

保費表
Premium Table

Cigna Plus Medical Plan 信諾升級醫療保

Premium Table 保費表

Effective from 1 April 2023 | 2023年4月1日起生效



Sun Flower Insurance Brokers Limited

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Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.


信諾環球

Cigna Plus Medical Plan - Premium Table (Effective from 1 April 2023) 信諾升級醫療保 – 保費表 (2023年4月1日起生效)

Premium For Non Smoker 非吸煙人士保費
Plan Level: Private 計劃級別：私家房

Age 年齡	Deductible Option 墊底費選項															
	\$30,000		\$40,000		\$50,000		\$60,000		\$80,000		\$100,000		\$150,000		\$200,000	
	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	Annual 年繳	Monthly 月繳
0-4	5,891	512	5,214	453	4,887	425	4,522	393	4,122	358	3,786	329	3,437	299	2,686	234
5-14	4,917	428	4,348	378	4,075	354	3,769	328	3,434	299	3,150	274	2,855	248	2,227	194
15-19	4,273	372	3,779	329	3,540	308	3,271	284	2,979	259	2,731	237	2,471	215	1,923	167
20-24	4,718	410	4,172	363	3,909	340	3,614	314	3,292	286	3,021	263	2,736	238	2,134	186
25-29	4,824	419	4,266	371	3,998	348	3,696	321	3,366	293	3,087	268	2,796	243	2,179	189
30-34	5,971	519	5,284	459	4,952	431	4,582	398	4,176	363	3,836	334	3,482	303	2,721	237
35-39	6,988	608	6,187	538	5,800	504	5,368	467	4,897	426	4,500	391	4,093	356	3,205	279
40-44	9,501	826	8,416	732	7,896	687	7,313	636	6,681	581	6,148	535	5,613	488	4,409	383
45-49	11,786	1,025	10,443	908	9,859	857	9,640	838	9,200	800	8,759	762	7,659	666	6,051	526
50-54	14,551	1,265	12,891	1,121	12,169	1,058	11,832	1,029	11,157	970	10,483	912	8,795	765	6,968	606
55-59	17,961	1,562	15,912	1,384	15,020	1,306	14,816	1,288	14,413	1,253	14,007	1,218	12,996	1,130	10,393	904
60-64	22,499	1,956	21,180	1,842	19,858	1,727	19,651	1,709	19,232	1,672	18,816	1,636	17,774	1,546	14,337	1,247
65-69	27,801	2,417	26,168	2,275	24,534	2,133	24,024	2,089	22,996	2,000	21,972	1,911	19,409	1,688	16,844	1,465
70-74	34,430	2,994	32,406	2,818	30,384	2,642	29,808	2,592	28,651	2,491	27,497	2,391	24,609	2,140	21,721	1,889
75-80*	42,672	3,711	40,165	3,493	37,658	3,275	37,089	3,225	35,954	3,126	34,817	3,028	31,977	2,781	29,135	2,533
81-85*	55,148	4,795	51,906	4,514	48,666	4,232	48,030	4,177	46,761	4,066	45,492	3,956	42,319	3,680	39,147	3,404
86-90*	68,284	5,938	64,270	5,589	60,257	5,240	59,494	5,173	57,972	5,041	56,448	4,909	52,641	4,577	48,835	4,247
91-95*	84,555	7,353	79,579	6,920	74,607	6,488	73,537	6,395	71,398	6,209	69,260	6,023	63,911	5,557	58,563	5,092
96-100*	104,698	9,104	98,538	8,569	92,381	8,033	90,810	7,897	87,670	7,623	84,530	7,350	76,682	6,668	68,832	5,985

* Premium rates starting at the age of 76 are for renewal only. 76 歲或以上之保費只供續保。

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 corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy.
 您所選病房類別、保障地區及年度墊底費選項的相應保是根據受保人於保單生效日及每個保單周年日續保時的年齡、性別及吸煙習慣而計算。

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

4. The premium amount shown does not include levy collected by the Insurance Authority.
 以上保費金額並不包括由保險業監管局徵收的保費徵費。

Cigna Plus Medical Plan - Premium Table (Effective from 1 April 2023) **信諾升級醫療保 – 保費表 (2023年4月1日起生效)**

