



# CIGNA HEALTHFIRST ELITE MEDICAL PLAN 信諾尊尚醫療保

Premium Table 保費表

# Cigna HealthFirst Elite Medical Plan - Premium Table

## 信諾尊尚醫療保 - 保費表

### Premium For Non Smoker - Asia 非吸煙人士保費 - 亞洲

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障						Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Dental Benefits 自選牙科保障		Optional Maternity Benefits 自選產科保障	
	Deductible Option 墊底費選項													
	\$0		\$25,000		\$50,000									
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	14,502	1,262	7,980	694	6,676	581	15,658	1,362	1,920	167			-	-
1	13,052	1,136	7,180	625	6,008	523	14,090	1,226	1,920	167			-	-
2	11,602	1,009	6,384	555	5,338	464	12,524	1,090	1,920	167			-	-
3	11,602	1,009	6,384	555	5,338	464	12,524	1,090	1,920	167			-	-
4	11,602	1,009	6,384	555	5,338	464	12,524	1,090	1,920	167			-	-
5	11,602	1,009	6,384	555	5,338	464	12,524	1,090	1,920	167			-	-
6	11,602	1,009	6,384	555	5,338	464	12,524	1,090	1,264	110			-	-
7	11,602	1,009	6,384	555	5,338	464	12,524	1,090	1,264	110			-	-
8	11,602	1,009	6,384	555	5,338	464	12,524	1,090	1,264	110			-	-
9	11,602	1,009	6,384	555	5,338	464	12,524	1,090	1,264	110			-	-
10	11,602	1,009	6,384	555	5,338	464	12,524	1,090	1,264	110			-	-
11	11,602	1,009	6,384	555	5,338	464	12,524	1,090	970	84			-	-
12	11,602	1,009	6,384	555	5,338	464	12,524	1,090	970	84			-	-
13	11,602	1,009	6,384	555	5,338	464	12,524	1,090	970	84			-	-
14	11,602	1,009	6,384	555	5,338	464	12,524	1,090	970	84			-	-
15	11,602	1,009	6,384	555	5,338	464	12,524	1,090	970	84			-	-
16	12,126	1,055	6,670	580	5,582	486	13,090	1,139	970	84			-	-
17	12,648	1,100	6,958	605	5,820	506	13,652	1,188	970	84			-	-
18	6,585	573	3,622	315	3,030	264	7,108	618	349	30			22,408	1,949
19	6,846	596	3,766	328	3,150	274	7,390	643	382	33			22,408	1,949
20	7,106	618	3,910	340	3,270	284	7,671	667	401	35			22,408	1,949
21	7,289	634	4,010	349	3,355	292	8,079	703	409	36			22,408	1,949
22	7,477	650	4,113	358	3,440	299	8,486	738	418	36			22,408	1,949
23	7,669	667	4,220	367	3,529	307	8,893	774	434	38			22,408	1,949
24	7,867	684	4,327	376	3,620	315	9,300	809	453	39			22,408	1,949
25	8,069	702	4,439	386	3,713	323	9,707	845	465	40	3,274	285	22,408	1,949
26	8,277	720	4,553	396	3,809	331	10,114	880	503	44			22,408	1,949
27	8,489	739	4,671	406	3,906	340	10,521	915	530	46			22,408	1,949
28	8,708	758	4,790	417	4,006	349	10,928	951	595	52			22,408	1,949
29	8,932	777	4,913	427	4,110	358	11,335	986	666	58			22,408	1,949
30	9,161	797	5,040	438	4,215	367	11,742	1,022	738	64			22,408	1,949
31	9,397	818	5,170	450	4,324	376	11,930	1,038	800	70			22,408	1,949
32	9,639	839	5,302	461	4,435	386	12,149	1,057	872	76			22,408	1,949
33	9,888	860	5,438	473	4,549	396	12,384	1,077	957	83			22,408	1,949
34	10,142	882	5,579	485	4,666	406	12,635	1,099	1,058	92			22,408	1,949
35	10,403	905	5,722	498	4,786	416	12,916	1,124	1,167	102			22,408	1,949
36	10,670	928	5,869	511	4,909	427	13,230	1,151	1,271	111			22,408	1,949
37	10,945	952	6,021	524	5,035	438	13,574	1,181	1,386	121			22,408	1,949
38	11,226	977	6,175	537	5,164	449	13,981	1,216	1,488	129			22,408	1,949
39	11,515	1,002	6,333	551	5,297	461	14,482	1,260	1,595	139			22,408	1,949
40	11,811	1,028	6,496	565	5,433	473	14,984	1,304	1,722	150			22,408	1,949
41	12,328	1,073	6,780	590	5,670	493	15,320	1,333	1,843	160			22,408	1,949
42	12,866	1,119	7,076	616	5,918	515	15,656	1,362	1,988	173			22,408	1,949
43	13,428	1,168	7,386	643	6,176	537	16,126	1,403	2,151	187			22,408	1,949
44	14,014	1,219	7,708	671	6,446	561	16,596	1,444	2,335	203			22,408	1,949
45	14,626	1,272	8,044	700	6,727	585	17,066	1,485	2,531	220			22,408	1,949
46*	15,266	1,328	8,396	730	7,022	611	17,535	1,526	2,787	242			22,408	1,949
47*	15,932	1,386	8,762	762	7,328	638	18,099	1,575	3,064	267			22,408	1,949
48*	16,628	1,447	9,144	796	7,647	665	18,787	1,634	3,322	289			22,408	1,949
49*	17,354	1,510	9,544	830	7,981	694	19,571	1,703	3,596	313			22,408	1,949
50	18,112	1,576	9,961	867	8,330	725	20,197	1,757	3,896	339			-	-

\* Premium rates of Optional Maternity Benefits for age 46 to 49 are for renewal only. 46至49歲之自選產科保障保費只供續保。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium is determined based on the age, sex and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 保費是根據受保人於保單生效日及保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna reserves the right to revise the premium of the policy on each anniversary date or upon renewal. 每個保單周年日或續保時，信諾保留調整保費之權利。

