

CTF Life
周大福人壽

“MediCare”

Medical Insurance Plan

Health+ Series



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“MediCare” Medical Insurance Plan



CTF Life "MediCare" Medical Insurance Plan provides comprehensive reimbursement of medical expenses and a guaranteed lifetime renewal option until 128 years of age. The plan's **Major Medical Benefit** protects you against excess expenses that exceed benefit limits, in addition, the limit of reimbursement will be doubled if you are diagnosed with a listed severe urban chronic disease, thereby removing a troublesome financial burden at an already worrying time.

4 First-in-market features¹ plus 3 enhanced benefits

4 First-in-market features



Double the limit of Major Medical Benefit when diagnosed with severe urban chronic disease



No-claim discount upfront for successful application



Hospitalization Home Care Benefit²



Loss of Income Medical Booster³ – reimbursement percentage of Major Medical Benefit increased to 100%

3 enhanced benefits



- ✓ No lifetime limit
- ✓ Covers both western and Chinese medical consultancy (including the treatment during hospitalization and the outpatient treatment after hospitalization / outpatient surgery)
- ✓ Additional cash allowances such as Outpatient Surgery Cash Allowance⁴

Comprehensive reimbursement of medical expenses at times of need

The “MediCare” Medical Insurance Plan provides all-round protection such as:

- Coverage for hospitalization, surgery (including outpatient surgery) and outpatient consultancy before / after confinement or surgery.
- Compensation for room and board doubled when required to stay in an isolation room⁵.
- Post-confinement treatments and care covered include home nursing, chiropractic treatment, physiotherapy consultation and Chinese medicine consultancy.
- Additional cash allowances such as outpatient surgery cash allowance⁴.
- Guaranteed lifetime renewal keeps you covered until 128 years of age.

“MediCare” Medical Insurance Plan can be enrolled as basic plan or as rider. It’s Major Medical Benefit provides an extra 80% subsidy for expenses that exceed the maximum amount of compensation offered via two levels of protection⁶ to meet your personal needs.

Double Major Medical Benefit for common urban diseases FIRST IN MARKET

CTF Life has responded to the fact that people succumbing to urban killer diseases are getting younger – so if the insured is diagnosed with cancer, a heart attack, stroke, kidney failure, or needs a major organ / bone marrow transplant or surgery related to diabetes-complications, the Major Medical Benefit will **double** the maximum benefit normally payable and the reimbursement percentage will be raised from 80% to 100%.

Moreover, benefit will extend to cover the specific out-patient treatments, include chemotherapy, radiotherapy, target therapy, hormonal therapy, immunotherapy, proton therapy, haemodialysis or peritoneal dialysis and the expense of consultancy, as well as any diagnostic imaging or drugs relating to specific outpatient treatment will also be covered under the plan, so the insured can receive treatment that maximizes likelihood of recovery.

Benefit² to facilitate care of home issues during hospitalization FIRST IN MARKET

For each hospitalisation and period of pre / post-confinement, a Hospitalization Home Care Benefit will be provided to give the insured peace of mind while undergoing medical treatment. Such issues could include home help by a temporary domestic helper and pet care to address the insured’s everyday domestic needs.

Loss of income medical booster FIRST IN MARKET

If the insured loses income or medical benefits because of involuntary unemployment or change of employment³, the Major Medical Benefit reimbursement percentage will be raised from 80% to 100%. The plan also grants the insured extra peace of mind by permanently raising reimbursement to 100% if the insured suffers total and permanent disablement.

Upfront no-claim discount for successful applications

No-claim discount rewards policyowners for leading healthy lifestyles. Unlike similar plans on the market, “MediCare” provides an annual 16% premium discount immediately following successful application until such time as the first claim is made. Then an 8% discount is provided in the policy year following a claim, while a 0% discount applies to ensuing years. If no claim is made for three consecutive policy years, the rate of no-claim discount will revert to 16%.

Example of no-claim discount

(Example shows how a claim would affect no-claim discount and assumes no claims for three consecutive years after such claim):

No-claim period	No-claim discount rate
After successful application and policy years thereafter until first claim is made	16%
1 st policy year after a claim	8%
2 nd policy year after a claim	0%
3 rd policy year after a claim	0%
4 th policy year after a claim and beyond until another claim is made	16%

The following items will NOT affect no-claim discount:

- Outpatient surgery (**Surgery performed on an outpatient basis entitles the policyowner to outpatient surgery cash Allowance⁴**)
- Admission to public wards in HKSAR Government hospitals
- Emergency Out-patient Treatment (Accident) benefit

Worldwide emergency assistance⁷

The plan provides 24-Hour worldwide emergency assistance no matter where you may be.

For details, please contact your financial consultant or call our Customer Service Hotline at 2866 8898 or Partnership Concierge Hotline at 3192 8333 (for CTF Life Partnership enquiry only), or browse the company website at www.ctflife.com.hk.

At a glance table

Basic information	
Product core nature	Medical Protection Plan (Reimbursement)
Product main objective	Reimburse the medical expenses incurred during hospital confinement
Issue age	15 days to 70 years of age
Coverage period	Up to 128 years of age (guaranteed renewal)
Policy currency	Basic plan: HKD Rider: HKD or USD
Premium modes	Monthly, semi-annual or annual payment

