36.430	22.30	27.245	27.49	33.940
38	23.74	29.905	30.10	37.725	23.00	28.085	28.39	34.990
39	24.55	30.850	31.18	39.070	23.72	28.940	29.33	36.080
40	25.39	31.840	32.33	40.495	24.48	29.840	30.30	37.210
41	26.29	32.890	33.52	41.985	25.25	30.760	31.31	38.405
42	27.22	33.970	34.80	43.565	26.07	31.715	32.37	39.625
43	28.20	35.110	36.13	45.215	26.92	32.695	33.48	40.885
44	29.22	36.305	37.54	46.960	27.81	33.685	34.59	42.190
45	30.29	37.545	39.03	49.440	28.73	34.720	35.75	43.570
46	31.40	38.875	41.94	53.845	29.69	35.795	36.97	45.020
47	32.53	40.245	45.59	58.530	30.71	36.930	38.25	46.920
48	33.72	41.690	49.51	63.550	31.77	38.105	40.26	49.815
49	34.96	43.195	50.96	66.475	32.89	39.340	43.25	53.945
50	36.27	44.780	54.25	70.660	34.02	40.635	46.47	58.420

To age 100 (Age Next Birthday) plan 至 100 歲 (下次生日年齡) 計劃

Age Next Birthday 下次生日年齡	Male 男性				Female 女性			
	Non-smoker 非吸煙		Smoker 吸煙		Non-smoker 非吸煙		Smoker 吸煙	
	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Additional 50% Coverage Benefit for Big 3 Diseases (Optional Benefit) 基本計劃連 3 大疾 病額外 50% 保障權益 (自選權益)
51	37.65	47.010	57.11	74.315	35.19	41.985	49.82	62.790
52	40.07	50.960	60.16	78.205	36.43	43.535	53.42	67.855
53	43.46	55.235	63.45	82.390	37.75	46.780	57.32	72.625
54	47.14	59.870	66.93	86.825	40.17	50.265	61.56	77.800
55	51.16	64.925	73.68	95.325	43.33	54.070	66.18	83.420
56	55.23	70.040	82.39	105.450	46.49	57.865	70.90	89.140
57	59.67	75.630	91.67	117.290	49.94	61.990	76.06	95.390
58	64.52	81.735	101.94	130.405	53.75	66.550	81.79	102.320
59	69.79	88.350	112.09	143.335	57.89	71.485	88.04	109.865
60	75.36	95.325	124.20	158.735	62.17	76.555	94.45	117.555
61	81.35	102.785	133.31	170.250	67.21	82.495	101.79	126.295
62	87.65	110.605	142.73	182.085	72.40	88.580	109.25	135.125
63	94.28	118.785	152.40	194.155	77.74	94.795	116.75	143.935
64	101.25	127.345	162.33	206.465	83.23	101.145	124.27	152.700
65	108.71	136.460	172.80	219.365	89.08	107.905	132.20	161.905
66	116.82	146.340	184.03	233.170	95.22	114.975	140.38	171.360
67	125.38	156.695	195.56	247.170	101.94	122.710	149.25	181.610
68	134.58	167.780	207.59	261.720	109.26	131.145	158.79	192.660
69	144.43	179.610	220.01	276.660	117.04	140.145	168.62	204.085
70	154.88	192.105	232.99	292.180	125.27	149.625	178.81	215.900