# Cigna HealthFirst Elite Medical Plan - Premium Table

## 信諾尊尚醫療保 - 保費表

### Premium For Non Smoker - Asia 非吸煙人士保費 - 亞洲

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障						Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Dental Benefits 自選牙科保障		Optional Maternity Benefits 自選產科保障	
	Deductible Option 墊底費選項													
	\$0		\$25,000		\$50,000									
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
51	18,904	1,645	10,396	904	8,694	756	20,855	1,814	4,265	371			-	-
52	19,729	1,716	10,849	944	9,073	789	21,558	1,876	4,654	405			-	-
53	20,591	1,791	11,324	985	9,469	824	22,357	1,945	4,981	433			-	-
54	21,491	1,870	11,818	1,028	9,883	860	23,281	2,025	5,330	464			-	-
55	22,430	1,951	12,334	1,073	10,314	897	24,361	2,119	5,695	495			-	-
56	23,409	2,037	12,873	1,120	10,764	936	25,551	2,223	6,124	533			-	-
57	24,432	2,126	13,434	1,169	11,234	977	26,914	2,342	6,575	572			-	-
58	25,499	2,218	14,021	1,220	11,725	1,020	28,385	2,469	7,157	623			-	-
59	26,613	2,315	14,634	1,273	12,236	1,065	30,061	2,615	7,784	677			-	-
60	27,775	2,416	15,273	1,329	12,770	1,111	31,955	2,780	8,462	736			-	-
61	28,988	2,522	15,939	1,387	13,328	1,160	33,974	2,956	9,327	811			-	-
62	30,255	2,632	16,635	1,447	13,910	1,210	36,167	3,147	10,249	892			-	-
63	31,575	2,747	17,362	1,510	14,517	1,263	38,514	3,351	11,182	973	3,274	285	-	-
64	32,955	2,867	18,120	1,576	15,151	1,318	41,019	3,569	12,184	1,060			-	-
65	34,395	2,992	18,911	1,645	15,812	1,376	43,759	3,807	11,935	1,038			-	-
66	35,897	3,123	19,737	1,717	16,503	1,436	46,687	4,062	12,857	1,119			-	-
67	37,465	3,259	20,600	1,792	17,224	1,498	49,819	4,334	13,524	1,177			-	-
68	39,101	3,402	21,498	1,870	17,976	1,564	53,154	4,624	14,468	1,259			-	-
69	40,809	3,550	22,437	1,952	18,760	1,632	56,832	4,944	15,389	1,339			-	-
70	42,591	3,705	23,416	2,037	19,579	1,703	60,904	5,299	16,426	1,429			-	-
71	44,452	3,867	24,439	2,126	20,433	1,778	63,330	5,510	17,750	1,544			-	-
72	46,394	4,036	25,507	2,219	21,325	1,855	65,757	5,721	19,176	1,668			-	-
73	48,420	4,213	26,620	2,316	22,257	1,936	68,183	5,932	20,738	1,804			-	-
74	50,535	4,397	27,784	2,417	23,229	2,021	70,609	6,143	22,429	1,951			-	-
75	52,742	4,589	28,996	2,523	24,242	2,109	73,037	6,354	24,256	2,110			-	-
<b>The premiums below are for renewal only 以下保費只供續保之用</b>														
76	55,047	4,789	30,262	2,633	25,301	2,201	75,463	6,565	25,818	2,246			-	-
77	57,450	4,998	31,584	2,748	26,406	2,297	77,891	6,777	35,387	3,079			-	-
78	59,960	5,217	32,963	2,868	27,559	2,398	80,317	6,988	37,924	3,299			-	-
79	62,579	5,444	34,403	2,993	28,762	2,502	82,743	7,199	40,641	3,536			-	-
80	65,313	5,682	35,905	3,124	30,018	2,612	85,170	7,410	43,552	3,789			-	-
81	68,165	5,930	37,473	3,260	31,328	2,726	87,725	7,632	46,669	4,060			-	-
82	71,143	6,189	39,109	3,402	32,695	2,844	90,357	7,861	50,015	4,351			-	-
83	74,250	6,460	40,817	3,551	34,124	2,969	93,067	8,097	52,340	4,554			-	-
84	77,493	6,742	42,599	3,706	35,612	3,098	95,860	8,340	54,771	4,765			-	-
85	80,878	7,036	44,459	3,868	37,167	3,234	98,736	8,590	57,317	4,987			-	-
86	84,411	7,344	46,401	4,037	38,790	3,375	101,698	8,848	59,979	5,218			-	-
87	88,098	7,665	48,427	4,213	40,484	3,522	104,749	9,113	62,766	5,461			-	-
88	91,946	7,999	50,542	4,397	42,252	3,676	107,891	9,387	65,686	5,715	3,274	285	-	-
89	95,963	8,349	52,748	4,589	44,095	3,836	111,128	9,668	68,739	5,980			-	-
90	100,154	8,713	55,052	4,790	46,021	4,004	114,462	9,958	71,935	6,258			-	-
91	104,529	9,094	57,456	4,999	48,030	4,179	117,896	10,257	75,282	6,550			-	-
92	109,095	9,491	59,965	5,217	50,126	4,361	121,433	10,565	78,782	6,854			-	-
93	113,859	9,906	62,584	5,445	52,315	4,551	125,075	10,882	82,450	7,173			-	-
94	118,833	10,338	65,316	5,682	54,600	4,750	128,828	11,208	86,286	7,507			-	-
95	124,024	10,790	68,168	5,931	56,983	4,958	132,692	11,544	90,678	7,889			-	-
96	129,440	11,261	71,145	6,190	59,471	5,174	136,674	11,891	96,627	8,407			-	-
97	135,094	11,753	74,252	6,460	62,067	5,400	140,774	12,247	103,263	8,984			-	-
98	140,995	12,267	77,494	6,742	64,777	5,636	144,996	12,615	110,359	9,601			-	-
99	147,154	12,802	80,878	7,036	67,604	5,882	149,347	12,993	117,947	10,261			-	-

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。

2. The premium is determined based on the age, sex and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 保費是根據受保人於保單生效日及保單周年日續保時之年齡、性別及吸煙習慣而計算。

3. Cigna reserves the right to revise the premium of the policy on each anniversary date or upon renewal. 每個保單周年日或續保時，信諾保留調整保費之權利。

# Cigna HealthFirst Elite Medical Plan - Premium Table

## 信諾尊尚醫療保 - 保費表

### Premium For Non Smoker - Worldwide (excluding US) 非吸煙人士保費 - 全球(不包括美國)

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障						Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Dental Benefits 自選牙科保障		Optional Maternity Benefits 自選產科保障	
	Deductible Option 墊底費選項													
	\$0		\$25,000		\$50,000		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳								
0	20,310	1,767	11,174	972	9,346	813	18,970	1,650	2,180	190			-	-
1	18,280	1,590	10,056	875	8,412	732	17,074	1,485	2,180	190			-	-
2	16,248	1,414	8,940	778	7,478	651	15,178	1,320	2,180	190			-	-
3	16,248	1,414	8,940	778	7,478	651	15,178	1,320	2,180	190			-	-
4	16,248	1,414	8,940	778	7,478	651	15,178	1,320	2,180	190			-	-
5	16,248	1,414	8,940	778	7,478	651	15,178	1,320	2,180	190			-	-
6	16,248	1,414	8,940	778	7,478	651	15,178	1,320	1,434	125			-	-
7	16,248	1,414	8,940	778	7,478	651	15,178	1,320	1,434	125			-	-
8	16,248	1,414	8,940	778	7,478	651	15,178	1,320	1,434	125			-	-
9	16,248	1,414	8,940	778	7,478	651	15,178	1,320	1,434	125			-	-
10	16,248	1,414	8,940	778	7,478	651	15,178	1,320	1,434	125			-	-
11	16,248	1,414	8,940	778	7,478	651	15,178	1,320	1,100	96			-	-
12	16,248	1,414	8,940	778	7,478	651	15,178	1,320	1,100	96			-	-
13	16,248	1,414	8,940	778	7,478	651	15,178	1,320	1,100	96			-	-
14	16,248	1,414	8,940	778	7,478	651	15,178	1,320	1,100	96			-	-
15	16,248	1,414	8,940	778	7,478	651	15,178	1,320	1,100	96			-	-
16	16,980	1,477	9,342	813	7,812	680	15,860	1,380	1,100	96			-	-
17	17,712	1,541	9,744	848	8,150	709	16,544	1,439	1,100	96			-	-
18	9,220	802	5,073	441	4,243	369	8,614	749	398	35			22,408	1,949
19	9,586	834	5,273	459	4,412	384	8,955	779	435	38			22,408	1,949
20	9,952	866	5,476	476	4,579	398	9,296	809	456	40			22,408	1,949
21	10,213	889	5,619	489	4,699	409	9,789	852	465	40			22,408	1,949
22	10,482	912	5,767	502	4,824	420	10,283	895	475	41			22,408	1,949
23	10,756	936	5,918	515	4,950	431	10,776	938	493	43			22,408	1,949
24	11,039	960	6,073	528	5,079	442	11,270	980	515	45			22,408	1,949
25	11,328	986	6,232	542	5,212	453	11,763	1,023	528	46	3,456	301	22,408	1,949
26	11,626	1,011	6,395	556	5,350	465	12,256	1,066	571	50			22,408	1,949
27	11,931	1,038	6,564	571	5,489	478	12,749	1,109	602	52			22,408	1,949
28	12,244	1,065	6,736	586	5,633	490	13,242	1,152	676	59			22,408	1,949
29	12,566	1,093	6,912	601	5,781	503	13,736	1,195	756	66			22,408	1,949
30	12,895	1,122	7,093	617	5,933	516	14,229	1,238	839	73			22,408	1,949
31	13,233	1,151	7,280	633	6,088	530	14,457	1,258	909	79			22,408	1,949
32	13,582	1,182	7,471	650	6,248	544	14,722	1,281	991	86			22,408	1,949
33	13,938	1,213	7,666	667	6,413	558	15,006	1,306	1,088	95			22,408	1,949
34	14,304	1,244	7,868	685	6,580	572	15,310	1,332	1,203	105			22,408	1,949
35	14,680	1,277	8,075	703	6,752	587	15,652	1,362	1,326	115			22,408	1,949
36	15,064	1,311	8,286	721	6,930	603	16,032	1,395	1,445	126			22,408	1,949
37	15,459	1,345	8,504	740	7,111	619	16,449	1,431	1,576	137			22,408	1,949
38	15,865	1,380	8,727	759	7,298	635	16,942	1,474	1,691	147			22,408	1,949
39	16,282	1,417	8,955	779	7,489	652	17,549	1,527	1,813	158			22,408	1,949
40	16,709	1,454	9,190	800	7,686	669	18,157	1,580	1,957	170			22,408	1,949
41	17,499	1,522	9,625	837	8,049	700	18,564	1,615	2,095	182			22,408	1,949
42	18,326	1,594	10,080	877	8,430	733	18,972	1,651	2,259	197			22,408	1,949
43	19,194	1,670	10,557	918	8,829	768	19,541	1,700	2,445	213			22,408	1,949
44	20,101	1,749	11,056	962	9,246	804	20,110	1,750	2,654	231			22,408	1,949
45	21,052	1,832	11,579	1,007	9,683	842	20,680	1,799	2,876	250			22,408	1,949
46*	22,048	1,918	12,126	1,055	10,141	882	21,248	1,849	3,168	276			22,408	1,949
47*	23,090	2,009	12,700	1,105	10,620	924	21,932	1,908	3,482	303			22,408	1,949
48*	24,182	2,104	13,300	1,157	11,122	968	22,766	1,981	3,776	329			22,408	1,949
49*	25,326	2,203	13,929	1,212	11,647	1,013	23,714	2,063	4,086	355			22,408	1,949
50	26,523	2,308	14,588	1,269	12,199	1,061	24,473	2,129	4,428	385			-	-

