

| 自願醫保 VHIS |

「稅」安心醫療計劃 TaxVantage Plus Medical Plan

TVP

YFLife
萬通保險



《iMONEY 智富雜誌》優秀保險企業大獎2019
最佳醫療保障



資本卓越銀行及金融大獎
2012-2023
資本卓越保險服務大獎

未來在我手
Own the future

靈活保障 掌握健康未來

Own your future with
more flexibility



保證終身續保

Guaranteed renewals for life



不設終身保障限額

No lifetime benefit limit



自由選擇

Freedom to choose



保障範圍廣泛

Extensive coverage



為投保前未知的已有病症
提供保障

Coverage of unknown
pre-existing conditions



扣稅優惠

Tax deductible



免費估算服務

Free quote before you commit



無索償保費折扣

No claim premium discount



自選附加保障

Optional supplementary benefits

全面醫療服務 隨時候命

「稅」安心醫療計劃為你提供多元化醫療保障，涵蓋手術、治療及住院等保障。

保障更全面

「稅」安心醫療計劃讓你享有更優越的保障，包括非手術癌症治療、家中看護津貼及洗腎保障等。你可按需要自選額外醫療保障，以享更安心保障。

香港政府全力推動

萬通保險國際有限公司已註冊成為香港特別行政區政府認可的自願醫保的產品提供者。你的「稅」安心醫療計劃中合乎資格的保費可享有稅務扣除優惠，每年可申請扣稅的保費上限為每名受保人8,000港元，而你為家人投保所繳的保費，亦可用作扣稅，讓你節省更多。

Access to comprehensive medical services

The **TaxVantage Plus Medical Plan** provides you with comprehensive coverage for surgeries, therapies and hospitalization benefits.

Comprehensive benefits

With TaxVantage Plus Medical Plan, you can enjoy upgraded benefits, including non-surgical cancer treatments, home nursing and renal dialysis, etc. For extra peace of mind, you may choose to attach supplementary medical benefits to the plan.

An initiative backed by the HKSAR

YF Life Insurance International Ltd. is registered as a provider for the Voluntary Health Insurance Scheme ("VHIS") implemented by the government of the HKSAR. Qualifying premiums paid for your TaxVantage Plus Medical Plan are tax deductible, up to HK\$8,000 per Insured Person per year. You may also include any premiums you paid for your family members' policies when claiming a tax deduction.

「稅」安心醫療計劃是自願醫保計劃下的認可靈活計劃，較標準計劃提供更全面的保障及較高的保障額，有關詳情，請瀏覽本公司網頁 www.yflife.com。

The TaxVantage Plus Medical Plan is a Certified Flexi Plan under the VHIS, providing wider coverage and higher benefit amount compared to the Standard Plan. For details, please refer to our company website at www.yflife.com.

「稅」安心醫療計劃 — 靈活保障安心享

TaxVantage Plus Medical Plan – peace of mind with flexible care

1

保證終身續保 Guaranteed renewals for life



無論你的身體狀況出現任何改變，計劃亦保證續保至100歲。

You are guaranteed the right to renew your plan even if you experience changes to your health. For extra peace of mind, your coverage will last up to the age of 100.

2

不設終身保障限額 No lifetime benefit limit



本計劃提供高達200萬港元的每年保障限額，可每年還原，並不設終身限額。

The plan offers an annual benefit limit up to HK\$2,000,000, which will be refreshed annually with no Lifetime Benefit Limit.

3

自由選擇 Freedom to choose



- 所有保障均全球適用（精神科治療¹及洗腎保障²除外）
- 可自由選擇醫療服務提供者³
- 可自由選擇病房級別
- All benefits are applicable worldwide (except for psychiatric treatment¹ and renal dialysis²)
- Free choice of healthcare services providers³
- Free choice of ward class



全球適用
Applicable worldwide



任選醫療服務
提供者
Free choice of healthcare
services providers



任選病房級別
Free choice of
ward class



4

保障範圍廣泛 Extensive coverage



本計劃涵蓋的醫療保障項目包括：

- 住院及手術費用
- 日間手術⁴
- 入院前、出院後及日間手術前後的門診護理
- 診斷成像檢測⁵，包括CT、MRI、PET、PET-CT及PET-MRI
- 非手術癌症治療，包括放射治療、化療、標靶治療、免疫治療及荷爾蒙治療
- 精神科治療¹
- 醫療意外事故的一筆過賠償⁶

其他保障項目包括：

- 住院陪床⁷
- 家中看護津貼
- 意外的額外津貼
- 洗腎保障²
- 自選額外醫療保障

The plan covers the following medical benefit items:

- hospitalization and surgery fees
- day case procedure⁴
- outpatient care for pre- and post- Confinement / Day case procedure
- prescribed diagnostic imaging tests⁵, including CT, MRI, PET, PET-CT and PET-MRI
- non-surgical cancer treatments, including radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy
- psychiatric treatment¹
- lump sum benefit against medical negligence⁶

Other benefit items include:

- hospital companion bed⁷
- home nursing
- additional benefit for accident
- renal dialysis²
- optional extra major medical benefit

5

為投保前未知的已有病症提供保障 Coverage of unknown pre-existing conditions



為使你安心無憂，計劃涵蓋保單持有人及 / 或受保人在投保時不察覺，及理應不察覺的已有病症，並不設等候期。

For your total peace of mind, the plan covers pre-existing conditions that the Policy Holder and/or Insured Person was not aware of and would not reasonably have been aware of at the time of taking up the plan, without any waiting period.

6

無索償保費折扣

No claim premium discount



- 只要在續保時保單已於本公司從不間斷地連續生效達三個保單年或以上，以及期間並無就本計劃有任何索償紀錄，於支付續期保費時，即可獲享無索償保費折扣
- 折扣金額會按上一保單年的「每年保費」的百分比計算，最高可達15%
- A 'no claim premium discount' will be offered upon paying the renewal premium, provided that the policy has been in force and no claims have been made for at least three consecutive Policy Years
- The discount is a percentage, of up to 15%, of the annual premium for the previous Policy Year

連續生效及無索償保單年期 Consecutive years of policy in force and without claims	無索償保費折扣率 No claim premium discount rate
3	5%
4	10%
≥ 5	15%

7

扣稅優惠

Tax deductible



你的「稅」安心醫療計劃保費可享有稅務扣除優惠。有關稅務扣除詳情，請瀏覽香港特別行政區政府自願醫保計劃網頁www.vhis.gov.hk/tc/consumer_corner/tax-deduction.html。

Your TaxVantage Plus Medical Plan premiums are tax deductible. For details of the tax deduction arrangement, please refer to the VHIS website of the government of the HKSAR at www.vhis.gov.hk/en/consumer_corner/tax-deduction.html.

8

免費估算服務

Free quote before you commit



於接受任何治療或醫療手術前，你更可免費使用賠償金額估算服務⁸。

You're entitled to receive a free estimate of the claimable amount⁸ for any potential treatment or procedure before committing to it.

自選附加保障 (下列保障不適用於扣稅⁹⁾)

Optional supplementary benefits

(the following benefits are non-tax deductible⁹⁾)



你可額外附加以下兩項保障計劃，以獲得更全面的保障：

For extra peace of mind, you may attach supplementary benefits to the plan:

額外癌症多重保

- 為治療癌症提供充裕的資金，每次癌症可獲賠償的實際治療費用可高達200萬港元¹⁰。

Extra Cancer Benefit

- provides adequate financial support for cancer therapy, with a maximum reimbursement of actual expenses per cancer up to HK\$2,000,000¹⁰.

住院現金津貼

- 若受保人不幸因傷病住院達8小時，計劃會提供每日最高達2,000港元的現金津貼¹¹以彌補住院期間的收入損失，而每症的保障期可長達1,000日¹²。
- 若需要接受深切治療，計劃更提供雙倍的現金津貼，即每日高達4,000港元。
- 24小時保障，適用全球各地¹³。

Hospital Income Benefit

- provides a daily cash benefit¹¹ of up to HK\$2,000 to offset any temporary income loss if the Insured Person is Confined for eight hours or more due to Disability, up to a maximum of 1,000 days¹².
- while receiving treatment in an Intensive Care Unit, this Benefit will be doubled, up to HK\$4,000 per day.
- 24-hour coverage available all around the world¹³.



附註

1. 精神科治療只在專科醫生建議下，並且於香港境內住院接受的治療，方可獲保障。
2. 洗腎治療只包括在註冊醫生建議下，以(1)住院病人身份於全球各地接受治療或(2)日症病人身份於香港接受治療，方可獲保障。
3. 指在其所在地註冊為醫院的機構或註冊的西醫。
4. 日間手術指受保人在具備康復設施的診所、日間手術中心或醫院內因檢查或治療而進行醫療所需的外科手術。
5. 設30%共同保險，保單持有人需支付實際醫療開支的30%。
6. 若受保人因醫院的醫護人員的疏忽行為或未有遵照合理及慣常的標準而直接導致死亡或完全及永久傷殘，計劃會提供保障表內訂明之醫療意外事故保障賠償。本保障只會就每宗事故作出一次賠償。
7. 以一張額外床位為限。
8. 受保人必須附上由醫院及 / 或主診註冊醫生所估算的金額予本公司。而該估算只供參考，最終的賠償金額必須按實際費用證明而釐定。
9. 此等保障並不屬於自願醫保認可產品的一部分。
10. 不包括(1)因接受癌症治療導致的併發症和不良反應而需要接受治療的費用；(2)手術費用（除特別註明外）；(3)住院及膳食費用。
11. 同一受保人於本公司投保的所有住院現金津貼、原銀奉還住院現金計劃、終身醫療保障計劃、一世醫療保及住院現金保百分百保費回贈計劃的每日總保障額最高為2,000港元或250美元。本公司將保留隨時修訂最高每日總保障額之權利，而無須事先通知。
12. 如受保人因精神病而引致住院，則每症最長保障期為90日。
13. 住院現金津貼適用全球各地，包括北美洲、歐洲、澳洲、紐西蘭、日本、星加坡、馬來西亞、台灣、南韓、香港及澳門；即使於其他地區住院留醫（包括深切治療部留醫），亦可獲50%賠償額，住院留醫以每日600港元為限，深切治療部留醫以每日1,200港元為限，而保障期則長達90日。
14. 除非另有註明，同一項目的合資格費用不可獲表中多於一個保障項目的賠償。
15. 本公司有權要求有關書面建議的證明，例如轉介信或由主診醫生或註冊醫生在索償申請表內提供的陳述。
16. 此百分比適用於外科醫生費實際賠償的金額或根據手術分類下外科醫生費的保障限額，以較低者為準。
17. 檢測只包括電腦斷層掃描（“CT”掃描）、磁力共振掃描（“MRI”掃描）、正電子放射斷層掃描（“PET”掃描）、PET-CT組合及PET-MRI組合。
18. 治療只包括放射性治療、化療、標靶治療、免疫治療及荷爾蒙治療。
19. 有關詳情，請參閱條款及保障細則。
20. 只適用於18歲或以上的受保人。
21. 本公司會於保單週年日不少於30天前，以書面通知有關修訂的保障或保費。
22. 若保障不獲續保，本公司會於保單週年日不少於30天前以書面通知。

