

"FlexiCare" Medical Insurance Plan – Basic Plan Premium Table

Effective Date: 23 November 2024

(With No Claim Discount)[#] (Currency: HKD)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or current applicable Renewal premium of the cover is based on the premiums stated below according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will inform Policy Owner about the actual premium payable for the coming year before the end of each policy year.

Attained Age	Benefit Level 1		Benefit Level 2	
	Annual Standard Premium			
	Male	Female	Male	Female
0 – 4	6,576.00	5,298.00	9,278.00	7,187.00
5 – 18	5,241.00	4,870.00	6,463.00	5,859.00
19	4,055.00	4,670.00	5,709.00	5,481.00
20	4,188.00	4,721.00	5,772.00	5,815.00
21	4,265.00	4,925.00	5,873.00	6,086.00
22	4,335.00	5,131.00	6,010.00	6,364.00
23	4,400.00	5,335.00	6,143.00	6,651.00
24	4,455.00	5,541.00	6,274.00	6,945.00
25	4,503.00	5,746.00	6,468.00	7,246.00
26	4,618.00	6,029.00	6,704.00	7,555.00
27	4,796.00	6,314.00	6,950.00	7,872.00
28	5,031.00	6,597.00	7,212.00	8,196.00
29	5,266.00	6,882.00	7,489.00	8,530.00
30	5,450.00	7,165.00	7,926.00	8,868.00
31	5,581.00	7,375.00	8,096.00	9,167.00
32	5,712.00	7,613.00	8,267.00	9,459.00
33	5,844.00	7,834.00	8,438.00	9,741.00
34	5,976.00	7,940.00	8,609.00	10,016.00
35	6,106.00	8,199.00	8,778.00	10,282.00
36	6,194.00	8,484.00	8,986.00	10,615.00
37	6,280.00	8,775.00	9,192.00	10,967.00
38	6,368.00	9,071.00	9,398.00	11,338.00
39	6,454.00	9,372.00	9,604.00	11,724.00
40	6,543.00	9,502.00	9,812.00	12,131.00
41	6,769.00	9,643.00	10,232.00	12,502.00
42	7,025.00	9,840.00	10,653.00	12,861.00
43	7,308.00	10,086.00	11,073.00	13,205.00
44	7,620.00	10,325.00	11,493.00	13,537.00
45	7,964.00	10,656.00	11,915.00	13,854.00
46	8,347.00	11,017.00	12,599.00	14,285.00
47	8,764.00	11,385.00	13,283.00	14,755.00
48	9,215.00	11,762.00	13,967.00	15,261.00
49	9,697.00	12,033.00	14,651.00	15,805.00
50	10,216.00	12,308.00	15,335.00	16,388.00
51	10,759.00	12,610.00	15,898.00	16,871.00
52	11,336.00	12,923.00	16,459.00	17,344.00
53	11,943.00	13,245.00	17,022.00	17,807.00
54	12,579.00	13,579.00	17,585.00	18,264.00
55	13,248.00	13,923.00	18,146.00	18,710.00
56	14,017.00	14,323.00	19,399.00	19,403.00
57	14,838.00	14,752.00	20,652.00	20,186.00
58	15,713.00	15,205.00	21,907.00	21,055.00
59	16,644.00	15,687.00	23,160.00	22,011.00
60	17,625.00	16,192.00	24,412.00	23,054.00
61	18,819.00	17,144.00	26,436.00	24,197.00
62	20,102.00	18,239.00	28,461.00	25,524.00
63	21,477.00	19,477.00	30,485.00	27,445.00
64	22,944.00	20,867.00	32,509.00	29,511.00
65	24,662.00	22,296.00	34,533.00	31,395.00
66	26,473.00	23,678.00	37,028.00	33,415.00
67	28,416.00	25,116.00	39,522.00	35,436.00
68	30,477.00	26,597.00	42,014.00	37,455.00
69	32,654.00	28,115.00	44,509.00	39,477.00
70	35,163.00	29,641.00	47,002.00	41,498.00