\* Premium rates of Optional Maternity Benefits for age 46 to 49 are for renewal only. 46至49歲之自選產科保障保費只供續保。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium is determined based on the age, sex and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 保費是根據受保人於保單生效日及保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna reserves the right to revise the premium of the policy on each anniversary date or upon renewal. 每個保單周年日或續保時，信諾保留調整保費之權利。

# Cigna HealthFirst Elite Medical Plan - Premium Table

## 信諾尊尚醫療保 - 保費表

### Premium For Non Smoker - Worldwide (excluding US) 非吸煙人士保費 - 全球(不包括美國)

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障						Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Dental Benefits 自選牙科保障		Optional Maternity Benefits 自選產科保障	
	Deductible Option 墊底費選項													
	\$0		\$25,000		\$50,000		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳								
51	27,778	2,417	15,278	1,329	12,775	1,111	25,270	2,198	4,847	422			-	-
52	29,091	2,531	15,999	1,392	13,379	1,164	26,125	2,273	5,289	460			-	-
53	30,467	2,651	16,756	1,458	14,012	1,219	27,091	2,357	5,661	493			-	-
54	31,908	2,776	17,548	1,527	14,674	1,277	28,211	2,454	6,058	527			-	-
55	33,417	2,907	18,378	1,599	15,368	1,337	29,520	2,568	6,473	563			-	-
56	34,997	3,045	19,246	1,674	16,094	1,400	30,962	2,694	6,959	605			-	-
57	36,653	3,189	20,157	1,754	16,855	1,466	32,612	2,837	7,472	650			-	-
58	38,386	3,340	21,110	1,837	17,652	1,536	34,396	2,992	8,134	708			-	-
59	40,201	3,497	22,108	1,923	18,486	1,608	36,426	3,169	8,846	770			-	-
60	42,102	3,663	23,153	2,014	19,360	1,684	38,721	3,369	9,618	837			-	-
61	44,093	3,836	24,247	2,109	20,275	1,764	41,169	3,582	10,600	922			-	-
62	46,179	4,018	25,394	2,209	21,234	1,847	43,825	3,813	11,647	1,013			-	-
63	48,362	4,207	26,594	2,314	22,238	1,935	46,670	4,060	12,708	1,106	3,456	301	-	-
64	50,650	4,407	27,852	2,423	23,289	2,026	49,706	4,324	13,846	1,205			-	-
65	53,044	4,615	29,170	2,538	24,390	2,122	53,026	4,613	15,564	1,180			-	-
66	55,553	4,833	30,549	2,658	25,543	2,222	56,574	4,922	14,612	1,271			-	-
67	58,180	5,062	31,993	2,783	26,750	2,327	60,368	5,252	15,371	1,337			-	-
68	60,931	5,301	33,505	2,915	28,014	2,437	64,409	5,604	16,443	1,431			-	-
69	63,814	5,552	35,089	3,053	29,340	2,553	68,867	5,991	17,491	1,522			-	-
70	66,831	5,814	36,749	3,197	30,726	2,673	73,801	6,421	18,668	1,624			-	-
71	69,992	6,089	38,486	3,348	32,179	2,800	76,741	6,676	20,174	1,755			-	-
72	73,302	6,377	40,305	3,507	33,699	2,932	79,682	6,932	21,794	1,896			-	-
73	76,768	6,679	42,211	3,672	35,293	3,070	82,622	7,188	23,570	2,051			-	-
74	80,399	6,995	44,207	3,846	36,961	3,216	85,563	7,444	25,490	2,218			-	-
75	84,200	7,325	46,297	4,028	38,708	3,368	88,503	7,700	27,567	2,398			-	-
<b>The premiums below are for renewal only 以下保費只供續保之用</b>														
76	88,183	7,672	48,487	4,218	40,538	3,527	91,445	7,956	29,343	2,553			-	-
77	92,353	8,035	50,779	4,418	42,455	3,694	94,385	8,211	40,218	3,499			-	-
78	96,721	8,415	53,180	4,627	44,462	3,868	97,326	8,467	43,101	3,750			-	-
79	101,294	8,813	55,694	4,845	46,564	4,051	100,266	8,723	46,190	4,019			-	-
80	106,084	9,229	58,328	5,075	48,765	4,243	103,206	8,979	49,497	4,306			-	-
81	111,102	9,666	61,085	5,314	51,070	4,443	106,302	9,248	53,041	4,615			-	-
82	116,356	10,123	63,973	5,566	53,484	4,653	109,492	9,526	56,843	4,945			-	-
83	121,858	10,602	66,997	5,829	56,013	4,873	112,777	9,812	59,485	5,175			-	-
84	127,621	11,103	70,165	6,104	58,660	5,103	116,160	10,106	62,248	5,416			-	-
85	133,656	11,628	73,483	6,393	61,434	5,345	119,644	10,409	65,141	5,667			-	-
86	139,977	12,178	76,957	6,695	64,338	5,597	123,233	10,721	68,168	5,931			-	-
87	146,597	12,754	80,596	7,012	67,380	5,862	126,931	11,043	71,334	6,206			-	-
88	153,530	13,357	84,407	7,343	70,564	6,139	130,739	11,374	74,653	6,495	3,456	301	-	-
89	160,791	13,989	88,398	7,691	73,901	6,429	134,661	11,716	78,123	6,797			-	-
90	168,394	14,650	92,577	8,054	77,393	6,733	138,701	12,067	81,755	7,113			-	-
91	176,358	15,343	96,954	8,435	81,052	7,052	142,861	12,429	85,560	7,444			-	-
92	184,698	16,069	101,538	8,834	84,884	7,385	147,148	12,802	89,537	7,790			-	-
93	193,432	16,829	106,340	9,252	88,897	7,734	151,562	13,186	93,706	8,152			-	-
94	202,581	17,625	111,367	9,689	93,099	8,100	156,108	13,581	98,065	8,532			-	-
95	212,161	18,458	116,632	10,147	97,501	8,483	160,792	13,989	103,057	8,966			-	-
96	222,194	19,331	122,147	10,627	102,109	8,883	165,616	14,409	109,818	9,554			-	-
97	232,702	20,245	127,923	11,129	106,936	9,303	170,585	14,841	117,359	10,210			-	-
98	243,707	21,203	133,970	11,655	111,991	9,743	175,702	15,286	125,425	10,912			-	-
99	255,231	22,205	140,304	12,206	117,285	10,204	180,973	15,745	134,048	11,662			-	-

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。  
 2. The premium is determined based on the age, sex and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 保費是根據受保人於保單生效日及保單周年日續保時之年齡、性別及吸煙習慣而計算。  
 3. Cigna reserves the right to revise the premium of the policy on each anniversary date or upon renewal. 每個保單周年日或續保時，信諾保留調整保費之權利。