Benefit Schedule

Plan Level	Maximum Benefit per Injury / Illness (HKD) [#]		
	Ward Plan / Ward Plus Plan	Semi-Private Plan / Semi-Private Plus Plan	Private Plan / Private Plus Plan
Benefit Coverage⁸			
I. Hospitalization Benefits			
Room & Board (per day, up to 150 days)	1,100	2,300	4,600
Isolation Room ⁵	1,100	2,300	4,600
Doctor's Visits (per day, up to 150 days)	800	1,800	4,000
Intensive Care (per day, up to 90 days)	4,000	8,000	15,000
In-patient Specialist's Fee	5,000	8,000	15,000
Miscellaneous Hospital Expenses	12,000	22,000	36,000
Hospital Companion Bed	Fully Covered (Up to 150 days)		
II. Surgical Benefits			
In-patient / Out-patient Surgical Expenses ⁹	60,000	100,000	150,000
Anesthetist's Fee	35% of the Surgical Expenses payable		
Operating Theatre Fee	35% of the Surgical Expenses payable		
III. Pre / Post-Hospitalization & Pre / Post-Surgery Benefits			
Out-patient Consultation and Chinese Medicine Consultation (per visit) <ul style="list-style-type: none"> Out-patient Consultation within 30 days immediately before confinement or receiving out-patient surgery Out-patient Consultation / Chinese Medicine Consultation within 60 days after discharge from hospital or receiving out-patient surgery 	1,000	1,500	2,000
	Up to 3 visits, 1 visit per day		
Daily Post-Surgery Home Nursing (per visit) <ul style="list-style-type: none"> Within 60 days after discharge from hospital or receiving out-patient surgery 	800	1,200	2,000
	Up to 30 visits, 1 visit per day		
Post-Hospitalization and Post-Surgery Chiropractic Treatment and Physiotherapy Consultation (per visit) <ul style="list-style-type: none"> Within 60 days after discharge from hospital or receiving out-patient surgery 	400	600	800
	Up to 10 visits, 1 visit per day		
IV. Special Care Benefits			
Hospitalization Home Care Benefit² (per day, up to 5 days) In the event the Insured is hospitalized, we will pay one of the following charges: (i) Temporary Helper Service (starting from 4 th day of confinement until the day after hospital discharge); or (ii) Pet-boarding or Pet-sitting Service (during confinement, include the day before hospital admission or the day after hospital discharge)	300	500	600
Hospitalization Transportation Cash Allowance	N/A	300	300
Hospital Cash Benefit¹⁰ (per day, up to 15 days per Policy Year) (i) The Insured is confined in a public ward of a Hong Kong government hospital; or (ii) Admission to a room level below the designated room level of the plan	800	1,000	1,200
	N/A		
Out-patient Surgery Cash Allowance⁴ (1 time per Policy Year)	800	1,200	2,000
Emergency Out-patient Treatment (Accident)¹¹	10,000	20,000	30,000

In-patient Psychiatric Treatment¹²	30,000	50,000	80,000
Hospice Care (per lifetime)	30,000	50,000	80,000
Organ Transplant Donation Benefit (performed in Hong Kong)¹³	100,000	200,000	300,000
Health Tonic Coverage After Organ Transplant Donation¹³	20,000	30,000	40,000
Special Cash Allowance¹⁴	3,000	6,000	12,000
Worldwide Emergency Assistance Services⁷ <ul style="list-style-type: none"> Emergency medical evacuation / repatriation, repatriation of mortal remains, arrangement of compassionate visit and return of children to country of residence etc 	Up to USD 1,000,000 Apply to emergency medical evacuation / repatriation and repatriation of mortal remains (Per Incident)		
V. Major Medical Benefit			
Maximum Benefit Payable	Ward: 100,000 Ward Plus: 180,000	Semi-Private: 160,000 Semi-Private Plus: 288,000	Private: 280,000 Private Plus: 500,000
Reimbursement Percentage of the eligible expenses¹⁵: 80%			
Severe Urban Chronic Disease Additional Benefit Cover the medical expenses of Cancer, Heart Attack, Stroke, Kidney Failure, Receiving Major Organ and Bone Marrow Transplant or Diabetes Complications Requiring Surgeries	(i) Maximum Benefit Payable of Major Medical Benefit will be doubled, which Maximum Benefit Payable will be increased to:		
	Ward: 200,000 Ward Plus: 360,000	Semi-Private: 320,000 Semi-Private Plus: 576,000	Private: 560,000 Private Plus: 1,000,000
(ii) Reimbursement Percentage of the eligible expenses ¹⁵ of Major Medical Benefit will be increased from 80% to 100%			
(iii) Payable under Major Medical Benefit will extend to cover the medical expenses of consultation, any diagnostic imaging or drugs related to the specific out-patient treatment includes: chemotherapy, radiotherapy, targeted therapy, hormonal therapy, immunotherapy, proton therapy, haemodialysis or peritoneal dialysis			
Loss of Income Medical Booster³	During the period when the Insured (i) is involuntary unemployed or changing job (up to 3 times per policy and the maximum period of cover is 6 months each time); or (ii) suffers Total and Permanent Disablement, Reimbursement Percentage of the eligible expenses ¹⁵ of Major Medical Benefit will be increased from 80% to 100%		
Major Medical Benefit Coverage (Subject to the per day / per visit limit stated in the Benefit Schedule)			
Room & Board (per day)	Payable from 151 st day of confinement		
Isolation Room⁵			
Doctor's Visits (per day)			
Intensive Care (per day)	Payable from 91 st day of confinement		
Hospital Companion Bed (per day)	Payable from 151 st day of confinement		
Other benefits in Benefit Schedule under Section I - II	Payable after the maximum benefit stated in the Benefit Schedule		
Daily Post-Surgery Home Nursing (per visit) <ul style="list-style-type: none"> within 60 days after discharge from hospital or receiving out-patient surgery 	Payable from the 31 st visits, 1 visit per day		
Emergency Out-patient Treatment (Accident)¹¹	Payable after the maximum benefit stated in the Benefit Schedule		
VI. Compassionate Death Benefit	20,000	30,000	50,000
VII. Additional Death Benefit for Organ Donor¹⁶	20,000	30,000	50,000
VIII. Medical Negligence Benefit¹⁶ (Death or Total Permanent Disablement)	100,000	200,000	400,000

#Please contact your consultant should you need the Benefit Schedule in USD.

The product information in this document does not contain the full terms of the plan and the full terms can be found in the policy document.

This plan may be purchased as a standalone plan without bundling with other type(s) of insurance product. You are required to read the relevant product brochure, the policy provisions and the illustrations presented by your licensed insurance intermediary in order to fully understand the details of the definitions, charges, product features, exclusions, and conditions of payment of claims, etc. plus complete terms and conditions.