"FlexiCare" Medical Insurance Plan – Basic Plan Premium Table

Effective Date: 23 November 2024

(With No Claim Discount)[#] (Currency: HKD)

Attained Age	Benefit Level 1		Benefit Level 2	
	Male	Female	Male	Female
	Annual Standard Premium			
71	37,830.00	31,128.00	49,680.00	43,673.00
72	40,620.00	32,572.00	52,357.00	45,848.00
73	43,418.00	33,949.00	55,035.00	48,023.00
74	46,196.00	35,278.00	57,711.00	50,198.00
75	48,044.00	36,649.00	60,389.00	52,374.00
76	49,501.00	38,002.00	62,361.00	54,442.00
77	51,385.00	39,357.00	64,332.00	56,512.00
78	53,296.00	40,795.00	66,304.00	58,581.00
79	55,260.00	42,303.00	68,277.00	60,652.00
80	58,132.00	44,440.00	70,249.00	62,721.00
	Below premiums are for Renewal only			
81	61,114.00	46,535.00	74,281.00	64,187.00
82	64,252.00	48,760.00	77,917.00	65,532.00
83	67,479.00	50,921.00	81,713.00	66,860.00
84	70,847.00	52,559.00	84,399.00	69,907.00
85	73,313.00	53,983.00	87,582.00	71,927.00
86	76,018.00	55,550.00	90,869.00	74,001.00
87	78,783.00	57,185.00	94,600.00	76,161.00
88	81,627.00	58,887.00	98,505.00	78,404.00
89	84,547.00	60,665.00	102,321.00	80,746.00
90	88,285.00	63,067.00	105,936.00	82,875.00
91	91,989.00	65,452.00	108,149.00	84,789.00
92	95,878.00	67,891.00	111,001.00	86,709.00
93	99,914.00	70,433.00	113,298.00	88,687.00
94	104,128.00	73,061.00	115,910.00	90,703.00
95	106,353.00	74,989.00	118,750.00	92,945.00
96	111,175.00	78,274.00	124,023.00	97,545.00
97	115,997.00	81,561.00	129,298.00	102,145.00
98	120,819.00	84,846.00	134,570.00	106,745.00
99	125,641.00	88,132.00	139,845.00	111,344.00
100 – 127	130,463.00	91,418.00	145,119.00	115,944.00

[#] Remarks:

- The 16% no claim discount is already reflected in the above-stated premiums. For details of no claim discount, please refer to the product brochure of "FlexiCare" Medical Insurance Plan.
- Premiums stated above are based on the first year premium or current applicable Renewal premium according to your current attained age (age on last birthday) but cannot be regarded as the actual premium payable in the future. Renewal premium will base on your attained age and the applicable premium table at the time of Renewal. Premiums are non-guaranteed. In order to provide you with continuous protection, we will review and adjust the premium of your plan from time to time and make adjustment at the end of every Policy Year if necessary. During the review, we may consider factors including but not limited to the following: i) claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision; ii) historical investment returns and the future outlook of the product's backing asset; iii) policy surrenders and lapses and iv) expenses directly related to the policy and indirect expenses allocated to this product.
- The annual standard premium of this premium table (HKD) does not include levy on insurance premiums collected by the Insurance Authority and for reference only. If the payment mode is not annual, please calculate the Standard Premium by using appropriate modal factor as below. Or please contact your financial consultant for premiums in monthly or semi-annual payment mode. For details of annual premium table in US dollars, please browse CTF Life's website at www.ctflife.com.hk.

Payment mode	Modal factor
Annual	1
Semi Annual	0.52
Monthly	0.09

"FlexiCare" Medical Insurance Plan – Basic Plan Premium Table

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(Without No Claim Discount)* (Currency: HKD)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or current applicable Renewal premium of the cover is based on the premiums stated below according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will inform Policy Owner about the actual premium payable for the coming year before the end of each policy year.

