traditional life

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smart medical insurance

AXA 安盛

redefining / standards

The comprehensive medical protection you need to achieve your plan in life

Financial stability is vital if you and your loved ones are to achieve your plans in life. As illness can strike at any time and medical costs are increasing year by year, it's always wise to safeguard yourself against enormous medical expenses that can easily disrupt your plans.

Providing you with comprehensive medical coverage, AXA's Smart Medical Insurance ensures you will get the care you need while also protecting your finances. There are 2 different plans to match your unique needs – Smart Medicare which offers you actual medical expenses reimbursement protection to age 100, and Smart Medimoney which provides you with fixed daily allowance protection during hospitalisation until age 75.

Smart Medicare Insurance

Comprehensive Reimbursement of Medical Costs up to Age 100

Providing you with comprehensive reimbursement protection of actual medical expenses to age 100, including in-hospital room and board, surgery, hospital expenses and outpatient surgery, etc., our **Smart Medicare** enables you to obtain the medical treatment of your choice. The plan also offers you the added peace of mind of coverage for intensive care, in-patient specialist, major illness treatment and medical negligence. Such wide-ranging protection ensures that you will immediately be able to enter a private hospital should illness strike. Please refer to the benefit schedule in this leaflet for quick reference.

Choice of 4 Different Benefit Levels to Meet Your Unique Needs

Our Economy, Regular, Superior and Premier benefit levels allow you to choose precisely the level of cover that best suits your budget and personal needs.

Optional Supplementary Major Medical (SMM) Coverage up to Age 100

Available as an optional top-up for **Smart Medicare** customers, our Supplementary Major Medical provides supplementary reimbursement for your actual hospital costs incurred in excess of those covered under **Smart Medicare** basic reimbursement plan. The optional plan offers 4 benefit levels, giving you choices of financial support to meet your needs. Please refer to the benefit schedule in this leaflet for quick reference.

Cashless Arrangement for Selected Surgeries

For your convenience, you can opt to have selected surgeries including oesophagogastroduodenoscopy ("OGD") or colonoscopy performed at our designated network clinics to save the hassle of settling medical expense, claiming for reimbursement or staying in a hospital. For further details, please refer to the terms and conditions in the related service leaflet.

Enjoy a Discount When You Supplement Your AXA Life Policy

You may choose **Smart Medicare** as a stand-alone plan, or enjoy a discount when the plan is added as supplementary benefit to your AXA life policy.*

* Premiums are reduced by HK$100 for **Smart Medicare** attached to a life policy.

Smart Medimoney Insurance

Daily Hospital Cash Benefits

Smart Medimoney provides you with daily cash benefits for hospital stay of up to 1,000 days. These daily cash benefits will be doubled to give you extra financial flexibility should you require intensive care treatment. Please refer to the benefit schedule in this leaflet for quick reference.

Choice of 4 Different Benefit Levels to Meet Your Unique Needs

Our Economy, Regular, Superior and Premier benefit levels allow you to choose daily cash benefits between HK$500 and HK$1,250 during your stay in hospital. You can enjoy this medical protection for only HK$1.2 per day.

Other Benefits & Services

Guaranteed Renewability

You will enjoy guaranteed annual renewal^ of your **Smart Medical Insurance**, giving you added peace of mind.

No Claim Premium Discount Ensures Even Better Value

You can enjoy a No Claim Discount on your premium for staying healthy. If you are a customer of 1) any benefit class of **Smart Medicare**, and/or 2) Regular Class or above of **Smart Medimoney**, and you have lodged no claims for the 3 consecutive years immediately prior to your policy renewal, a premium discount will be offered upon renewal of your policy. The discount is equal to 15% of your annual premium (before No Claim Discount, if any) in the previous policy year.

AXA Assistance Program#

As our valued customer, you will automatically be entitled to use the free international assistance service. In the event of an emergency during a business trip or holiday, you can simply contact the 24-hour worldwide alarm centres for help.

Join Our Professional Preventive Care Program

You will also be eligible to enjoy a special rate on a wide range of professional healthcare preventive services.

^ Premium rates are not guaranteed. AXA reserves the right to review and adjust the premium rates across each particular risk class on each policy anniversary.

The services under the AXA Assistance Program is provided to clients who have an individual medical insurance plan coverage with AXA China Region Insurance Company Limited or AXA China Region Insurance Company (Bermuda) Limited. The provision of services are subject to the terms and conditions of the AXA Assistance Program. AXA reserves the right to amend the terms and conditions thereof from time to time without prior notice.