# Cigna HealthFirst Elite Medical Plan - Premium Table

## 信諾尊尚醫療保 - 保費表

### Premium For Non Smoker - Worldwide 非吸煙人士保費 - 全球

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障						Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Dental Benefits 自選牙科保障		Optional Maternity Benefits 自選產科保障	
	Deductible Option 墊底費選項													
	\$0		\$25,000		\$50,000									
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	37,814	3,290	20,800	1,810	17,398	1,514	26,096	2,270	2,400	209			-	-
1	34,032	2,961	18,720	1,629	15,658	1,362	23,486	2,043	2,400	209			-	-
2	30,252	2,632	16,640	1,448	13,918	1,211	20,876	1,816	2,400	209			-	-
3	30,252	2,632	16,640	1,448	13,918	1,211	20,876	1,816	2,400	209			-	-
4	30,252	2,632	16,640	1,448	13,918	1,211	20,876	1,816	2,400	209			-	-
5	30,252	2,632	16,640	1,448	13,918	1,211	20,876	1,816	2,400	209			-	-
6	30,252	2,632	16,640	1,448	13,918	1,211	20,876	1,816	1,580	137			-	-
7	30,252	2,632	16,640	1,448	13,918	1,211	20,876	1,816	1,580	137			-	-
8	30,252	2,632	16,640	1,448	13,918	1,211	20,876	1,816	1,580	137			-	-
9	30,252	2,632	16,640	1,448	13,918	1,211	20,876	1,816	1,580	137			-	-
10	30,252	2,632	16,640	1,448	13,918	1,211	20,876	1,816	1,580	137			-	-
11	30,252	2,632	16,640	1,448	13,918	1,211	20,876	1,816	1,212	105			-	-
12	30,252	2,632	16,640	1,448	13,918	1,211	20,876	1,816	1,212	105			-	-
13	30,252	2,632	16,640	1,448	13,918	1,211	20,876	1,816	1,212	105			-	-
14	30,252	2,632	16,640	1,448	13,918	1,211	20,876	1,816	1,212	105			-	-
15	30,252	2,632	16,640	1,448	13,918	1,211	20,876	1,816	1,212	105			-	-
16	31,614	2,750	17,390	1,513	14,544	1,265	21,816	1,898	1,212	105			-	-
17	32,974	2,869	18,138	1,578	15,170	1,320	22,756	1,980	1,212	105			-	-
18	17,168	1,494	9,443	822	7,899	687	11,846	1,031	438	38			22,408	1,949
19	17,848	1,553	9,817	854	8,212	714	12,316	1,071	479	42			22,408	1,949
20	18,530	1,612	10,193	887	8,525	742	12,786	1,112	501	44			22,408	1,949
21	19,003	1,653	10,452	909	8,742	761	13,465	1,171	512	45			22,408	1,949
22	19,488	1,695	10,720	933	8,967	780	14,144	1,231	523	46			22,408	1,949
23	19,986	1,739	10,994	956	9,196	800	14,821	1,289	543	47			22,408	1,949
24	20,498	1,783	11,274	981	9,431	820	15,500	1,349	567	49			22,408	1,949
25	21,021	1,829	11,563	1,006	9,670	841	16,179	1,408	581	51	3,638	317	22,408	1,949
26	21,559	1,876	11,858	1,032	9,919	863	16,858	1,467	628	55			22,408	1,949
27	22,109	1,923	12,161	1,058	10,172	885	17,535	1,526	663	58			22,408	1,949
28	22,675	1,973	12,472	1,085	10,431	907	18,214	1,585	743	65			22,408	1,949
29	23,254	2,023	12,790	1,113	10,697	931	18,893	1,644	831	72			22,408	1,949
30	23,848	2,075	13,117	1,141	10,971	954	19,571	1,703	923	80			22,408	1,949
31	24,458	2,128	13,452	1,170	11,251	979	19,884	1,730	1,000	87			22,408	1,949
32	25,082	2,182	13,795	1,200	11,538	1,004	20,250	1,762	1,090	95			22,408	1,949
33	25,723	2,238	14,148	1,231	11,833	1,029	20,641	1,796	1,197	104			22,408	1,949
34	26,381	2,295	14,509	1,262	12,136	1,056	21,059	1,832	1,324	115			22,408	1,949
35	27,055	2,354	14,881	1,295	12,446	1,083	21,528	1,873	1,458	127			22,408	1,949
36	27,747	2,414	15,260	1,328	12,763	1,110	22,050	1,918	1,590	138			22,408	1,949
37	28,456	2,476	15,650	1,362	13,089	1,139	22,624	1,968	1,734	151			22,408	1,949
38	29,183	2,539	16,050	1,396	13,425	1,168	23,303	2,027	1,861	162			22,408	1,949
39	29,928	2,604	16,460	1,432	13,767	1,198	24,138	2,100	1,994	173			22,408	1,949
40	30,694	2,670	16,882	1,469	14,119	1,228	24,973	2,173	2,152	187			22,408	1,949
41	32,050	2,788	17,627	1,534	14,742	1,283	25,533	2,221	2,305	201			22,408	1,949
42	33,467	2,912	18,406	1,601	15,395	1,339	26,095	2,270	2,484	216			22,408	1,949
43	34,946	3,040	19,220	1,672	16,074	1,398	26,878	2,338	2,690	234			22,408	1,949
44	36,490	3,175	20,068	1,746	16,784	1,460	27,660	2,406	2,919	254			22,408	1,949
45	38,103	3,315	20,956	1,823	17,526	1,525	28,443	2,475	3,164	275			22,408	1,949
46*	39,787	3,461	21,882	1,904	18,300	1,592	29,227	2,543	3,485	303			22,408	1,949
47*	41,545	3,614	22,849	1,988	19,109	1,662	30,165	2,624	3,831	333			22,408	1,949
48*	43,381	3,774	23,858	2,076	19,953	1,736	31,314	2,724	4,154	361			22,408	1,949
49*	45,298	3,941	24,913	2,167	20,834	1,813	32,618	2,838	4,495	391			22,408	1,949
50	47,300	4,115	26,013	2,263	21,755	1,893	33,662	2,929	4,871	424			-	-

\* Premium rates of Optional Maternity Benefits for age 46 to 49 are for renewal only. 46至49歲之自選產科保障保費只供續保。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium is determined based on the age, sex and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 保費是根據受保人於保單生效日及保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna reserves the right to revise the premium of the policy on each anniversary date or upon renewal. 每個保單周年日或續保時，信諾保留調整保費之權利。

# Cigna HealthFirst Elite Medical Plan - Premium Table

## 信諾尊尚醫療保 - 保費表

### Premium For Non Smoker - Worldwide 非吸煙人士保費 - 全球

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障						Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Dental Benefits 自選牙科保障		Optional Maternity Benefits 自選產科保障	
	Deductible Option 墊底費選項													
	\$0		\$25,000		\$50,000									
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
51	49,391	4,297	27,163	2,363	22,716	1,976	34,758	3,024	5,332	464			-	-
52	51,574	4,487	28,363	2,468	23,721	2,064	35,933	3,126	5,817	506			-	-
53	53,853	4,685	29,617	2,577	24,768	2,155	37,263	3,242	6,226	542			-	-
54	56,233	4,892	30,925	2,690	25,863	2,250	38,803	3,376	6,664	580			-	-
55	58,719	5,109	32,292	2,809	27,006	2,350	40,603	3,532	7,120	619			-	-
56	61,314	5,334	33,719	2,934	28,199	2,453	42,587	3,705	7,655	666			-	-
57	64,024	5,570	35,208	3,063	29,445	2,562	44,857	3,903	8,220	715			-	-
58	66,853	5,816	36,765	3,199	30,746	2,675	47,309	4,116	8,947	778			-	-
59	69,808	6,073	38,389	3,340	32,105	2,793	50,102	4,359	9,731	847			-	-
60	72,893	6,342	40,086	3,487	33,524	2,917	53,259	4,634	10,580	920			-	-
61	76,114	6,622	41,858	3,642	35,005	3,045	56,626	4,926	11,660	1,014			-	-
62	79,478	6,915	43,707	3,803	36,551	3,180	60,279	5,244	12,812	1,115			-	-
63	82,991	7,220	45,638	3,971	38,166	3,320	64,193	5,585	13,979	1,216	3,638	317	-	-
64	86,659	7,539	47,655	4,146	39,853	3,467	68,368	5,948	15,231	1,325			-	-
65	90,488	7,872	49,761	4,329	41,614	3,620	72,934	6,345	16,580	1,434			-	-
66	94,488	8,220	51,960	4,521	43,452	3,780	77,815	6,770	18,033	1,543			-	-
67	98,663	8,584	54,255	4,720	45,372	3,947	83,033	7,224	19,586	1,652			-	-
68	103,024	8,963	56,654	4,929	47,377	4,122	88,592	7,708	21,239	1,761			-	-
69	107,577	9,359	59,157	5,147	49,471	4,304	94,723	8,241	22,992	1,870			-	-
70	112,332	9,773	61,772	5,374	51,657	4,494	101,509	8,831	24,845	1,979			-	-
71	117,297	10,205	64,501	5,612	53,939	4,693	105,554	9,183	26,798	2,088			-	-
72	122,481	10,656	67,351	5,860	56,323	4,900	109,599	9,535	28,851	2,197			-	-
73	127,893	11,127	70,327	6,118	58,812	5,117	113,642	9,887	30,904	2,306			-	-
74	133,546	11,619	73,436	6,389	61,409	5,343	117,687	10,239	33,057	2,415			-	-
75	139,448	12,132	76,680	6,671	64,123	5,579	121,733	10,591	35,210	2,524			-	-
<b>The premiums below are for renewal only 以下保費只供續保之用</b>														
76	145,611	12,668	80,069	6,966	66,957	5,825	125,776	10,943	37,463	2,633			-	-
77	152,046	13,228	83,607	7,274	69,915	6,083	129,821	11,294	39,716	2,742			-	-
78	158,766	13,813	87,302	7,595	73,005	6,351	133,866	11,646	42,069	2,851			-	-
79	165,783	14,423	91,159	7,931	76,230	6,632	137,910	11,998	44,522	2,960			-	-
80	173,110	15,061	95,188	8,281	79,599	6,925	141,955	12,350	47,075	3,069			-	-
81	180,761	15,726	99,394	8,647	83,116	7,231	146,214	12,721	49,728	3,178			-	-
82	188,749	16,421	103,786	9,029	86,788	7,551	150,601	13,102	52,481	3,287			-	-
83	197,092	17,147	108,373	9,428	90,624	7,884	155,118	13,495	55,334	3,396			-	-
84	205,803	17,905	113,162	9,845	94,628	8,233	159,773	13,900	58,287	3,505			-	-
85	214,898	18,696	118,162	10,280	98,809	8,596	164,565	14,317	61,340	3,614			-	-
86	224,395	19,522	123,384	10,734	103,174	8,976	169,503	14,747	64,493	3,723			-	-
87	234,313	20,385	128,836	11,209	107,734	9,373	174,587	15,189	67,746	3,832			-	-
88	244,668	21,286	134,530	11,704	112,494	9,787	179,825	15,645	71,099	3,941	3,638	317	-	-
89	255,481	22,227	140,475	12,221	117,464	10,219	185,219	16,114	74,552	4,050			-	-
90	266,773	23,209	146,682	12,761	122,655	10,671	190,776	16,598	78,105	4,159			-	-
91	278,562	24,235	153,164	13,325	128,074	11,142	196,500	17,096	81,758	4,268			-	-
92	290,874	25,306	159,933	13,914	133,734	11,635	202,395	17,608	85,511	4,377			-	-
93	303,729	26,424	167,000	14,529	139,643	12,149	208,466	18,137	89,364	4,486			-	-
94	317,153	27,592	174,379	15,171	145,813	12,686	214,720	18,681	93,317	4,595			-	-
95	331,169	28,812	182,085	15,841	152,256	13,246	221,161	19,241	97,370	4,704			-	-
96	345,805	30,085	190,132	16,541	158,983	13,832	227,797	19,818	101,523	4,813			-	-
97	361,089	31,415	198,535	17,273	166,008	14,443	234,630	20,413	105,776	4,922			-	-
98	377,046	32,803	207,307	18,036	173,343	15,081	241,669	21,025	110,129	5,031			-	-
99	393,711	34,253	216,469	18,833	181,003	15,747	248,920	21,656	114,582	5,140			-	-