Attained Age	Benefit Level 1		Benefit Level 2	
	Male	Female	Male	Female
0 – 4	7,828.57	6,307.14	11,045.24	8,555.95
5 – 18	6,239.29	5,797.62	7,694.05	6,975.00
19	4,827.38	5,559.52	6,796.43	6,525.00
20	4,985.71	5,620.24	6,871.43	6,922.62
21	5,077.38	5,863.10	6,991.67	7,245.24
22	5,160.71	6,108.33	7,154.76	7,576.19
23	5,238.10	6,351.19	7,313.10	7,917.86
24	5,303.57	6,596.43	7,469.05	8,267.86
25	5,360.71	6,840.48	7,700.00	8,626.19
26	5,497.62	7,177.38	7,980.95	8,994.05
27	5,709.52	7,516.67	8,273.81	9,371.43
28	5,989.29	7,853.57	8,585.71	9,757.14
29	6,269.05	8,192.86	8,915.48	10,154.76
30	6,488.10	8,529.76	9,435.71	10,557.14
31	6,644.05	8,779.76	9,638.10	10,913.10
32	6,800.00	9,063.10	9,841.67	11,260.71
33	6,957.14	9,326.19	10,045.24	11,596.43
34	7,114.29	9,452.38	10,248.81	11,923.81
35	7,269.05	9,760.71	10,450.00	12,240.48
36	7,373.81	10,100.00	10,697.62	12,636.90
37	7,476.19	10,446.43	10,942.86	13,055.95
38	7,580.95	10,798.81	11,188.10	13,497.62
39	7,683.33	11,157.14	11,433.33	13,957.14
40	7,789.29	11,311.90	11,680.95	14,441.67
41	8,058.33	11,479.76	12,180.95	14,883.33
42	8,363.10	11,714.29	12,682.14	15,310.71
43	8,700.00	12,007.14	13,182.14	15,720.24
44	9,071.43	12,291.67	13,682.14	16,115.48
45	9,480.95	12,685.71	14,184.52	16,492.86
46	9,936.90	13,115.48	14,998.81	17,005.95
47	10,433.33	13,553.57	15,813.10	17,565.48
48	10,970.24	14,002.38	16,627.38	18,167.86
49	11,544.05	14,325.00	17,441.67	18,815.48
50	12,161.90	14,652.38	18,255.95	19,509.52
51	12,808.33	15,011.90	18,926.19	20,084.52
52	13,495.24	15,384.52	19,594.05	20,647.62
53	14,217.86	15,767.86	20,264.29	21,198.81
54	14,975.00	16,165.48	20,934.52	21,742.86
55	15,771.43	16,575.00	21,602.38	22,273.81
56	16,686.90	17,051.19	23,094.05	23,098.81
57	17,664.29	17,561.90	24,585.71	24,030.95
58	18,705.95	18,101.19	26,079.76	25,065.48
59	19,814.29	18,675.00	27,571.43	26,203.57
60	20,982.14	19,276.19	29,061.90	27,445.24
61	22,403.57	20,409.52	31,471.43	28,805.95
62	23,930.95	21,713.10	33,882.14	30,385.71
63	25,567.86	23,186.90	36,291.67	32,672.62
64	27,314.29	24,841.67	38,701.19	35,132.14
65	29,359.52	26,542.86	41,110.71	37,375.00
66	31,515.48	28,188.10	44,080.95	39,779.76
67	33,828.57	29,900.00	47,050.00	42,185.71
68	36,282.14	31,663.10	50,016.67	44,589.29
69	38,873.81	33,470.24	52,986.90	46,996.43
70	41,860.71	35,286.90	55,954.76	49,402.38

“FlexiCare” Medical Insurance Plan – Basic Plan Premium Table

Effective Date: 23 November 2024

(Without No Claim Discount)* (Currency: HKD)