Premium For Non Smoker 非吸煙人士保費
Plan Level: Semi- Private 計劃級別：半私家房

Age 年齡	Deductible Option 墊底費選項													
	\$30,000		\$40,000		\$50,000		\$60,000		\$80,000		\$100,000		\$150,000	
	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
0-4	4,403	383	3,761	327	3,246	282	2,858	249	1,952	170	1,287	112	910	79
5-14	3,642	317	3,110	270	2,686	234	2,365	206	1,615	140	1,066	93	752	65
15-19	3,159	275	2,696	234	2,326	202	2,047	178	1,397	121	921	80	648	56
20-24	3,498	304	2,989	260	2,578	224	2,269	197	1,548	135	1,022	89	720	63
25-29	3,574	311	3,052	265	2,634	229	2,318	202	1,583	138	1,044	91	736	64
30-34	4,454	387	3,805	331	3,285	286	2,892	251	1,976	172	1,303	113	921	80
35-39	5,232	455	4,472	389	3,862	336	3,402	296	2,324	202	1,535	133	1,087	95
40-44	7,199	626	6,155	535	5,317	462	4,684	407	3,204	279	2,118	184	1,501	131
45-49	8,881	772	8,153	709	7,426	646	5,780	503	4,474	389	2,911	253	2,074	180
50-54	10,964	953	10,067	875	9,169	797	7,135	620	5,523	480	3,357	292	2,397	208
55-59	13,534	1,177	12,427	1,081	11,320	984	8,808	766	6,818	593	5,026	437	3,612	314
60-64	16,952	1,474	15,563	1,353	14,175	1,233	11,033	959	8,540	743	6,957	605	5,033	438
65-69	20,950	1,822	19,233	1,672	17,516	1,523	13,634	1,186	10,551	917	8,191	712	5,950	517
70-74	25,945	2,256	23,818	2,071	21,691	1,886	16,886	1,468	13,066	1,136	10,600	922	7,762	675
75-80*	32,155	2,796	29,519	2,567	26,883	2,338	20,926	1,820	17,608	1,531	14,288	1,242	10,572	919
81-85*	41,556	3,614	38,148	3,317	34,742	3,021	27,045	2,352	23,177	2,015	19,310	1,679	14,472	1,258
86-90*	51,456	4,474	47,235	4,107	43,015	3,740	33,489	2,912	28,848	2,509	24,210	2,105	18,343	1,595
91-95*	63,714	5,540	58,488	5,086	53,260	4,631	41,466	3,606	35,316	3,071	29,167	2,536	22,317	1,941
96-100*	78,895	6,860	72,421	6,297	65,948	5,735	51,345	4,465	42,889	3,729	34,434	2,994	26,597	2,313

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2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy.
 您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時的年齡、性別及吸煙習慣而計算。

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

4. The premium amount shown does not include levy collected by the Insurance Authority.
 以上保費金額並不包括由保險業監管局徵收的保費徵費。

Cigna Plus Medical Plan - Premium Table (Effective from 1 April 2023) 信諾升級醫療保 – 保費表 (2023年4月1日起生效)

Premium For Non Smoker 非吸煙人士保費
Plan Level: Ward 計劃級別：普通房

Age 年齡	Deductible Option 墊底費選項											
	\$30,000		\$40,000		\$50,000		\$60,000		\$80,000		\$100,000	
	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
0-4	1,837	160	1,439	125	1,161	101	1,002	87	738	64	660	57
5-14	1,527	133	1,194	104	965	84	829	72	611	53	547	48
15-19	1,320	115	1,034	90	835	73	717	62	530	46	472	41
20-24	1,462	127	1,144	99	923	80	794	69	586	51	522	45
25-29	1,496	130	1,171	102	945	82	812	71	601	52	535	47
30-34	1,862	162	1,457	127	1,178	102	1,015	88	749	65	669	58
35-39	2,188	190	1,713	149	1,385	120	1,197	104	882	77	789	69
40-44	2,999	261	2,352	205	1,904	166	1,653	144	1,213	105	1,090	95
45-49	4,087	355	3,211	279	2,603	226	2,278	198	1,668	145	1,507	131
50-54	4,688	408	3,686	321	2,992	260	2,627	228	1,920	167	1,740	151
55-59	6,916	601	5,457	475	4,444	386	3,952	344	2,869	249	2,624	228
60-64	9,437	821	7,469	649	6,100	530	5,488	477	3,961	344	3,654	318
65-69	11,006	957	8,727	759	7,144	621	6,478	563	4,658	405	4,321	376
70-74	14,029	1,220	11,163	971	9,169	797	8,424	733	6,019	523	5,637	490
75-80*	18,535	1,612	14,818	1,289	12,230	1,063	11,431	994	8,100	704	7,678	668
81-85*	24,464	2,127	19,676	1,711	16,329	1,420	14,176	1,233	11,703	1,018	10,512	914
86-90*	30,087	2,616	24,320	2,115	20,281	1,764	17,607	1,531	14,834	1,290	13,326	1,159
91-95*	35,634	3,099	28,938	2,516	24,237	2,108	21,042	1,830	18,053	1,570	16,217	1,410
96-100*	41,396	3,600	33,771	2,937	28,401	2,470	24,657	2,144	21,521	1,871	19,331	1,681

