

Effective from 16 June 2014 until further notice. 由2014年6月16日起生效，直至另行通知為止。

Elite Plan 尊貴計劃
Basic Cover 基本保障

Age Band 年齡	Hospitalisation Benefits 住院保障	
	Female 女性	Male 男性
0-5	\$10,004	\$9,504
6-10	\$8,772	\$8,448
11-15	\$8,407	\$8,096
16-20	\$9,606	\$9,123
21-25	\$10,158	\$9,244
26-30	\$13,648	\$11,946
31-35	\$13,838	\$12,182
36-40	\$16,063	\$14,327
41-45	\$19,718	\$17,758
46-50	\$21,888	\$20,192
51-55	\$27,404	\$25,143
56-60	\$29,760	\$27,730
61-65*	\$30,496	\$28,397
66-70*	\$35,562	\$32,330
71-75*	\$38,535	\$34,641
≥76*	\$48,806	\$43,073

Age Band 年齡	Hospitalisation Benefits - Deductible Options (SmartCare Optimum Plus) 住院保障 — 自負金額選擇 (「卓越」無憂保自選計劃)							
	Deductible Amount 自負金額：\$10,000		Deductible Amount 自負金額：\$50,000		Deductible Amount 自負金額：\$100,000		Deductible Amount 自負金額：\$250,000	
	Female 女性	Male 男性	Female 女性	Male 男性	Female 女性	Male 男性	Female 女性	Male 男性
0-5	\$9,003	\$8,554	\$7,503	\$7,128	\$6,002	\$5,702	\$4,001	\$3,802
6-10	\$7,895	\$7,603	\$6,579	\$6,336	\$5,263	\$5,069	\$3,509	\$3,379
11-15	\$7,566	\$7,286	\$6,305	\$6,072	\$5,044	\$4,858	\$3,363	\$3,238
16-20	\$8,645	\$8,211	\$7,205	\$6,842	\$5,764	\$5,474	\$3,842	\$3,649
21-25	\$9,142	\$8,319	\$7,619	\$6,933	\$6,095	\$5,546	\$4,063	\$3,698
26-30	\$12,283	\$10,752	\$10,236	\$8,960	\$8,189	\$7,168	\$5,459	\$4,779
31-35	\$12,454	\$10,964	\$10,379	\$9,137	\$8,303	\$7,309	\$5,535	\$4,873
36-40	\$14,457	\$12,894	\$12,047	\$10,745	\$9,638	\$8,596	\$6,425	\$5,731
41-45	\$17,746	\$15,982	\$14,789	\$13,319	\$11,831	\$10,655	\$7,887	\$7,103
46-50	\$19,699	\$18,173	\$16,416	\$15,144	\$13,133	\$12,115	\$8,755	\$8,077
51-55	\$24,664	\$22,629	\$20,553	\$18,857	\$16,442	\$15,086	\$10,962	\$10,057
56-60	\$26,784	\$24,957	\$22,320	\$20,798	\$17,856	\$16,638	\$11,904	\$11,092
61-65*	\$27,446	\$25,557	\$22,872	\$21,298	\$18,297	\$17,038	\$12,198	\$11,359
66-70*	\$32,005	\$29,097	\$26,671	\$24,248	\$21,337	\$19,398	\$14,225	\$12,932
71-75*	\$34,682	\$31,177	\$28,901	\$25,981	\$23,121	\$20,785	\$15,414	\$13,856
≥76*	\$43,925	\$38,765	\$36,604	\$32,304	\$29,283	\$25,844	\$19,522	\$17,229

Additional Optional Cover 額外自選保障

Age Band 年齡	Outpatient Benefits 門診保障	
	Female 女性	Male 男性
0-5	\$8,510	\$8,016
6-10	\$8,395	\$7,699
11-15	\$8,395	\$7,699
16-20	\$8,982	\$8,136
21-25	\$9,626	\$8,665
26-30	\$12,489	\$11,023
31-35	\$12,984	\$11,460
36-40	\$14,795	\$13,311
41-45	\$16,950	\$15,288
46-50	\$19,419	\$17,559
51-55	\$22,249	\$20,166
56-60	\$25,490	\$23,161
61-65*	\$26,249	\$23,851
66-70*	\$30,188	\$26,904
71-75*	\$31,654	\$28,210
≥76*	\$35,046	\$30,918

Age Band 年齡	Dental Benefits 牙科保障	
	Female 女性	Male 男性
All Ages 所有年齡	\$4,140	\$4,140

Age Band 年齡	Hospital Cash Benefits (SmartCare Essential) 住院現金保障 (「卓越」健樂錢)					
	Gold Plan金計劃		Silver Plan 銀計劃		Bronze Plan 銅計劃	
	Female 女性	Male 男性	Female 女性	Male 男性	Female 女性	Male 男性
18-24	\$1,030	\$910	\$735	\$650	\$500	\$500
25-34	\$1,650	\$1,160	\$1,185	\$835	\$785	\$560
35-44	\$2,145	\$1,700	\$1,540	\$1,220	\$1,015	\$810
45-54	\$3,005	\$2,660	\$2,155	\$1,905	\$1,410	\$1,250
55-64	\$3,720	\$3,720	\$2,670	\$2,670	\$1,740	\$1,740

