AXA WiseGuard Pro Medical Insurance Plan Standard Premium Schedule
AXA安盛智尊守慧醫療保障標準保費表

You may choose AXA WiseGuard Pro Medical Insurance Plan as a standalone basic plan or a supplement attached to other AXA basic plans.
您可選擇投保「AXA安盛智尊守慧醫療保障」作為獨立之基本計劃，或附加於其他AXA安盛的基本計劃內。

Deductible: Nil 自付費：無

Annual premium#^ 年繳保費#^

Effective date of premium rates: From 9 September 2026
保費率生效日期:由2026年9月9日起

HKD 港元				
Age+ 年齡+	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
0	8,856	10,383	13,997	17,459
1	8,856	10,383	13,997	17,459
2	8,856	10,383	13,997	17,459
3	8,856	10,357	13,800	17,269
4	8,856	10,331	13,496	16,929
5	8,695	10,303	13,293	16,731
6	8,587	10,276	13,126	16,585
7	8,454	10,249	12,750	16,128
8	8,325	10,223	12,455	15,774
9	8,243	10,198	12,152	15,421
10	8,048	10,125	11,817	15,087
11	7,938	10,053	11,534	14,752
12	7,833	9,981	11,593	14,821
13	7,731	9,909	11,701	14,956
14	7,588	9,838	11,894	15,197
15	7,451	9,765	12,179	15,551
16	7,347	9,741	12,519	15,946
17	7,283	9,715	12,854	16,330
18	7,321	9,691	13,343	16,938
19	7,401	9,733	13,707	17,408
20	7,538	10,013	13,954	17,906
21	7,737	10,242	14,345	18,442
22	7,923	10,589	14,700	18,937
23	8,121	11,035	15,081	19,424
24	8,358	11,570	15,470	19,893
25	8,628	12,179	15,880	20,407
26	8,932	12,840	16,298	20,901
27	9,258	13,504	16,707	21,384
28	9,573	14,090	17,118	21,832
29	9,884	14,629	17,516	22,289
30	10,246	15,093	18,079	22,743
31	10,569	15,447	18,515	23,236
32	10,820	15,823	18,989	23,759
33	11,110	16,294	19,421	24,228
34	11,434	16,630	19,893	24,717
35	11,682	16,983	20,189	24,989
36	11,943	17,329	20,733	25,563
37	12,321	17,630	21,231	26,083
38	12,718	17,940	21,748	26,770
39	13,123	18,375	22,072	27,209
40	13,647	18,931	22,516	28,054
41	14,092	19,481	23,223	28,972
42	14,561	20,104	23,985	29,952
43	15,047	20,834	24,799	30,923
44	15,552	21,711	25,779	32,104
45	16,073	22,660	26,798	33,330
46	16,740	23,659	27,847	34,587
47	17,343	24,638	29,293	36,328
48	18,158	25,608	30,518	37,859
49	18,939	26,481	31,418	38,969
50	19,661	27,155	33,076	41,027
51	20,433	27,991	34,540	42,834
52	21,258	28,900	35,960	44,594
53	22,157	29,935	37,842	46,877
54	23,253	31,344	39,729	49,145
55	24,451	32,921	41,771	51,598
56	26,007	34,477	44,012	54,306
57	27,705	36,626	46,646	57,467
58	29,650	39,069	49,199	60,513
59	31,773	41,833	52,310	64,192
60	33,786	45,221	55,690	68,172
61	36,134	48,748	59,078	72,210
62	38,547	52,639	62,686	76,503
63	41,040	57,561	66,777	81,231
64	43,663	62,950	71,132	86,261
65	46,393	68,210	75,785	91,637
66	49,197	72,896	80,621	97,232
67	52,009	76,966	85,771	103,189
68	54,824	80,721	91,257	109,533
69	57,629	83,972	96,784	115,910
70	60,416	87,719	102,189	122,119
71	62,899	91,313	107,595	128,318
72	65,385	95,563	112,998	134,499
73	67,888	99,713	118,610	140,917
74	70,767	104,086	123,560	146,539
75	73,731	108,726	128,685	152,358
76	76,796	113,179	134,028	158,429
77	79,988	117,409	139,622	164,788
78	83,274	122,152	145,465	171,430
79	86,656	126,852	151,570	178,376
80	90,162	131,222	157,294	184,864
81*	93,798	135,127	162,631	190,891
82*	97,514	138,444	167,748	196,657
83*	101,345	141,929	172,820	202,365
84*	105,208	143,933	175,718	205,680
85*	108,342	147,658	179,101	209,554
86*	111,505	152,089	182,917	213,930
87*	114,808	155,722	186,709	218,287
88*	118,253	159,423	190,366	222,486
89*	121,939	162,447	194,154	226,832
90*	126,618	164,716	198,078	231,333
91*	130,901	166,701	202,072	235,916
92*	134,737	168,602	206,170	240,627
93*	138,565	170,427	210,614	245,734
94*	140,867	172,589	215,244	251,053
95*	143,074	175,296	219,880	256,383
96*	145,493	178,026	224,712	261,932
97*	147,606	180,706	229,419	267,349
98*	150,098	183,365	234,290	272,942
99*	152,677	185,950	239,410	278,824