Attained Age	Benefit Level 1		Benefit Level 2	
	Male	Female	Male	Female
	Annual Standard Premium			
71	45,035.71	37,057.14	59,142.86	51,991.67
72	48,357.14	38,776.19	62,329.76	54,580.95
73	51,688.10	40,415.48	65,517.86	57,170.24
74	54,995.24	41,997.62	68,703.57	59,759.52
75	57,195.24	43,629.76	71,891.67	62,350.00
76	58,929.76	45,240.48	74,239.29	64,811.90
77	61,172.62	46,853.57	76,585.71	67,276.19
78	63,447.62	48,565.48	78,933.33	69,739.29
79	65,785.71	50,360.71	81,282.14	72,204.76
80	69,204.76	52,904.76	83,629.76	74,667.86
	Below premiums are for Renewal only			
81	72,754.76	55,398.81	88,429.76	76,413.10
82	76,490.48	58,047.62	92,758.33	78,014.29
83	80,332.14	60,620.24	97,277.38	79,595.24
84	84,341.67	62,570.24	100,475.00	83,222.62
85	87,277.38	64,265.48	104,264.29	85,627.38
86	90,497.62	66,130.95	108,177.38	88,096.43
87	93,789.29	68,077.38	112,619.05	90,667.86
88	97,175.00	70,103.57	117,267.86	93,338.10
89	100,651.19	72,220.24	121,810.71	96,126.19
90	105,101.19	75,079.76	126,114.29	98,660.71
91	109,510.71	77,919.05	128,748.81	100,939.29
92	114,140.48	80,822.62	132,144.05	103,225.00
93	118,945.24	83,848.81	134,878.57	105,579.76
94	123,961.90	86,977.38	137,988.10	107,979.76
95	126,610.71	89,272.62	141,369.05	110,648.81
96	132,351.19	93,183.33	147,646.43	116,125.00
97	138,091.67	97,096.43	153,926.19	121,601.19
98	143,832.14	101,007.14	160,202.38	127,077.38
99	149,572.62	104,919.05	166,482.14	132,552.38
100 – 127	155,313.10	108,830.95	172,760.71	138,028.57

* Remarks:

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Payment mode	Modal factor
Annual	1
Semi Annual	0.52
Monthly	0.09

"FlexiCare" Medical Insurance Plan – Rider Plan Premium Table

Effective Date: 23 November 2024

(With No Claim Discount)[#] (Currency: HKD)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or current applicable Renewal premium of the cover is based on the premiums stated below according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will inform Policy Owner about the actual premium payable for the coming year before the end of each policy year.