Remarks:

1. They are first-of-its-kind-features among the medical plans of similar type in the market.
2. Under "Hospitalization Home Care Benefit", we would pay one of the following charges: (i) the actual cost of hiring a temporary helper (upon the submission of the original receipt issued by the service providing organization) starting from the 4th day of confinement until the day after hospital discharge; or (ii) for the fee of pet-boarding service (boarding and meal charges only) or pet-sitting service provided by licensed kennel, cattery or boarding establishment in Hong Kong (upon the submission of the original receipt issued by the kennel, cattery, boarding establishment) during confinement, include the day before hospital admission or the day after hospital discharge. We will only cover either (i) or (ii) per confinement.
3. If the Insured fulfills any of the below condition, reimbursement percentage of the eligible expenses of Major Medical Benefit will be increased to 100%:
 - (i) (a) involuntary unemployment; or
(b) one permanent job changes to another permanent job;
 - (ii) Total and permanent disablement (applicable for Insured age 18 - 65 only)
 Policy must in force for at least one Policy Year; item (i) is up to 3 times per policy and the maximum period of cover is 6 months each time.
4. "Out-patient Surgery Cash Allowance" will be payable only once per policy year when the Insured is receiving out-patient surgery at clinic / day care centre / out-patient department or emergency treatment room of a hospital.
5. If the insured is admitted to isolation room due to diagnosis of the Insured with any one of the scheduled infectious disease under the "Prevention and Control of Disease Ordinance", daily limit of "Room & Board" will be doubled.
6. For each room type "MediCare" Medical Insurance Plan provides two levels of benefit limit for Major Medical Benefit.
7. Worldwide Emergency Assistance Services are provided by the third party service provider. We reserve the right to change the terms and conditions of Worldwide Emergency Assistance Services.
8. This plan covers the loss incurred by the insured (for non-Hong Kong resident, due to confinement, surgery, treatment or other reasons) in Mainland China in a Hospital of Grade 2A or above as classified by the government of the People's Republic of China or in a hospital that is in the list of approved hospitals as determined by us from time to time and such list of approved hospitals will be provided to the policyowner upon request.
9. The maximum limit of Surgical Benefits are subject to the degree of complexity of the surgical procedure. Out-patient surgery related diagnostic imaging and medicine will be included under "Miscellaneous Hospital Expenses", and out-patient surgery related consultation will be included under "Out-patient Consultation and Chinese Medicine Consultation".
10. Customer would receive "Hospital Cash Benefit" under any one of the following two conditions:
 - (i) The insured is a holder of a valid Hong Kong Identity Card, confines in a public ward of a Hong Kong government hospital for medically necessary treatment of illnesses or injuries; or
 - (ii) The insured is confined in a room type of hospital accommodation lower than his / her entitled room type of hospital accommodation (for Semi-Private / Semi-Private Plus / Private / Private Plus plans only).
11. If the insured suffers from accidental injury and receives (i) emergency treatment or procedures in the out-patient department of a hospital within 24 hours of the accident or (ii) emergency dental treatment in a legally registered dental clinic or hospital within 30 days of the accident, the charges can be reimbursed.
12. If the insured is confined in a mental or psychiatric hospital, or the mental or psychiatric unit or department of a hospital for psychiatric treatment, we will reimburse the actual charges incurred during the confinement of the insured. Once "In-patient Psychiatric Treatment Benefit" is paid, all other medical benefit shall cease to be payable with respect to the same Confinement.
13. The insured must be the organ donor for an organ transplantation performed in Hong Kong.
14. The benefit will pay 5% of the reimbursement offered by other insurance companies if the insured is covered by other hospital reimbursement plan offered by other insurance company(ies) and any of these other insurance company(ies) pays a reimbursement before the insured makes a claim with us, provided that such claim would have been payable by us, subject to the maximum payable of "Special Cash Allowance".
15. If the insured is confined in a room type of hospital accommodation higher than his / her entitled room type of hospital accommodation, the reimbursement percentage of the Major Medical Benefit will be reduced as follow:

Plan's entitled room type	Actual confined room type	Reimbursement percentage
"Ward" / "Ward Plus"	Semi-private	50%
	Private or above	25%
"Semi-Private" / "Semi-Private Plus"	Private room	50%
	Above private room	25%
"Private" / "Private Plus"	Above private room	50%

16. This benefit is payable in addition to "Compassionate Death Benefit".

Important Notice

1. Cooling Off Right

If you wish to exercise your cooling-off right, you can cancel the policy and obtain a refund of premium and levy paid by giving a written notice to us. Such notice must be signed by you and submitted to our office at 7/F, NEO, 123 Hoi Bun Road, Kwun Tong, Kowloon within 21 calendar days immediately following the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative (whichever is the earlier). The Cooling-off Notice should inform you of the availability of the policy and expiry date of the cooling-off period.

2. Key Product Risks

i. Non-payment of Premium

If there is any non-payment of premiums on or before the end of the grace period of thirty one (31) days from its due date, the plan will automatically be terminated and you will lose your protection under the plan.

ii. Termination

We have the right to terminate the policy before the policy's maturity date under the following circumstances:

As a Basic Plan	As a Rider (which will be attached to a designated basic plan)
<ul style="list-style-type: none"> • Any premium remains in default at the end of the grace period; or 	<ul style="list-style-type: none"> • Any premium for the plan remains in default at the end of the grace period; or • The net cash value or net policy value of the policy is equal to or less than zero while there is indebtedness (if applicable); or • The basic plan is cancelled or surrendered or terminated; or • The basic plan is converted into paid-up or extended term insurance plan (if applicable).

Subject to the terms and conditions of this plan, we will guarantee to renew this plan for one (1) policy year (without further evidence of insurability from the insured) on each policy anniversary on the condition you pay premium at the prevailing premium rate at the time of the plan's renewal.

The key items of policy termination are listed above. Please refer to the policy provisions for the full list of policy termination.

iii. Inflation Risk

When you review the benefits shown in the benefit illustrations, please note that the cost of living in the future is likely to be higher than it is today due to inflation. In that case you will receive less in real terms even if we meet all of our contractual obligations under the policy.

iv. Other Key Product Risks

- Basic plan of "MediCare" Medical Insurance Plan is issued in HK dollars while rider is issued in HK dollars or US dollars. You can specify the policy currency at the time of application. Policy currency cannot be altered once the policy has been issued.
- The premiums received by us in a currency different from your policy currency or the bill of medical expenses in a currency different from your policy currency, will be converted to the policy currency at the prevailing exchange rate determined by us from time to time with reference to market rates. All monies payable under your policy will be paid in Hong Kong dollars, or in the policy currency upon your request. The amount payable by us in a currency different from your policy currency will be converted at the prevailing exchange rate determined by us from time to time with reference to market rates. Therefore it may be subject to foreign exchange risks in the process of currency conversion.
- "MediCare" Medical Insurance Plan is an insurance policy issued by us. The insurance benefits are subject to the company's credit risks.