* Aged 65 or above for renewal only 65歲或以上只限續保
Note 註：All amounts are in Hong Kong dollars 所有金額均以港元計算

Deluxe Plan 豪華計劃

Basic Cover 基本保障

Age Band 年齡	Hospitalisation Benefits 住院保障	
	Female 女性	Male 男性
0-5	\$4,955	\$4,793
6-10	\$4,356	\$4,260
11-15	\$4,175	\$4,083
16-20	\$4,788	\$4,811
21-25	\$5,041	\$5,127
26-30	\$6,018	\$5,426
31-35	\$6,168	\$5,564
36-40	\$7,645	\$6,898
41-45	\$9,456	\$8,448
46-50	\$11,895	\$10,687
51-55	\$15,147	\$13,404
56-60	\$19,203	\$17,403
61-65*	\$20,520	\$17,978
66-70*	\$24,573	\$22,526
71-75*	\$26,577	\$24,375
≥ 76*	\$33,433	\$30,099

Age Band 年齡	Hospitalisation Benefits - Deductible Options (SmartCare Optimum Plus) 住院保障 — 自負金額選擇 (「卓越」無憂保自選計劃)							
	Deductible Amount 自負金額：\$10,000		Deductible Amount 自負金額：\$50,000		Deductible Amount 自負金額：\$100,000		Deductible Amount 自負金額：\$250,000	
	Female 女性	Male 男性	Female 女性	Male 男性	Female 女性	Male 男性	Female 女性	Male 男性
0-5	\$4,459	\$4,313	\$3,716	\$3,594	\$2,973	\$2,876	\$1,982	\$1,917
6-10	\$3,920	\$3,834	\$3,267	\$3,195	\$2,614	\$2,556	\$1,742	\$1,704
11-15	\$3,757	\$3,674	\$3,131	\$3,062	\$2,505	\$2,450	\$1,670	\$1,633
16-20	\$4,309	\$4,329	\$3,591	\$3,608	\$2,873	\$2,886	\$1,915	\$1,924
21-25	\$4,536	\$4,614	\$3,780	\$3,845	\$3,024	\$3,076	\$2,016	\$2,051
26-30	\$5,416	\$4,883	\$4,514	\$4,069	\$3,611	\$3,255	\$2,407	\$2,170
31-35	\$5,551	\$5,007	\$4,626	\$4,173	\$3,701	\$3,338	\$2,467	\$2,226
36-40	\$6,881	\$6,208	\$5,734	\$5,173	\$4,587	\$4,139	\$3,058	\$2,759
41-45	\$8,510	\$7,603	\$7,092	\$6,336	\$5,674	\$5,069	\$3,782	\$3,379
46-50	\$10,705	\$9,618	\$8,921	\$8,015	\$7,137	\$6,412	\$4,758	\$4,275
51-55	\$13,632	\$12,064	\$11,360	\$10,053	\$9,088	\$8,042	\$6,059	\$5,362
56-60	\$17,282	\$15,663	\$14,402	\$13,052	\$11,522	\$10,442	\$7,681	\$6,961
61-65*	\$18,468	\$16,180	\$15,390	\$13,484	\$12,312	\$10,787	\$8,208	\$7,191
66-70*	\$22,116	\$20,274	\$18,430	\$16,895	\$14,744	\$13,516	\$9,829	\$9,011
71-75*	\$23,919	\$21,938	\$19,933	\$18,281	\$15,946	\$14,625	\$10,631	\$9,750
≥ 76*	\$30,090	\$27,089	\$25,075	\$22,574	\$20,060	\$18,059	\$13,373	\$12,039

Additional Optional Cover 額外自選保障

Age Band 年齡	Outpatient Benefits 門診保障	
	Female 女性	Male 男性
0-5	\$4,502	\$4,295
6-10	\$4,456	\$4,278
11-15	\$4,456	\$4,278
16-20	\$4,939	\$4,951
21-25	\$5,026	\$5,158
26-30	\$6,210	\$5,589
31-35	\$6,325	\$5,693
36-40	\$7,964	\$7,170
41-45	\$9,748	\$8,735
46-50	\$11,932	\$10,642
51-55	\$14,605	\$12,965
56-60	\$17,877	\$15,795
61-65*	\$19,303	\$17,060
66-70*	\$21,873	\$20,050
71-75*	\$23,167	\$21,229
≥ 76*	\$25,685	\$23,115

Age Band 年齡	Dental Benefits 牙科保障	
	Female 女性	Male 男性
All Ages 所有年齡	\$4,140	\$4,140

Age Band 年齡	Hospital Cash Benefits (SmartCare Essential) 住院現金保障 (「卓越」健樂錢)					
	Gold Plan金計劃		Silver Plan 銀計劃		Bronze Plan 銅計劃	
	Female 女性	Male 男性	Female 女性	Male 男性	Female 女性	Male 男性
18-24	\$1,030	\$910	\$735	\$650	\$500	\$500
25-34	\$1,650	\$1,160	\$1,185	\$835	\$785	\$560
35-44	\$2,145	\$1,700	\$1,540	\$1,220	\$1,015	\$810
45-54	\$3,005	\$2,660	\$2,155	\$1,905	\$1,410	\$1,250
55-64	\$3,720	\$3,720	\$2,670	\$2,670	\$1,740	\$1,740

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