Additional Medical Coverage for Big 3 Diseases 3 大疾病的額外醫療保障									
Age Next Birthday 下次生日 年齡	Male 男性		Female 女性		Age Next Birthday 下次生日 年齡	Male 男性		Female 女性	
	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙		Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙
1	0.37	0.37	0.37	0.37	51	2.58	4.11	3.11	4.77
2	0.35	0.35	0.35	0.35	52	2.78	4.44	3.20	4.93
3	0.35	0.35	0.35	0.35	53	3.04	4.85	3.30	5.13
4	0.35	0.35	0.35	0.35	54	3.32	5.29	3.43	5.31
5	0.35	0.35	0.32	0.32	55	3.63	5.78	3.53	5.50
6	0.32	0.32	0.28	0.28	56	3.93	6.27	3.65	5.65
7	0.28	0.28	0.25	0.25	57	4.28	7.00	3.75	5.82
8	0.23	0.23	0.21	0.21	58	4.83	7.75	3.86	6.04
9	0.23	0.23	0.21	0.21	59	5.36	8.54	3.98	6.23
10	0.23	0.23	0.21	0.21	60	5.97	9.49	4.08	6.45
11	0.23	0.23	0.21	0.21	61	6.83	10.86	4.22	6.65
12	0.23	0.23	0.21	0.21	62	8.03	12.72	4.49	7.02
13	0.23	0.23	0.21	0.21	63	8.86	14.01	4.78	7.64
14	0.24	0.24	0.21	0.21	64	9.68	15.32	5.31	8.31
15	0.24	0.24	0.21	0.21	65	10.58	16.66	5.81	9.07
16	0.25	0.25	0.22	0.22	66	11.97	18.61	6.85	10.36
17	0.25	0.25	0.23	0.23	67	13.04	20.17	7.60	11.43
18	0.26	0.26	0.24	0.24	68	14.00	21.61	8.42	12.63
19	0.30	0.31	0.25	0.30	69	15.01	23.12	9.35	13.96
20	0.30	0.32	0.29	0.33	70	16.64	25.55	10.40	15.48
21	0.30	0.32	0.30	0.36	71^	18.11	27.76	11.41	16.96
22	0.30	0.32	0.31	0.39	72^	19.44	29.62	12.26	18.14
23	0.30	0.33	0.33	0.43	73^	20.86	31.67	13.00	19.08
24	0.30	0.33	0.36	0.48	74^	22.43	33.88	13.67	19.99
25	0.30	0.33	0.38	0.53	75^	23.38	35.17	14.42	20.95
26	0.30	0.33	0.43	0.61	76^	24.90	37.28	15.26	22.44
27	0.30	0.37	0.47	0.69	77^	26.71	39.81	16.15	24.22
28	0.30	0.41	0.52	0.76	78^	28.68	42.58	17.04	25.55
29	0.32	0.47	0.60	0.84	79^	30.80	45.52	18.06	26.99
30	0.36	0.54	0.63	0.90	80^	32.51	48.54	19.08	28.49
31	0.39	0.61	0.67	0.95	81^	34.03	50.90	20.11	29.98
32	0.44	0.69	0.72	1.05	82^	35.67	52.89	21.19	31.02
33	0.48	0.76	0.81	1.16	83^	37.38	54.92	22.32	32.04
34	0.54	0.83	0.85	1.27	84^	39.13	57.02	23.51	33.04
35	0.55	0.85	0.97	1.43	85^	41.73	59.52	24.67	34.06
36	0.60	0.93	1.07	1.56	86^	44.49	62.12	25.78	34.96
37	0.66	1.02	1.16	1.70	87^	47.39	64.76	26.82	35.71
38	0.72	1.14	1.29	1.91	88^	50.45	67.46	27.76	36.28
39	0.81	1.27	1.46	2.15	89^	52.91	69.22	28.62	36.71
40	0.90	1.39	1.60	2.36	90^	55.22	70.67	29.77	37.46
41	0.99	1.54	1.69	2.53	91^	57.64	72.14	31.03	38.27
42	1.08	1.70	1.78	2.68	92^	60.24	73.74	32.37	39.16
43	1.20	1.89	1.85	2.76	93^	63.34	75.81	33.83	40.11
44	1.33	2.13	1.91	2.86	94^	66.75	78.09	35.37	41.09
45	1.51	2.40	1.97	2.99	95^	69.54	79.52	36.97	42.06
46	1.70	2.70	2.07	3.16	96^	72.05	80.51	38.62	43.01
47	1.87	2.99	2.22	3.38	97^	74.68	81.52	40.32	43.93
48	2.04	3.24	2.37	3.61	98^	77.45	82.57	42.07	44.84
49	2.20	3.52	2.60	3.99	99^	80.35	83.65	43.67	45.52
50	2.37	3.80	2.88	4.39					

^ Renewal premium for reference only 續保保費以供參考

Important Notes 重要事項：

- 1) The last update date of the premium tables is 13 Sep 2022.
本保費表的上次更新日期為 2022 年 9 月 13 日。
- 2) The premium tables are for reference only and not regarded as a contract or any part thereof between FWD and any other parties. Please refer to the product brochure and policy provisions for the details of EasyCover Critical Illness Plan.
本保費表只供參考，並不能作為富衛與任何人士或團體所訂立之任何合約或該合約的任何部份。有關好易揀危疾保障計劃之詳情，請參閱產品小冊子及保單條款。
- 3) The premium is non-guaranteed and FWD reserves the right to review and adjust the premiums from time to time (including upon renewal). The premium may increase significantly due to factors including but not limited to age of the next birthday of the Insured at the time of renewal (if applicable), claims experience and policy persistency, provided any premium review shall be applied to all other policies of the same kind.
保費並非保證及富衛保留不時（包括於續保時）檢討及調整保費之權利。保費可因各種因素而大幅增加，當中包括但不限於被保人於續保時之下次生日年齡（如適用）、索償經驗及保單續保率，惟任何保費覆核須同時施行於所有其他同類保單。
- 4) Monthly Premium = Annual Premium x 0.09.
月供保費 = 年供保費 x 0.09。
- 5) Premium rates are based on HK\$/ US\$ 1,000 sum insured and are for reference only. The actual premium will be determined by FWD upon policy approval.
保費率乃按每 1,000 港元 / 美元投保額計，並僅供參考，實際保費必需經富衛承保後方可作實。

Critical Illness
Protection Plan -

PREMIER

THE ONE *cierge*

ONE TEAM HEALTH MANAGEMENT

ONE PLAN
ONE TEAM
ONE STOP

PAN-ASIA HEALTH SOLUTIONS

Everyone would like to be with a reliable partner to focus on their recovery and enjoy life even when facing any health problems. FWD, as your trusted partner, not only provides you with comprehensive medical protection coverage, but also customises dedicated health services especially for your needs. **Critical Illness Protection Plan - PREMIER THE ONEcierge One Team Health Management** (the “Service”)¹ offers you priority and tailor-made treatment with a one-stop approach in the territories of the Pan-Asia Region (including Hong Kong, Mainland China, Taiwan, Singapore and Japan) (the “**Pan-Asia Region**”) from a professional health management team, helping you when you need help most. You can relax with ease knowing FWD is there to take care of all aspects of your wellness.