* For renewal only.
只適用於續保。

Deductible: HKD20,000 自付費：20,000港元

Annual premium[#^] 年繳保費[#^]

HKD 港元				
Age[+] 年齡[+]	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
0	4,458	4,941	9,654	12,464
1	4,458	4,941	9,654	12,464
2	4,458	4,941	9,654	12,464
3	4,458	4,941	9,397	12,185
4	4,458	4,941	9,195	11,961
5	4,154	4,719	8,667	11,326
6	4,154	4,719	8,411	11,045
7	4,154	4,719	8,266	10,871
8	4,154	4,719	8,182	10,777
9	4,154	4,719	8,090	10,687
10	3,837	4,521	7,762	10,319
11	3,819	4,501	7,569	10,087
12	3,801	4,480	7,664	10,208
13	3,784	4,459	7,681	10,226
14	3,716	4,372	7,828	10,415
15	3,748	4,460	8,006	10,643
16	3,803	4,528	8,167	10,825
17	3,867	4,528	8,385	11,075
18	3,964	4,595	8,604	11,352
19	4,056	4,595	8,739	11,536
20	4,148	4,647	8,783	11,716
21	4,278	4,725	8,942	11,958
22	4,445	4,902	9,113	12,220
23	4,605	5,041	9,365	12,552
24	4,767	5,232	9,605	12,849
25	4,920	5,449	9,859	13,176
26	5,059	5,659	10,125	13,495
27	5,183	5,873	10,396	13,824
28	5,290	6,106	10,631	14,068
29	5,404	6,266	10,955	14,454
30	5,541	6,431	11,427	14,896
31	5,703	6,597	11,826	15,371
32	5,869	6,777	12,224	15,822
33	6,058	7,026	12,712	16,392

HKD 港元				
Age[+] 年齡[+]	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
34	6,277	7,270	13,142	16,855
35	6,512	7,508	13,545	17,284
36	6,756	7,783	13,931	17,687
37	7,002	8,054	14,356	18,140
38	7,240	8,372	14,757	18,693
39	7,466	8,629	15,197	19,290
40	7,697	8,884	15,531	19,932
41	7,943	9,309	16,125	20,729
42	8,222	9,651	16,788	21,608
43	8,537	10,006	17,495	22,475
44	8,902	10,412	18,208	23,351
45	9,310	10,873	18,928	24,232
46	9,756	11,407	19,705	25,180
47	10,228	11,880	20,524	26,175
48	10,722	12,351	21,384	27,284
49	11,233	12,821	22,371	28,536
50	11,618	13,181	23,308	29,732
51	12,038	13,603	24,309	31,000
52	12,480	14,073	25,239	32,187
53	12,947	14,591	26,427	33,652
54	13,448	15,269	27,759	35,284
55	14,126	15,944	29,126	36,950
56	15,002	16,813	30,447	38,570
57	15,910	17,845	32,002	40,455
58	16,928	18,990	33,832	42,678
59	18,193	20,188	36,096	45,393
60	19,418	21,838	38,641	48,433
61	20,812	23,581	40,727	50,945
62	22,240	25,613	42,955	53,622
63	23,967	27,713	45,301	56,306
64	25,599	29,986	47,787	59,153
65	27,248	32,445	50,841	62,686
66	28,940	35,104	54,419	66,867
67	30,704	37,129	58,137	71,201

HKD 港元				
Age[+] 年齡[+]	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
68	32,270	39,352	62,114	75,833
69	33,904	41,411	66,232	80,617
70	35,530	43,453	70,332	85,362
71	37,148	45,815	74,340	89,979
72	38,855	48,339	78,050	94,222
73	40,690	50,148	81,573	98,227
74	42,869	51,920	84,958	102,061
75	45,228	53,572	88,432	105,990
76	47,755	55,413	92,148	110,206
77	50,415	57,301	96,281	114,910
78	53,153	59,590	100,417	119,607
79	55,756	62,229	105,536	125,465
80	58,045	64,556	109,024	129,377
81*	59,865	66,501	111,297	131,845
82*	61,380	68,601	114,332	135,215
83*	62,556	69,841	117,342	138,555
84*	63,523	70,766	118,457	139,798
85*	64,492	71,737	119,870	141,386
86*	65,635	72,670	122,279	144,145
87*	66,756	73,291	124,639	146,854
88*	67,928	74,573	126,903	149,452
89*	69,133	75,893	129,258	152,150
90*	70,364	77,228	131,703	154,951
91*	71,574	78,515	134,181	157,791
92*	72,826	79,923	136,697	160,681
93*	74,017	81,045	139,442	163,835
94*	75,259	82,470	142,329	167,148
95*	76,484	83,281	145,188	170,433
96*	77,763	84,910	148,197	173,888
97*	79,028	86,024	151,066	177,189
98*	80,364	87,349	154,087	180,656
99*	81,698	88,574	157,269	184,307