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。  
 2. The premium is determined based on the age, sex and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 保費是根據受保人於保單生效日及保單周年日續保時之年齡、性別及吸煙習慣而計算。  
 3. Cigna reserves the right to revise the premium of the policy on each anniversary date or upon renewal. 每個保單周年日或續保時，信諾保留調整保費之權利。

# Cigna HealthFirst Elite Medical Plan - Premium Table

## 信諾尊尚醫療保 - 保費表

### Premium For Smoker – Asia 吸煙人士保費 - 亞洲

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障						Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Dental Benefits 自選牙科保障		Optional Maternity Benefits 自選產科保障	
	Deductible Option 墊底費選項													
	\$0		\$25,000		\$50,000		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳								
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	7,317	637	4,024	350	3,367	293	7,898	687	388	34	3,274	285	22,408	1,949
19	7,607	662	4,184	364	3,500	305	8,211	714	424	37	3,274	285	22,408	1,949
20	7,896	687	4,344	378	3,633	316	8,523	742	446	39	3,274	285	22,408	1,949
21	8,099	705	4,456	388	3,728	324	8,977	781	454	39	3,274	285	22,408	1,949
22	8,308	723	4,570	398	3,822	333	9,429	820	464	40	3,274	285	22,408	1,949
23	8,521	741	4,689	408	3,921	341	9,881	860	482	42	3,274	285	22,408	1,949
24	8,741	760	4,808	418	4,022	350	10,333	899	503	44	3,274	285	22,408	1,949
25	8,966	780	4,932	429	4,126	359	10,786	938	517	45	3,274	285	22,408	1,949
26	9,197	800	5,059	440	4,232	368	11,238	978	559	49	3,274	285	22,408	1,949
27	9,432	821	5,190	452	4,340	378	11,690	1,017	589	51	3,274	285	22,408	1,949
28	9,676	842	5,322	463	4,451	387	12,142	1,056	661	58	3,274	285	22,408	1,949
29	9,924	863	5,459	475	4,567	397	12,594	1,096	740	64	3,274	285	22,408	1,949
30	10,179	886	5,600	487	4,683	407	13,047	1,135	820	71	3,274	285	22,408	1,949
31	10,441	908	5,744	500	4,804	418	13,256	1,153	889	77	3,274	285	22,408	1,949
32	10,710	932	5,891	513	4,928	429	13,499	1,174	969	84	3,274	285	22,408	1,949
33	10,987	956	6,042	526	5,054	440	13,760	1,197	1,063	92	3,274	285	22,408	1,949
34	11,269	980	6,199	539	5,184	451	14,039	1,221	1,176	102	3,274	285	22,408	1,949
35	11,559	1,006	6,358	553	5,318	463	14,351	1,249	1,297	113	3,274	285	22,408	1,949
36	11,856	1,031	6,521	567	5,454	474	14,700	1,279	1,412	123	3,274	285	22,408	1,949
37	12,161	1,058	6,690	582	5,594	487	15,082	1,312	1,540	134	3,274	285	22,408	1,949
38	12,473	1,085	6,861	597	5,738	499	15,534	1,351	1,653	144	3,274	285	22,408	1,949
39	12,794	1,113	7,037	612	5,886	512	16,091	1,400	1,772	154	3,274	285	22,408	1,949
40	13,123	1,142	7,218	628	6,037	525	16,649	1,448	1,913	166	3,274	285	22,408	1,949
41	13,698	1,192	7,533	655	6,300	548	17,022	1,481	2,048	178	3,274	285	22,408	1,949
42	14,296	1,244	7,862	684	6,576	572	17,396	1,513	2,209	192	3,274	285	22,408	1,949
43	14,920	1,298	8,207	714	6,862	597	17,918	1,559	2,390	208	3,274	285	22,408	1,949
44	15,571	1,355	8,564	745	7,162	623	18,440	1,604	2,594	226	3,274	285	22,408	1,949
45	16,251	1,414	8,938	778	7,474	650	18,962	1,650	2,812	245	3,274	285	22,408	1,949
46*	16,962	1,476	9,329	812	7,802	679	19,483	1,695	3,097	269	3,274	285	22,408	1,949
47*	17,702	1,540	9,736	847	8,142	708	20,110	1,750	3,404	296	3,274	285	22,408	1,949
48*	18,476	1,607	10,160	884	8,497	739	20,874	1,816	3,691	321	3,274	285	22,408	1,949
49*	19,282	1,678	10,604	923	8,868	772	21,746	1,892	3,996	348	3,274	285	22,408	1,949
50	20,124	1,751	11,068	963	9,256	805	22,441	1,952	4,329	377	3,274	285	-	-

\* Premium rates of Optional Maternity Benefits for age 46 to 49 are for renewal only. 46至49歲之自選產科保障保費只供續保。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium is determined based on the age, sex and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 保費是根據受保人於保單生效日及保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna reserves the right to revise the premium of the policy on each anniversary date or upon renewal. 每個保單周年日或續保時，信諾保留調整保費之權利。