3. Key Exclusions

This plan shall not cover the expenses for any confinement, surgery, treatments or loss caused directly or indirectly, wholly or partly, voluntarily or involuntarily by any of the following occurrences:

- any confinements, surgery, medical treatments, investigations, services or supplies which are not medically necessary;
- any pre-existing conditions, hereditary disease or congenital anomalies or developmental disorders (only applicable before the insured attains the age of 17) that gives use to signs before the Insured reaches the age of 17;
- self-destruction, intentional self-inflicted injury or drug abuse;
- war, hostilities, strikes, riots and civil commotion, any unlawful act by the Insured;
- pregnancy (any child birth, miscarriage, abortion and complication of pregnancy), mental or nervous disorder (unless covered by the In-patient Psychiatric Treatment Benefit), HIV infection, AIDS Related complex and complications;
- cosmetic or plastic surgery, dental care, corrective devices and treatments of refractive errors unless necessitated by injury caused by an accident, general checkup, vaccinations and treatment (unless covered by the Emergency Out-patient Treatment (Accident))

The above listed items are for reference only. Please refer to the policy provisions for the full list of exclusions.

4. Premium Adjustment and Product Features Revision

i. Premium Adjustment

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:

- 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
- historical investment returns and the future outlook of the product's backing asset
- policy surrenders and lapses
- expenses directly related to the policy and indirect expenses allocated to this product

ii. Product Features Revision

We reserve the right to revise the benefit structure, terms and conditions and / or product features. We will issue a written notice to inform you if there is any revision in advance upon policy renewal or before end of a policy year.

5. Effective Date

The below items will be effective on the following dates:

Benefit Items	Effective After Policy Commences
Accidental injury	Immediately
Illness	30 days
Treatment or surgery for tonsils, adenoids, hernia, cataract, sinus related conditions, piles / fissure / fistula-in-ano / rectal prolapse or a disease peculiar to the female generative organs	120 days
In-patient Psychiatric Treatment	12 months

6. Eligible Medical Benefit Expenses

Claims of Eligible Medical Benefit Expenses must comply with the principles of "Reasonable and Customary Charges" and "Medically Necessary".

"Reasonable and Customary Charges" means under the similar conditions at local and treatment provided by persons who are equivalent experience and professional status, the amount of service charge cannot be greater than the medical expense of a similar Illness or Injury with reasonable and customary levels.

"Medically Necessary" means necessary and suitable diagnosis or treatment based upon recognized standards of the health care specialty and that the Insured's Illness or Injury could not safely and adequately be treated while not being confined or without surgery.

The Company reserves the right to make any discretionary adjustment for claim settlement based on above principles.

7. Claim Procedure

You must notify us in writing within 20 days of the date of commencement of confinement / treatment, and send us the appropriate forms and relevant proof within 90 days if you wish to make a claim. You can get the appropriate claim forms from your financial consultant or call the CTF Life customer service hotline on 2866 8898.

The information in this document is intended as a general summary for your reference only and does not constitute financial, investment or taxation advice or advice of whatsoever kind. You are recommended to seek professional advice from your independent advisors if you find it necessary. Please refer to the policy provision for the full terms and conditions.

This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of our products outside Hong Kong. Chow Tai Fook Life Insurance Company Limited hereby declares that it has no intention to offer to sell, to solicit to buy or to provide any of its products in any jurisdiction other than Hong Kong in which such offer to sell or solicitation to buy or provision of any product of Chow Tai Fook Life Insurance Company Limited is illegal under the laws of that jurisdiction.

A person who is not a party to the policy (including but not limited to the insured and the beneficiary) has no right to enforce any terms of the policy. The Contracts (Rights of Third Parties) Ordinance does not apply to the policy nor any document issued pursuant to the policy.

“MediCare” Medical Insurance Plan Basic Plan Annual Premium Table^{1,2,3} – Male

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 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 policyowner about the actual premium payable for the coming year before the end of each policy year.