Smart Medicare Benefit Schedule

Protection	Benefit (maximum benefit amount)	Economy (HK$)	Regular (HK$)	Superior (HK$)	Premier (HK$)
Hospitalisation (Per confinement[1])	Daily Room & Board (up to 120 days[2])	680/day	800/day	1,600/day	4,500/day
	Medical Practitioner's Visit in Hospital (up to 120 days)	650/day	750/day	1,500/day	4,500/day
	Intensive Care[3] [a](up to 15 days[2]) [b](up to 90 days[2])	2,200/day[a]	2,200/day[b]	3,720/day[b]	7,000/day[b]
	In-patient Specialist's Fee	2,500	3,000	5,000	10,000
	Miscellaneous Hospital Expense[4] (Dressings, drugs, etc.)	6,000	10,000	20,000	35,000
	Surgeon's Fee[5]				
	• Critical Major	40,000	45,000	80,000	160,000
	• Super Major	20,000	33,750	60,000	120,000
	• Major	15,000	22,500	40,000	80,000
	• Intermediate	7,500	11,250	20,000	40,000
	• Minor	3,000	4,500	8,000	16,000
	• Investigative Procedure	3,000	4,500	8,000	16,000
	Anaesthetist's Fee	Maximum 30% of Surgeon's Fee	Maximum 35 % of Surgeon's Fee		
	Operating Theatre	Maximum 30% of Surgeon's Fee	Maximum 35 % of Surgeon's Fee		
Major Illness Treatment (Per policy)	Radiotherapy & Chemotherapy for Cancer[6]	50,000	50,000	100,000	200,000
	Kidney Dialysis[6]	150,000	150,000	250,000	400,000
Out-patient (Per disability)	Out-patient Surgery	Follows the above Surgeon's Fee[5], Anaesthetist's Fee and Operating Theatre			
	Emergency Out-patient Treatment for Accident[4]	2,000	5,000	5,000	22,000
Medical Negligence	Medical Negligence (Total and permanent disablement or death)	60,000	60,000	200,000	550,000
Life	Death Benefit	15,000	15,000	20,000	30,000

Smart Medicare Supplementary Major Medical[7] Benefit Schedule (Optional)

Protection	Benefit (maximum benefit amount)	Economy (HK$)	Regular (HK$)	Superior (HK$)	Premier (HK$)
Hospitalisation (Per confinement[1])	Percentage of the hospital expenses (in excess of the benefit paid under Hospitalisation protection per confinement in the above table) after deducting the Deductible (if applicable), subject to the Maximum Benefit amount*	75%	80%		
	1. Maximum Benefit	105,000	116,000	180,000	420,000
	2. Deductible	8,000	–	–	–
	Maximum Benefit will be subject to the following terms:				
	(i) Daily Room & Board[8] (Starting from the 121st day)	680/day	800/day	1,600/day	4,500/day
	(ii) Medical Practitioner's Visit in Hospital[8] (Starting from the 121st day)	650/day	750/day	1,500/day	4,500/day
	(iii) Intensive Care[8] [c](Starting from 16th day) [d](Starting from 91st day)	2,200/day[c]	2,200/day[d]	3,720/day[d]	7,000/day[d]

* Subject to the maximum benefit amount as stated in the **Smart Medicare** Benefit Schedule and **Smart Medicare Supplementary Major Medical** Benefit Schedule (Optional) in the relevant policy.

Smart Medimoney Benefit Schedule

Protection	Benefit (maximum benefit amount)	Economy (HK$)	Regular (HK$)	Superior (HK$)	Premier (HK$)
Hospitalisation (Per confinement[1])	Daily Benefit[9] (up to 1,000 days)	500	750	1,000	1,250
	Intensive Care Daily Benefit[9] (up to 120 days)	1,000	1,500	2,000	2,500
Life	Death Benefit	10,000	15,000	20,000	30,000

Remarks:

1. Confinements resulting from the same disability are treated as the same confinement unless the insured has been able to resume his normal activities in full without the need of medical attention for a period of at least 90 days between the 2 successive confinements.
2. The aggregate period of the Daily Room & Board benefit and Intensive Care benefit will not exceed 120 days per confinement.
3. In respect of a confinement, the period during which the Intensive Care benefit is payable will not exceed 15 days for Economy class or 90 days for other classes. In cases where the insured is hospitalised in places other than North America, Europe, Australia, New Zealand, Japan, Singapore, Taiwan, Hong Kong or Macau, the amount payable under the Intensive Care benefit for any one day will not exceed the maximum amount of the Daily Room & Board benefit.
4. For each disability, the aggregate of the amount payable under Miscellaneous Hospital Expense benefit and Emergency Out-patient Treatment for Accident benefit will not exceed the maximum amount of the Miscellaneous Hospital Expense benefit.
5. If more than 1 procedure (whether in-hospital or out-patient surgery) is performed resulting from the same disability, only the largest benefit is payable. If more than 1 procedure is performed during a confinement for 2 or more disabilities, the aggregate of all amounts payable will not exceed the maximum amount for Critical Major class of Surgeon's Fee.
6. Radiotherapy & Chemotherapy for Cancer benefit and Kidney Dialysis benefit will not be payable if treatment is provided in a place outside North America, Europe, Australia, New Zealand, Japan, Singapore, Taiwan, Hong Kong or Macau.
7. Extra premium is needed for the additional benefit.
8. The Daily Room & Board benefit and Medical Practitioner's Visit in Hospital benefit will not be paid for the first 120 days of the confinement whilst Intensive Care benefit will not be paid for the first 15 days of the confinement for Economy class and first 90 days of the confinement for other classes. In cases where the insured is hospitalised in places other than North America, Europe, Australia, New Zealand, Japan, Singapore, Taiwan, Hong Kong or Macau, the amount payable under the Intensive Care benefit for any one day will not exceed the maximum amount of the Daily Room & Board benefit.
9. A reduced benefit of HK$250 per day will be paid for hospital confinement outside North America, Europe, Australia, New Zealand, Japan, Singapore, Taiwan, Hong Kong or Macau. The aggregate period of the Daily benefit and Intensive Care Daily benefit will not exceed 90 days per confinement resulting from mental illness and 1,000 days per confinement resulting from other causes.

Smart Medical Series at a Glance

	Smart Medicare Insurance	Smart Medimoney Insurance
Eligibility	Age 0 - 65	Age 0 - 65
Benefit Period	Up to age 100	Up to age 75
Premium Payment Period	Up to age 100	Up to age 75
Premium Structure^	Adjust based on attained age	Adjust based on attained age
Benefit Type	Reimburse actual medical expenses*	Provide daily cash benefits*

^ Premium rates are not guaranteed. AXA reserves the right to review and adjust the premium rates across each particular risk class on each policy anniversary.

* Subject to the maximum benefit amount as stated in the **Smart Medicare** Benefit Schedule and **Smart Medicare Supplementary Major Medical** Benefit Schedule (Optional)/ **Smart Medimoney** Benefit Schedule in the relevant policy.

Key Exclusions:

- Pre-existing conditions, pregnancy, cosmetic surgery, dental care (unless resulting from accidental injury), drug or alcohol abuse, general check-up, HIV and HIV related illnesses including AIDS, benefits compensated by law or other insurance policies (**Smart Medicare** only), or all sicknesses occurring within 30 days from the effective date or within 10 days from the reinstatement date of your selected plan(s).
- Treatment or surgery for tonsils, adenoids and hernia or a disease peculiar to the female generative organs within 120 days from the effective or reinstatement date of your selected plan(s).
- Any medical services which are not medically necessary or any charges exceeding the reasonable and customary charges.
- Radiotherapy & Chemotherapy for Cancer benefit will not be payable if the insured suffers from cancer within 60 days from the effective or reinstatement date of **Smart Medicare**.
- Kidney Dialysis benefit will not be payable if the insured suffers from chronic and irreversible kidney failure within 60 days from the effective or reinstatement date of **Smart Medicare**.
- Circumcision before attaining the age of 12.
- Death benefit will not be payable if the insured commits suicide within the first year from the effective or reinstatement date of the selected plan(s).

The plan is subject to the terms, conditions and exclusions set out in its policy contract. AXA reserves the final right to approve any application. This leaflet contains general information only and does not constitute any contract between any other parties and AXA. It is not a policy. For detailed terms, conditions and exclusions of the plan, please refer to the policy contract.

About AXA Hong Kong

AXA Hong Kong, a member of the AXA Group, prides itself of serving over 1 million customers[1] in Hong Kong and Macau. Besides being one of the largest health protection providers in Hong Kong, it is also the number 1 General Insurance provider[2] and a market leader in motor insurance.

AXA Hong Kong is committed to helping its customers achieve stability and prosperity through providing a comprehensive range of life, health, property and casualty protection, as well as wealth management and retirement solutions.

We believe it is our inherent responsibility to support the communities we operate in, hence creating a sustainable business via constant and considerable contribution in the dimensions of health, environment and the community.

[1] Including customers of AXA China Region Insurance Company Limited, AXA China Region Trustees Limited and AXA China Region Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability)

[2] Based on 2013 Office of the Commissioner of Insurance market share statistics

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(Only for use in Hong Kong Special Administrative Region)

February 2015

Smart Medical Insurance 真智醫療保障

Smart Medicare 真智安心醫療保障

Annual Premium Table (HK$) 年繳保費表 (港元)