Notes

1. Only covers the psychiatric treatment recommended by a Specialist during Confinement in Hong Kong.
2. Only covers renal dialysis treatments under the recommendation of the attending Registered Medical Practitioner, and (1) as an Inpatient worldwide or (2) as a Day Patient in Hong Kong.
3. Refers to a registered Hospital medical practitioner of western medicine under the relevant territory.
4. Day Case Procedure refers to a Medically Necessary surgical procedure for investigation or treatment performed in a medical clinic, or day case procedure centre or Hospital with facilities for recovery.
5. Subject to 30% Coinsurance, Policy Holder is required to pay 30% of the actual medical expenses as evidenced.
6. If the Insured Person dies or suffers from Total and Permanent Disability directly as a consequence of any negligent action or failure to observe reasonable and customary standards by a healthcare professional of the relevant Hospital, the medical negligence benefit as stated in the Benefit Schedule shall be payable. The benefit shall be made once only for each incident.
7. Subject to one extra bed.
8. The Policy Holder shall provide the Company with the estimated fees to be incurred as furnished by the Hospital and/or attending Registered Medical Practitioner. The estimate is for reference only, and the actual amount claimable shall be subject to the final expenses as evidenced.
9. These benefits are not part of the VHIS Certified Plan.
10. The followings are not included: (1) treatment undergone solely for complications and adverse effects of cancer treatment; (2) cost of surgical procedures except specifically covered; (3) room and board charges.
11. The maximum combined daily benefit from Hospital Income Benefit, Money-Back Hospital Income Protector, Lifetime Health Protector, Whole Life MediCare and Refundable Hospital Cash Plan for the same Insured Person with our company is HK\$2,000 or US\$250. The Company reserves the right to make adjustments of the maximum combined daily benefit without any prior notice.
12. For confinement in respect of the Insured Person's Disability due to mental illness, the Daily Benefit for up to 90 days shall be payable for each Disability.
13. The Hospital Income Benefit is available all over the world, including North America, Europe, Australia, New Zealand, Japan, Singapore, Malaysia, Taiwan, South Korea, Hong Kong and Macau. For hospitalization (including hospitalization in an Intensive Care Unit) in other areas, half of the benefit is available, limited to HK\$600 for each day of hospitalization and HK\$1,200 for each day of hospitalization in an Intensive Care Unit, for up to a maximum of 90 days.
14. Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table unless otherwise specified.
15. The Company shall have the right to ask for proof of recommendation, e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
16. The percentage here applies to the Surgeon's fee actually payable or the benefit limit for the Surgeon's fee according to the surgical categorisation, whichever is the lower.
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.
18. Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
19. Please refer to the Terms and Benefits for more details.
20. Only applicable to the Insured age of 18 or above.
21. A written notice will be given no less than 30 days prior to each policy anniversary date regarding the adjustment of benefit coverage or premium.
22. A written notice will be given no less than 30 days prior to each policy anniversary date regarding the non-renewal of benefits.

重要資料

繳付保費年期及保障年期

繳付保費年期及保障年期最長可至受保人100歲（「**住院現金津貼**」除外，其繳付保費年期及保障年期最長可至受保人75歲）。如在保費到期日起計31天寬限期屆滿前仍未繳付保費，保單的所有保障即於保費到期日起當日終止。

終止

本保單將在以下情況時自動終止，以最先者為準：

- 保單持有人決定取消本保單或不再續保
- 在寬限期屆滿時仍未繳交保費
- 受保人身故翌日
- 本公司不再獲《保險業條例》授權承保或繼續承保本保單

除了上述保單終止的情況外，「**額外癌症多重保**」亦會在下列任何情況下被終止：

- (i) 所屬之「**『稅』安心醫療計劃**」的保障終止時
- (ii) 在總保障賠償已達最高終身保障總額後
- (iii) 於每年續期時，本公司於保單週年日的30天前以書面通知保單持有人本保障不獲續保

除了上述保單終止的情況外，「**住院現金津貼**」亦會於每年續期時，本公司於保單週年日的30天前以書面通知保單持有人本保障不獲續保的情況下被終止。

修訂條款及保障及調整保費

甲、適用於「**『稅』安心醫療計劃**」

如接獲所需保費（根據受保人當時實際年齡及當時同類保障級別的保費率計算），本保障會於每個保單週年獲續期一年。為配合醫療科技的進步及確保能持續為受保人提供保障，在每次續期時，本公司保留修訂條款及保障及調整保費之權利，並會於每個保單週年日不少於30日前以書面通知保單持有人有關更改。保費會因應某些因素而作出調整，這些因素包括但不限於本公司過去的索償紀錄、開支、醫療通脹、醫療趨勢，以及 / 或因修訂保障架構 / 保障級別（如有）而影響預期未來的索償成本。保證續保至本保障之保障到期日。

乙、適用於「**額外癌症多重保**」

如接獲所需保費（根據受保人當時實際年齡及當時同類保障級別的保費率計算），本附加保障會於每個保單週年獲續期一年。為配合醫療科技的進步及確保能持續為受保人提供保障，在每次續期時，本公司保留更改保障內容及保費之權利，及保留不批准本附加保障續保的權利，並會於每個保單週年日不少於30日前以書面通知保單持有人有關更改。保費會因應某些因素而作出調整，這些因素包括但不限於本公司過去的索償紀錄、開支、醫療通脹、醫療趨勢，以及 / 或因修訂保障架構 / 保障級別（如有）而影響預期未來的索償成本。本附加保障不獲續保將不會影響受保人在本附加保障期滿前出現的保障索償。

丙、適用於「**住院現金津貼**」

如接獲所需保費（根據受保人當時實際年齡及當時同類保障級別的保費率計算），本附加保障會於每個保單週年獲續期一年。為配合醫療科技的進步及確保能持續為受保人提供保障，在每次續期時，本公司保留更改保障內容及保費之權利，及保留不批准本附加保障續保的權利，並會於每個保單週年日不少於30日前以書面通知保單持有人有關更改。保費會因應某些因素而作出調整，這些因素包括但不限於本公司過去的索償紀錄、開支、醫療通脹、醫療趨勢，以及 / 或因修訂保障架構 / 保障級別（如有）而影響預期未來的索償成本。本附加保障不獲續保將不會影響受保人在本附加保障期滿前出現的保障索償。

通脹風險

將來的醫療費用有機會因通脹而較現時的費用高。因此，保費率及 / 或保障的級別可能會不時作出調整，此外，即使本公司按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

Important Information

Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to age 100 of the Insured Person (except for **Hospital Income Benefit** where the premium payment term and benefit term are up to age 75 of the Insured Person). If the premium is not paid before the end of the 31-day grace period from such premium due date, all coverage under the policy will be terminated immediately on the date on which the unpaid premium is first due.

Termination

The policy shall be automatically terminated on the earliest of the followings:

- The Policy Holder decides to cancel this policy or not to renew this policy
- Non-payment of premiums after the grace period ends
- The day immediately following the death of the Insured Person
- The Company has ceased to have the requisite authorisation under the Insurance Ordinance to write or continue to write this policy

Besides the above conditions for policy termination, the **Extra Cancer Benefit** will also be terminated when one of the following events occurs:

- (i) The **TaxVantage Plus Medical Plan** to which the supplementary benefit is attached terminates
- (ii) The total benefit payment reaches the maximum lifetime limit
- (iii) At annual renewal, the Company gives the Policy Holder a 30-day written notice prior to the policy anniversary regarding non-renewal of the benefit

Besides the above conditions for policy termination, the **Hospital Income Benefit** will also be terminated if at annual renewal, the Company gives the Policy Holder a 30-day written notice prior to the policy anniversary regarding non-renewal of the benefit.

Revision of Terms and Benefit and Premium Adjustment

A. For TaxVantage Plus Medical Plan

The benefit will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium (based on the attained age of the Insured Person and at the premium rate in effect of the same level of benefit at the time of renewal). In order to keep pace with the medical advancement and to provide the Insured Person with continuous protection, the Company reserves the right to revise the Terms and Benefits and adjust premium on each renewal, and notifies the Policy Owner the related changes by giving the Policy Owner a written notice no less than 30 days prior to each policy anniversary. The major factors to consider for premium adjustment include, but not limited to, the claim experience of the Company, expenses, medical inflation, medical trend and/or revised benefit structure / level of benefits (if any) which might impact the expected claim costs in the future. Renewal is guaranteed up to the Benefit Expiry Date of this benefit.

B. For Extra Cancer Benefit

The supplementary benefit will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium (based on the attained age of the Insured Person and at the premium rate in effect of the same level of benefit at the time of renewal). In order to keep pace with the medical advancement and to provide the Insured Person with continuous protection, the Company reserves the right to change the benefit and premium, and the right not to renew this supplementary benefit on each renewal, and notifies the Policy Owner the related changes by giving the Policy Owner a written notice no less than 30 days prior to each policy anniversary. The major factors to consider for premium adjustment include, but not limited to, the claim experience of the Company, expenses, medical inflation, medical trend and/or revised benefit structure / level of benefits (if any) which might impact the expected claim costs in the future. Non-renewal of this supplementary benefit will not affect the Insured Person's benefit claims under this supplementary benefit arising before the expiration date of this supplementary benefit.