Age	Ward Plan	Ward Plus Plan	Semi-Private Plan	Semi-Private Plus Plan	Private Plan	Private Plus Plan
	HKD					
0 - 4	4,719	5,660	8,298	10,374	13,983	17,479
5 - 9	2,922	3,506	4,947	6,183	8,836	11,045
10	2,590	3,107	4,382	5,480	7,830	9,789
11	2,600	3,121	4,403	5,504	7,866	9,833
12	2,612	3,134	4,424	5,531	7,902	9,878
13	2,626	3,148	4,445	5,554	7,938	9,921
14	2,636	3,163	4,465	5,579	7,973	9,966
15	2,648	3,178	4,484	5,605	8,006	10,010
16	2,660	3,193	4,581	5,726	8,372	10,466
17	2,747	3,294	4,687	5,859	8,783	10,978
18	2,833	3,399	4,839	6,049	9,045	11,305
19	2,919	3,502	4,974	6,217	9,295	11,620
20	3,004	3,606	5,132	6,418	9,570	11,964
21	3,066	3,680	5,217	6,521	9,481	11,851
22	3,129	3,755	5,325	6,656	9,678	12,097
23	3,197	3,836	5,439	6,799	9,883	12,356
24	3,267	3,920	5,667	7,083	10,351	12,939
25	3,341	4,009	5,729	7,160	10,447	13,059
26	3,417	4,101	5,923	7,404	10,674	13,343
27	3,498	4,198	6,069	7,586	10,830	13,540
28	3,582	4,299	6,203	7,756	11,361	14,201
29	3,670	4,403	6,431	8,040	11,640	14,549
30	3,760	4,511	6,566	8,207	11,988	14,986
31	3,847	4,615	6,724	8,404	12,156	15,196
32	3,935	4,721	6,911	8,637	12,576	15,720
33	4,025	4,829	7,093	8,864	12,867	16,081
34	4,117	4,942	7,228	9,033	13,118	16,399
35	4,211	5,053	7,428	9,285	13,431	16,789
36	4,308	5,169	7,464	9,329	13,821	17,277
37	4,406	5,287	7,659	9,575	14,140	17,675
38	4,506	5,408	7,845	9,803	14,447	18,059
39	4,609	5,531	8,033	10,040	14,833	18,541
40	4,712	5,656	8,275	10,343	15,313	19,142
41	4,896	5,875	8,559	10,698	15,812	19,766
42	5,095	6,113	8,841	11,050	16,538	20,674
43	5,309	6,373	9,198	11,496	17,207	21,509
44	5,540	6,649	9,635	12,043	18,107	22,633
45	5,788	6,946	10,110	12,637	19,088	23,861
46	6,051	7,262	10,603	13,253	20,098	25,122
47	6,330	7,595	11,104	13,880	21,119	26,402
48	6,624	7,951	11,615	14,518	22,161	27,700
49	6,936	8,323	12,176	15,221	23,314	29,142
50	7,262	8,716	12,743	15,929	24,162	30,201
51	7,628	9,154	13,349	16,683	25,042	31,301
52	8,013	9,615	14,043	17,552	26,172	32,716
53	8,418	10,101	14,725	18,407	27,706	34,633
54	8,844	10,612	15,428	19,286	28,958	36,195
55	9,289	11,146	16,239	20,299	30,336	37,922
56	9,752	11,703	17,059	21,323	31,977	39,970
57	10,239	12,286	17,886	22,359	33,642	42,054
58	10,742	12,891	18,805	23,508	35,533	44,416
59	11,269	13,522	19,727	24,660	37,245	46,557
60	11,814	14,177	20,666	25,834	38,543	48,179
61	12,825	15,391	22,524	28,154	42,003	52,504
62	14,007	16,809	24,705	30,880	46,069	57,586
63	15,356	18,427	27,209	34,013	50,742	63,428
64	16,875	20,249	30,038	37,548	56,020	70,025
The premiums stated below are applicable to renewal only ⁴						
65 - 127	18,561	22,274	33,192	41,490	61,904	77,382

Remarks:
1. 16% no-claim discount is already reflected in the premiums stated above. This discount is applicable to the annual premium of all policy years if there is no claim record. Please refer to the product brochure of “MediCare” Medical Insurance Plan for details related to no-claim discount.
2. Premiums stated above are based on the first year premium according to your current attained age, but cannot be regarded as the actual premiums 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, we will review and adjust the premium to reflect continuous medical inflation and overall claim experience under this product. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year. During the review, we may consider factors including but not limited to claim costs incurred from all policies under this product and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision.
3. The annual premium table is for reference only, please contact your consultant for premiums in monthly and semi-annual payment mode.
4. The first year premium of a new policy stated above should be multiplied by 1.2 for insured aged 65-67, while it should be multiplied by 1.3 for insured aged 68-70. The premiums of related policy should be multiplied by the corresponding factor at renewal.

Effective Date: 23 November 2024

“MediCare” Medical Insurance Plan Basic Plan Annual Premium Table^{1,2,3} – Female

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 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 policyowner about the actual premium payable for the coming year before the end of each policy year.

Age	Ward Plan	Ward Plus Plan	Semi-Private Plan	Semi-Private Plus Plan	Private Plan	Private Plus Plan
	HKD					
0 - 4	3,623	4,348	6,553	8,190	10,214	12,769
5 - 9	2,920	3,505	4,709	5,885	8,349	10,439
10	2,483	2,980	4,006	5,007	7,104	8,880
11	2,503	3,004	4,039	5,050	7,161	8,952
12	2,524	3,029	4,072	5,089	7,221	9,026
13	2,544	3,053	4,104	5,130	7,279	9,098
14	2,563	3,078	4,136	5,171	7,337	9,170
15	2,586	3,102	4,170	5,212	7,395	9,243
16	2,606	3,126	4,397	5,498	8,066	10,081
17	2,779	3,334	4,613	5,764	8,654	10,817
18	2,952	3,544	4,834	6,042	9,090	11,365
19	3,126	3,750	5,055	6,320	9,491	11,864
20	3,299	3,958	5,299	6,624	10,218	12,773
21	3,429	4,117	5,534	6,917	9,938	12,424
22	3,570	4,284	5,717	7,147	10,305	12,880
23	3,720	4,465	6,035	7,544	10,851	13,564
24	3,879	4,655	6,267	7,834	11,328	14,161
25	4,046	4,856	6,605	8,256	11,942	14,929
26	4,224	5,069	6,824	8,531	12,437	15,547
27	4,410	5,292	7,170	8,962	13,000	16,252
28	4,604	5,524	7,418	9,274	13,518	16,898
29	4,808	5,771	7,762	9,702	14,048	17,561
30	5,022	6,027	8,085	10,106	14,502	18,127
31	5,215	6,256	8,411	10,514	15,124	18,906
32	5,410	6,492	8,675	10,843	15,609	19,512
33	5,609	6,731	9,004	11,255	16,123	20,153
34	5,811	6,974	9,291	11,615	16,648	20,808
35	6,018	7,222	9,579	11,972	17,249	21,561
36	6,228	7,474	9,899	12,375	17,806	22,258
37	6,441	7,730	10,225	12,782	18,428	23,038
38	6,659	7,992	10,487	13,111	19,059	23,826
39	6,881	8,256	10,865	13,583	19,629	24,537
40	7,104	8,527	11,090	13,864	19,977	24,974
41	7,298	8,757	11,187	13,984	20,316	25,395
42	7,489	8,988	11,417	14,270	20,948	26,186
43	7,675	9,213	11,685	14,607	21,691	27,115
44	7,864	9,434	12,080	15,101	22,449	28,061
45	8,046	9,655	12,423	15,527	23,316	29,146
46	8,225	9,870	12,770	15,963	24,023	30,031
47	8,403	10,082	13,108	16,384	24,783	30,978
48	8,576	10,291	13,492	16,863	25,612	32,014
49	8,749	10,498	13,812	17,267	26,304	32,880
50	8,918	10,702	14,168	17,710	27,206	34,008
51	9,117	10,939	14,620	18,275	28,327	35,407
52	9,320	11,183	15,027	18,784	29,401	36,750
53	9,526	11,432	15,450	19,312	30,291	37,865
54	9,735	11,683	15,901	19,877	31,281	39,101
55	9,947	11,938	16,243	20,304	32,195	40,243
56	10,164	12,196	16,675	20,843	33,152	41,439
57	10,384	12,461	17,064	21,330	33,997	42,496
58	10,606	12,727	17,552	21,941	34,922	43,653
59	10,831	12,999	17,978	22,472	35,598	44,498
60	11,060	13,274	18,604	23,254	36,230	45,287
61	11,910	14,290	20,146	25,181	39,188	48,985
62	12,965	15,557	22,044	27,555	42,863	53,578
63	14,228	17,073	24,300	30,375	47,254	59,069
64	15,701	18,839	26,910	33,639	52,364	65,454
The premiums stated below are applicable to renewal only ⁴						
65 - 127	17,380	20,856	29,880	37,350	58,189	72,738