Age 年齡	Economy 經濟		Regular 標準		Superior 特級		Premier 至尊	
	M 男	F 女	M 男	F 女	M 男	F 女	M 男	F 女
0	2,182	1,871	2,737	2,383	5,772	5,027	11,320	9,858
1	2,182	1,871	2,737	2,383	5,772	5,027	11,320	9,858
2	2,182	1,871	2,737	2,383	5,772	5,027	11,320	9,858
3	2,182	1,871	2,737	2,383	5,772	5,027	11,320	9,858
4	2,182	1,871	2,737	2,383	5,772	5,027	11,320	9,858
5	990	1,330	1,675	1,815	3,184	3,835	6,254	7,525
6	995	1,337	1,675	1,815	3,184	3,835	6,254	7,525
7	1,001	1,347	1,675	1,815	3,184	3,835	6,254	7,525
8	1,006	1,357	1,675	1,815	3,184	3,835	6,254	7,525
9	1,022	1,363	1,675	1,734	3,184	3,666	6,254	7,193
10	1,036	1,368	1,628	1,734	3,094	3,666	6,083	7,193
11	1,051	1,376	1,442	1,734	3,105	3,666	6,138	7,193
12	1,067	1,380	1,462	1,734	3,120	3,666	6,193	7,193
13	1,082	1,386	1,481	1,734	3,145	3,666	6,248	7,193
14	1,095	1,413	1,502	1,734	3,178	3,666	6,301	7,193
15	1,135	1,465	1,529	1,744	3,234	3,686	6,357	7,237
16	1,173	1,518	1,555	1,763	3,291	3,727	6,463	7,314
17	1,211	1,568	1,581	1,801	3,347	3,807	6,569	7,470
18	1,248	1,620	1,608	1,842	3,402	3,891	6,676	7,635
19	1,264	1,650	1,634	1,884	3,458	3,979	6,782	7,809
20	1,278	1,678	1,661	1,933	3,514	4,086	6,888	8,015
21	1,294	1,709	1,688	1,985	3,569	4,191	6,994	8,223
22	1,309	1,738	1,715	2,035	3,624	4,297	7,099	8,430
23	1,324	1,766	1,740	2,087	3,679	4,405	7,206	8,641
24	1,343	1,813	1,767	2,138	3,737	4,512	7,312	8,853
25	1,363	1,863	1,808	2,196	3,816	4,630	7,420	9,079
26	1,382	1,908	1,844	2,266	3,895	4,777	7,530	9,367
27	1,402	1,957	1,882	2,341	3,975	4,936	7,638	9,678
28	1,421	2,005	1,921	2,418	4,055	5,098	7,746	9,993
29	1,469	2,097	1,961	2,507	4,141	5,284	7,903	10,359
30	1,519	2,192	2,004	2,602	4,230	5,481	8,097	10,745
31	1,568	2,284	2,049	2,699	4,324	5,685	8,329	11,147
32	1,618	2,377	2,095	2,801	4,421	5,896	8,563	11,560
33	1,668	2,473	2,142	2,902	4,521	6,108	8,803	11,970
34	1,733	2,566	2,193	3,004	4,626	6,323	9,043	12,387
35	1,801	2,665	2,247	3,110	4,736	6,542	9,284	12,809
36	1,868	2,759	2,304	3,212	4,855	6,756	9,530	13,228
37	1,933	2,854	2,370	3,316	4,996	6,970	9,797	13,648
38	2,003	2,947	2,443	3,418	5,146	7,188	10,090	14,071
39	2,103	3,036	2,514	3,519	5,296	7,404	10,385	14,497
40	2,289	3,240	2,683	3,760	5,653	7,910	11,087	15,495
41	2,399	3,335	2,764	3,866	5,828	8,136	11,427	15,940
42	2,508	3,427	2,878	3,977	6,065	8,364	11,890	16,386
43	2,619	3,519	3,008	4,086	6,339	8,595	12,427	16,835
44	2,734	3,731	3,140	4,199	6,614	8,832	12,966	17,298
45	2,856	3,948	3,275	4,319	6,893	9,079	13,505	17,776
46	2,973	4,162	3,408	4,437	7,173	9,327	14,054	18,263
47	3,092	4,376	3,544	4,555	7,459	9,576	14,613	18,749
48	3,214	4,589	3,692	4,675	7,768	9,826	15,212	19,235
49	3,343	4,654	3,850	4,794	8,077	10,077	15,863	19,727
50	3,477	4,719	4,015	4,915	8,391	10,328	16,523	20,219
51	3,612	4,784	4,201	5,036	8,708	10,583	17,189	20,717
52	3,749	4,851	4,408	5,159	9,083	10,839	17,862	21,219
53	3,888	4,920	4,642	5,282	9,510	11,096	18,539	21,723
54	4,183	5,110	4,893	5,404	10,003	11,354	19,527	22,225
55	4,486	5,302	5,160	5,602	10,620	11,764	20,574	23,022
56	4,788	5,494	5,435	5,804	11,253	12,188	21,671	23,851
57	5,093	5,689	5,722	6,010	11,897	12,617	22,811	24,690
58	5,401	5,884	6,014	6,216	12,542	13,051	23,962	25,538
59	5,713	6,143	6,303	6,489	13,186	13,624	25,134	26,657
60	6,030	6,402	6,621	6,791	13,831	14,255	26,346	27,890
61	6,350	6,662	6,979	7,324	14,479	14,915	27,585	29,338
62	6,673	6,928	7,394	7,570	15,127	15,688	28,831	30,952
63	7,003	7,194	7,876	7,942	15,778	16,501	30,150	32,607
64	7,334	7,585	8,401	8,342	16,505	17,329	31,497	34,290
65	7,669	7,975	8,955	8,784	17,283	18,247	32,965	36,056