# Cigna HealthFirst Elite Medical Plan - Premium Table

## 信諾尊尚醫療保 - 保費表

### Premium For Smoker – Asia 吸煙人士保費 - 亞洲

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障						Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Dental Benefits 自選牙科保障		Optional Maternity Benefits 自選產科保障	
	Deductible Option 墊底費選項													
	\$0		\$25,000		\$50,000		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳								
51	21,004	1,827	11,551	1,005	9,660	840	23,172	2,016	4,739	412			-	-
52	21,921	1,907	12,054	1,049	10,081	877	23,953	2,084	5,171	450			-	-
53	22,879	1,990	12,582	1,095	10,521	915	24,841	2,161	5,534	481			-	-
54	23,879	2,077	13,131	1,142	10,981	955	25,868	2,251	5,922	515			-	-
55	24,922	2,168	13,704	1,192	11,460	997	27,068	2,355	6,328	551			-	-
56	26,010	2,263	14,303	1,244	11,960	1,041	28,390	2,470	6,804	592			-	-
57	27,147	2,362	14,927	1,299	12,482	1,086	29,904	2,602	7,306	636			-	-
58	28,332	2,465	15,579	1,355	13,028	1,133	31,539	2,744	7,952	692			-	-
59	29,570	2,573	16,260	1,415	13,596	1,183	33,401	2,906	8,649	752			-	-
60	30,861	2,685	16,970	1,476	14,189	1,234	35,506	3,089	9,402	818			-	-
61	32,209	2,802	17,710	1,541	14,809	1,288	37,749	3,284	10,363	902			-	-
62	33,617	2,925	18,483	1,608	15,456	1,345	40,186	3,496	11,388	991			-	-
63	35,083	3,052	19,291	1,678	16,130	1,403	42,793	3,723	12,424	1,081	3,274	285	-	-
64	36,617	3,186	20,133	1,752	16,834	1,465	45,577	3,965	13,538	1,178			-	-
65	38,217	3,325	21,012	1,828	17,569	1,529	48,621	4,230	13,261	1,154			-	-
66	39,886	3,470	21,930	1,908	18,337	1,595	51,874	4,513	14,286	1,243			-	-
67	41,628	3,622	22,889	1,991	19,138	1,665	55,354	4,816	15,027	1,307			-	-
68	43,446	3,780	23,887	2,078	19,973	1,738	59,060	5,138	16,076	1,399			-	-
69	45,343	3,945	24,930	2,169	20,844	1,813	63,147	5,494	17,099	1,488			-	-
70	47,323	4,117	26,018	2,264	21,754	1,893	67,671	5,887	18,251	1,588			-	-
71	49,391	4,297	27,154	2,362	22,703	1,975	70,367	6,122	19,722	1,716			-	-
72	51,549	4,485	28,341	2,466	23,694	2,061	73,063	6,356	21,307	1,854			-	-
73	53,800	4,681	29,578	2,573	24,730	2,152	75,759	6,591	23,042	2,005			-	-
74	56,150	4,885	30,871	2,686	25,810	2,245	78,454	6,825	24,921	2,168			-	-
75	58,602	5,098	32,218	2,803	26,936	2,343	81,152	7,060	26,951	2,345			-	-
<b>The premiums below are for renewal only 以下保費只供續保之用</b>														
76	61,163	5,321	33,624	2,925	28,112	2,446	83,848	7,295	28,687	2,496			-	-
77	63,833	5,553	35,093	3,053	29,340	2,553	86,546	7,530	39,319	3,421			-	-
78	66,622	5,796	36,626	3,186	30,621	2,664	89,241	7,764	42,138	3,666			-	-
79	69,532	6,049	38,226	3,326	31,958	2,780	91,937	7,999	45,157	3,929			-	-
80	72,570	6,314	39,894	3,471	33,353	2,902	94,633	8,233	48,391	4,210			-	-
81	75,739	6,589	41,637	3,622	34,809	3,028	97,472	8,480	51,854	4,511			-	-
82	79,048	6,877	43,454	3,780	36,328	3,161	100,397	8,735	55,572	4,835			-	-
83	82,500	7,178	45,352	3,946	37,916	3,299	103,408	8,996	58,156	5,060			-	-
84	86,103	7,491	47,332	4,118	39,569	3,443	106,511	9,266	60,857	5,295			-	-
85	89,864	7,818	49,399	4,298	41,297	3,593	109,707	9,545	63,686	5,541			-	-
86	93,790	8,160	51,557	4,485	43,100	3,750	112,998	9,831	66,643	5,798			-	-
87	97,887	8,516	53,808	4,681	44,982	3,913	116,388	10,126	69,740	6,067			-	-
88	102,162	8,888	56,158	4,886	46,947	4,084	119,879	10,429	72,984	6,350	3,274	285	-	-
89	106,626	9,276	58,609	5,099	48,994	4,262	123,476	10,742	76,377	6,645			-	-
90	111,282	9,682	61,169	5,322	51,134	4,449	127,180	11,065	79,928	6,954			-	-
91	116,143	10,104	63,840	5,554	53,367	4,643	130,996	11,397	83,647	7,277			-	-
92	121,217	10,546	66,628	5,797	55,696	4,846	134,926	11,739	87,536	7,616			-	-
93	126,510	11,006	69,538	6,050	58,128	5,057	138,972	12,091	91,611	7,970			-	-
94	132,037	11,487	72,573	6,314	60,667	5,278	143,142	12,453	95,873	8,341			-	-
95	137,804	11,989	75,742	6,590	63,314	5,508	147,436	12,827	100,753	8,766			-	-
96	143,822	12,513	79,050	6,877	66,079	5,749	151,860	13,212	107,363	9,341			-	-
97	150,104	13,059	82,502	7,178	68,963	6,000	156,416	13,608	114,737	9,982			-	-
98	156,661	13,630	86,104	7,491	71,974	6,262	161,107	14,016	122,621	10,668			-	-
99	163,504	14,225	89,864	7,818	75,116	6,535	165,941	14,437	131,052	11,402			-	-

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。

2. The premium is determined based on the age, sex and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 保費是根據受保人於保單生效日及保單周年日續保時之年齡、性別及吸煙習慣而計算。

3. Cigna reserves the right to revise the premium of the policy on each anniversary date or upon renewal. 每個保單周年日或續保時，信諾保留調整保費之權利。

# Cigna HealthFirst Elite Medical Plan - Premium Table

## 信諾尊尚醫療保 - 保費表

### Premium For Smoker – Worldwide (excluding US) 吸煙人士保費 - 全球(不包括美國)

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障						Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Dental Benefits 自選牙科保障		Optional Maternity Benefits 自選產科保障	
	Deductible Option 墊底費選項													
	\$0		\$25,000		\$50,000		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳								
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	10,244	891	5,637	490	4,714	410	9,571	833	442	38	3,456	301	22,408	1,949
19	10,651	927	5,859	510	4,902	426	9,950	866	483	42	3,456	301	22,408	1,949
20	11,058	962	6,084	529	5,088	443	10,329	899	507	44	3,456	301	22,408	1,949
21	11,348	987	6,243	543	5,221	454	10,877	946	517	45	3,456	301	22,408	1,949
22	11,647	1,013	6,408	557	5,360	466	11,426	994	528	46	3,456	301	22,408	1,949
23	11,951	1,040	6,576	572	5,500	479	11,973	1,042	548	48	3,456	301	22,408	1,949
24	12,266	1,067	6,748	587	5,643	491	12,522	1,089	572	50	3,456	301	22,408	1,949
25	12,587	1,095	6,924	602	5,791	504	13,070	1,137	587	51	3,456	301	22,408	1,949
26	12,918	1,124	7,106	618	5,944	517	13,618	1,185	634	55	3,456	301	22,408	1,949
27	13,257	1,153	7,293	634	6,099	531	14,166	1,232	669	58	3,456	301	22,408	1,949
28	13,604	1,184	7,484	651	6,259	545	14,713	1,280	751	65	3,456	301	22,408	1,949
29	13,962	1,215	7,680	668	6,423	559	15,262	1,328	840	73	3,456	301	22,408	1,949
30	14,328	1,247	7,881	686	6,592	574	15,810	1,375	932	81	3,456	301	22,408	1,949
31	14,703	1,279	8,089	704	6,764	588	16,063	1,397	1,010	88	3,456	301	22,408	1,949
32	15,091	1,313	8,301	722	6,942	604	16,358	1,423	1,101	96	3,456	301	22,408	1,949
33	15,487	1,347	8,518	741	7,126	620	16,673	1,451	1,209	105	3,456	301	22,408	1,949
34	15,893	1,383	8,742	761	7,311	636	17,011	1,480	1,337	116	3,456	301	22,408	1,949
35	16,311	1,419	8,972	781	7,502	653	17,391	1,513	1,473	128	3,456	301	22,408	1,949
36	16,738	1,456	9,207	801	7,700	670	17,813	1,550	1,606	140	3,456	301	22,408	1,949
37	17,177	1,494	9,449	822	7,901	687	18,277	1,590	1,751	152	3,456	301	22,408	1,949
38	17,628	1,534	9,697	844	8,109	705	18,824	1,638	1,879	163	3,456	301	22,408	1,949
39	18,091	1,574	9,950	866	8,321	724	19,499	1,696	2,014	175	3,456	301	22,408	1,949
40	18,566	1,615	10,211	888	8,540	743	20,174	1,755	2,174	189	3,456	301	22,408	1,949
41	19,443	1,692	10,694	930	8,943	778	20,627	1,795	2,328	203	3,456	301	22,408	1,949
42	20,362	1,771	11,200	974	9,367	815	21,080	1,834	2,510	218	3,456	301	22,408	1,949
43	21,327	1,855	11,730	1,021	9,810	853	21,712	1,889	2,717	236	3,456	301	22,408	1,949
44	22,334	1,943	12,284	1,069	10,273	894	22,344	1,944	2,949	257	3,456	301	22,408	1,949
45	23,391	2,035	12,866	1,119	10,759	936	22,978	1,999	3,196	278	3,456	301	22,408	1,949
46*	24,498	2,131	13,473	1,172	11,268	980	23,609	2,054	3,520	306	3,456	301	22,408	1,949
47*	25,656	2,232	14,111	1,228	11,800	1,027	24,369	2,120	3,869	337	3,456	301	22,408	1,949
48*	26,869	2,338	14,778	1,286	12,358	1,075	25,296	2,201	4,196	365	3,456	301	22,408	1,949
49*	28,140	2,448	15,477	1,346	12,941	1,126	26,349	2,292	4,540	395	3,456	301	22,408	1,949
50	29,470	2,564	16,209	1,410	13,554	1,179	27,192	2,366	4,920	428	3,456	301	-	-

\* Premium rates of Optional Maternity Benefits for age 46 to 49 are for renewal only. 46至49歲之自選產科保障保費只供續保。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium is determined based on the age, sex and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 保費是根據受保人於保單生效日及保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna reserves the right to revise the premium of the policy on each anniversary date or upon renewal. 每個保單周年日或續保時，信諾保留調整保費之權利。