Remarks:
1. 16% no-claim discount is already reflected in the premiums stated above. This discount is applicable to the annual premium of all policy years if there is no claim record. Please refer to the product brochure of “MediCare” Medical Insurance Plan for details related to no-claim discount.
2. Premiums stated above are based on the first year premium according to your current attained age, but cannot be regarded as the actual premiums 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, we will review and adjust the premium to reflect continuous medical inflation and overall claim experience under this product. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year. During the review, we may consider factors including but not limited to claim costs incurred from all policies under this product and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision.
3. The annual premium table is for reference only, please contact your consultant for premiums in monthly and semi-annual payment mode.
4. The first year premium of a new policy stated above should be multiplied by 1.2 for insured aged 65-67, while it should be multiplied by 1.3 for insured aged 68-70. The premiums of related policy should be multiplied by the corresponding factor at renewal.

“MediCare” Medical Insurance Plan Rider Plan Annual Premium Table^{1,2,3} – Male

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 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 policyowner about the actual premium payable for the coming year before the end of each policy year.

Age	Ward Plan		Ward Plus Plan		Semi-Private Plan		Semi-Private Plus Plan		Private Plan		Private Plus Plan	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0 - 4	3,892	486	4,669	584	7,180	898	8,975	1,122	11,533	1,442	14,419	1,802
5 - 9	2,274	284	2,727	341	4,039	505	5,046	631	6,876	859	8,592	1,074
10	2,212	276	2,656	332	3,930	491	4,914	614	6,693	837	8,366	1,046
11	2,224	278	2,667	333	3,949	494	4,935	617	6,723	840	8,404	1,050
12	2,232	279	2,680	335	3,967	496	4,958	620	6,753	844	8,442	1,055
13	2,242	280	2,691	336	3,985	498	4,980	622	6,783	848	8,480	1,060
14	2,255	282	2,704	338	4,003	500	5,003	625	6,814	852	8,518	1,065
15	2,263	283	2,717	340	4,019	502	5,024	628	6,843	855	8,556	1,069
16	2,274	284	2,727	341	4,106	513	5,132	641	7,155	894	8,944	1,118
17	2,348	294	2,816	352	4,200	525	5,253	657	7,505	938	9,383	1,173
18	2,422	303	2,905	363	4,338	542	5,424	678	7,729	966	9,661	1,208
19	2,495	312	2,994	374	4,458	557	5,574	697	7,944	993	9,931	1,241
20	2,570	321	3,084	386	4,603	575	5,755	719	8,181	1,023	10,225	1,278
21	2,615	327	3,139	392	4,667	583	5,834	729	8,088	1,011	10,108	1,263
22	2,664	333	3,195	399	4,755	594	5,941	743	8,236	1,029	10,296	1,287
23	2,714	339	3,255	407	4,843	605	6,051	756	8,391	1,049	10,486	1,311
24	2,765	346	3,317	415	5,032	629	6,289	786	8,762	1,095	10,951	1,369
25	2,817	352	3,383	423	5,071	634	6,340	793	8,815	1,102	11,020	1,378
26	2,874	359	3,450	431	5,225	653	6,531	816	8,978	1,122	11,222	1,403
27	2,931	366	3,518	440	5,336	667	6,671	834	9,079	1,135	11,348	1,418
28	2,991	374	3,589	449	5,435	679	6,794	849	9,488	1,186	11,861	1,483
29	3,052	381	3,664	458	5,612	701	7,017	877	9,685	1,211	12,105	1,513
30	3,116	389	3,740	467	5,708	714	7,134	892	9,936	1,242	12,419	1,552
31	3,194	399	3,832	479	5,855	732	7,320	915	10,094	1,262	12,616	1,577
32	3,275	409	3,930	491	6,032	754	7,540	942	10,466	1,308	13,083	1,635
33	3,360	420	4,032	504	6,211	776	7,762	970	10,740	1,342	13,426	1,678
34	3,450	431	4,140	517	6,350	794	7,939	992	10,992	1,374	13,739	1,717
35	3,544	443	4,251	531	6,555	819	8,195	1,024	11,297	1,412	14,123	1,765
36	3,639	455	4,370	546	6,616	827	8,270	1,034	11,680	1,460	14,600	1,825
37	3,741	468	4,491	561	6,824	853	8,530	1,066	12,008	1,501	15,011	1,876
38	3,848	481	4,618	577	7,025	878	8,781	1,098	12,335	1,542	15,419	1,927
39	3,957	495	4,749	594	7,234	904	9,045	1,131	12,737	1,592	15,922	1,990
40	4,072	509	4,886	611	7,499	937	9,373	1,172	13,229	1,654	16,534	2,067
41	4,231	529	5,079	635	7,760	970	9,702	1,213	13,668	1,709	17,084	2,136
42	4,404	551	5,284	661	8,016	1,002	10,019	1,252	14,296	1,787	17,870	2,234
43	4,587	573	5,504	688	8,336	1,042	10,421	1,303	14,867	1,858	18,585	2,323
44	4,784	598	5,742	718	8,725	1,091	10,906	1,363	15,632	1,954	19,541	2,443
45	4,991	624	5,990	749	9,146	1,143	11,433	1,429	16,462	2,058	20,577	2,572
46	5,210	651	6,254	782	9,579	1,197	11,972	1,496	17,308	2,163	21,636	2,704
47	5,443	680	6,531	816	10,016	1,252	12,519	1,565	18,158	2,270	22,698	2,837
48	5,686	711	6,823	853	10,457	1,307	13,072	1,634	19,019	2,377	23,774	2,972
49	5,941	743	7,128	891	10,939	1,367	13,675	1,709	19,968	2,496	24,960	3,120
50	6,208	776	7,448	931	11,425	1,428	14,284	1,785	20,650	2,581	25,814	3,227
51	6,524	816	7,827	978	11,973	1,497	14,967	1,871	21,412	2,677	26,766	3,346
52	6,857	857	8,227	1,028	12,604	1,575	15,756	1,969	22,395	2,799	27,994	3,499
53	7,208	901	8,649	1,081	13,228	1,654	16,534	2,067	23,726	2,966	29,657	3,707
54	7,580	948	9,094	1,137	13,870	1,734	17,339	2,167	24,817	3,102	31,022	3,878
55	7,967	996	9,561	1,195	14,615	1,827	18,266	2,283	26,024	3,253	32,531	4,066
56	8,375	1,047	10,049	1,256	15,368	1,921	19,210	2,401	27,459	3,432	34,322	4,290
57	8,802	1,100	10,561	1,320	16,128	2,016	20,162	2,520	28,922	3,615	36,152	4,519
58	9,246	1,156	11,094	1,387	16,977	2,122	21,222	2,653	30,579	3,822	38,226	4,778
59	9,710	1,214	11,651	1,456	17,827	2,228	22,287	2,786	32,090	4,011	40,111	5,014
60	10,190	1,274	12,228	1,528	18,698	2,337	23,374	2,922	33,246	4,156	41,557	5,195
61	11,068	1,383	13,280	1,660	20,387	2,548	25,483	3,185	36,242	4,530	45,301	5,663
62	12,087	1,511	14,504	1,813	22,362	2,795	27,954	3,494	39,754	4,969	49,692	6,211
63	13,251	1,656	15,901	1,988	24,629	3,079	30,787	3,848	43,785	5,473	54,730	6,841
64	14,559	1,820	17,471	2,184	27,186	3,398	33,984	4,248	48,332	6,042	60,413	7,552
The premiums stated below are applicable to renewal only ⁴												
65 - 127	16,012	2,001	19,213	2,402	30,032	3,754	37,540	4,693	53,395	6,674	66,744	8,343