C. For Hospital Income Benefit

The supplementary benefit will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium (based on the attained age of the Insured Person and at the premium rate in effect of the same level of benefit at the time of renewal). In order to keep pace with the medical advancement and to provide the Insured Person with continuous protection, the Company reserves the right to change the benefit and premium, and the right not to renew this supplementary benefit on each renewal, and notifies the Policy Owner the related changes by giving the Policy Owner a written notice no less than 30 days prior to each policy anniversary. The major factors to consider for premium adjustment include, but not limited to, the claim experience of the Company, expenses, medical inflation, medical trend and/or revised benefit structure / level of benefits (if any) which might impact the expected claim costs in the future. Non-renewal of this supplementary benefit will not affect the Insured Person's benefit claims under this supplementary benefit arising before the expiration date of this supplementary benefit.

Inflation Risk

Medical costs in the future are likely to be higher than they are today due to inflation. As a result, the premium rates and/or the benefit levels may be reviewed from time to time, and the Policy Holder might receive less in real terms even if the Company meets all of its contractual obligations.

信貸風險

本計劃由萬通保險國際有限公司承保及負責，保單持有人的保單權益會受其信貸風險所影響。

醫療所需

指按照一般公認的醫療標準，就診斷或治療相關傷病接受醫療服務的需要，而醫療服務必須符合下列條件：

- (i) 需要註冊醫生的專業知識或轉介；
- (ii) 符合該傷病的診斷及治療所需；
- (iii) 按良好而審慎的醫學標準及主診註冊醫生審慎的專業判斷提供，而非主要為對受保人、其家庭成員、照顧人員或主診註冊醫生帶來方便或舒適而提供；
- (iv) 在環境最適當及符合一般公認的醫療標準的設備下，提供醫療服務；及
- (v) 按主診註冊醫生審慎的專業判斷，以最適當的水平向受保人安全及有效地提供。

合理及慣常

指就醫療服務的收費而言，對情況類似的人士（例如同性別及相近年齡），就類似傷病提供類似治療、服務或物料時，不超過當地相關醫療服務供應者收取的一般收費範圍的水平。合理及慣常的收費水平由萬通保險國際有限公司合理及絕對真誠地決定，在任何情況下，此收費不得高於實際收費。

萬通保險國際有限公司必須參照以下資料（如適用）以釐定合理及慣常收費：

- (i) 由保險或醫學業界進行的治療或服務費用統計及調查；
- (ii) 公司內部或業界的賠償統計；
- (iii) 政府憲報；及 / 或
- (iv) 提供治療、服務或物料當地的其他相關參考資料。

主要不保事項

適用於「『稅』安心醫療計劃」

與下列項目相關或由其引致的費用，將不獲賠償：

1. 受保人年屆8歲前發病或確診的先天性疾；
2. 非醫療所需而引致的費用；
3. 純粹為接受診斷程序或專職醫療服務而住院；
4. 美容或整容為目的的服務（除非受保人因意外引致受傷而必要）；牙科治療或口腔頰面手術（除非因意外引致在住院期間接受急症治療及手術）；矯正視力或屈光不正的服務，而該等視力問題可透過驗配眼鏡或隱形眼鏡矯正；購買屬耐用品的醫療設備及儀器；傳統中醫治療；
5. 普遍標準界定為實驗性、未經證實醫療成效或尚未經認可機構批准的醫療技術或治療程序；
6. 預防性治療及預防性護理；
7. 產科狀況及其併發症；節育或恢復生育；任何性別的結紮或變性；不育；性機能失常；
8. 倚賴或過量服用藥物、酒精、毒品或類似物質（或受其影響）、故意自殘身體或企圖自殺或參與非法活動；
9. 戰爭、內戰、侵略、外敵行動、敵對行動、叛亂、革命、起義、或軍事政變或奪權事故；
10. 在保單生效日前，感染或出現人體免疫力缺乏病毒及其相關的傷病；
11. 根據法律或其他醫療或保險計劃而獲得賠償的情況。

適用於「額外癌症多重保」

「額外癌症多重保」的保障範圍將不包括以上適用於「『稅』安心醫療計劃」的第2、5、8、9及11項，以及以下情況：

1. 投保前已有病症（情況包括病症已被確診、出現受保人已察覺或理應察覺的病徵或症狀、或已尋求、獲得或接受病症的醫療建議或治療）；
2. 於保障生效日的60天內出現的不適或疾病；
3. 一般身體檢查、病後復康、託管、療養或休養；
4. 美容或整容為目的的服務（除非列明於此保障的保障範圍內）；
5. 鑑定癌症的遺傳性基因測試或任何基於基因測試結果而進行之治療；
6. 預防性檢查；預防癌症的疫苗；
7. 未經確診患上癌症而進行的癌症治療；
8. 核子武器物料、核子燃料所導致的輻射或電離子擴散污染；
9. 感染或出現人體免疫力缺乏病毒及其相關的傷病。

Credit Risk

This plan is underwritten by YF Life Insurance International Ltd. The insurance benefits are held solely responsible by the Company and subject to its credit risk.

Medically Necessary

This means the need to have medical service for the purpose of investigating or treating the relevant Disability in accordance with the generally accepted standards of medical practice and such medical service must:

- (i) require the expertise of, or be referred by, a Registered Medical Practitioner;
- (ii) be consistent with the diagnosis and necessary for the investigation and treatment of the Disability;
- (iii) be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the Insured Person, his family, caretaker or the attending Registered Medical Practitioner;
- (iv) be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
- (v) be furnished at the most appropriate level which, in the prudent professional judgment of the attending Registered Medical Practitioner, can be safely and effectively provided to the Insured Person.

Reasonable and Customary

This means, in relation to a charge for Medical Service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar Age, for a similar Disability, as reasonably determined by YF Life Insurance International Ltd. in utmost good faith. The Reasonable and Customary charges shall not in any event exceed the actual charges incurred.

In determining whether a charge is Reasonable and Customary, YF Life Insurance International Ltd. shall make reference to the followings (if applicable):

- (i) treatment or service fee statistics and surveys in the insurance or medical industry;
- (ii) internal or industry claim statistics;
- (iii) gazette published by the Government; and/or
- (iv) other pertinent source of reference in the locality where the treatments, services or supplies are provided.

Key Exclusions

For TaxVantage Plus Medical Plan

The policy will not pay any benefits in relation to or arising from the followings:

1. Congenital Conditions manifested or diagnosed before the age of 8 years of the Insured Person;
2. Expenses incurred which are not Medically Necessary;
3. Confinement solely for the purpose of diagnostic procedures or allied health services;
4. Beautification or cosmetic purposes (unless necessitated by injury caused by an accident); dental treatment and oral and maxillofacial procedures (except for emergency treatment and surgery during Confinement arising from an accident); correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens; purchase of durable medical equipment or appliances; traditional Chinese medicine treatment;
5. Experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority;
6. Prophylactic treatment or preventive care;
7. Maternity conditions and its complications; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility; sexual dysfunction;
8. Dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide or illegal activity;
9. Acts of war, civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power;
10. Human Immunodeficiency Virus and its related Disability which is contracted or occurs before the Policy Effective Date;
11. Expenses which have been reimbursed under any government law, medical program or insurance policy.

For Extra Cancer Benefit

The exclusions of the above points nos. 2, 5, 8, 9 and 11 for **TaxVantage Plus Medical Plan** also apply to **Extra Cancer Benefit**. In addition, **Extra Cancer Benefit** will not pay any benefits in relation to or arising from the followings:

1. Pre-existing Conditions (which have been diagnosed, presented signs or symptoms of which the Insured Person has been aware or should reasonably have been aware, or medical advice or treatment has been sought, recommended or received);
2. Any Sickness or Disease occurred within 60 days after the Effective Date of Coverage;
3. General check-up, convalescence, custodial or sanatorium care or rest care;
4. Beautification or cosmetic purposes (except specifically covered under this benefit);
5. Genetic testing or any treatment undergone based on genetic test results;
6. Preventative screening or checkups; vaccines for the prevention of Cancer;
7. Any treatment modality undergone without a definite diagnosis of the presence of Cancer;
8. Waste nuclear weapons material, ionizing radiation or contamination by radioactivity from any nuclear fuel;
9. Human Immunodeficiency Virus and its related Disability.

適用於「住院現金津貼」

「住院現金津貼」的保障範圍將不包括以上適用於「『稅』安心醫療計劃」第7、8及9項，以及以下情況：

1. 於保障生效日起計15天內患上疾病；
2. 投保前已有病症（情況包括病症已被確診、出現受保人已察覺或理應察覺的病徵或症狀、或已尋求、獲得或接受病症的醫療建議或治療）；
3. 一般身體檢查、病後復康、託管、療養或休養；
4. 美容或整容為目的的服務；牙科治療或口腔頷面手術（除非因意外引致在住院期間接受急症治療及手術）；矯正視力或屈光不正的服務，而該等視力問題可透過驗配眼鏡或隱形眼鏡矯正；傳統中醫治療；
5. 有關扁桃腺、增殖腺、疝氣的治療（除非保單已生效達120天）；
6. 先天性畸形或反常；
7. 參與駕駛或騎術競賽；
8. 核子武器物料、核子燃料所導致的輻射或電離子擴散污染；
9. 感染或出現人體免疫力缺乏病毒及其相關的傷病。

核保準則

核保準則大致可分為可保利益、健康風險、職業風險、財務核保和地區風險等因素。用於核保的資料包括標準健康核保問卷（客戶的家族史、過往和現在的健康狀況）、職業狀況、居住地方、財政狀況及準受保人和準保單持有人或/及受益人的關係。

提供資料責任及未符合這要求的後果

在投保時，你 / 你們必須提供一切知悉或據常理知悉的資料，因萬通保險國際有限公司會按照所提供的資料評核接受投保及決定保險條款。提供資料的責任將會在投保申請表的簽署日期或任何補充文件的簽署日期（以較後日期為準）完成。你 / 你們若不清楚某一事項是否重要，請將該事項填寫於申請書內。若未符合以上要求，該保單可能因此而作廢。