Renewal Annual Premium Table (HK$) 續保年繳保費表 (港元)

Age 年齡	Economy 經濟		Regular 標準		Superior 特級		Premier 至尊	
	M 男	F 女	M 男	F 女	M 男	F 女	M 男	F 女
66	8,009	8,372	9,352	9,220	18,015	19,134	34,330	37,793
67	8,355	8,768	9,756	9,658	18,751	20,027	35,701	39,534
68	8,704	9,168	10,162	10,099	19,493	20,921	37,082	41,279
69	9,095	9,752	10,618	10,742	20,330	22,242	38,647	43,867
70	9,490	10,339	11,079	11,386	21,174	23,565	40,218	46,459
71	9,889	10,927	11,547	12,036	22,021	24,893	41,797	49,059
72	10,293	11,519	12,017	12,686	22,875	26,223	43,383	51,661
73	10,795	12,201	12,605	13,439	23,865	27,685	45,157	54,426
74	11,271	12,842	13,158	14,145	24,814	29,086	46,877	57,116
75	11,292	12,868	13,184	14,175	24,865	29,146	46,969	57,231
76	11,315	12,895	13,208	14,202	24,915	29,204	47,063	57,344
77	11,336	12,920	13,235	14,231	24,964	29,263	47,156	57,458
78	11,360	12,946	13,260	14,259	25,015	29,321	47,248	57,572
79	11,381	12,973	13,287	14,289	25,064	29,379	47,345	57,687
80	11,426	13,023	13,339	14,345	25,164	29,496	47,533	57,919
81	11,472	13,076	13,392	14,403	25,264	29,614	47,724	58,149
82	11,516	13,127	13,445	14,459	25,365	29,732	47,913	58,381
83	11,561	13,181	13,499	14,517	25,466	29,849	48,106	58,612
84	11,607	13,232	13,549	14,575	25,566	29,969	48,298	58,847
85	11,652	13,283	13,603	14,632	25,669	30,087	48,490	59,081
86	11,699	13,337	13,658	14,689	25,771	30,208	48,682	59,317
87	11,745	13,389	13,713	14,748	25,873	30,328	48,877	59,556
88	11,793	13,444	13,767	14,806	25,976	30,447	49,072	59,792
89	11,839	13,497	13,821	14,865	26,079	30,569	49,269	60,030
90	11,898	13,564	13,889	14,940	26,209	30,722	49,513	60,330
91	11,957	13,631	13,959	15,014	26,340	30,874	49,761	60,633
92	12,016	13,699	14,028	15,089	26,471	31,028	50,010	60,934
93	12,074	13,766	14,097	15,162	26,603	31,182	50,257	61,238
94	12,136	13,836	14,167	15,237	26,736	31,337	50,509	61,543
95	12,196	13,903	14,238	15,313	26,870	31,493	50,760	61,852
96	12,256	13,973	14,309	15,389	27,003	31,650	51,013	62,161
97	12,316	14,040	14,379	15,463	27,137	31,807	51,270	62,470
98	12,378	14,111	14,449	15,541	27,271	31,967	51,524	62,782
99	12,439	14,181	14,520	15,618	27,407	32,126	51,780	63,093

Smart Medicare (with SMM) 真智安心醫療保障 (附有額外醫療附加保障)

Annual Premium Table (HK$) 年繳保費表 (港元)