* For renewal only.
只適用於續保。

Deductible: HKD50,000 自付費：50,000港元

Annual premium#^ 年繳保費#^

Age+ 年齡+	Regular 標準 (HKD 港元)	Enhance 卓越 (HKD 港元)	Premier 優尚 (HKD 港元)	Noble 尊貴 (HKD 港元)
0	2,440	3,219	6,727	9,450
1	2,440	3,219	6,727	9,450
2	2,440	3,219	6,727	9,450
3	2,440	3,219	6,727	9,450
4	2,440	3,219	6,469	9,225
5	2,440	3,219	6,469	9,225
6	2,440	3,219	6,209	8,967
7	2,440	3,219	6,209	8,967
8	2,440	3,219	5,947	8,620
9	2,440	3,219	5,840	8,498
10	2,407	3,203	5,709	8,367
11	2,395	3,189	5,607	8,249
12	2,384	3,174	5,507	8,095
13	2,373	3,160	5,408	7,946
14	2,403	3,201	5,492	8,061
15	2,434	3,260	5,705	8,363
16	2,482	3,328	5,873	8,569
17	2,552	3,371	5,927	8,601
18	2,639	3,422	6,071	8,796
19	2,719	3,482	6,204	8,996
20	2,804	3,588	6,278	9,201
21	2,892	3,691	6,435	9,466
22	2,946	3,800	6,608	9,760
23	3,012	3,923	6,807	10,052
24	3,087	4,049	6,998	10,299
25	3,190	4,177	7,205	10,588
26	3,270	4,290	7,425	10,673
27	3,365	4,437	7,673	10,993
28	3,436	4,583	7,898	11,237
29	3,499	4,717	8,110	11,491
30	3,573	4,849	8,401	11,750
31	3,647	4,938	8,607	11,986
32	3,708	5,006	8,793	12,171
33	3,763	5,089	9,055	12,465

Age+ 年齡+	Regular 標準 (HKD 港元)	Enhance 卓越 (HKD 港元)	Premier 優尚 (HKD 港元)	Noble 尊貴 (HKD 港元)
34	3,833	5,192	9,333	12,748
35	3,879	5,267	9,632	13,062
36	3,971	5,385	9,974	13,423
37	4,084	5,524	10,187	13,615
38	4,232	5,689	10,496	14,081
39	4,389	5,878	10,776	14,499
40	4,570	6,116	10,996	14,968
41	4,778	6,347	11,269	15,376
42	5,006	6,583	11,701	15,993
43	5,248	6,835	12,179	16,603
44	5,484	7,083	12,672	17,231
45	5,716	7,333	13,182	17,876
46	5,939	7,593	13,707	18,537
47	6,166	7,865	14,266	19,240
48	6,430	8,210	14,860	20,051
49	6,731	8,618	15,493	20,899
50	7,040	8,983	16,138	21,767
51	7,382	9,420	16,841	22,704
52	7,761	9,887	17,562	23,679
53	8,137	10,358	18,367	24,711
54	8,558	10,915	19,251	25,828
55	9,065	11,516	20,219	27,055
56	9,718	12,213	21,224	28,338
57	10,406	13,078	22,354	29,757
58	11,209	14,060	23,669	31,407
59	12,073	15,186	25,153	33,224
60	12,871	16,537	26,769	35,181
61	13,696	17,615	28,353	37,153
62	14,556	18,773	30,034	39,237
63	15,421	20,004	31,785	41,257
64	16,354	21,263	33,689	43,461
65	17,358	22,542	35,713	45,802
66	18,474	24,062	37,759	48,177
67	19,558	25,382	39,955	50,727

Age+ 年齡+	Regular 標準 (HKD 港元)	Enhance 卓越 (HKD 港元)	Premier 優尚 (HKD 港元)	Noble 尊貴 (HKD 港元)
68	20,629	26,676	42,276	53,422
69	21,680	27,828	44,685	56,211
70	22,710	29,102	47,190	59,105
71	23,627	30,295	49,832	62,155
72	24,549	31,507	52,435	65,142
73	25,471	32,706	55,025	68,103
74	26,533	33,905	57,646	71,087
75	27,639	35,072	60,315	74,122
76	28,810	36,215	63,019	77,190
77	30,055	37,339	65,861	80,417
78	31,413	38,741	68,791	83,736
79	32,890	40,244	71,748	87,084
80	34,452	41,834	74,769	90,498
81*	36,107	43,488	77,833	93,956
82*	37,765	45,202	80,896	97,404
83*	39,410	46,885	84,111	101,028
84*	40,580	48,485	85,393	102,482
85*	41,614	50,047	86,930	104,235
86*	42,563	51,209	88,680	106,236
87*	43,463	52,327	90,350	108,154
88*	44,748	53,433	91,956	109,992
89*	46,203	54,538	93,641	111,920
90*	47,707	55,651	95,410	113,944
91*	49,366	57,128	97,184	115,976
92*	50,938	58,155	98,962	118,017
93*	51,762	59,135	100,921	120,268
94*	52,645	60,138	103,013	122,669
95*	53,508	61,146	105,070	125,031
96*	54,438	62,203	107,268	127,553
97*	55,441	63,729	109,312	129,905
98*	56,578	65,388	111,536	132,455
99*	57,718	66,982	113,893	135,157