其他資料

有關索償程序，請瀏覽本公司網頁<https://www.yflife.com/tc/Hong-Kong/Individual/Services/Claims-Corner>。如對本產品有任何投訴，可致電本公司客戶服務熱線2533 5555，或瀏覽本公司網頁內資料www.yflife.com。

保費徵費

保監局會透過保險公司向所有保單持有人，為其於香港續發之保單，於每次繳付保費時收取徵費。有關徵費之詳情，請瀏覽保監局網站專頁www.ia.org.hk/tc/levy。

保單冷靜期及取消保單的權利

如保單未能滿足你的要求，你可以書面方式要求取消保單，連同保單退回本公司（香港灣仔駱克道33號萬通保險大廈27樓），並確保本公司的辦事處於交付保單的21個曆日內，或向你 / 你的代表人交付《通知書》（說明已經可以領取保單和冷靜期屆滿日）後起計的21個曆日內（以較早者為準）收到書面要求。於收受書面要求後，保單將被取消，你將可獲退回已繳保費金額及你所繳付的徵費（若曾獲賠償或將獲得賠償，則不獲發還保費），但不包括任何利息。

退保

如需申請退保，你只需填妥、簽署並寄回由本公司提供的特定表格，以及你的有效身份證明文件副本及固定住址證明（如適用），本公司將安排退保事宜。

For Hospital Income Benefit

The exclusions of the above points nos. 7, 8 and 9 for **TaxVantage Plus Medical Plan** also apply to **Hospital Income Benefit**. In addition, **Hospital Income Benefit** will not pay any benefits in relation to or arising from the followings:

1. Claims due to Sickness or Disease occurring within 15 days of Effective Date of Coverage;
2. Pre-existing Conditions (which have been diagnosed, presented signs or symptoms of which the Insured Person has been aware or should reasonably have been aware, or medical advice or treatment has been sought, recommended or received);
3. General check-up, convalescence, custodial or sanatorium care or rest care;
4. Beautification or cosmetic purposes; dental treatment and oral and maxillofacial procedures (except for emergency treatment and surgery during Confinement arising from an accident); correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens; traditional Chinese medicine treatment;
5. Treatment for tonsils, adenoids or hernia (which occurred within 120 days after the Effective Date of Coverage);
6. Congenital deformities or anomalies;
7. Racing on horse or wheels;
8. Waste nuclear weapons material, ionizing radiation or contamination by radioactivity from any nuclear fuel;
9. Human Immunodeficiency Virus and its related Disability.

Underwriting Factors

Underwriting factors include insurable interest, health risk, occupational risk, financial justification and residential risk. Information used for underwriting purpose includes Standardized Underwriting Questionnaire (client's family history, past and current health conditions), occupation details, place of residence, financial information and relationship between proposed Insured Person and proposed Policy Holder or/and Beneficiary.

Duty of Disclosure and the Consequences of Not Making Full Disclosure

You are required to disclose in the application all information you know or could reasonably be expected to know because YF Life Insurance International Ltd. will rely on what you have disclosed in this application to accept the risk and the terms of insurance. Your duty of disclosure ends on the signing date of application or the supplementary form(s), whichever is later. If you are in doubt as to whether a fact is material, please disclose it in the application. Failure to comply with this requirement may render the policy issued voidable.

Other Information

For details of the procedures for making claims, please refer to our website at <https://www.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner>. If you have a complaint about this product, please report it via our customer service hotline at 2533 5555, or refer to the details in our website at www.yflife.com.

Premium Levy

The Insurance Authority (IA) imposes a levy on insurance premiums from policy for all new and in-force insurance policies issued in Hong Kong. For details about the levy, please visit the dedicated IA webpage at www.ia.org.hk/en/levy.

Cooling-off Period and Right of Cancellation

If you are not satisfied with the policy, you may return it under a signed covering letter to us (27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong) within 21 calendar days after the delivery of the policy or delivery of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums and levy you paid (no refund can be made if a benefit payment has been made, is to be made or impending), without any interest.

Surrender

You may surrender the policy by submitting a written request on the forms prepared for such purposes together with a copy of your valid identification document and permanent address proof (if applicable). We will arrange the policy surrender.



一覽表

At a glance

表一：「稅」安心醫療計劃

Table 1: TaxVantage Plus Medical Plan

	賠償限額 Benefit Limit (港元 HK\$)									
	計劃 Plan X	計劃 Plan XM	計劃 Plan 1	計劃 Plan 1M	計劃 Plan 2	計劃 Plan 2M	計劃 Plan 3	計劃 Plan 3M	計劃 Plan 4	計劃 Plan 4M
自願醫保認可產品編號 VHIS Plan Certification Number	F00020-05-000-01	F00020-05-001-01	F00020-01-000-03	F00020-01-001-03	F00020-02-000-03	F00020-02-001-03	F00020-03-000-03	F00020-03-001-03	F00020-04-000-03	F00020-04-001-03
保障項目 ¹⁴ Benefit Items ¹⁴										
(I) 基本保障 Basic benefits										
a. 病房及膳食 Room and board	每日 \$900 per day		每日 \$1,000 per day		每日 \$1,800 per day		每日 \$3,000 per day		每日 \$5,050 per day	
	(每保單年度最多180日 Maximum 180 days per Policy Year)									
b. 雜項開支 Miscellaneous charges	\$14,500		\$15,000		\$18,000		\$23,000		\$35,000	
	(每保單年度 per Policy Year)									
c. 主診醫生巡房費 Attending doctor's visit fee	每日 \$900 per day		每日 \$1,000 per day		每日 \$1,800 per day		每日 \$3,000 per day		每日 \$5,050 per day	
	(每保單年度最多180日 Maximum 180 days per Policy Year)									
d. 專科醫生費 ¹⁵ Specialist's fee ¹⁵	\$6,000		\$8,000		\$8,700		\$9,500		\$13,800	
	(每保單年度 per Policy Year)									
e. 深切治療 Intensive care	每日 \$4,500 per day		每日 \$5,000 per day		每日 \$7,000 per day		每日 \$8,600 per day		每日 \$11,200 per day	
	(每保單年度最多25日 Maximum 25 days per Policy Year)									
f. 外科醫生費 (每項手術，按手術表劃分的手術分類) Surgeon's fee (Per surgery, subject to surgical category for the surgery/procedure in the Schedule of Surgical Procedures)										
複雜 Complex	\$65,000		\$70,000		\$87,500		\$112,500		\$147,500	
大型 Major	\$30,000		\$42,000		\$52,500		\$67,500		\$88,500	
中型 Intermediate	\$15,500		\$21,000		\$26,250		\$33,750		\$44,250	
小型 Minor	\$6,000		\$8,400		\$10,500		\$13,500		\$17,700	

	賠償限額 Benefit Limit (港元 HK\$)									
	計劃 Plan X	計劃 Plan XM	計劃 Plan 1	計劃 Plan 1M	計劃 Plan 2	計劃 Plan 2M	計劃 Plan 3	計劃 Plan 3M	計劃 Plan 4	計劃 Plan 4M
g. 麻醉科醫生費 Anaesthetist's fee	外科醫生費的40% ¹⁶ 40% of Surgeon's fee payable ¹⁶									
h. 手術室費 Operating theatre charges	外科醫生費的40% ¹⁶ 40% of Surgeon's fee payable ¹⁶									
i. 訂明診斷成像檢測 ^{15,17} Prescribed Diagnostic Imaging Tests ^{15,17}	\$22,500		\$25,000		\$30,000		\$35,000		\$40,000	
	(每保單年度 per Policy Year) 設30%共同保險 Subject to 30% Coinsurance									
j. 訂明非手術癌症治療 ¹⁸ Prescribed Non-surgical Cancer Treatments ¹⁸	\$80,000		\$82,000		\$96,000		\$110,000		\$124,000	
	(每保單年度 per Policy Year)									
k. 入院前或出院後 / 日間手術前後的門診護理 ¹⁵ Pre- and post-Confinement / Day Case Procedure outpatient care ¹⁵	每次\$580 per visit 高達 Up to \$3,000		每次\$600 per visit 高達 Up to \$3,300		每次\$900 per visit 高達 Up to \$4,950		每次\$1,400 per visit 高達 Up to \$7,700		每次\$2,100 per visit 高達 Up to \$11,550	
	(每保單年度 per Policy Year) – 住院 / 日間手術前最多1次門診或急症診症 – 出院 / 日間手術後90日內最多3次跟進門診 – 1 prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure – 3 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)									
l. 精神科治療 ¹ Psychiatric treatments ¹	\$30,000		\$34,000		\$45,000		\$60,000		\$80,000	
	(每保單年度 per Policy Year)									
(II) 其他保障 Other benefits										
a. 住院陪床 ⁷ Hospital companion bed ⁷	每日 \$300 per day		每日 \$400 per day		每日 \$500 per day		每日 \$630 per day		每日 \$800 per day	
	(每保單年度最多180日 Maximum 180 days per Policy Year)									
b. 家中看護津貼 ¹⁵ Home nursing ¹⁵ (適用於出院後起計60日內 Applicable within 60 days after discharge)	每日 \$380 per day		每日 \$475 per day		每日 \$620 per day		每日 \$935 per day		每日 \$1,365 per day	
	(每保單年度最多60日 Maximum 60 days per Policy Year)									
c. 洗腎保障 ¹⁵ Renal dialysis ¹⁵	\$25,000		\$30,300		\$60,250		\$90,400		\$120,480	
	(每十年期 per 10-year period)									
d. 意外的額外津貼 Additional benefit for Accident	\$8,500		\$12,000		\$18,000		\$22,000		\$34,000	
	(每保單年度 per Policy Year)									