# Cigna HealthFirst Elite Medical Plan - Premium Table

## 信諾尊尚醫療保 - 保費表

### Premium For Smoker - Worldwide (excluding US) 吸煙人士保費 - 全球(不包括美國)

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障						Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Dental Benefits 自選牙科保障		Optional Maternity Benefits 自選產科保障	
	Deductible Option 墊底費選項													
	\$0		\$25,000		\$50,000		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳								
51	30,864	2,685	16,976	1,477	14,194	1,235	28,078	2,443	5,386	469			-	-
52	32,323	2,812	17,777	1,547	14,866	1,293	29,028	2,525	5,877	511			-	-
53	33,852	2,945	18,618	1,620	15,569	1,355	30,101	2,619	6,290	547			-	-
54	35,453	3,084	19,498	1,696	16,304	1,418	31,346	2,727	6,731	586			-	-
55	37,130	3,230	20,420	1,777	17,076	1,486	32,800	2,854	7,192	626			-	-
56	38,886	3,383	21,384	1,860	17,882	1,556	34,402	2,993	7,732	673			-	-
57	40,726	3,543	22,397	1,949	18,728	1,629	36,236	3,153	8,302	722			-	-
58	42,651	3,711	23,456	2,041	19,613	1,706	38,218	3,325	9,038	786			-	-
59	44,668	3,886	24,564	2,137	20,540	1,787	40,473	3,521	9,829	855			-	-
60	46,780	4,070	25,726	2,238	21,511	1,871	43,023	3,743	10,687	930			-	-
61	48,992	4,262	26,941	2,344	22,528	1,960	45,743	3,980	11,778	1,025			-	-
62	51,310	4,464	28,216	2,455	23,593	2,053	48,694	4,236	12,941	1,126			-	-
63	53,736	4,675	29,549	2,571	24,709	2,150	51,856	4,511	14,120	1,228	3,456	301	-	-
64	56,278	4,896	30,947	2,692	25,877	2,251	55,229	4,805	15,384	1,338			-	-
65	58,938	5,128	32,411	2,820	27,100	2,358	58,918	5,126	15,071	1,311			-	-
66	61,726	5,370	33,943	2,953	28,381	2,469	62,860	5,469	16,236	1,413			-	-
67	64,644	5,624	35,548	3,093	29,722	2,586	67,076	5,836	17,079	1,486			-	-
68	67,701	5,890	37,228	3,239	31,127	2,708	71,566	6,226	18,270	1,589			-	-
69	70,904	6,169	38,988	3,392	32,600	2,836	76,519	6,657	19,434	1,691			-	-
70	74,257	6,460	40,832	3,552	34,140	2,970	82,001	7,134	20,742	1,805			-	-
71	77,769	6,766	42,762	3,720	35,754	3,111	85,268	7,418	22,416	1,950			-	-
72	81,447	7,086	44,783	3,896	37,443	3,258	88,536	7,703	24,216	2,107			-	-
73	85,298	7,421	46,901	4,080	39,214	3,412	91,802	7,987	26,189	2,278			-	-
74	89,332	7,772	49,119	4,273	41,068	3,573	95,070	8,271	28,322	2,464			-	-
75	93,556	8,139	51,441	4,475	43,009	3,742	98,337	8,555	30,630	2,665			-	-
<b>The premiums below are for renewal only 以下保費只供續保之用</b>														
76	97,981	8,524	53,874	4,687	45,042	3,919	101,606	8,840	32,603	2,836			-	-
77	102,614	8,927	56,421	4,909	47,172	4,104	104,872	9,124	44,687	3,888			-	-
78	107,468	9,350	59,089	5,141	49,402	4,298	108,140	9,408	47,890	4,166			-	-
79	112,549	9,792	61,882	5,384	51,738	4,501	111,407	9,692	51,322	4,465			-	-
80	117,871	10,255	64,809	5,638	54,183	4,714	114,673	9,977	54,997	4,785			-	-
81	123,447	10,740	67,872	5,905	56,744	4,937	118,113	10,276	58,934	5,127			-	-
82	129,284	11,248	71,081	6,184	59,427	5,170	121,658	10,584	63,159	5,495			-	-
83	135,398	11,780	74,441	6,476	62,237	5,415	125,308	10,902	66,094	5,750			-	-
84	141,801	12,337	77,961	6,783	65,178	5,670	129,067	11,229	69,164	6,017			-	-
85	148,507	12,920	81,648	7,103	68,260	5,939	132,938	11,566	72,379	6,297			-	-
86	155,530	13,531	85,508	7,439	71,487	6,219	136,926	11,913	75,742	6,590			-	-
87	162,886	14,171	89,551	7,791	74,867	6,513	141,034	12,270	79,260	6,896			-	-
88	170,589	14,841	93,786	8,159	78,404	6,821	145,266	12,638	82,948	7,216	3,456	301	-	-
89	178,657	15,543	98,220	8,545	82,112	7,144	149,623	13,017	86,803	7,552			-	-
90	187,104	16,278	102,863	8,949	85,992	7,481	154,112	13,408	90,839	7,903			-	-
91	195,953	17,048	107,727	9,372	90,058	7,835	158,734	13,810	95,067	8,271			-	-
92	205,220	17,854	112,820	9,815	94,316	8,205	163,498	14,224	99,486	8,655			-	-
93	214,924	18,698	118,156	10,280	98,774	8,593	168,402	14,651	104,118	9,058			-	-
94	225,090	19,583	123,741	10,765	103,443	9,000	173,453	15,090	108,961	9,480			-	-
95	235,734	20,509	129,591	11,274	108,334	9,425	178,658	15,543	114,508	9,962			-	-
96	246,882	21,479	135,719	11,808	113,454	9,870	184,018	16,010	122,020	10,616			-	-
97	258,558	22,495	142,137	12,366	118,818	10,337	189,539	16,490	130,399	11,345			-	-
98	270,786	23,558	148,856	12,950	124,434	10,826	195,224	16,984	139,361	12,124			-	-
99	283,590	24,672	155,893	13,563	130,317	11,338	201,081	17,494	148,942	12,958			-	-

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。

2. The premium is determined based on the age, sex and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 保費是根據受保人於保單生效日及保單周年日續保時之年齡、性別及吸煙習慣而計算。

3. Cigna reserves the right to revise the premium of the policy on each anniversary date or upon renewal. 每個保單周年日或續保時，信諾保留調整保費之權利。

# Cigna HealthFirst Elite Medical Plan - Premium Table

## 信諾尊尚醫療保 - 保費表

### Premium For Smoker - Worldwide 吸煙人士保費 - 全球

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障						Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Dental Benefits 自選牙科保障		Optional Maternity Benefits 自選產科保障	
	Deductible Option 墊底費選項													
	\$0		\$25,000		\$50,000		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳								
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	19,076	1,660	10,492	913	8,777	764	13,162	1,145	487	42	3,638	317	22,408	1,949
19	19,831	1,725	10,908	949	9,124	794	13,684	1,191	532	46	3,638	317	22,408	1,949
20	20,589	1,791	11,326	985	9,472	824	14,207	1,236	557	48	3,638	317	22,408	1,949
21	21,114	1,837	11,613	1,010	9,713	845	14,961	1,302	569	50	3,638	317	22,408	1,949
22	21,653	1,884	11,911	1,036	9,963	867	15,716	1,367	581	51	3,638	317	22,408	1,949
23	22,207	1,932	12,216	1,063	10,218	889	16,468	1,433	603	52	3,638	317	22,408	1,949
24	22,776	1,982	12,527	1,090	10,479	912	17,222	1,498	630	55	3,638	317	22,408	1,949
25	23,357	2,032	12,848	1,118	10,744	935	17,977	1,564	646	56	3,638	317	22,408	1,949
26	23,954	2,084	13,176	1,146	11,021	959	18,731	1,630	698	61	3,638	317	22,408	1,949
27	24,566	2,137	13,512	1,176	11,302	983	19,483	1,695	737	64	3,638	317	22,408	1,949
28	25,194	2,192	13,858	1,206	11,590	1,008	20,238	1,761	826	72	3,638	317	22,408	1,949
29	25,838	2,248	14,211	1,236	11,886	1,034	20,992	1,826	923	80	3,638	317	22,408	1,949
30	26,498	2,305	14,574	1,268	12,190	1,061	21,746	1,892	1,026	89	3,638	317	22,408	1,949
31	27,176	2,364	14,947	1,300	12,501	1,088	22,093	1,922	1,111	97	3,638	317	22,408	1,949
32	27,869	2,425	15,328	1,334	12,820	1,115	22,500	1,958	1,211	105	3,638	317	22,408	1,949
33	28,581	2,487	15,720	1,368	13,148	1,144	22,934	1,995	1,330	116	3,638	317	22,408	1,949
34	29,312	2,550	16,121	1,403	13,484	1,173	23,399	2,036	1,471	128	3,638	317	22,408	1,949
35	30,061	2,615	16,534	1,438	13,829	1,203	23,920	2,081	1,620	141	3,638	317	22,408	1,949
36	30,830	2,682	16,956	1,475	14,181	1,234	24,500	2,132	1,767	154	3,638	317	22,408	1,949
37	31,618	2,751	17,389	1,513	14,543	1,265	25,138	2,187	1,927	168	3,638	317	22,408	1,949
38	32,426	2,821	17,833	1,551	14,917	1,298	25,892	2,253	2,068	180	3,638	317	22,408	1,949
39	33,253	2,893	18,289	1,591	15,297	1,331	26,820	2,333	2,216	193	3,638	317	22,408	1,949
40	34,104	2,967	18,758	1,632	15,688	1,365	27,748	2,414	2,391	208	3,638	317	22,408	1,949
41	35,611	3,098	19,586	1,704	16,380	1,425	28,370	2,468	2,561	223	3,638	317	22,408	1,949
42	37,186	3,235	20,451	1,779	17,106	1,488	28,994	2,522	2,760	240	3,638	317	22,408	1,949
43	38,829	3,378	21,356	1,858	17,860	1,554	29,864	2,598	2,989	260	3,638	317	22,408	1,949
44	40,544	3,527	22,298	1,940	18,649	1,622	30,733	2,674	3,243	282	3,638	317	22,408	1,949
45	42,337	3,683	23,284	2,026	19,473	1,694	31,603	2,749	3,516	306	3,638	317	22,408	1,949
46*	44,208	3,846	24,313	2,115	20,333	1,769	32,474	2,825	3,872	337	3,638	317	22,408	1,949
47*	46,161	4,016	25,388	2,209	21,232	1,847	33,517	2,916	4,257	370	3,638	317	22,408	1,949
48*	48,201	4,193	26,509	2,306	22,170	1,929	34,793	3,027	4,616	402	3,638	317	22,408	1,949
49*	50,331	4,379	27,681	2,408	23,149	2,014	36,242	3,153	4,994	434	3,638	317	22,408	1,949
50	52,556	4,572	28,903	2,515	24,172	2,103	37,402	3,254	5,412	471	3,638	317	-	-