Age 年齡	Economy 經濟		Regular 標準		Superior 特級		Premier 至尊	
	M 男	F 女	M 男	F 女	M 男	F 女	M 男	F 女
0	2,944	2,566	3,566	3,122	7,513	6,579	14,753	12,920
1	2,944	2,566	3,566	3,122	7,513	6,579	14,753	12,920
2	2,944	2,566	3,566	3,122	7,513	6,579	14,753	12,920
3	2,944	2,566	3,566	3,122	7,513	6,579	14,753	12,920
4	2,944	2,566	3,566	3,122	7,513	6,579	14,753	12,920
5	1,388	1,831	2,453	2,613	4,645	5,371	8,761	10,832
6	1,395	1,844	2,453	2,613	4,645	5,371	8,761	10,832
7	1,403	1,858	2,453	2,613	4,645	5,371	8,833	10,832
8	1,411	1,870	2,453	2,531	4,662	5,371	8,905	9,996
9	1,433	1,877	2,453	2,428	4,683	5,157	9,027	10,003
10	1,454	1,886	2,409	2,411	4,707	4,867	9,154	10,003
11	1,474	1,895	2,412	2,394	4,736	4,896	9,275	10,003
12	1,498	1,903	2,412	2,378	4,765	4,925	9,396	10,003
13	1,517	1,909	2,411	2,372	4,801	4,969	9,517	10,003
14	1,538	1,946	2,411	2,389	4,838	5,028	9,639	10,003
15	1,592	2,017	2,411	2,412	4,882	5,090	9,762	10,002
16	1,645	2,088	2,410	2,453	4,933	5,176	9,881	10,172
17	1,698	2,159	2,410	2,506	5,034	5,287	10,002	10,388
18	1,751	2,233	2,409	2,565	5,138	5,413	10,125	10,635
19	1,772	2,272	2,488	2,629	5,239	5,547	10,268	10,898
20	1,792	2,313	2,534	2,713	5,343	5,722	10,423	11,239
21	1,816	2,352	2,582	2,822	5,448	5,907	10,595	11,600
22	1,835	2,393	2,630	2,910	5,550	6,099	10,779	11,978
23	1,857	2,435	2,679	3,010	5,654	6,299	10,972	12,370
24	1,883	2,496	2,728	3,102	5,755	6,504	11,170	12,775
25	1,910	2,564	2,780	3,189	5,861	6,715	11,378	13,184
26	1,939	2,628	2,829	3,295	5,963	6,931	11,591	13,617
27	1,964	2,693	2,881	3,403	6,068	7,160	11,813	14,061
28	1,991	2,758	2,936	3,515	6,173	7,395	12,039	14,519
29	2,061	2,888	2,991	3,626	6,279	7,630	12,281	14,975
30	2,128	3,017	3,046	3,738	6,385	7,866	12,536	15,434
31	2,199	3,145	3,104	3,852	6,503	8,105	12,805	15,902
32	2,268	3,275	3,163	3,967	6,640	8,345	13,074	16,376
33	2,339	3,404	3,223	4,083	6,787	8,590	13,342	16,853
34	2,429	3,535	3,295	4,200	6,939	8,837	13,627	17,338
35	2,527	3,667	3,374	4,324	7,102	9,090	13,945	17,829
36	2,620	3,798	3,454	4,444	7,271	9,344	14,273	18,324
37	2,712	3,927	3,553	4,568	7,481	9,599	14,684	18,828
38	2,805	4,057	3,661	4,692	7,706	9,861	15,126	19,335
39	2,949	4,179	3,770	4,817	7,936	10,122	15,573	19,851
40	3,206	4,458	4,022	5,128	8,465	10,779	16,615	21,140
41	3,360	4,586	4,124	5,267	8,705	11,069	17,087	21,710
42	3,514	4,712	4,264	5,412	8,972	11,371	17,609	22,298
43	3,669	4,839	4,435	5,558	9,332	11,680	18,313	22,905
44	3,830	5,129	4,621	5,710	9,719	11,998	19,048	23,530
45	3,998	5,428	4,818	5,875	10,129	12,337	19,803	24,188
46	4,164	5,722	5,015	6,049	10,542	12,705	20,583	24,905
47	4,330	6,015	5,220	6,238	10,956	13,102	21,392	25,682
48	4,499	6,311	5,447	6,436	11,378	13,511	22,200	26,487
49	4,680	6,398	5,693	6,636	11,797	13,930	23,084	27,310
50	4,867	6,487	5,965	6,839	12,232	14,356	23,966	28,141
51	5,054	6,579	6,228	7,044	12,670	14,787	24,847	28,983
52	5,246	6,668	6,518	7,253	13,113	15,225	25,730	29,841
53	5,442	6,763	6,843	7,480	13,553	15,700	26,657	30,775
54	5,855	7,026	7,191	7,725	14,351	16,215	28,131	31,780
55	6,279	7,290	7,556	8,068	15,184	16,930	29,740	33,234
56	6,700	7,551	7,927	8,440	16,020	17,669	31,369	34,689
57	7,127	7,818	8,314	8,797	16,915	18,426	33,008	36,152
58	7,560	8,088	8,715	9,152	17,816	19,188	34,650	37,611
59	7,997	8,444	9,108	9,608	18,718	19,950	36,299	39,203
60	8,437	8,800	9,549	10,117	19,622	20,716	37,962	41,084
61	8,885	9,159	9,919	10,733	20,562	21,485	39,655	42,961
62	9,339	9,523	10,355	11,121	21,503	22,253	41,361	44,835
63	9,801	9,889	10,995	11,678	22,481	23,030	43,097	46,707
64	10,263	10,426	11,853	12,255	23,489	24,129	45,308	48,790
65	10,734	10,963	12,989	12,890	24,497	25,238	48,265	51,043