	賠償限額 Benefit Limit (港元 HK\$)									
	計劃 Plan X	計劃 Plan XM	計劃 Plan 1	計劃 Plan 1M	計劃 Plan 2	計劃 Plan 2M	計劃 Plan 3	計劃 Plan 3M	計劃 Plan 4	計劃 Plan 4M
e. 身故保障 Death benefit	\$5,000		\$5,000		\$10,000		\$15,000		\$20,000	
f. 醫療意外事故保障 Medical negligence benefit	\$150,000		\$175,000		\$200,000		\$250,000		\$300,000	
g. 自選額外醫療保障 ¹⁹ Optional extra major medical benefit ¹⁹	–	\$100,000 (每保單年度 per Policy Year) 設20% 共同保險 Subject to 20% Coinsurance	–	\$120,000 (每保單年度 per Policy Year) 設20% 共同保險 Subject to 20% Coinsurance	–	\$200,000 (每保單年度 per Policy Year) 設20% 共同保險 Subject to 20% Coinsurance	–	\$400,000 (每保單年度 per Policy Year) 設20% 共同保險 Subject to 20% Coinsurance	–	\$600,000 (每保單年度 per Policy Year) 設20% 共同保險 Subject to 20% Coinsurance
(I)基本保障項目(a) – (I)及(II)其他保障項目(a) – (d)的每年保障限額 Annual Benefit Limit for (I) basic benefit items (a) – (I) and (II) other benefits items (a) – (d)	\$550,000		\$600,000		\$850,000		\$1,350,000		\$2,000,000	
	(每保單年度 per Policy Year)									
(I)基本保障項目(a) – (I)及(II)其他保障項目(a) – (g)的終身保障限額 Lifetime Benefit Limit for (I) basic benefit items (a) – (I) and (II) other benefits items (a) – (g)	無 Nil									
其他 Others										
無索償保費折扣 No claim premium discount	5-15%									
賠償金額估算 ⁸ Estimate of the claimable amount ⁸	免費 Free									

表二：額外癌症多重保

Table 2 : Extra Cancer Benefit

(此保障不適用於扣稅⁹ this benefit is non-tax deductible⁹)

保障 Benefit	保障概要 Summary	(港元 HK\$)		
		計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
每次癌症最高保障總額 Overall Per Cancer Limit		\$1,000,000	\$1,500,000	\$2,000,000
最高終身保障總額 Maximum Lifetime Limit		\$3,000,000	\$4,500,000	\$6,000,000
治療保障 ¹⁰ Medical Treatment Benefit ¹⁰				
標靶治療 Target Therapy	醫院、醫院日症房、癌症專科醫生、癌症診所或香港 / 澳門的診所提供的治療，以及相關藥物（包括在家自行口服藥物）。而化療更包括輸血及作為輔助化療的粒細胞集落刺激因子注射。 Medical treatment performed in a Hospital, the day case unit of a Hospital, Cancer Specialist, Cancer Clinic, or clinic in Hong Kong/Macau. Plus, the cost of drugs (including oral drugs taken at home). For Chemotherapy, blood transfusion and Granulocyte Colony Stimulating Factor are also covered.	並無個別治療項目的保障上限 賠償按實際費用支付 No limit per course of medical treatment, full reimbursement of actual charges incurred		
電療 Radiotherapy				
荷爾蒙治療 Hormonal Therapy				
免疫療法 Immunotherapy				
化療 Chemotherapy				
皮膚癌之激光手術 Laser Surgery for Skin Cancer	進行手術之外科醫生及麻醉師、手術室、獲處方的藥物、診斷之放射學 / 化驗、護理、醫生 / 專科醫生巡房等的費用。 The fees for performing the procedure, including surgeon, anesthetist, operating theatre, prescribed medication, nursing, diagnostic radiology or laboratory charges, Doctor or specialist visit.			
食道癌、肺癌及皮膚癌之光動力治療 Photodynamic Therapy for Esophagus, Lung or Skin Cancers				
冷凍手術 Cryosurgery				
射頻消融術 Radiofrequency Ablation				
抗排斥及止嘔藥物 Anti-Rejection and Anti-Nausea Drugs	於治療期間須使用之抗排斥及止嘔藥物。 Anti-rejection and anti-nausea medication during the treatment of cancer.			
醫療診症及診斷保障 Medical Consultation and Diagnostic Benefit				
癌症診斷檢查 Cancer Diagnostic Investigation	化驗、X光檢查、CT掃描、磁力共振、PET掃描、細針抽吸細胞術(FNAC)、病理組織學或細胞學活檢、其他醫療必需的癌症診斷檢查費用，以及找出合適化療藥物的基因測試。 Laboratory tests, X-ray, CT, MRI, PET Scans, fine needle aspiration cytology (FNAC), histopathology or cytology biopsies, other investigation modalities deemed medically necessary, and genetic testing to aid the identification of appropriate chemotherapy drugs.	並無個別治療項目的保障上限 賠償按實際費用支付 No limit per course of medical treatment, full reimbursement of actual charges incurred		

<div>癌症監測檢查</div> <div>Cancer Monitoring Investigation</div>	<div>為監測接受治療後的反應和進展，以及為排除癌症復發，於完成治療後5年內的跟進及診斷檢查。</div> <div>Physical examinations and diagnostic tests to monitor the response and progress of the cancer treatment received, and follow-up evaluation to rule out any relapse of cancer for up to 5 years from the completion of cancer treatment.</div>	<div>並無個別治療項目的保障上限</div> <div>賠償按實際費用支付</div> <div>No limit per course of medical treatment, full reimbursement of actual charges incurred</div>		
<div>治療前或治療後診症</div> <div>(每次診症金額及次數上限)</div> <div>Pre or Post-Treatment Consultation</div> <div>(Max. limit per visit & no. of visits)</div>	<div>接受癌症治療前及完成治療後5年內的癌症專科醫生診症。</div> <div>Cancer specialist consultation before and up to 5 years after the completion of cancer treatment.</div>	<div>每次 \$1,000 per visit</div>		
		20次 visits	30次 visits	40次 visits
額外護理保障 Extra Care Benefit				
<div>中醫診症</div> <div>(每次診症金額及次數上限)</div> <div>Chinese Herbalist Consultation</div> <div>(Max. limit per visit & no. of visits)</div>	<div>癌症治療期間及完成治療後5年內與癌症相關的中醫治療。</div> <div>Chinese medical practitioner consultation during and up to 5 years after the completion of the cancer treatment.</div>	<div>每次 \$600 per visit</div>		
		20次 visits	30次 visits	40次 visits
<div>紓緩護理</div> <div>Palliative Care</div>	<div>為減輕患者不適或治療的副作用，而接受的內科和外科治療。</div> <div>Medical and surgical treatment to relieve the Insured Person's discomfort or side-effects due to the treatment.</div>	\$20,000	\$30,000	\$40,000
<div>矯形手術</div> <div>Reconstructive Surgery</div>	<div>因患癌症而需為面部及 / 或乳房重塑或重建而進行手術所需的外科醫生、麻醉師、手術室、處方藥物、診斷之放射學 / 化驗、護理、醫生 / 專科醫生巡房及植入物的費用。</div> <div>Procedures to reshape or rebuild the face and/or breast, including surgeon, anesthetist, operating theatre, prescribed medication, diagnostic radiology or laboratory charges, nursing, Doctor or specialist visit, and cost of implants.</div>	<div>並無個別治療項目的保障上限</div> <div>賠償按實際治療費用支付</div> <div>No limit per course of medical treatment, full reimbursement of actual charges incurred</div>		
壽險保障 Life Protection				
<div>延續壽險保障 (以每張額外癌症多重保計算之最高保障額)</div> <div>Extension of Life Protection</div> <div>(maximum aggregate Sum Insured for each Extra Cancer Benefit)</div>		\$500,000	\$750,000	\$1,000,000
<div>身故保障²⁰</div> <div>Death Benefit²⁰</div>		\$1,000	\$1,500	\$2,000

表三：住院現金津貼

Table 3 : Hospital Income Benefit

(此保障不適用於扣稅⁹ this benefit is non-tax deductible⁹)

	保障額 Benefit (港元 HK\$)				
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 4	計劃 Plan 5
a. 每日保障 ^{11,12,13} Daily Benefit ^{11,12,13}	\$600	\$900	\$1,200	\$1,500	\$2,000
b. 深切治療 ^{12,13} Intensive Care ^{12,13} (每日 per day)	\$1,200	\$1,800	\$2,400	\$3,000	\$4,000
c. 身故保障 ²⁰ Death Benefit ²⁰	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
d. 24小時全球保障 ¹³ 24-Hour Worldwide Coverage ¹³	適用 Applicable				

投保資料 Basic Information				
	「稅」安心醫療計劃 TaxVantage Plus Medical Plan	額外癌症多重保 Extra Cancer Benefit	住院現金津貼 Hospital Income Benefit	
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	0至80歲 Age 0-80	0至70歲 Age 0-70	計劃 Plan 1 0至65歲 Age 0-65	計劃 Plan 2-5 18至65歲 Age 18-65
保障年期 Benefit Term	至100歲 To Age 100	至100歲 To Age 100	至75歲 To Age 75	
繳付保費年期 Premium Payment Term	至100歲 To Age 100	至100歲 To Age 100	至75歲 To Age 75	

保單資料 Policy Information		
保單類別 Plan Type	基本計劃 Basic Plan	附加保障 Supplementary Benefit
保單貨幣單位 Currency	港元 HK\$	
保費 ²¹ Premium ²¹	<ul style="list-style-type: none"> - 保證每年續保，保費並非保證。續期保費會按受保人當時實際年齡及同類保障級別的保費率作出調整。如符合無索償保費折扣要求，續期保費可享折扣 - 保費按每年/ 每半年/ 每季/ 每月繳付 - Guaranteed yearly renewable, the premium is non-guaranteed. The renewal premium will be adjusted based on the Insured Person's attained age and at the premium rate in effect of the same level of benefit at the time of policy renewal. If the requirements for no claim premium discount are fulfilled, a discount on the renewal premium can be enjoyed. - Annual / Semi-annual / Quarterly / Monthly Payment 	<ul style="list-style-type: none"> - 每年續期，保費並非保證。續期保費會按受保人當時實際年齡及同類保障級別的保費率作出調整 - 保費按每年/ 每半年/ 每季/ 每月繳付 - Yearly renewable, the premium is non-guaranteed. The renewal premium will be adjusted based on the Insured Person's attained age and at the premium rate in effect of the same level of benefit at the time of policy renewal. - Annual / Semi-annual / Quarterly / Monthly Payment