* For renewal only.
只適用於續保。

Deductible: Nil 自付費：無

Annual premium#^ 年繳保費#^

Age+ 年齡+	USD 美元 Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
0	1,107.00	1,297.90	1,749.60	2,182.40
1	1,107.00	1,297.90	1,749.60	2,182.40
2	1,107.00	1,297.90	1,749.60	2,182.40
3	1,107.00	1,294.60	1,725.00	2,158.60
4	1,107.00	1,291.40	1,687.00	2,116.10
5	1,086.90	1,287.90	1,661.60	2,091.40
6	1,073.40	1,284.50	1,640.80	2,073.10
7	1,056.80	1,281.10	1,593.80	2,016.00
8	1,040.60	1,277.90	1,556.90	1,971.80
9	1,030.40	1,274.80	1,519.00	1,927.60
10	1,006.00	1,265.60	1,477.10	1,885.90
11	992.30	1,256.60	1,441.80	1,844.00
12	979.10	1,247.60	1,449.10	1,852.60
13	966.40	1,238.60	1,462.60	1,869.50
14	948.50	1,229.80	1,486.80	1,899.60
15	931.40	1,220.60	1,522.40	1,943.90
16	918.40	1,217.60	1,564.90	1,993.30
17	910.40	1,214.40	1,606.80	2,041.30
18	915.10	1,211.40	1,667.90	2,117.30
19	925.10	1,216.60	1,713.40	2,176.00
20	942.30	1,251.60	1,744.30	2,238.30
21	967.10	1,280.30	1,793.10	2,305.30
22	990.40	1,323.60	1,837.50	2,367.10
23	1,015.10	1,379.40	1,885.10	2,428.00
24	1,044.80	1,446.30	1,933.80	2,486.60
25	1,078.50	1,522.40	1,985.00	2,550.90
26	1,116.50	1,605.00	2,037.30	2,612.60
27	1,157.30	1,688.00	2,088.40	2,673.00
28	1,196.60	1,761.30	2,139.80	2,729.00
29	1,235.50	1,828.60	2,189.50	2,786.10
30	1,280.80	1,886.60	2,259.90	2,842.90
31	1,321.10	1,930.90	2,314.40	2,904.50
32	1,352.50	1,977.90	2,373.60	2,969.90
33	1,388.80	2,036.80	2,427.60	3,028.50

Age+ 年齡+	USD 美元 Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
34	1,429.30	2,078.80	2,486.60	3,089.60
35	1,460.30	2,122.90	2,523.60	3,123.60
36	1,492.90	2,166.10	2,591.60	3,195.40
37	1,540.10	2,203.80	2,653.90	3,260.40
38	1,589.80	2,242.50	2,718.50	3,346.30
39	1,640.40	2,296.90	2,759.00	3,401.10
40	1,705.90	2,366.40	2,814.50	3,506.80
41	1,761.50	2,435.10	2,902.90	3,621.50
42	1,820.10	2,513.00	2,998.10	3,744.00
43	1,880.90	2,604.30	3,099.90	3,865.40
44	1,944.00	2,713.90	3,222.40	4,013.00
45	2,009.10	2,832.50	3,349.80	4,166.30
46	2,092.50	2,957.40	3,480.90	4,323.40
47	2,167.90	3,079.80	3,661.60	4,541.00
48	2,269.80	3,201.00	3,814.80	4,732.40
49	2,367.40	3,310.10	3,927.30	4,871.10
50	2,457.60	3,394.40	4,134.50	5,128.40
51	2,554.10	3,498.90	4,317.50	5,354.30
52	2,657.30	3,612.50	4,495.00	5,574.30
53	2,769.60	3,741.90	4,730.30	5,859.60
54	2,906.60	3,918.00	4,966.10	6,143.10
55	3,056.40	4,115.10	5,221.40	6,449.80
56	3,250.90	4,309.60	5,501.50	6,788.30
57	3,463.10	4,578.30	5,830.80	7,183.40
58	3,706.30	4,883.60	6,149.90	7,564.10
59	3,971.60	5,229.10	6,538.80	8,024.00
60	4,223.30	5,652.60	6,961.30	8,521.50
61	4,516.80	6,093.50	7,384.80	9,026.30
62	4,818.40	6,579.90	7,835.80	9,562.90
63	5,130.00	7,195.10	8,347.10	10,153.90
64	5,457.90	7,868.80	8,891.50	10,782.60
65	5,799.10	8,526.30	9,473.10	11,454.60
66	6,149.60	9,112.00	10,077.60	12,154.00
67	6,501.10	9,620.80	10,721.40	12,898.60