\* Premium rates of Optional Maternity Benefits for age 46 to 49 are for renewal only. 46至49歲之自選產科保障保費只供續保。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。
- The premium is determined based on the age, sex and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 保費是根據受保人於保單生效日及保單周年日續保時之年齡、性別及吸煙習慣而計算。
- Cigna reserves the right to revise the premium of the policy on each anniversary date or upon renewal. 每個保單周年日或續保時，信諾保留調整保費之權利。

# Cigna HealthFirst Elite Medical Plan - Premium Table

## 信諾尊尚醫療保 - 保費表

### Premium For Smoker - Worldwide 吸煙人士保費 - 全球

Age 年齡	Hospitalization and Surgical Benefits and Extended Benefits 住院及手術保障與延伸保障						Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefits 自選藥物保障		Optional Dental Benefits 自選牙科保障		Optional Maternity Benefits 自選產科保障	
	Deductible Option 墊底費選項													
	\$0		\$25,000		\$50,000									
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
51	54,879	4,774	30,181	2,626	25,240	2,196	38,620	3,360	5,924	515			-	-
52	57,304	4,985	31,514	2,742	26,357	2,293	39,926	3,474	6,463	562			-	-
53	59,837	5,206	32,908	2,863	27,520	2,394	41,403	3,602	6,918	602			-	-
54	62,481	5,436	34,361	2,989	28,737	2,500	43,114	3,751	7,404	644			-	-
55	65,243	5,676	35,880	3,122	30,007	2,611	45,114	3,925	7,911	688			-	-
56	68,127	5,927	37,466	3,260	31,332	2,726	47,319	4,117	8,506	740			-	-
57	71,138	6,189	39,120	3,403	32,717	2,846	49,841	4,336	9,133	795			-	-
58	74,281	6,462	40,850	3,554	34,162	2,972	52,566	4,573	9,941	865			-	-
59	77,564	6,748	42,654	3,711	35,672	3,103	55,669	4,843	10,812	941			-	-
60	80,992	7,046	44,540	3,875	37,249	3,241	59,177	5,148	11,756	1,023			-	-
61	84,571	7,358	46,509	4,046	38,894	3,384	62,918	5,474	12,956	1,127			-	-
62	88,309	7,683	48,563	4,225	40,612	3,533	66,977	5,827	14,236	1,239			-	-
63	92,212	8,022	50,709	4,412	42,407	3,689	71,326	6,205	15,532	1,351	3,638	317	-	-
64	96,288	8,377	52,950	4,607	44,281	3,852	75,964	6,609	16,923	1,472			-	-
65	100,542	8,747	55,290	4,810	46,238	4,023	81,038	7,050	18,578	1,642			-	-
66	104,987	9,134	57,733	5,023	48,280	4,200	86,461	7,522	19,859	1,785			-	-
67	109,626	9,537	60,283	5,245	50,413	4,386	92,259	8,027	21,787	1,949			-	-
68	114,471	9,959	62,949	5,477	52,641	4,580	98,436	8,564	23,918	2,134			-	-
69	119,530	10,399	65,730	5,719	54,968	4,782	105,248	9,157	26,378	2,341			-	-
70	124,813	10,859	68,636	5,971	57,397	4,994	112,788	9,813	29,187	2,561			-	-
71	130,330	11,339	71,668	6,235	59,932	5,214	121,282	10,504	32,468	2,805			-	-
72	136,090	11,840	74,834	6,511	62,581	5,445	130,777	11,259	36,138	3,075			-	-
73	142,103	12,363	78,141	6,798	65,347	5,685	141,269	12,085	40,287	3,371			-	-
74	148,384	12,909	81,596	7,099	68,232	5,936	152,963	12,987	44,963	3,694			-	-
75	154,942	13,480	85,200	7,412	71,248	6,199	165,914	13,968	50,233	4,047			-	-
<b>The premiums below are for renewal only 以下保費只供續保之用</b>														
76	161,790	14,076	88,966	7,740	74,397	6,473	180,371	15,038	56,263	4,431			-	-
77	168,940	14,698	92,897	8,082	77,683	6,758	192,926	16,199	63,057	4,847			-	-
78	176,407	15,347	97,002	8,439	81,117	7,057	206,740	17,464	70,469	5,297			-	-
79	184,203	16,026	101,288	8,812	84,700	7,369	221,963	18,837	78,564	5,781			-	-
80	192,344	16,734	105,764	9,201	88,443	7,695	238,758	20,321	87,423	6,291			-	-
81	200,846	17,474	110,438	9,608	92,351	8,035	257,282	21,928	96,738	6,827			-	-
82	209,721	18,246	115,318	10,033	96,431	8,389	277,707	23,663	106,623	7,391			-	-
83	218,991	19,052	120,414	10,476	100,693	8,760	299,203	25,531	117,103	7,984			-	-
84	228,670	19,894	125,736	10,939	105,142	9,147	321,942	27,538	128,323	8,607			-	-
85	238,776	20,774	131,291	11,422	109,788	9,552	346,207	29,691	140,443	9,261			-	-
86	249,328	21,692	137,093	11,927	114,638	9,974	372,282	31,998	153,623	9,947			-	-
87	260,348	22,650	143,151	12,454	119,704	10,414	400,263	34,559	168,023	10,677			-	-
88	271,853	23,651	149,478	13,005	124,993	10,874	430,363	37,383	183,803	11,451	3,638	317	-	-
89	283,868	24,697	156,083	13,579	130,516	11,355	462,807	40,487	200,143	12,271			-	-
90	296,414	25,788	162,980	14,179	136,283	11,857	507,963	43,881	218,623	13,137			-	-
91	309,513	26,928	170,182	14,806	142,304	12,380	557,007	47,575	239,443	14,051			-	-
92	323,193	28,118	177,703	15,460	148,593	12,928	610,423	51,579	262,963	15,015			-	-
93	337,477	29,360	185,556	16,143	155,159	13,499	668,623	55,993	289,623	16,029			-	-
94	352,392	30,658	193,754	16,857	162,014	14,095	732,043	60,827	319,623	17,093			-	-
95	367,966	32,013	202,317	17,602	169,173	14,718	801,007	66,091	353,443	18,217			-	-
96	384,228	33,428	211,258	18,379	176,648	15,368	876,023	71,805	391,963	19,391			-	-
97	401,210	34,905	220,594	19,192	184,453	16,047	957,623	77,969	435,623	20,625			-	-
98	418,940	36,448	230,341	20,040	192,603	16,756	1,046,423	84,593	485,443	21,929			-	-
99	437,457	38,059	240,521	20,925	201,114	17,497	1,144,023	91,787	542,623	23,313			-	-

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港幣計算。

2. The premium is determined based on the age, sex and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy. 保費是根據受保人於保單生效日及保單周年日續保時之年齡、性別及吸煙習慣而計算。

3. Cigna reserves the right to revise the premium of the policy on each anniversary date or upon renewal. 每個保單周年日或續保時，信諾保留調整保費之權利。







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