Professional & Experienced Medical Specialist Team as your Partner

A professional medical service provider is undoubtedly your best assurance to receiving prompt and suitable medical advice and treatment. The Service provides you with a leading network of specialists so you can receive the most suitable treatment from the best-suited doctor and top-tiered network hospitals² in the Pan-Asia Region.

The Service also provides you with extensive professional medical advice, through the Inpatient Medical Advice Service³, so you can feel comfortable with the medical assessment and treatment. With our professional team of experts as your guardian angel, you will be hassle free even when facing any illness or disease.

Superior Hospitalization Arrangement where you prefer

The Service always puts your interest first. Should you require hospitalization as diagnosed by your consulting doctor of the Service, the team of specialists will arrange for you to be admitted to hospital and receive treatment promptly. In addition, the Service arranges medical treatment for you in the Pan-Asia Region and provides you with personalized travel-related assistance⁴ in flights, accommodation, ground transfers and visa application. The medical team arranges what is needed in advance so you can rest assured that you will receive treatment and recover well.

Efficient and Seamless Claims Resolution

The Service will assist you to apply for an efficient and seamless claims resolution arrangement with FWD so you can leave the formalities of claims submission to our team of specialists.

From now on, let the Service be your partner in safeguarding your health!

**Critical Illness Protection Plan -
PREMIER THE ONEcierge One Team
Health Management Hotline⁵**

**Macau: (853) 8988 6060
Hong Kong: (852) 8120 9066
Toll-free number for Mainland: 400 9303078
24-hour full support**

For any enquiries about policy information, please contact your advisor or our Service Hotline at (853) 8988 6060.

Note:

- Please seek doctor's individual advice on appropriateness of any medical service to be provided. Doctors of HMG and its healthcare network team and Parkway are all individual healthcare personnel instead of employees or representatives of FWD. FWD will not be responsible for any act, negligence or omission of medical service or treatment on the part of them.
- You are required to consent to FWD, HMG and its healthcare network team and Parkway (whether within or outside Macau), recording, sharing, using and archiving your personal data in pursuance of the Service being offered to you as well as for their training and quality assurance purposes. You hereby consent to the transfer of your personal data outside Macau. Failure to provide the relevant personal data may result in the said service providers being unable to provide the relevant services to you.

The above information is for reference only and is indicative of the key features of the Service instead of the benefit of the Plan. For a complete explanation of the terms and conditions of the Plan, please refer to their Policy Provisions. In the event of any discrepancy between the English and Chinese version of this leaflet, the Chinese version shall prevail.

- 1 The Service, provided by HealthMutual Group Limited ("HMG") and its healthcare network team and Parkway Hospitals Singapore ("Parkway"), is not a part of the Policy or benefit item under the Policy Provisions. FWD Life Insurance Company (Macau) Limited ("FWD") reserves the right to terminate or vary the Service in its sole discretion without further notice. FWD shall not be responsible for any act, negligence or failure to act on the part of HMG and its healthcare network team and Parkway. The Service is only applicable in the Pan-Asia Region.
- 2 Hospital means a variety of network hospitals in the Pan-Asia Region providing medical advice and treatment under the Service. Please contact our Service Hotline (853) 8988 6060 to get more information about the list of hospitals in the Pan-Asia Region.
- 3 Inpatient Medical Advice Service is provided by HMG and its healthcare network team and this service offers inpatient medical advice for the Insured of the Plan. Should the Insured be diagnosed with serious diseases and obtain a hospital admission letter, HMG will make an assessment based on the Insured's medical reports as appropriate, including explanations of the medical report, alternative medical treatment and associated estimated medical expenses in the Pan-Asia Region. A final decision on the medical treatment arrangement shall be made solely by the Insured. Please note that Inpatient Medical Advice shall not be considered as medical consultation. If the Insured would like to have medical consultation, all relevant costs will be borne by the Insured. FWD reserves the right to terminate or vary this service in its sole discretion without further notice.
- 4 The Insured is responsible for all relevant fees and charges required of the travel and accommodation related items. Travel related assistance is only applicable to Taiwan, Singapore & Japan.
- 5 This hotline is operated by HMG. Please note that this hotline is for non-emergency reservation of doctor consultation instead of for emergencies.

Exclusively for you