保單資料 Policy Information

	「稅」安心醫療計劃 TaxVantage Plus Medical Plan	額外癌症多重保 Extra Cancer Benefit	住院現金津貼 Hospital Income Benefit
稅務扣減 Tax Deduction	適用 Eligible	不適用 Not eligible	
最低保障額 Minimum Sum Insured	計劃 Plan X	計劃 Plan 1	\$600
最高保障額 Maximum Sum Insured	計劃 Plan 4M	計劃 Plan 3	\$2,000 ¹¹
續保 Renewability	保證 Guaranteed	非保證 ²² Non-guaranteed ²²	
保障類別 Type of Benefit	償款產品 — 賠償實際住院及醫療費用 (受限於計劃內每項保障的最高保障額) Indemnity Product – Reimburses the actual hospitalization and medical expenses (subject to the maximum limit of each benefit item of the plan)	償款產品 — 賠償實際治療費用 ¹⁰ 、額外護理、癌症診症及診斷費用 Indemnity Product – Reimburses the actual medical treatment expenses ¹⁰ , extra care, cancer consultation and diagnosis expenses	非償款產品 — 於住院期間提供每日現金保障 Non-indemnity Product – Provides daily cash benefits during the period of hospitalization

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「税」安心醫療計劃 (獨立保單)

TaxVantage Plus Medical Plan (Standalone Plan)

每年保費 (港元) Annual Premium (HK\$)

已屆年齡 Attained Age	標準保費 Standard Premium											
	計劃 Plan X		計劃 Plan XM		計劃 Plan 1		計劃 Plan 1M		計劃 Plan 2		計劃 Plan 2M	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0-17	2,957	2,979	3,409	3,429	3,379	3,588	3,895	4,131	5,290	5,640	6,275	6,689
18	2,992	3,487	3,445	4,018	3,419	4,200	3,937	4,839	5,345	6,568	6,342	7,790
19	3,026	3,613	3,485	4,161	3,456	4,352	3,982	5,012	5,409	6,846	6,416	8,121
20	3,062	3,699	3,527	4,263	3,498	4,457	4,029	5,136	5,477	6,986	6,496	8,286
21	3,095	3,944	3,569	4,543	3,536	4,750	4,077	5,472	5,548	7,442	6,581	8,829
22	3,136	4,143	3,613	4,773	3,581	4,991	4,128	5,749	5,628	7,821	6,672	9,277
23	3,179	4,302	3,659	4,957	3,632	5,182	4,181	5,972	5,708	8,122	6,770	9,634
24	3,219	4,504	3,706	5,189	3,678	5,426	4,235	6,251	5,789	8,504	6,864	10,087
25	3,257	4,682	3,753	5,390	3,721	5,639	4,288	6,494	5,870	8,847	6,961	10,491
26	3,298	4,814	3,802	5,548	3,767	5,800	4,343	6,682	5,953	9,104	7,058	10,796
27	3,342	4,993	3,850	5,753	3,819	6,015	4,398	6,930	6,042	9,447	7,163	11,204
28	3,389	5,170	3,901	5,956	3,870	6,227	4,458	7,175	6,133	9,788	7,271	11,608
29	3,442	5,345	3,962	6,158	3,931	6,439	4,526	7,418	6,241	10,130	7,400	12,012
30	3,501	5,522	4,032	6,360	4,000	6,651	4,607	7,662	6,371	10,471	7,551	12,416
31	3,604	5,697	4,153	6,565	4,118	6,863	4,745	7,908	6,560	10,813	7,776	12,822
32	3,706	5,875	4,271	6,770	4,235	7,078	4,880	8,154	6,732	11,156	7,981	13,227
33	3,814	6,073	4,395	6,997	4,356	7,316	5,020	8,429	6,908	11,532	8,190	13,674
34	3,901	6,293	4,495	7,244	4,457	7,581	5,136	8,728	7,073	11,932	8,384	14,150
35	4,016	6,521	4,626	7,511	4,587	7,855	5,286	9,048	7,262	12,352	8,608	14,647
36	4,053	6,764	4,668	7,790	4,630	8,148	5,333	9,384	7,301	12,787	8,655	15,164
37	4,157	7,028	4,790	8,095	4,750	8,467	5,472	9,753	7,502	13,244	8,895	15,710
38	4,318	7,358	4,973	8,474	4,932	8,863	5,681	10,210	7,779	13,773	9,223	16,342
39	4,506	7,661	5,192	8,826	5,147	9,229	5,933	10,632	8,150	14,346	9,663	17,019
40	4,748	7,978	5,468	9,188	5,425	9,610	6,248	11,069	8,544	14,936	10,130	17,721
41	5,054	8,241	5,823	9,494	5,775	9,929	6,653	11,438	9,207	15,501	10,912	18,386
42	5,388	8,583	6,207	9,886	6,156	10,339	7,091	11,911	9,773	16,144	11,585	19,151
43	5,754	8,933	6,627	10,289	6,574	10,761	7,572	12,396	10,384	16,806	12,312	19,934
44	6,105	9,392	7,032	10,818	6,975	11,315	8,034	13,034	11,055	17,692	13,107	20,985
45	6,341	9,861	7,305	11,357	7,244	11,879	8,347	13,683	11,429	18,585	13,552	22,044
46	6,766	10,381	7,793	11,955	7,730	12,506	8,905	14,402	12,222	19,521	14,488	23,155
47	7,209	10,805	8,305	12,446	8,238	13,018	9,490	14,994	12,945	20,376	15,352	24,169
48	7,636	11,226	8,792	12,927	8,725	13,523	10,047	15,573	13,667	21,228	16,212	25,175
49	8,044	11,649	9,265	13,417	9,192	14,034	10,586	16,164	14,395	22,081	17,075	26,184
50	8,340	12,068	9,608	13,901	9,529	14,540	10,978	16,747	14,978	22,932	17,761	27,189
51	8,854	12,463	10,199	14,355	10,118	15,015	11,653	17,294	15,900	23,728	18,858	28,132
52	9,285	12,852	10,697	14,802	10,609	15,484	12,221	17,833	16,682	24,518	19,782	29,064
53	9,718	13,241	11,193	15,248	11,105	15,952	12,791	18,371	17,469	25,303	20,714	29,994
54	10,157	13,625	11,699	15,691	11,606	16,414	13,368	18,903	18,261	26,085	21,654	30,919
55	10,601	14,008	12,210	16,132	12,113	16,877	13,952	19,434	19,060	26,862	22,603	31,836
56	11,060	14,400	12,737	16,582	12,636	17,349	14,553	19,978	19,889	27,646	23,585	32,765
57	11,542	14,798	13,293	17,041	13,189	17,827	15,188	20,531	20,744	28,431	24,597	33,695
58	12,048	15,237	13,876	17,548	13,766	18,357	15,855	21,140	21,521	29,255	25,528	34,672

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由2025/01/01起生效
With effect from 2025/01/01

「税」安心醫療計劃 (獨立保單)

TaxVantage Plus Medical Plan (Standalone Plan)

每年保費 (港元) Annual Premium (HK\$)

已屆年齡 Attained Age	標準保費 Standard Premium											
	計劃 Plan X		計劃 Plan XM		計劃 Plan 1		計劃 Plan 1M		計劃 Plan 2		計劃 Plan 2M	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
59	12,570	15,673	14,477	18,052	14,363	18,882	16,541	21,748	22,461	30,067	26,644	35,637
60	13,111	16,107	15,100	18,552	14,981	19,404	17,252	22,350	23,445	30,882	27,807	36,601
61	13,661	16,549	15,734	19,059	15,610	19,938	17,978	22,962	24,594	31,639	29,159	37,505
62	14,214	17,008	16,370	19,588	16,241	20,492	18,706	23,598	25,618	32,333	30,372	38,336
63	14,789	17,493	17,033	20,146	16,898	21,075	19,463	24,270	26,673	33,287	31,625	39,467
64	15,366	18,331	17,697	21,113	17,557	22,086	20,220	25,436	27,738	34,769	32,884	41,227
65	15,950	19,257	18,367	22,180	18,223	23,200	20,986	26,721	28,804	36,735	34,149	43,549
66	16,392	20,200	18,878	23,264	18,729	24,338	21,571	28,029	29,606	38,741	35,098	45,917
67	16,854	21,167	19,410	24,379	19,258	25,502	22,180	29,371	30,585	40,758	36,251	48,300
68	17,316	22,180	19,944	25,541	19,786	26,721	22,788	30,773	31,587	42,808	37,431	50,719
69	18,161	23,297	20,916	26,832	20,752	28,069	23,900	32,326	33,197	44,940	39,335	53,248
70	19,083	24,435	21,976	28,141	21,804	29,439	25,112	33,905	34,889	47,084	41,340	55,791
71	19,727	25,189	22,665	28,941	22,542	30,348	25,898	34,868	35,869	48,743	42,446	57,652
72	20,198	25,348	23,137	29,038	23,079	30,539	26,437	34,984	36,783	48,971	43,437	57,813
73	20,401	25,471	23,334	29,132	23,310	30,687	26,663	35,098	37,199	49,117	43,880	57,932
74	20,599	25,598	23,558	29,274	23,537	30,839	26,918	35,270	37,577	49,119	44,321	57,941
75	20,931	25,661	23,935	29,341	23,944	30,886	27,381	35,317	38,230	49,140	45,086	57,971
76	21,098	25,715	24,124	29,403	24,162	30,921	27,629	35,356	38,479	49,158	45,384	57,983
77	21,396	25,787	24,464	29,486	24,533	30,979	28,050	35,422	39,074	49,183	46,084	58,015
78	21,711	25,854	24,825	29,559	24,921	31,027	28,497	35,476	39,706	49,214	46,829	58,053
79	22,245	25,914	25,433	29,626	25,565	31,070	29,229	35,523	40,736	49,254	48,044	58,100
80	22,273	25,953	25,467	29,673	25,627	31,089	29,302	35,543	40,840	49,275	48,164	58,127
81*	22,904	25,994	26,187	29,721	26,383	31,108	30,166	35,567	42,053	49,301	49,597	58,160
82*	23,311	26,032	26,652	29,762	26,883	31,123	30,737	35,582	42,845	49,322	50,530	58,184
83*	23,708	26,067	27,104	29,804	27,373	31,136	31,294	35,598	43,625	49,345	51,451	58,210
84*	24,095	26,109	27,549	29,855	27,851	31,156	31,844	35,625	44,400	49,368	52,362	58,239
85*	24,327	26,148	27,813	29,895	28,152	31,171	32,187	35,639	44,784	49,391	52,820	58,266
86*	24,346	26,185	27,834	29,938	28,206	31,187	32,249	35,657	44,963	49,415	53,026	58,293
87*	24,405	26,226	27,902	29,985	28,309	31,206	32,366	35,677	45,097	49,437	53,184	58,320
88*	24,462	26,265	27,969	30,030	28,408	31,222	32,482	35,698	45,228	49,461	53,344	58,347
89*	24,522	26,301	28,034	30,072	28,511	31,235	32,595	35,714	45,360	49,482	53,499	58,372
90*	24,574	26,341	28,096	30,116	28,605	31,254	32,704	35,732	45,489	49,506	53,654	58,399
91*	24,635	26,382	28,165	30,162	28,710	31,271	32,824	35,753	45,620	49,530	53,810	58,431
92*	24,737	26,418	28,285	30,206	28,862	31,286	33,002	35,771	45,836	49,552	54,066	58,458
93*	24,837	26,458	28,397	30,251	29,013	31,303	33,173	35,792	46,050	49,572	54,321	58,482
94*	24,940	26,498	28,515	30,297	29,168	31,322	33,349	35,812	46,261	49,597	54,572	58,513
95*	25,038	26,536	28,628	30,339	29,317	31,337	33,522	35,827	46,476	49,620	54,826	58,536
96*	25,142	26,575	28,744	30,384	29,473	31,353	33,694	35,847	46,692	49,644	55,079	58,563
97*	25,242	26,615	28,859	30,431	29,625	31,370	33,871	35,866	46,907	49,666	55,336	58,593
98*	25,344	26,655	28,975	30,475	29,779	31,386	34,046	35,886	47,122	49,688	55,591	58,619
99*	25,444	26,692	29,091	30,518	29,933	31,401	34,225	35,903	47,337	49,713	55,847	58,647