Age+ 年齡+	USD 美元 Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
68	6,853.00	10,090.10	11,407.10	13,691.60
69	7,203.60	10,496.50	12,098.00	14,488.80
70	7,552.00	10,964.90	12,773.60	15,264.90
71	7,862.40	11,414.10	13,449.40	16,039.80
72	8,173.10	11,945.40	14,124.80	16,812.40
73	8,486.00	12,464.10	14,826.30	17,614.60
74	8,845.90	13,010.80	15,445.00	18,317.40
75	9,216.40	13,590.80	16,085.60	19,044.80
76	9,599.50	14,147.40	16,753.50	19,803.60
77	9,998.50	14,676.10	17,452.80	20,598.50
78	10,409.30	15,269.00	18,183.10	21,428.80
79	10,832.00	15,856.50	18,946.30	22,297.00
80	11,270.30	16,402.80	19,661.80	23,108.00
81*	11,724.80	16,890.90	20,328.90	23,861.40
82*	12,189.30	17,305.50	20,968.50	24,582.10
83*	12,668.10	17,741.10	21,602.50	25,295.60
84*	13,151.00	17,991.60	21,964.80	25,710.00
85*	13,542.80	18,457.30	22,387.60	26,194.30
86*	13,938.10	19,011.10	22,864.60	26,741.30
87*	14,351.00	19,465.30	23,338.60	27,285.90
88*	14,781.60	19,927.90	23,795.80	27,810.80
89*	15,242.40	20,305.90	24,269.30	28,354.00
90*	15,827.30	20,589.50	24,759.80	28,916.60
91*	16,362.60	20,837.60	25,259.00	29,489.50
92*	16,842.10	21,075.30	25,771.30	30,078.40
93*	17,320.60	21,303.40	26,326.80	30,716.80
94*	17,608.40	21,573.60	26,905.50	31,381.60
95*	17,884.30	21,912.00	27,485.00	32,047.90
96*	18,186.60	22,253.30	28,089.00	32,741.50
97*	18,450.80	22,588.30	28,677.40	33,418.60
98*	18,762.30	22,920.60	29,286.30	34,117.80
99*	19,084.60	23,243.80	29,926.30	34,853.00

* For renewal only.
只適用於續保。

Deductible: USD2,500 自付費：2,500美元

Annual premium#^ 年繳保費#^

USD 美元				
Age+ 年齡+	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
0	557.30	617.60	1,206.80	1,558.00
1	557.30	617.60	1,206.80	1,558.00
2	557.30	617.60	1,206.80	1,558.00
3	557.30	617.60	1,174.60	1,523.10
4	557.30	617.60	1,149.40	1,495.10
5	519.30	589.90	1,083.40	1,415.80
6	519.30	589.90	1,051.40	1,380.60
7	519.30	589.90	1,033.30	1,358.90
8	519.30	589.90	1,022.80	1,347.10
9	519.30	589.90	1,011.30	1,335.90
10	479.60	565.10	970.30	1,289.90
11	477.40	562.60	946.10	1,260.90
12	475.10	560.00	958.00	1,276.00
13	473.00	557.40	960.10	1,278.30
14	464.50	546.50	978.50	1,301.90
15	468.50	557.50	1,000.80	1,330.40
16	475.40	566.00	1,020.90	1,353.10
17	483.40	566.00	1,048.10	1,384.40
18	495.50	574.40	1,075.50	1,419.00
19	507.00	574.40	1,092.40	1,442.00
20	518.50	580.90	1,097.90	1,464.50
21	534.80	590.60	1,117.80	1,494.80
22	555.60	612.80	1,139.10	1,527.50
23	575.60	630.10	1,170.60	1,569.00
24	595.90	654.00	1,200.60	1,606.10
25	615.00	681.10	1,232.40	1,647.00
26	632.40	707.40	1,265.60	1,686.90
27	647.90	734.10	1,299.50	1,728.00
28	661.30	763.30	1,328.90	1,758.50
29	675.50	783.30	1,369.40	1,806.80
30	692.60	803.90	1,428.40	1,862.00
31	712.90	824.60	1,478.30	1,921.40
32	733.60	847.10	1,528.00	1,977.80
33	757.30	878.30	1,589.00	2,049.00

USD 美元				
Age+ 年齡+	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
34	784.60	908.80	1,642.80	2,106.90
35	814.00	938.50	1,693.10	2,160.50
36	844.50	972.90	1,741.40	2,210.90
37	875.30	1,006.80	1,794.50	2,267.50
38	905.00	1,046.50	1,844.60	2,336.60
39	933.30	1,078.60	1,899.60	2,411.30
40	962.10	1,110.50	1,941.40	2,491.50
41	992.90	1,163.60	2,015.60	2,591.10
42	1,027.80	1,206.40	2,098.50	2,701.00
43	1,067.10	1,250.80	2,186.90	2,809.40
44	1,112.80	1,301.50	2,276.00	2,918.90
45	1,163.80	1,359.10	2,366.00	3,029.00
46	1,219.50	1,425.90	2,463.10	3,147.50
47	1,278.50	1,485.00	2,565.50	3,271.90
48	1,340.30	1,543.90	2,673.00	3,410.50
49	1,404.10	1,602.60	2,796.40	3,567.00
50	1,452.30	1,647.60	2,913.50	3,716.50
51	1,504.80	1,700.40	3,038.60	3,875.00
52	1,560.00	1,759.10	3,154.90	4,023.40
53	1,618.40	1,823.90	3,303.40	4,206.50
54	1,681.00	1,908.60	3,469.90	4,410.50
55	1,765.80	1,993.00	3,640.80	4,618.80
56	1,875.30	2,101.60	3,805.90	4,821.30
57	1,988.80	2,230.60	4,000.30	5,056.90
58	2,116.00	2,373.80	4,229.00	5,334.80
59	2,274.10	2,523.50	4,512.00	5,674.10
60	2,427.30	2,729.80	4,830.10	6,054.10
61	2,601.50	2,947.60	5,090.90	6,368.10
62	2,780.00	3,201.60	5,369.40	6,702.80
63	2,995.90	3,464.10	5,662.60	7,038.30
64	3,199.90	3,748.30	5,973.40	7,394.10
65	3,406.00	4,055.60	6,355.10	7,835.80
66	3,617.50	4,388.00	6,802.40	8,358.40
67	3,838.00	4,641.10	7,267.10	8,900.10