Attained Age	Benefit Level 1		Benefit Level 2	
	Annual Standard Premium			
	Male	Female	Male	Female
0 – 4	5,590.00	4,503.00	7,886.00	6,109.00
5 – 18	4,455.00	4,140.00	5,494.00	4,980.00
19	3,447.00	3,970.00	4,853.00	4,659.00
20	3,560.00	4,013.00	4,906.00	4,943.00
21	3,625.00	4,186.00	4,992.00	5,173.00
22	3,685.00	4,361.00	5,109.00	5,409.00
23	3,740.00	4,535.00	5,222.00	5,653.00
24	3,787.00	4,710.00	5,333.00	5,903.00
25	3,828.00	4,884.00	5,498.00	6,159.00
26	3,925.00	5,125.00	5,698.00	6,422.00
27	4,077.00	5,367.00	5,908.00	6,691.00
28	4,276.00	5,607.00	6,130.00	6,967.00
29	4,476.00	5,850.00	6,366.00	7,251.00
30	4,633.00	6,090.00	6,737.00	7,538.00
31	4,744.00	6,269.00	6,882.00	7,792.00
32	4,855.00	6,471.00	7,027.00	8,040.00
33	4,967.00	6,659.00	7,172.00	8,280.00
34	5,080.00	6,749.00	7,318.00	8,514.00
35	5,190.00	6,969.00	7,461.00	8,740.00
36	5,265.00	7,211.00	7,638.00	9,023.00
37	5,338.00	7,459.00	7,813.00	9,322.00
38	5,413.00	7,710.00	7,988.00	9,637.00
39	5,486.00	7,966.00	8,163.00	9,965.00
40	5,562.00	8,077.00	8,340.00	10,311.00
41	5,754.00	8,197.00	8,697.00	10,627.00
42	5,971.00	8,364.00	9,055.00	10,932.00
43	6,212.00	8,573.00	9,412.00	11,224.00
44	6,477.00	8,776.00	9,769.00	11,506.00
45	6,769.00	9,058.00	10,128.00	11,776.00
46	7,095.00	9,364.00	10,709.00	12,142.00
47	7,449.00	9,677.00	11,291.00	12,542.00
48	7,833.00	9,998.00	11,872.00	12,972.00
49	8,242.00	10,228.00	12,453.00	13,434.00
50	8,684.00	10,462.00	13,035.00	13,930.00
51	9,145.00	10,719.00	13,513.00	14,340.00
52	9,636.00	10,985.00	13,990.00	14,742.00
53	10,152.00	11,258.00	14,469.00	15,136.00
54	10,692.00	11,542.00	14,947.00	15,524.00
55	11,261.00	11,835.00	15,424.00	15,904.00
56	11,914.00	12,175.00	16,489.00	16,493.00
57	12,612.00	12,539.00	17,554.00	17,158.00
58	13,356.00	12,924.00	18,621.00	17,897.00
59	14,147.00	13,334.00	19,686.00	18,709.00
60	14,981.00	13,763.00	20,750.00	19,596.00
61	15,996.00	14,572.00	22,471.00	20,567.00
62	17,087.00	15,503.00	24,192.00	21,695.00
63	18,255.00	16,555.00	25,912.00	23,328.00
64	19,502.00	17,737.00	27,633.00	25,084.00
65	20,963.00	18,952.00	29,353.00	26,686.00
66	22,502.00	20,126.00	31,474.00	28,403.00
67	24,154.00	21,349.00	33,594.00	30,121.00
68	25,905.00	22,607.00	35,712.00	31,837.00
69	27,756.00	23,898.00	37,833.00	33,555.00
70	29,889.00	25,195.00	39,952.00	35,273.00

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(With No Claim Discount)[#] (Currency: HKD)

Attained Age	Benefit Level 1		Benefit Level 2	
	Male	Female	Male	Female
	Annual Standard Premium			
71	32,156.00	26,459.00	42,228.00	37,122.00
72	34,527.00	27,686.00	44,503.00	38,971.00
73	36,905.00	28,857.00	46,780.00	40,820.00
74	39,267.00	29,986.00	49,054.00	42,668.00
75	40,837.00	31,152.00	51,331.00	44,518.00
76	42,076.00	32,302.00	53,007.00	46,276.00
77	43,677.00	33,453.00	54,682.00	48,035.00
78	45,302.00	34,676.00	56,358.00	49,794.00
79	46,971.00	35,958.00	58,035.00	51,554.00
80	49,412.00	37,774.00	59,712.00	53,313.00
	Below premiums are for Renewal only			
81	51,947.00	39,555.00	63,139.00	54,559.00
82	54,614.00	41,446.00	66,229.00	55,702.00
83	57,357.00	43,283.00	69,456.00	56,831.00
84	60,220.00	44,675.00	71,739.00	59,421.00
85	62,316.00	45,886.00	74,445.00	61,138.00
86	64,615.00	47,218.00	77,239.00	62,901.00
87	66,966.00	48,607.00	80,410.00	64,737.00
88	69,383.00	50,054.00	83,729.00	66,643.00
89	71,865.00	51,565.00	86,973.00	68,634.00
90	75,042.00	53,607.00	90,046.00	70,444.00
91	78,191.00	55,634.00	91,927.00	72,071.00
92	81,496.00	57,707.00	94,351.00	73,703.00
93	84,927.00	59,868.00	96,303.00	75,384.00
94	88,509.00	62,102.00	98,524.00	77,098.00
95	90,400.00	63,741.00	100,938.00	79,003.00
96	94,499.00	66,533.00	105,420.00	82,913.00
97	98,597.00	69,327.00	109,903.00	86,823.00
98	102,696.00	72,119.00	114,385.00	90,733.00
99	106,795.00	74,912.00	118,868.00	94,642.00
100 – 127	110,894.00	77,705.00	123,351.00	98,552.00