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- Cigna Healthcare reserves the right to revise the premium of the policy on each anniversary date or upon renewal.
在每個保單周年日或續保時，信諾環球保留調整保費之權利。
- The premium amount shown does not include levy collected by the Insurance Authority.
以上保費金額並不包括由保險業監管局徵收的保費徵費。

Cigna Plus Medical Plan - Premium Table (Effective from 1 April 2023) 信諾升級醫療保 – 保費表 (2023年4月1日起生效)

Premium For Smoker 吸煙人士保費
Plan Level: Private 計劃級別：私家房

Age 年齡	Deductible Option 墊底費選項															
	\$30,000		\$40,000		\$50,000		\$60,000		\$80,000		\$100,000		\$150,000		\$200,000	
	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	Annual 年繳	Monthly 月繳
0-17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18-19	4,825	420	4,267	371	3,994	347	3,694	321	3,362	292	3,082	268	2,787	242	2,168	189
20-24	5,324	463	4,710	410	4,414	384	4,081	355	3,716	323	3,409	296	3,086	268	2,405	209
25-29	5,446	474	4,816	419	4,511	392	4,171	363	3,800	330	3,483	303	3,153	274	2,458	214
30-34	6,740	586	5,963	519	5,589	486	5,170	450	4,712	410	4,328	376	3,927	341	3,068	267
35-39	7,878	685	6,974	606	6,539	569	6,052	526	5,519	480	5,072	441	4,613	401	3,610	314
40-44	10,706	931	9,486	825	8,899	774	8,242	717	7,530	655	6,929	603	6,326	550	4,970	432
45-49	13,283	1,155	11,767	1,023	11,108	966	10,859	944	10,364	901	9,869	858	8,630	750	6,819	593
50-54	16,400	1,426	14,530	1,263	13,715	1,193	13,335	1,160	12,575	1,093	11,815	1,027	9,914	862	7,854	683
55-59	20,249	1,761	17,937	1,560	16,931	1,472	16,704	1,453	16,247	1,413	15,792	1,373	14,652	1,274	11,715	1,019
60-64	25,354	2,205	23,867	2,075	22,380	1,946	22,145	1,926	21,676	1,885	21,205	1,844	20,030	1,742	16,157	1,405
65-69	31,334	2,725	29,495	2,565	27,654	2,405	27,076	2,354	25,921	2,254	24,765	2,153	21,874	1,902	18,984	1,651
70-74	38,805	3,374	36,526	3,176	34,245	2,978	33,595	2,921	32,293	2,808	30,990	2,695	27,737	2,412	24,482	2,129
75-80*	48,092	4,182	45,267	3,936	42,440	3,690	41,801	3,635	40,521	3,524	39,239	3,412	36,038	3,134	32,835	2,855
81-85*	62,150	5,404	58,499	5,087	54,847	4,769	54,131	4,707	52,701	4,583	51,271	4,458	47,696	4,147	44,120	3,837
86-90*	76,960	6,692	72,435	6,299	67,912	5,905	67,055	5,831	65,337	5,681	63,620	5,532	59,330	5,159	55,039	4,786
91-95*	95,296	8,287	89,690	7,799	84,086	7,312	82,880	7,207	80,469	6,997	78,058	6,788	72,031	6,264	66,004	5,739
96-100*	117,999	10,261	111,057	9,657	104,113	9,053	102,346	8,900	98,806	8,592	95,269	8,284	86,422	7,515	77,576	6,746

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Cigna Plus Medical Plan - Premium Table (Effective from 1 April 2023)

信諾升級醫療保 – 保費表 (2023年4月1日起生效)