USD 美元				
Age+ 年齡+	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
68	4,033.80	4,919.00	7,764.30	9,479.10
69	4,238.00	5,176.40	8,279.00	10,077.10
70	4,441.30	5,431.60	8,791.50	10,670.30
71	4,643.50	5,726.90	9,292.50	11,247.40
72	4,856.90	6,042.40	9,756.30	11,777.80
73	5,086.30	6,268.50	10,196.60	12,278.40
74	5,358.60	6,490.00	10,619.80	12,757.60
75	5,653.50	6,696.50	11,054.00	13,248.80
76	5,969.40	6,926.60	11,518.50	13,775.80
77	6,301.90	7,162.60	12,035.10	14,363.80
78	6,644.10	7,448.80	12,552.10	14,950.90
79	6,969.50	7,778.60	13,192.00	15,683.10
80	7,255.60	8,069.50	13,628.00	16,172.10
81*	7,483.10	8,312.60	13,912.10	16,480.60
82*	7,672.50	8,575.10	14,291.50	16,901.90
83*	7,819.50	8,730.10	14,667.80	17,319.40
84*	7,940.40	8,845.80	14,807.10	17,474.80
85*	8,061.50	8,967.10	14,983.80	17,673.30
86*	8,204.40	9,083.80	15,284.90	18,018.10
87*	8,344.50	9,161.40	15,579.90	18,356.80
88*	8,491.00	9,321.60	15,862.90	18,681.50
89*	8,641.60	9,486.60	16,157.30	19,018.80
90*	8,795.50	9,653.50	16,462.90	19,368.90
91*	8,946.80	9,814.40	16,772.60	19,723.90
92*	9,103.30	9,990.40	17,087.10	20,085.10
93*	9,252.10	10,130.60	17,430.30	20,479.40
94*	9,407.40	10,308.80	17,791.10	20,893.50
95*	9,560.50	10,410.10	18,148.50	21,304.10
96*	9,720.40	10,613.80	18,524.60	21,736.00
97*	9,878.50	10,753.00	18,883.30	22,148.60
98*	10,045.50	10,918.60	19,260.90	22,582.00
99*	10,212.30	11,071.80	19,658.60	23,038.40

* For renewal only.
只適用於續保。

Deductible: USD6,250 自付費：6,250美元

Annual premium#^ 年繳保費#^

USD 美元				
Age+ 年齡+	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
0	305.00	402.40	840.90	1,181.30
1	305.00	402.40	840.90	1,181.30
2	305.00	402.40	840.90	1,181.30
3	305.00	402.40	840.90	1,181.30
4	305.00	402.40	808.60	1,153.10
5	305.00	402.40	808.60	1,153.10
6	305.00	402.40	776.10	1,120.90
7	305.00	402.40	776.10	1,120.90
8	305.00	402.40	743.40	1,077.50
9	305.00	402.40	730.00	1,062.30
10	300.90	400.40	713.60	1,045.90
11	299.40	398.60	700.90	1,031.10
12	298.00	396.80	688.40	1,011.90
13	296.60	395.00	676.00	993.30
14	300.40	400.10	686.50	1,007.60
15	304.30	407.50	713.10	1,045.40
16	310.30	416.00	734.10	1,071.10
17	319.00	421.40	740.90	1,075.10
18	329.90	427.80	758.90	1,099.50
19	339.90	435.30	775.50	1,124.50
20	350.50	448.50	784.80	1,150.10
21	361.50	461.40	804.40	1,183.30
22	368.30	475.00	826.00	1,220.00
23	376.50	490.40	850.90	1,256.50
24	385.90	506.10	874.80	1,287.40
25	398.80	522.10	900.60	1,323.50
26	408.80	536.30	928.10	1,334.10
27	420.60	554.60	959.10	1,374.10
28	429.50	572.90	987.30	1,404.60
29	437.40	589.60	1,013.80	1,436.40
30	446.60	606.10	1,050.10	1,468.80
31	455.90	617.30	1,075.90	1,498.30
32	463.50	625.80	1,099.10	1,521.40
33	470.40	636.10	1,131.90	1,558.10