Remarks:

- 16% no-claim discount is already reflected in the premiums stated above. This discount is applicable to the annual premium of all policy years if there is no claim record. Please refer to the product brochure of “MediCare” Medical Insurance Plan for details related to no-claim discount.
- Premiums stated above are based on the first year premium according to your current attained age, but cannot be regarded as the actual premiums 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, we will review and adjust the premium to reflect continuous medical inflation and overall claim experience under this product. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year. During the review, we may consider factors including but not limited to claim costs incurred from all policies under this product and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision.
- The annual premium table is for reference only, please contact your consultant for premiums in monthly and semi-annual payment mode.
- The first year premium of a new policy stated above should be multiplied by 1.2 for insured aged 65-67, while it should be multiplied by 1.3 for insured aged 68-70. The premiums of related policy should be multiplied by the corresponding factor at renewal.

Effective Date: 23 November 2024

“MediCare” Medical Insurance Plan Rider Plan Annual Premium Table^{1,2,3} – Female

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 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 policyowner about the actual premium payable for the coming year before the end of each policy year.

Age	Ward Plan		Ward Plus Plan		Semi-Private Plan		Semi-Private Plus Plan		Private Plan		Private Plus Plan	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0	2,972	372	3,565	446	5,576	697	6,971	871	8,376	1,047	10,470	1,309
1	2,972	372	3,565	446	5,576	697	6,971	871	8,376	1,047	10,470	1,309
2	2,972	372	3,565	446	5,576	697	6,971	871	8,376	1,047	10,470	1,309
3	2,972	372	3,565	446	5,576	697	6,971	871	8,376	1,047	10,470	1,309
4	2,972	372	3,565	446	5,576	697	6,971	871	8,376	1,047	10,470	1,309
5	2,390	299	2,867	358	3,998	500	4,997	625	6,834	854	8,541	1,068
6	2,390	299	2,867	358	3,998	500	4,997	625	6,834	854	8,541	1,068
7	2,390	299	2,867	358	3,998	500	4,997	625	6,834	854	8,541	1,068
8	2,390	299	2,867	358	3,998	500	4,997	625	6,834	854	8,541	1,068
9	2,390	299	2,867	358	3,998	500	4,997	625	6,834	854	8,541	1,068
10	2,146	268	2,572	321	3,589	449	4,485	561	6,133	767	7,667	958
11	2,162	270	2,593	324	3,619	452	4,523	565	6,183	773	7,728	966
12	2,180	273	2,615	327	3,646	456	4,558	570	6,233	779	7,791	974
13	2,196	275	2,636	330	3,676	459	4,596	575	6,283	785	7,854	982
14	2,212	276	2,657	332	3,706	463	4,632	579	6,332	792	7,915	989
15	2,231	279	2,678	335	3,734	467	4,668	583	6,383	798	7,980	998
16	2,249	281	2,700	338	3,939	492	4,924	615	6,964	871	8,703	1,088
17	2,392	299	2,870	359	4,120	515	5,148	643	7,447	931	9,310	1,164
18	2,533	317	3,040	380	4,304	538	5,383	673	7,804	976	9,755	1,219
19	2,677	335	3,213	402	4,493	562	5,615	702	8,128	1,016	10,162	1,270
20	2,818	352	3,383	423	4,701	588	5,875	734	8,733	1,092	10,916	1,365
21	2,932	367	3,519	440	4,909	614	6,138	767	8,499	1,062	10,623	1,328
22	3,055	382	3,666	458	5,076	635	6,345	793	8,816	1,102	11,021	1,378
23	3,186	398	3,822	478	5,364	670	6,703	838	9,291	1,161	11,615	1,452
24	3,324	415	3,989	499	5,573	697	6,967	871	9,710	1,214	12,137	1,517
25	3,472	434	4,167	521	5,881	735	7,350	919	10,247	1,281	12,810	1,601
26	3,627	453	4,355	544	6,082	760	7,604	950	10,682	1,335	13,354	1,669
27	3,792	474	4,551	569	6,398	800	7,999	1,000	11,180	1,397	13,975	1,747
28	3,965	496	4,758	595	6,628	829	8,287	1,036	11,639	1,455	14,548	1,819
29	4,146	518	4,974	622	6,945	868	8,679	1,085	12,111	1,514	15,139	1,892
30	4,336	542	5,202	650	7,242	905	9,052	1,131	12,519	1,565	15,649	1,956
31	4,495	562	5,394	674	7,525	941	9,406	1,176	13,040	1,630	16,299	2,037
32	4,657	582	5,589	699	7,748	969	9,686	1,211	13,439	1,680	16,798	2,100
33	4,819	602	5,785	723	8,030	1,004	10,037	1,255	13,855	1,732	17,319	2,165