[#] Remarks:

- The 16% no claim discount is already reflected in the above-stated premiums. For details of no claim discount, please refer to the product brochure of "FlexiCare" Medical Insurance Plan.
- Premiums stated above are based on the first year premium or current applicable Renewal premium according to your current attained age (age on last birthday) but cannot be regarded as the actual premium payable in the future. Renewal premium will base on your attained age and the applicable premium table at the time of Renewal. Premiums are non-guaranteed. In order to provide you with continuous protection, we will review and adjust the premium of your plan from time to time and make adjustment at the end of every Policy Year if necessary. During the review, we may consider factors including but not limited to the following: i) claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision; ii) historical investment returns and the future outlook of the product's backing asset; iii) policy surrenders and lapses and iv) expenses directly related to the policy and indirect expenses allocated to this product.
- The annual standard premium of this premium table (HKD) does not include levy on insurance premiums collected by the Insurance Authority and for reference only. If the payment mode is not annual, please calculate the Standard Premium by using appropriate modal factor as below. Or please contact your financial consultant for premiums in monthly or semi-annual payment mode. For details of annual premium table in US dollars, please browse CTF Life's website at www.ctflife.com.hk.

Payment mode	Modal factor
Annual	1
Semi Annual	0.52
Monthly	0.09

"FlexiCare" Medical Insurance Plan – Rider Plan Premium Table

Effective Date: 23 November 2024

(Without No Claim Discount)* (Currency: HKD)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or current applicable Renewal premium of the cover is based on the premiums stated below according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will inform Policy Owner about the actual premium payable for the coming year before the end of each policy year.

Attained Age	Benefit Level 1		Benefit Level 2	
	Male	Female	Male	Female
0 – 4	6,654.76	5,360.71	9,388.10	7,272.62
5 – 18	5,303.57	4,928.57	6,540.48	5,928.57
19	4,103.57	4,726.19	5,777.38	5,546.43
20	4,238.10	4,777.38	5,840.48	5,884.52
21	4,315.48	4,983.33	5,942.86	6,158.33
22	4,386.90	5,191.67	6,082.14	6,439.29
23	4,452.38	5,398.81	6,216.67	6,729.76
24	4,508.33	5,607.14	6,348.81	7,027.38
25	4,557.14	5,814.29	6,545.24	7,332.14
26	4,672.62	6,101.19	6,783.33	7,645.24
27	4,853.57	6,389.29	7,033.33	7,965.48
28	5,090.48	6,675.00	7,297.62	8,294.05
29	5,328.57	6,964.29	7,578.57	8,632.14
30	5,515.48	7,250.00	8,020.24	8,973.81
31	5,647.62	7,463.10	8,192.86	9,276.19
32	5,779.76	7,703.57	8,365.48	9,571.43
33	5,913.10	7,927.38	8,538.10	9,857.14
34	6,047.62	8,034.52	8,711.90	10,135.71
35	6,178.57	8,296.43	8,882.14	10,404.76
36	6,267.86	8,584.52	9,092.86	10,741.67
37	6,354.76	8,879.76	9,301.19	11,097.62
38	6,444.05	9,178.57	9,509.52	11,472.62
39	6,530.95	9,483.33	9,717.86	11,863.10
40	6,621.43	9,615.48	9,928.57	12,275.00
41	6,850.00	9,758.33	10,353.57	12,651.19
42	7,108.33	9,957.14	10,779.76	13,014.29
43	7,395.24	10,205.95	11,204.76	13,361.90
44	7,710.71	10,447.62	11,629.76	13,697.62
45	8,058.33	10,783.33	12,057.14	14,019.05
46	8,446.43	11,147.62	12,748.81	14,454.76
47	8,867.86	11,520.24	13,441.67	14,930.95
48	9,325.00	11,902.38	14,133.33	15,442.86
49	9,811.90	12,176.19	14,825.00	15,992.86
50	10,338.10	12,454.76	15,517.86	16,583.33
51	10,886.90	12,760.71	16,086.90	17,071.43
52	11,471.43	13,077.38	16,654.76	17,550.00
53	12,085.71	13,402.38	17,225.00	18,019.05
54	12,728.57	13,740.48	17,794.05	18,480.95
55	13,405.95	14,089.29	18,361.90	18,933.33
56	14,183.33	14,494.05	19,629.76	19,634.52
57	15,014.29	14,927.38	20,897.62	20,426.19
58	15,900.00	15,385.71	22,167.86	21,305.95
59	16,841.67	15,873.81	23,435.71	22,272.62
60	17,834.52	16,384.52	24,702.38	23,328.57
61	19,042.86	17,347.62	26,751.19	24,484.52
62	20,341.67	18,455.95	28,800.00	25,827.38
63	21,732.14	19,708.33	30,847.62	27,771.43
64	23,216.67	21,115.48	32,896.43	29,861.90
65	24,955.95	22,561.90	34,944.05	31,769.05
66	26,788.10	23,959.52	37,469.05	33,813.10
67	28,754.76	25,415.48	39,992.86	35,858.33
68	30,839.29	26,913.10	42,514.29	37,901.19
69	33,042.86	28,450.00	45,039.29	39,946.43
70	35,582.14	29,994.05	47,561.90	41,991.67