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由2025/01/01起生效
With effect from 2025/01/01

「税」安心醫療計劃 (獨立保單)

TaxVantage Plus Medical Plan (Standalone Plan)

每年保費 (港元) Annual Premium (HK\$)

已屆年齡 Attained Age	標準保費 Standard Premium							
	計劃 Plan 3		計劃 Plan 3M		計劃 Plan 4		計劃 Plan 4M	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0-17	8,797	8,897	10,332	10,447	12,077	12,282	16,198	16,474
18	8,913	10,301	10,466	12,095	12,164	13,044	16,312	17,496
19	9,036	10,875	10,611	12,769	12,264	13,844	16,450	18,570
20	9,160	11,005	10,758	12,924	12,362	14,516	16,580	19,473
21	9,284	11,717	10,903	13,759	12,477	15,335	16,733	20,569
22	9,411	12,316	11,050	14,466	12,590	16,011	16,887	21,473
23	9,536	12,788	11,199	15,017	12,734	16,522	17,080	22,161
24	9,666	13,382	11,352	15,713	12,888	17,189	17,286	23,060
25	9,795	13,920	11,502	16,347	13,039	17,847	17,491	23,940
26	9,929	14,312	11,660	16,807	13,196	18,320	17,700	24,568
27	10,077	14,841	11,834	17,423	13,363	18,969	17,926	25,443
28	10,256	15,369	12,040	18,048	13,556	19,622	18,184	26,319
29	10,458	15,899	12,278	18,671	13,790	20,271	18,497	27,186
30	10,689	16,431	12,552	19,295	14,058	20,922	18,857	28,059
31	10,998	16,964	12,913	19,920	14,429	21,570	19,348	28,929
32	11,264	17,491	13,230	20,536	14,751	22,221	19,784	29,801
33	11,596	18,047	13,617	21,191	15,158	23,002	20,328	30,849
34	11,830	18,648	13,891	21,901	15,430	23,863	20,696	32,002
35	12,137	19,280	14,251	22,637	15,734	24,737	21,105	33,173
36	12,170	19,949	14,289	23,425	16,127	25,619	21,631	34,361
37	12,332	20,660	14,484	24,257	16,261	26,512	21,814	35,558
38	12,724	21,425	14,940	25,157	16,698	27,439	22,396	36,803
39	13,415	22,241	15,753	26,114	17,729	28,466	23,781	38,178
40	14,267	23,073	16,754	27,095	18,777	29,561	25,187	39,645
41	15,433	23,945	18,121	28,115	20,291	30,706	27,214	41,183
42	16,314	24,835	19,157	29,159	21,417	31,892	28,724	42,774
43	17,401	25,839	20,434	30,339	22,842	33,163	30,638	44,481
44	18,584	27,268	21,821	32,015	24,399	34,983	32,724	46,919
45	19,158	28,703	22,493	33,699	25,117	36,798	33,686	49,354
46	20,311	30,135	23,850	35,382	26,612	38,614	35,691	51,790
47	21,609	31,566	25,376	37,062	28,348	40,432	38,019	54,224
48	22,736	32,997	26,696	38,741	29,903	42,246	40,104	56,660
49	23,958	34,436	28,130	40,434	31,504	44,061	42,252	59,091
50	24,981	35,868	29,334	42,119	32,845	45,879	44,052	61,530
51	26,541	37,215	31,161	43,694	34,631	47,573	46,446	63,803
52	27,867	38,549	32,719	45,264	36,494	49,265	48,946	66,071
53	29,190	39,876	34,272	46,820	38,447	50,942	51,567	68,321
54	30,523	41,199	35,836	48,375	40,503	52,610	54,324	70,560
55	31,860	42,515	37,406	49,918	42,669	54,270	57,230	72,782
56	33,224	43,825	39,012	51,455	44,473	55,923	59,647	75,002
57	34,607	45,124	40,632	52,982	46,757	57,564	62,706	77,202
58	35,671	46,413	41,885	54,498	48,606	59,199	65,189	79,395

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With effect from 2025/01/01

「税」安心醫療計劃 (獨立保單)

TaxVantage Plus Medical Plan (Standalone Plan)

每年保費 (港元) Annual Premium (HK\$)

已屆年齡 Attained Age	標準保費 Standard Premium							
	計劃 Plan 3		計劃 Plan 3M		計劃 Plan 4		計劃 Plan 4M	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
59	37,295	47,702	43,790	56,009	50,996	60,822	68,397	81,575
60	39,050	48,978	45,849	57,508	53,427	62,439	71,654	83,741
61	41,030	49,858	48,174	58,542	56,267	63,447	75,464	85,093
62	42,835	51,286	50,294	60,218	58,952	65,166	79,062	87,397
63	44,690	52,509	52,472	61,652	61,682	66,678	82,725	89,428
64	46,798	54,552	54,945	64,050	64,506	69,371	86,513	93,041
65	48,990	57,488	57,518	67,498	67,374	73,449	90,359	98,505
66	51,235	61,369	60,156	72,053	70,383	78,350	94,395	105,081
67	53,499	65,273	62,814	76,639	73,488	83,276	98,558	111,686
68	55,788	68,852	65,502	80,837	76,767	87,784	102,955	117,729
69	58,234	72,405	68,373	85,013	80,149	92,267	107,491	123,743
70	60,771	75,942	71,349	89,166	83,720	96,720	112,280	129,716
71	62,694	78,236	73,390	91,580	86,559	99,598	115,738	133,176
72	64,281	78,627	74,966	91,694	89,118	100,058	118,715	133,285
73	64,965	78,864	75,613	91,793	90,476	100,321	120,288	133,376
74	65,811	79,552	76,586	92,577	91,662	101,397	121,848	134,785
75	66,931	81,122	77,875	94,385	93,235	103,591	123,915	137,675
76	67,526	82,106	78,560	95,523	94,072	104,974	125,012	139,501
77	68,508	83,165	79,697	96,747	95,450	106,448	126,835	141,448
78	69,543	84,209	80,900	97,962	96,897	108,160	128,758	143,725
79	71,284	84,722	82,928	98,558	99,329	108,604	131,988	144,315
80	71,373	84,749	83,028	98,589	99,457	108,921	132,158	144,735
81*	73,770	84,778	85,816	98,626	102,809	109,239	136,611	145,157
82*	74,708	84,802	86,910	98,651	104,128	109,554	138,365	145,576
83*	76,014	84,830	88,427	98,682	105,947	109,870	140,784	145,999
84*	77,294	84,854	89,919	98,714	107,740	110,185	143,167	146,415
85*	77,738	84,882	90,435	98,744	108,366	110,504	143,996	146,838
86*	78,224	84,911	91,001	98,775	108,955	110,818	144,780	147,257
87*	78,461	84,934	91,275	98,804	109,198	111,136	145,103	147,674
88*	78,694	84,961	91,549	98,840	109,436	111,452	145,419	148,098
89*	78,924	84,987	91,816	98,865	109,675	111,769	145,736	148,521
90*	79,157	85,014	92,086	98,898	109,911	112,086	146,053	148,942
91*	79,386	85,036	92,350	98,923	110,148	112,401	146,362	149,358
92*	79,762	85,067	92,790	98,960	110,586	112,720	146,947	149,784
93*	80,138	85,096	93,228	98,995	111,024	113,037	147,532	150,206
94*	80,514	85,119	93,662	99,020	111,466	113,352	148,115	150,623
95*	80,890	85,148	94,103	99,055	111,904	113,669	148,695	151,043
96*	81,265	85,171	94,537	99,082	112,342	113,987	149,281	151,468
97*	81,646	85,200	94,980	99,111	112,779	114,302	149,862	151,884
98*	82,022	85,224	95,416	99,143	113,220	114,621	150,447	152,306
99*	82,396	85,255	95,852	99,177	113,658	114,937	151,030	152,729