USD 美元				
Age+ 年齡+	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
34	479.10	649.00	1,166.60	1,593.50
35	484.90	658.40	1,204.00	1,632.80
36	496.40	673.10	1,246.80	1,677.90
37	510.50	690.50	1,273.40	1,701.90
38	529.00	711.10	1,312.00	1,760.10
39	548.60	734.80	1,347.00	1,812.40
40	571.30	764.50	1,374.50	1,871.00
41	597.30	793.40	1,408.60	1,922.00
42	625.80	822.90	1,462.60	1,999.10
43	656.00	854.40	1,522.40	2,075.40
44	685.50	885.40	1,584.00	2,153.90
45	714.50	916.60	1,647.80	2,234.50
46	742.40	949.10	1,713.40	2,317.10
47	770.80	983.10	1,783.30	2,405.00
48	803.80	1,026.30	1,857.50	2,506.40
49	841.40	1,077.30	1,936.60	2,612.40
50	880.00	1,122.90	2,017.30	2,720.90
51	922.80	1,177.50	2,105.10	2,838.00
52	970.10	1,235.90	2,195.30	2,959.90
53	1,017.10	1,294.80	2,295.90	3,088.90
54	1,069.80	1,364.40	2,406.40	3,228.50
55	1,133.10	1,439.50	2,527.40	3,381.90
56	1,214.80	1,526.60	2,653.00	3,542.30
57	1,300.80	1,634.80	2,794.30	3,719.60
58	1,401.10	1,757.50	2,958.60	3,925.90
59	1,509.10	1,898.30	3,144.10	4,153.00
60	1,608.90	2,067.10	3,346.10	4,397.60
61	1,712.00	2,201.90	3,544.10	4,644.10
62	1,819.50	2,346.60	3,754.30	4,904.60
63	1,927.60	2,500.50	3,973.10	5,157.10
64	2,044.30	2,657.90	4,211.10	5,432.60
65	2,169.80	2,817.80	4,464.10	5,725.30
66	2,309.30	3,007.80	4,719.90	6,022.10
67	2,444.80	3,172.80	4,994.40	6,340.90

USD 美元				
Age+ 年齡+	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
68	2,578.60	3,334.50	5,284.50	6,677.80
69	2,710.00	3,478.50	5,585.60	7,026.40
70	2,838.80	3,637.80	5,898.80	7,388.10
71	2,953.40	3,786.90	6,229.00	7,769.40
72	3,068.60	3,938.40	6,554.40	8,142.80
73	3,183.90	4,088.30	6,878.10	8,512.90
74	3,316.60	4,238.10	7,205.80	8,885.90
75	3,454.90	4,384.00	7,539.40	9,265.30
76	3,601.30	4,526.90	7,877.40	9,648.80
77	3,756.90	4,667.40	8,232.60	10,052.10
78	3,926.60	4,842.60	8,598.90	10,467.00
79	4,111.30	5,030.50	8,968.50	10,885.50
80	4,306.50	5,229.30	9,346.10	11,312.30
81*	4,513.40	5,436.00	9,729.10	11,744.50
82*	4,720.60	5,650.30	10,112.00	12,175.50
83*	4,926.30	5,860.60	10,513.90	12,628.50
84*	5,072.50	6,060.60	10,674.10	12,810.30
85*	5,201.80	6,255.90	10,866.30	13,029.40
86*	5,320.40	6,401.10	11,085.00	13,279.50
87*	5,432.90	6,540.90	11,293.80	13,519.30
88*	5,593.50	6,679.10	11,494.50	13,749.00
89*	5,775.40	6,817.30	11,705.10	13,990.00
90*	5,963.40	6,956.40	11,926.30	14,243.00
91*	6,170.80	7,141.00	12,148.00	14,497.00
92*	6,367.30	7,269.40	12,370.30	14,752.10
93*	6,470.30	7,391.90	12,615.10	15,033.50
94*	6,580.60	7,517.30	12,876.60	15,333.60
95*	6,688.50	7,643.30	13,133.80	15,628.90
96*	6,804.80	7,775.40	13,408.50	15,944.10
97*	6,930.10	7,966.10	13,664.00	16,238.10
98*	7,072.30	8,173.50	13,942.00	16,556.90
99*	7,214.80	8,372.80	14,236.60	16,894.60

* For renewal only.
只適用於續保。

Remarks 備註：

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. Please visit https://www.ia.org.hk/en/infocenter/faqs/faqs_levy.html for details.
  此標準保費表並未包括由保險業監管局徵收的保費徵費。請瀏覽https://www.ia.org.hk/tc/infocenter/faqs/faqs_levy.html 了解詳情。
- The actual premiums payable will be adjusted at each renewal based on the age of the insured person according to the prevailing Standard Premium Schedule.
  所需支付保費將於每次續保時根據受保人的年齡按當時生效的標準保費表調整。
- The Company may adjust the Standard Premium Schedule on a portfolio basis if necessary. The listed standard premiums above are not indicative of the future standard premiums. The Company will send out a written notice to the policy holders before each end of policy year regarding the actual premiums payable (including premium loading, if applicable) and levy of the coming year.
  本公司在有需要時會向所有同一類別保單調整標準保費表。以上列出的標準保費並不能視為實際未來所需支付的標準保費。本公司會在每個保單年度終結前以書面形式通知保單持有人來年實際所需支付的保費（包括附加保費（如適用））及保費徵費。
- Semi-annual and monthly premiums are calculated by multiplying the annual premium by the applicable modal factor. The modal factor for a basic plan is 0.52 (semi-annual) or 0.09 (monthly). The modal factor for a rider plan is 0.5 / 0.52 (semi-annual) or 0.083334 / 0.09 (monthly), following its basic plan.
  半年繳及月繳保費之計算為年繳保費乘以適用之保費繳付方式倍數。基本計劃之保費繳付方式倍數為0.52（半年繳）或 0.09（月繳）。附加契約之保費繳付方式倍數將根據其基本計劃為0.5 / 0.52（半年繳）或0.083334 / 0.09（月繳）。
- This Standard Premium Schedule applies to both basic plan and policy rider.
  此標準保費表適用於基本計劃和附加契約。