Renewal Annual Premium Table (HK$) 續保年繳保費表 (港元)

Age 年齡	Economy 經濟		Regular 標準		Superior 特級		Premier 至尊	
	M 男	F 女	M 男	F 女	M 男	F 女	M 男	F 女
66	11,211	11,506	13,565	13,528	25,533	26,465	50,266	53,500
67	11,693	12,050	14,146	14,170	26,577	27,701	52,277	55,965
68	12,182	12,602	14,741	14,817	27,628	28,938	54,298	58,437
69	12,727	13,402	15,398	15,760	28,817	30,765	56,587	62,101
70	13,282	14,210	16,070	16,707	30,009	32,594	58,886	65,769
71	13,841	15,019	16,744	17,659	31,212	34,430	61,199	69,449
72	14,407	15,833	17,429	18,614	32,422	36,272	63,521	73,134
73	15,108	16,772	18,278	19,718	33,826	38,294	66,116	77,047
74	15,773	17,651	19,083	20,750	35,172	40,232	68,637	80,855
75	15,805	17,686	19,122	20,793	35,240	40,311	68,772	81,016
76	15,836	17,722	19,158	20,834	35,313	40,393	68,911	81,176
77	15,869	17,757	19,198	20,874	35,381	40,474	69,050	81,341
78	15,900	17,793	19,233	20,917	35,452	40,554	69,186	81,502
79	15,931	17,828	19,274	20,960	35,525	40,635	69,324	81,666
80	15,994	17,899	19,351	21,041	35,664	40,797	69,600	81,991
81	16,058	17,969	19,424	21,126	35,808	40,961	69,879	82,318
82	16,121	18,040	19,503	21,207	35,950	41,124	70,158	82,646
83	16,185	18,112	19,582	21,293	36,092	41,289	70,437	82,977
84	16,251	18,184	19,657	21,379	36,237	41,454	70,718	83,308
85	16,315	18,256	19,737	21,462	36,381	41,618	71,001	83,642
86	16,379	18,328	19,815	21,548	36,528	41,784	71,284	83,976
87	16,444	18,402	19,894	21,632	36,673	41,951	71,568	84,310
88	16,509	18,475	19,975	21,718	36,819	42,117	71,855	84,647
89	16,576	18,548	20,051	21,805	36,966	42,285	72,141	84,984
90	16,658	18,642	20,153	21,912	37,151	42,498	72,502	85,409
91	16,741	18,735	20,251	22,024	37,336	42,709	72,864	85,836
92	16,823	18,827	20,351	22,133	37,521	42,922	73,228	86,265
93	16,908	18,920	20,454	22,242	37,710	43,135	73,592	86,695
94	16,991	19,015	20,556	22,352	37,896	43,350	73,962	87,128
95	17,076	19,109	20,657	22,465	38,085	43,567	74,330	87,563
96	17,161	19,203	20,762	22,575	38,275	43,782	74,700	88,001
97	17,246	19,298	20,864	22,686	38,466	44,002	75,074	88,441
98	17,332	19,394	20,968	22,800	38,657	44,222	75,447	88,883
99	17,417	19,490	21,069	22,912	38,850	44,441	75,823	89,326

Smart Medimoney 真智住院現金保障

Annual Premium Table (HK$) 年繳保費表 (港元)