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額外癌症多重保 (附加保障)
Extra Cancer Benefit (Supplementary Benefit)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age of Last Birthday	男性非吸煙者 Male Non-smoker			男性吸煙者 Male smoker			女性非吸煙者 Female Non-smoker			女性吸煙者 Female smoker		
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
0-14	465	630	750	N/A	N/A	N/A	475	642	775	N/A	N/A	N/A
15	466	634	759	467	638	762	477	652	785	487	665	800
16	467	639	769	469	645	776	480	663	797	526	719	865
17	474	649	781	480	663	807	491	679	822	570	784	948
18	486	663	804	501	693	846	509	705	858	614	850	1,032
19	498	685	829	526	729	891	535	740	905	659	916	1,116
20	516	713	867	552	767	941	566	783	960	704	982	1,200
21	536	743	909	581	810	997	607	841	1,022	752	1,052	1,288
22	556	773	950	611	853	1,053	648	897	1,095	800	1,122	1,376
23	578	805	991	641	897	1,109	690	958	1,169	849	1,193	1,462
24	603	843	1,033	673	941	1,165	734	1,020	1,243	899	1,265	1,548
25	629	880	1,076	705	985	1,221	780	1,081	1,317	951	1,336	1,634
26	656	917	1,119	737	1,029	1,279	828	1,144	1,391	1,005	1,410	1,721
27	683	954	1,163	769	1,075	1,337	880	1,210	1,465	1,061	1,487	1,809
28	710	991	1,210	801	1,121	1,395	934	1,278	1,539	1,125	1,564	1,901
29	739	1,028	1,260	835	1,167	1,453	988	1,348	1,623	1,191	1,646	2,006
30	772	1,070	1,307	887	1,233	1,513	1,057	1,441	1,728	1,268	1,747	2,126
31	807	1,114	1,355	960	1,326	1,616	1,135	1,548	1,857	1,351	1,860	2,259
32	845	1,163	1,404	1,099	1,509	1,827	1,303	1,774	2,125	1,537	2,102	2,531
33	884	1,213	1,461	1,238	1,694	2,040	1,471	2,002	2,396	1,744	2,381	2,861
34	926	1,267	1,524	1,377	1,883	2,266	1,639	2,231	2,668	2,001	2,727	3,269
35	978	1,339	1,612	1,516	2,075	2,500	1,807	2,458	2,940	2,284	3,109	3,723
36	1,032	1,414	1,706	1,655	2,268	2,737	1,975	2,687	3,214	2,570	3,494	4,178
37	1,093	1,498	1,812	1,794	2,460	2,974	2,143	2,920	3,487	2,870	3,904	4,669
38	1,154	1,584	1,919	1,933	2,654	3,211	2,311	3,149	3,762	3,171	4,314	5,162
39	1,215	1,671	2,028	2,072	2,848	3,452	2,479	3,379	4,037	3,472	4,724	5,653
40	1,286	1,772	2,154	2,211	3,043	3,694	2,647	3,604	4,312	3,773	5,134	6,145
41	1,357	1,878	2,300	2,350	3,239	3,936	2,815	3,833	4,591	4,074	5,544	6,638
42	1,486	2,055	2,506	2,519	3,475	4,227	2,987	4,069	4,877	4,375	5,955	7,130
43	1,616	2,235	2,728	2,754	3,799	4,623	3,164	4,311	5,168	4,676	6,366	7,622
44	1,824	2,525	3,085	3,135	4,329	5,273	3,345	4,558	5,465	5,007	6,818	8,167
45	2,055	2,848	3,483	3,531	4,877	5,944	3,528	4,808	5,765	5,363	7,304	8,751
46	2,302	3,194	3,914	3,972	5,494	6,705	3,714	5,064	6,074	5,740	7,821	9,375
47	2,570	3,574	4,391	4,430	6,138	7,507	3,906	5,328	6,395	6,135	8,361	10,025
48	2,838	3,956	4,871	4,910	6,816	8,355	4,117	5,617	6,744	6,565	8,948	10,731
49	3,114	4,351	5,373	5,409	7,523	9,241	4,341	5,929	7,127	7,019	9,575	11,494
50	3,396	4,755	5,888	5,931	8,264	10,173	4,570	6,247	7,517	7,482	10,213	12,269
51	3,692	5,180	6,429	6,497	9,070	11,191	4,806	6,574	7,917	7,980	10,903	13,115
52	4,057	5,702	7,091	7,143	9,987	12,346	5,070	6,945	8,380	8,529	11,668	14,055
53	4,542	6,392	7,962	8,009	11,210	13,873	5,343	7,333	8,865	9,083	12,442	15,013
54	5,159	7,265	9,055	9,243	12,946	16,036	5,616	7,717	9,350	9,638	13,217	15,973
55	5,865	8,264	10,307	10,662	14,942	18,519	5,899	8,113	9,836	10,203	14,004	16,937
56	6,677	9,415	11,752	12,083	16,944	21,017	6,187	8,521	10,349	10,770	14,797	17,919
57	7,577	10,699	13,377	13,504	18,955	23,541	6,491	8,954	10,894	11,357	15,626	18,955
58	8,479	11,985	15,002	14,926	20,970	26,068	6,822	9,428	11,496	11,965	16,485	20,035
59	9,382	13,273	16,628	16,348	22,988	28,600	7,155	9,908	12,130	12,590	17,380	21,173
60	10,289	14,563	18,255	17,770	25,008	31,137	7,530	10,451	12,809	13,215	18,278	22,311
61	11,196	15,853	19,880	19,192	27,031	33,677	7,905	10,986	13,488	13,841	19,178	23,450
62	12,103	17,145	21,506	20,614	29,054	36,221	8,280	11,524	14,169	14,474	20,084	24,596
63	13,011	18,438	23,133	22,036	31,080	38,795	8,655	12,076	14,893	15,223	21,143	25,933
64	14,009	19,865	24,954	23,816	33,624	42,031	9,061	12,674	15,675	16,120	22,432	27,578
65	15,170	21,546	27,114	25,701	36,351	45,532	9,539	13,384	16,612	17,280	24,106	29,721
66	16,418	23,356	29,445	27,652	39,165	49,135	10,181	14,337	17,869	18,945	26,531	32,857
67	18,257	25,986	32,781	29,967	42,465	53,304	11,113	15,711	19,668	20,740	29,231	36,272
68	20,305	28,927	36,527	32,771	46,463	58,360	12,280	17,421	21,895	22,594	31,933	39,773
69	22,401	31,945	40,383	35,885	50,921	64,019	13,624	19,389	24,456	24,464	34,635	43,331

此標準保費表並未包括由保險業監管局徵收的保費徵費。
以上保費為每年保費。每半年保費、每季保費及每月保費為每年保費乘以一個因數，而該因數就每半年保費、每季保費及每月保費分別為0.52、0.262及0.0883。

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由2025/01/01起生效
With effect from 2025/01/01

額外癌症多重保 (附加保障)
Extra Cancer Benefit (Supplementary Benefit)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age of Last Birthday	男性非吸煙者 Male Non-smoker			男性吸煙者 Male smoker			女性非吸煙者 Female Non-smoker			女性吸煙者 Female smoker		
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
70	24,559	35,042	44,325	39,150	55,598	69,961	15,125	21,588	27,317	26,340	37,342	46,897
71*	26,821	38,292	48,470	42,416	60,277	75,907	16,662	23,847	30,267	28,534	40,502	50,935
72*	29,111	41,599	52,707	45,972	65,387	82,422	18,238	26,137	33,221	30,880	43,878	55,247
73*	31,418	44,936	56,992	49,763	70,836	89,368	19,819	28,445	36,216	33,535	47,711	60,158
74*	33,773	48,350	61,386	53,723	76,531	96,636	21,406	30,766	39,231	36,345	51,771	65,364
75*	16,644	22,576	26,915	28,040	38,038	45,355	9,379	12,727	15,181	18,266	24,781	29,550
76*	17,487	23,720	28,280	29,328	39,787	47,442	9,824	13,331	15,902	19,016	25,799	30,765
77*	18,339	24,877	29,660	30,546	41,440	49,415	10,277	13,946	16,636	19,707	26,737	31,885
78*	19,193	26,036	31,043	31,651	42,941	51,207	10,740	14,576	17,388	20,332	27,587	32,901
79*	20,017	27,154	32,376	32,597	44,225	52,739	11,186	15,181	18,111	21,087	28,613	34,127
80*	20,667	28,036	33,428	33,315	45,200	53,904	11,593	15,734	18,771	21,495	29,169	34,793
81*	21,004	28,493	33,974	34,122	46,297	55,214	11,938	16,202	19,330	22,002	29,858	35,618
82*	21,191	28,748	34,279	34,586	46,928	55,969	12,200	16,558	19,756	22,344	30,324	36,176
83*	21,278	28,866	34,421	34,661	47,031	56,094	12,356	16,771	20,011	22,482	30,512	36,401
84*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
85*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
86*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
87*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
88*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
89*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
90*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
91*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
92*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
93*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
94*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
95*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
96*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
97*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
98*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
99*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474

* 只適用於續保。For renewal only.

住院現金津貼 (附加保障)
Hospital Income Benefit (Supplementary Benefit)

每年保費 (港元) Annual Premium (HK\$)

上次生日年齡 Age of Last Birthday	計劃 Plan 1 每日保障 Daily Benefit \$600		計劃 Plan 2 每日保障 Daily Benefit \$900		計劃 Plan 3 每日保障 Daily Benefit \$1,200		計劃 Plan 4 每日保障 Daily Benefit \$1,500		計劃 Plan 5 每日保障 Daily Benefit \$2,000	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0-17	510	510	-	-	-	-	-	-	-	-
18-30	540	702	810	1,053	1,080	1,404	1,350	1,755	1,800	2,340
31-35	552	718	828	1,076	1,104	1,435	1,380	1,795	1,840	2,393
36-40	570	741	855	1,112	1,140	1,482	1,425	1,853	1,900	2,470
41-45	720	900	1,080	1,350	1,440	1,800	1,800	2,250	2,400	3,000
46-50	828	994	1,242	1,490	1,656	1,987	2,070	2,485	2,760	3,313
51-55	1,320	1,584	1,980	2,376	2,640	3,168	3,300	3,960	4,400	5,280
56-60	1,560	1,716	2,340	2,574	3,120	3,432	3,900	4,290	5,200	5,720
61-65	1,950	2,145	2,925	3,218	3,900	4,290	4,875	5,363	6,500	7,150
66-70*	2,438	2,681	3,656	4,023	4,875	5,363	6,095	6,703	8,127	8,937
71-74*	3,170	3,486	4,753	5,230	6,338	6,972	7,925	8,715	10,567	11,620

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