Notes 註：

\# The initial premium is based on the age of the insured person at the time of policy issuance and other factors including but not limited to the gender and risk class of the insured person and the benefit level of your policy. Premium rates are not guaranteed and may be adjusted by the Company on a portfolio basis at any of the policy anniversaries if necessary. We consider factors including but not limited to (i) the Company's claims and policy persistency experience and (ii) expected claim outgo from all policies under this plan in future years, reflecting the impact of medical trend, medical cost inflation and product feature revisions.
首次保費將根據受保人於保單簽發時的年齡及其他因素（包括但不限於受保人之性別、風險級別，以及保單之保障級別）計算。保費率並非保證不變，如有需要，本公司可在任何一個保單週年日整體性調整保費率。我們考慮的因素包括但不限於：(i) 本公司的索償及保單續保率；及 (ii) 預期於此計劃下未來的理賠支出，反映所有保單因醫療趨勢、醫療成本通脹及產品內容改動所帶來的影響。

^ Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policy holders must pay the levy in order to avoid any legal consequences.
保險業監管局將按照適用之徵費率透過本公司對保單收取徵費。保單持有人須支付徵費以避免任何法律後果。

\+ Age refers to the age of the insured person on his or her last birthday.
年齡指受保人上次生日時的年齡。

VHIS: Essential information 自願醫保：基本資料

This is an individual indemnity hospital insurance plan certified under the Voluntary Health Insurance Scheme ("VHIS").
在自願醫保計劃（「自願醫保」）的框架下，這是由政府認可的個人償款住院保險產品。

Registered VHIS provider 註冊自願醫保的產品提供者	AXA China Region Insurance Company (Hong Kong) Limited 安盛金融保險（香港）有限公司
Type of certified plan 認可產品類別	VHIS Flexi Plan 自願醫保靈活計劃
Name of certified plan 認可產品名稱	AXA WiseGuard Pro Medical Insurance Plan AXA安盛智尊守慧醫療保障
Eligible tax deduction amount* 合資格的稅務扣減金額*	A taxpayer is allowed a maximum annual deduction of HKD8,000 in respect of qualifying premiums paid for each insured person 納稅人可就其繳付的相關合資格保費作稅務扣減 每年上限為每名受保人8,000港元

* For more information, please refer to www.ird.gov.hk or seek independent tax advice.
如欲獲取更多資訊，請瀏覽www.ird.gov.hk或尋求獨立的稅務建議。

Footnotes 註腳：

- This leaflet should be read in conjunction with the product brochure of **AXA WiseGuard Pro Medical Insurance Plan** which contains major features of the plan.
本單張須與「**AXA安盛智尊守慧醫療保障**」的產品說明書一併閱讀，「**AXA安盛智尊守慧醫療保障**」的產品說明書載有計劃的主要特點。
- The words and expressions "policy anniversary(ies)" shown in this insert shall carry the same meanings as "renewal date" stated in the policy contract.
此單張上有關「保單週年日」的字詞及表述與保單合約內有關「續保日」的字詞及表述具有相同意義。

AXA WiseGuard Pro Medical Insurance Plan is underwritten by AXA China Region Insurance Company (Hong Kong) Limited ("AXA" or the "Company").
「**AXA安盛智尊守慧醫療保障**」由安盛金融保險（香港）有限公司（「AXA安盛」或「本公司」）承保。

AXA WiseGuard Pro Medical Insurance Plan is subject to the terms, conditions and exclusions of the relevant policy contract. AXA reserves the final right to approve any application. <u>This leaflet contains general information only and does not constitute any contract between any parties and AXA. It is not a policy. For detailed terms, conditions and exclusions of the plan, please refer to the relevant policy provisions, which will be made available by the Company upon request and can be downloaded from the Company website.</u>
「**AXA安盛智尊守慧醫療保障**」須受有關保單合約的條款、細則及不受保項目所限制。AXA安盛保留接受任何申請之最終權利。**<u>本單張只提供一般資料，不能構成AXA安盛與任何人士所訂立之任何合約。本單張並非保單。有關此等計劃的詳細條款、細則及不保事項，請參考有關保單合約，本公司備有有關保單合約將應要求以供參閱，有關保單合約亦可於本公司網頁上下載。</u>**

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