Premium For Smoker 吸煙人士保費

Plan Level: Semi- Private 計劃級別：半私家房

Age 年齡	Deductible Option 墊底費選項													
	\$30,000		\$40,000		\$50,000		\$60,000		\$80,000		\$100,000		\$150,000	
	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
0-17	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18-19	3,561	310	3,040	264	2,624	228	2,308	201	1,575	137	1,039	90	731	64
20-24	3,945	343	3,371	293	2,907	253	2,561	223	1,746	152	1,152	100	812	71
25-29	4,026	350	3,440	299	2,969	258	2,614	227	1,785	155	1,178	102	832	72
30-34	5,036	438	4,300	374	3,712	323	3,268	284	2,231	194	1,471	128	1,038	90
35-39	5,904	513	5,045	439	4,356	379	3,836	334	2,622	228	1,731	151	1,225	107
40-44	8,117	706	6,940	603	5,995	521	5,284	459	3,612	314	2,388	208	1,693	147
45-49	10,008	870	9,190	799	8,371	728	6,515	567	4,457	388	3,283	285	2,337	203
50-54	12,360	1,075	11,347	987	10,336	899	8,045	700	5,502	478	3,785	329	2,701	235
55-59	15,261	1,327	14,012	1,218	12,762	1,110	9,936	864	6,795	591	5,666	493	4,072	354
60-64	19,109	1,662	17,544	1,526	15,978	1,389	12,441	1,082	8,508	740	7,843	682	5,674	493
65-69	23,617	2,054	21,682	1,885	19,747	1,717	15,375	1,337	10,514	914	9,233	803	6,708	583
70-74	29,248	2,543	26,851	2,335	24,453	2,126	19,041	1,656	13,022	1,132	11,951	1,039	8,750	761
75-80*	36,246	3,152	33,276	2,894	30,305	2,635	23,596	2,052	19,851	1,726	16,106	1,401	11,917	1,036
81-85*	46,842	4,073	43,001	3,739	39,162	3,405	30,496	2,652	26,132	2,272	21,767	1,893	16,313	1,419
86-90*	58,003	5,044	53,247	4,630	48,490	4,217	37,760	3,283	32,526	2,828	27,290	2,373	20,676	1,798
91-95*	71,823	6,245	65,931	5,733	60,038	5,221	46,756	4,066	39,818	3,462	32,880	2,859	25,157	2,188
96-100*	88,933	7,733	81,637	7,099	74,339	6,464	57,896	5,034	48,355	4,205	38,815	3,375	29,982	2,607

* Premium rates starting at the age of 76 are for renewal only. 76 歲或以上之保費只供續保。

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- The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy.
您所選病房類別、保障地區及年度墊底費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時的年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of the policy on each anniversary date or upon renewal.
在每個保單周年日或續保時，信諾環球保留調整保費之權利。
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Cigna Plus Medical Plan - Premium Table (Effective from 1 April 2023) 信諾升級醫療保 – 保費表 (2023年4月1日起生效)

Premium For Smoker 吸煙人士保費
Plan Level: Ward 計劃級別：普通房

Age 年齡	Deductible Option 墊底費選項											
	\$30,000		\$40,000		\$50,000		\$60,000		\$80,000		\$100,000	
	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
0-17	-	-	-	-	-	-	-	-	-	-	-	-
18-19	1,425	124	1,115	97	901	78	773	67	571	50	510	44
20-24	1,578	137	1,234	107	996	87	857	75	633	55	565	49
25-29	1,616	141	1,263	110	1,020	89	876	76	646	56	577	50
30-34	2,009	175	1,574	137	1,272	111	1,096	95	809	70	723	63
35-39	2,359	205	1,845	160	1,493	130	1,291	112	950	83	851	74
40-44	3,231	281	2,533	220	2,051	178	1,781	155	1,308	114	1,175	102
45-49	4,406	383	3,461	301	2,806	244	2,456	214	1,797	156	1,624	141
50-54	5,052	439	3,973	345	3,225	280	2,835	247	2,069	180	1,876	163
55-59	7,456	648	5,883	512	4,790	417	4,260	370	3,093	269	2,828	246
60-64	10,171	884	8,047	700	6,574	572	5,915	514	4,270	371	3,939	343
65-69	11,866	1,032	9,408	818	7,700	670	6,982	607	5,021	437	4,657	405
70-74	15,122	1,315	12,033	1,046	9,884	859	9,081	790	6,489	564	6,076	528
75-80*	19,974	1,737	15,973	1,389	13,180	1,146	12,321	1,071	8,731	759	8,276	720
81-85*	26,371	2,293	21,209	1,844	17,601	1,531	16,787	1,460	11,780	1,024	11,328	985
86-90*	32,427	2,820	26,213	2,279	21,859	1,901	21,204	1,844	14,762	1,284	14,362	1,249
91-95*	38,405	3,340	31,191	2,712	26,122	2,271	25,721	2,237	17,780	1,546	17,479	1,520
96-100*	44,618	3,880	36,400	3,165	30,612	2,662	30,569	2,658	20,994	1,826	20,834	1,812

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