Age 年齡	Economy 經濟		Regular 標準		Superior 特級		Premier 至尊	
	M 男	F 女	M 男	F 女	M 男	F 女	M 男	F 女
0	718	624	1,173	1,019	1,597	1,388	2,005	1,754
1	718	624	1,173	1,019	1,597	1,388	2,005	1,754
2	718	624	1,173	1,019	1,597	1,388	2,005	1,754
3	718	624	1,173	1,019	1,597	1,388	2,005	1,754
4	718	624	1,173	1,019	1,597	1,388	2,005	1,754
5	404	349	660	571	899	777	1,128	982
6	405	350	662	572	901	779	1,131	985
7	406	352	663	574	903	782	1,133	988
8	407	353	665	576	905	784	1,136	991
9	409	364	668	595	909	809	1,141	1,023
10	411	375	671	613	914	833	1,146	1,053
11	413	386	675	631	918	858	1,152	1,084
12	416	397	680	649	924	882	1,158	1,114
13	418	408	683	666	928	905	1,163	1,144
14	420	419	686	685	932	931	1,168	1,176
15	422	431	690	704	936	957	1,173	1,209
16	424	442	693	723	940	983	1,178	1,241
17	426	454	696	742	944	1,009	1,182	1,274
18	427	466	698	761	947	1,035	1,186	1,307
19	431	477	704	780	954	1,061	1,195	1,340
20	434	489	709	799	961	1,086	1,204	1,372
21	437	501	714	818	968	1,113	1,213	1,405
22	441	513	720	838	976	1,139	1,222	1,439
23	444	525	725	857	983	1,165	1,231	1,472
24	449	537	733	877	994	1,192	1,245	1,506
25	454	549	742	897	1,006	1,219	1,259	1,539
26	459	561	751	917	1,017	1,246	1,274	1,573
27	465	574	760	937	1,029	1,273	1,289	1,608
28	471	586	769	958	1,042	1,301	1,304	1,643
29	475	599	776	979	1,050	1,329	1,315	1,678
30	479	612	782	1,000	1,059	1,357	1,325	1,713
31	483	625	790	1,021	1,069	1,386	1,337	1,749
32	488	638	798	1,043	1,079	1,415	1,349	1,785
33	493	652	806	1,065	1,089	1,444	1,362	1,821
34	502	663	821	1,083	1,109	1,468	1,386	1,852
35	512	674	836	1,102	1,129	1,493	1,410	1,882
36	522	686	852	1,120	1,149	1,518	1,435	1,913
37	532	697	869	1,139	1,171	1,542	1,462	1,944
38	542	709	886	1,157	1,193	1,567	1,489	1,974
39	580	719	947	1,174	1,275	1,589	1,590	2,001
40	617	729	1,008	1,191	1,357	1,611	1,693	2,029
41	656	739	1,071	1,207	1,441	1,633	1,797	2,056
42	695	750	1,135	1,225	1,526	1,655	1,903	2,084
43	735	760	1,200	1,242	1,613	1,678	2,010	2,112
44	766	791	1,251	1,293	1,679	1,747	2,092	2,198
45	797	823	1,302	1,344	1,747	1,816	2,175	2,285
46	830	855	1,356	1,396	1,817	1,885	2,261	2,372
47	864	887	1,412	1,449	1,889	1,957	2,350	2,461
48	900	920	1,470	1,503	1,965	2,029	2,442	2,552
49	965	1,005	1,576	1,642	2,105	2,216	2,616	2,787
50	1,031	1,091	1,685	1,781	2,248	2,404	2,792	3,025
51	1,100	1,177	1,796	1,923	2,395	2,595	2,973	3,264
52	1,171	1,265	1,912	2,066	2,547	2,788	3,160	3,507
53	1,244	1,354	2,032	2,212	2,703	2,983	3,351	3,751
54	1,314	1,467	2,146	2,396	2,852	3,231	3,533	4,063
55	1,387	1,581	2,265	2,582	3,005	3,482	3,720	4,377
56	1,462	1,697	2,388	2,771	3,163	3,735	3,912	4,695
57	1,540	1,815	2,516	2,964	3,327	3,993	4,112	5,017
58	1,622	1,935	2,649	3,160	3,497	4,255	4,318	5,344
59	1,715	1,999	2,801	3,266	3,693	4,392	4,556	5,513
60	1,811	2,066	2,959	3,374	3,894	4,533	4,800	5,687
61	1,911	2,135	3,122	3,487	4,102	4,679	5,051	5,866
62	2,014	2,207	3,290	3,604	4,316	4,830	5,310	6,051
63	2,120	2,281	3,463	3,726	4,536	4,987	5,575	6,242
64	2,248	2,393	3,673	3,908	4,804	5,225	5,900	6,536
65	2,380	2,507	3,887	4,095	5,078	5,468	6,233	6,835

Renewal Annual Premium Table (HK$) 續保年繳保費表 (港元)

Age 年齡	Economy 經濟		Regular 標準		Superior 特級		Premier 至尊	
	M 男	F 女	M 男	F 女	M 男	F 女	M 男	F 女
66	2,515	2,624	4,108	4,286	5,358	5,716	6,572	7,141
67	2,653	2,744	4,333	4,483	5,645	5,970	6,918	7,453
68	2,794	2,868	4,565	4,684	5,938	6,231	7,272	7,772
69	2,968	3,051	4,848	4,984	6,301	6,624	7,713	8,259
70	3,144	3,238	5,136	5,289	6,670	7,023	8,160	8,752
71	3,324	3,428	5,430	5,599	7,045	7,428	8,615	9,251
72	3,507	3,620	5,729	5,914	7,426	7,839	9,077	9,758
73	3,770	3,913	6,158	6,391	7,958	8,437	9,710	10,479
74	4,010	4,159	6,550	6,794	8,448	8,949	10,295	11,101

Note: Premiums are reduced by HK$100 for **Smart Medicare** attached to a life policy.
註：附加「**真智安心醫療保障**」在人壽保單上，可減免100港元保費。