“FlexiCare” Medical Insurance Plan – Rider Plan Premium Table
(Without No Claim Discount)* (Currency: HKD)

Effective Date: 23 November 2024

Attained Age	Benefit Level 1		Benefit Level 2	
	Male	Female	Male	Female
	Annual Standard Premium			
71	38,280.95	31,498.81	50,271.43	44,192.86
72	41,103.57	32,959.52	52,979.76	46,394.05
73	43,934.52	34,353.57	55,690.48	48,595.24
74	46,746.43	35,697.62	58,397.62	50,795.24
75	48,615.48	37,085.71	61,108.33	52,997.62
76	50,090.48	38,454.76	63,103.57	55,090.48
77	51,996.43	39,825.00	65,097.62	57,184.52
78	53,930.95	41,280.95	67,092.86	59,278.57
79	55,917.86	42,807.14	69,089.29	61,373.81
80	58,823.81	44,969.05	71,085.71	63,467.86
	Below premiums are for Renewal only			
81	61,841.67	47,089.29	75,165.48	64,951.19
82	65,016.67	49,340.48	78,844.05	66,311.90
83	68,282.14	51,527.38	82,685.71	67,655.95
84	71,690.48	53,184.52	85,403.57	70,739.29
85	74,185.71	54,626.19	88,625.00	72,783.33
86	76,922.62	56,211.90	91,951.19	74,882.14
87	79,721.43	57,865.48	95,726.19	77,067.86
88	82,598.81	59,588.10	99,677.38	79,336.90
89	85,553.57	61,386.90	103,539.29	81,707.14
90	89,335.71	63,817.86	107,197.62	83,861.90
91	93,084.52	66,230.95	109,436.90	85,798.81
92	97,019.05	68,698.81	112,322.62	87,741.67
93	101,103.57	71,271.43	114,646.43	89,742.86
94	105,367.86	73,930.95	117,290.48	91,783.33
95	107,619.05	75,882.14	120,164.29	94,051.19
96	112,498.81	79,205.95	125,500.00	98,705.95
97	117,377.38	82,532.14	130,836.90	103,360.71
98	122,257.14	85,855.95	136,172.62	108,015.48
99	127,136.90	89,180.95	141,509.52	112,669.05
100-127	132,016.67	92,505.95	146,846.43	117,323.81

* Remarks:

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