34	4,984	623	5,982	748	8,270	1,034	10,337	1,292	14,278	1,785	17,850	2,231
35	5,152	644	6,182	773	8,509	1,064	10,634	1,329	14,765	1,846	18,456	2,307
36	5,319	665	6,383	798	8,774	1,097	10,966	1,371	15,207	1,901	19,009	2,376
37	5,489	686	6,586	823	9,041	1,130	11,303	1,413	15,702	1,963	19,628	2,454
38	5,660	708	6,792	849	9,250	1,156	11,563	1,445	16,200	2,025	20,249	2,531
39	5,833	729	6,999	875	9,559	1,195	11,948	1,494	16,640	2,080	20,799	2,600
40	6,007	751	7,208	901	9,730	1,216	12,162	1,520	16,890	2,111	21,114	2,639
41	6,180	772	7,416	927	9,831	1,229	12,286	1,536	17,201	2,150	21,502	2,688
42	6,352	794	7,624	953	10,049	1,256	12,563	1,570	17,772	2,221	22,214	2,777
43	6,528	816	7,834	979	10,311	1,289	12,889	1,611	18,447	2,306	23,058	2,882
44	6,703	838	8,044	1,005	10,689	1,336	13,361	1,670	19,141	2,393	23,925	2,991
45	6,881	860	8,256	1,032	11,026	1,378	13,781	1,723	19,941	2,493	24,926	3,116
46	7,058	882	8,471	1,059	11,372	1,422	14,216	1,777	20,618	2,577	25,772	3,221
47	7,238	905	8,684	1,086	11,716	1,465	14,645	1,831	21,346	2,668	26,684	3,336
48	7,417	927	8,901	1,113	12,107	1,513	15,134	1,892	22,149	2,769	27,686	3,461
49	7,597	950	9,117	1,140	12,450	1,556	15,561	1,945	22,845	2,856	28,557	3,570
50	7,779	972	9,336	1,167	12,825	1,603	16,033	2,004	23,736	2,967	29,670	3,709
51	7,957	995	9,548	1,194	13,241	1,655	16,552	2,069	24,722	3,090	30,902	3,863
52	8,133	1,017	9,761	1,220	13,610	1,701	17,013	2,127	25,659	3,207	32,074	4,009
53	8,312	1,039	9,973	1,247	13,988	1,748	17,486	2,186	26,427	3,303	33,035	4,129
54	8,488	1,061	10,185	1,273	14,386	1,798	17,983	2,248	27,274	3,409	34,092	4,261
55	8,665	1,083	10,397	1,300	14,680	1,835	18,351	2,294	28,043	3,505	35,053	4,382
56	8,842	1,105	10,611	1,326	15,051	1,881	18,814	2,352	28,838	3,605	36,048	4,506
57	9,019	1,127	10,823	1,353	15,380	1,922	19,224	2,403	29,528	3,691	36,909	4,614
58	9,195	1,149	11,034	1,379	15,792	1,974	19,738	2,467	30,276	3,785	37,845	4,731
59	9,372	1,171	11,247	1,406	16,141	2,018	20,177	2,522	30,800	3,850	38,499	4,812
60	9,548	1,194	11,459	1,432	16,664	2,083	20,832	2,604	31,276	3,909	39,096	4,887
61	10,274	1,284	12,329	1,541	18,036	2,255	22,544	2,818	33,809	4,226	42,261	5,283
62	11,182	1,398	13,419	1,677	19,731	2,466	24,664	3,083	36,971	4,621	46,214	5,777
63	12,273	1,534	14,728	1,841	21,752	2,719	27,188	3,399	40,765	5,096	50,954	6,369
64	13,547	1,693	16,257	2,032	24,096	3,012	30,120	3,765	45,183	5,648	56,478	7,060
The premiums stated below are applicable to renewal only ⁴												
65 - 127	15,003	1,875	18,003	2,250	26,766	3,346	33,458	4,182	50,232	6,279	62,789	7,849

Remarks:

- 16% no-claim discount is already reflected in the premiums stated above. This discount is applicable to the annual premium of all policy years if there is no claim record. Please refer to the product brochure of “MediCare” Medical Insurance Plan for details related to no-claim discount.
- Premiums stated above are based on the first year premium according to your current attained age, but cannot be regarded as the actual premiums 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, we will review and adjust the premium to reflect continuous medical inflation and overall claim experience under this product. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year. During the review, we may consider factors including but not limited to claim costs incurred from all policies under this product and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision.
- The annual premium table is for reference only, please contact your consultant for premiums in monthly and semi-annual payment mode.
- The first year premium of a new policy stated above should be multiplied by 1.2 for insured aged 65-67, while it should be multiplied by 1.3 for insured aged 68-70. The premiums of related policy should be multiplied by the corresponding factor at renewal.

Effective Date: 23 November 2024

CTF Life

周大福人壽

Chow Tai Fook Life Insurance Company Limited
(Incorporated in Bermuda with limited liability)

MKT/PM/0328/GEN/2411