

Premium Table
保費表



Cigna HealthFirst Elite 360 Medical Plan

信諾尊尚360醫療保

Effective from 1 April 2025 | 2025年4月1日起生效



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cigna
healthcare
信諾環球

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Premium for Non Smoker (Male) - Worldwide (excluding the US) 非吸煙人士 (男性) 保費-環球 (不包括美國)
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Table with columns for Age (年齡), Basic Policy (基本保單), Deductible Option (自付費選項) with sub-columns for \$15,000, \$25,000, \$50,000, and \$75,000. Each deductible option has Annual (年費) and Monthly (月費) sub-columns. Rows list ages from 0 to 99+.

* These rates apply only to renewing policies. 此保費只供續保之用。

- 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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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之年齡、性別及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the 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。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)

信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Smoker (Male) - Worldwide (excluding the US) 吸煙人士 (男性) 保費-環球 (不包括美國)

Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡		Basic Policy 基本保單								Age 年齡		Basic Policy 基本保單							
		Deductible Option 自付費選項										Deductible Option 自付費選項							
		\$15,000		\$25,000		\$50,000		\$75,000				\$15,000		\$25,000		\$50,000		\$75,000	
		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費			Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	-	-	-	-	-	-	-	-	50	49,502	4,307	37,389	3,253	30,132	2,621	26,152	2,275		
1	-	-	-	-	-	-	-	-	51	52,645	4,580	40,099	3,489	32,300	2,810	28,157	2,450		
2	-	-	-	-	-	-	-	-	52	55,758	4,851	42,851	3,728	34,515	3,003	30,258	2,632		
3	-	-	-	-	-	-	-	-	53	59,014	5,134	45,749	3,980	36,863	3,207	32,507	2,828		
4	-	-	-	-	-	-	-	-	54	62,465	5,434	48,843	4,249	39,368	3,425	34,914	3,038		
5	-	-	-	-	-	-	-	-	55	66,077	5,749	52,152	4,537	42,036	3,657	37,505	3,263		
6	-	-	-	-	-	-	-	-	56	69,935	6,084	55,673	4,844	44,875	3,904	39,904	3,472		
7	-	-	-	-	-	-	-	-	57	74,016	6,439	59,444	5,172	47,915	4,169	42,444	3,693		
8	-	-	-	-	-	-	-	-	58	78,399	6,821	63,523	5,527	51,212	4,455	45,178	3,930		
9	-	-	-	-	-	-	-	-	59	83,033	7,224	67,865	5,904	54,729	4,761	48,075	4,183		
10	-	-	-	-	-	-	-	-	60	87,926	7,650	72,493	6,307	58,472	5,087	51,150	4,450		
11	-	-	-	-	-	-	-	-	61	93,289	8,116	76,845	6,686	62,133	5,406	54,656	4,755		
12	-	-	-	-	-	-	-	-	62	98,967	8,610	82,294	7,160	65,981	5,740	58,395	5,080		
13	-	-	-	-	-	-	-	-	63	105,122	9,146	87,329	7,598	70,175	6,105	62,452	5,433		
14	-	-	-	-	-	-	-	-	64	111,642	9,713	92,654	8,061	74,607	6,491	66,783	5,810		
15	-	-	-	-	-	-	-	-	65	118,532	10,312	98,298	8,552	79,305	6,900	71,397	6,212		
16	-	-	-	-	-	-	-	-	66	125,839	10,948	104,256	9,070	84,275	7,332	76,319	6,640		
17	-	-	-	-	-	-	-	-	67	133,570	11,621	110,550	9,618	89,542	7,790	81,578	7,097		
18	13,552	1,179	12,436	1,082	9,219	802	8,192	713	68	141,697	12,328	117,173	10,194	95,091	8,273	87,158	7,583		
19	13,715	1,193	12,535	1,091	9,320	811	8,340	726	69	150,310	13,077	125,443	10,914	101,000	8,787	93,120	8,101		
20	13,885	1,208	12,641	1,100	9,428	820	8,490	739	70	159,446	13,872	134,290	11,683	107,227	9,329	99,487	8,655		
21	14,331	1,247	12,720	1,107	9,688	843	8,590	747	71*	172,420	15,001	142,133	12,366	113,930	9,912	104,343	9,078		
22	14,788	1,287	12,858	1,119	9,961	867	8,686	756	72*	182,298	15,860	150,828	13,122	121,297	10,553	109,240	9,504		
23	15,263	1,328	12,990	1,130	10,244	891	8,787	764	73*	192,884	16,781	160,128	13,931	129,156	11,237	114,376	9,951		
24	15,753	1,371	13,130	1,142	10,518	915	8,886	773	74*	203,682	17,720	169,602	14,755	137,188	11,955	119,548	10,401		
25	16,254	1,414	13,402	1,166	10,813	941	8,984	782	75*	214,712	18,680	179,300	15,599	145,399	12,650	124,755	10,854		
26	16,777	1,460	13,690	1,191	11,112	967	9,082	790	76*	225,951	19,658	189,191	16,460	153,783	13,379	129,994	11,309		
27	17,318	1,507	13,988	1,217	11,416	993	9,372	815	77*	237,430	20,656	199,278	17,337	162,335	14,123	135,273	11,769		
28	17,872	1,555	14,289	1,243	11,737	1,021	9,663	841	78*	248,746	21,641	205,468	17,876	167,707	14,591	140,421	12,217		
29	18,444	1,605	14,754	1,284	12,059	1,049	9,958	866	79*	259,138	22,545	211,562	18,406	173,001	15,051	145,598	12,667		
30	19,043	1,657	15,233	1,325	12,398	1,079	10,166	884	80*	266,130	23,153	217,568	18,928	178,206	15,504	150,820	13,121		
31	19,807	1,723	16,074	1,398	12,681	1,103	10,819	941	81*	273,019	23,753	223,467	19,442	183,338	15,950	156,069	13,578		
32	20,616	1,794	16,955	1,475	12,970	1,128	11,516	1,002	82*	279,809	24,343	229,261	19,946	188,387	16,390	161,357	14,038		
33	21,458	1,867	17,880	1,556	13,267	1,154	12,139	1,056	83*	286,470	24,923	234,959	20,441	193,328	16,820	166,670	14,500		
34	22,331	1,943	18,853	1,640	13,564	1,180	12,795	1,113	84*	293,046	25,495	241,736	21,031	199,183	17,329	172,032	14,967		
35	23,241	2,022	19,675	1,712	13,868	1,207	13,618	1,185	85*	299,491	26,056	249,709	21,725	206,004	17,922	177,422	15,436		
36	24,346	2,118	20,306	1,767	14,346	1,248	13,931	1,212	86*	305,428	26,572	257,400	22,394	212,603	18,496	182,672	15,892		
37	25,501	2,219	20,961	1,824	14,837	1,291	14,244	1,239	87*	311,249	27,079	265,148	23,068	219,242	19,074	187,959	16,352		
38	26,713	2,324	21,637	1,882	15,344	1,335	14,569	1,268	88*	316,959	27,575	272,939	23,746	225,924	19,655	193,284	16,816		
39	27,978	2,434	22,345	1,944	15,866	1,380	14,899	1,296	89*	322,552	28,062	280,790	24,429	232,666	20,242	198,635	17,281		
40	29,307	2,550	23,069	2,007	16,412	1,428	15,240	1,326	90*	329,636	28,678	288,680	25,115	239,428	20,830	204,027	17,750		
41	30,820	2,681	24,158	2,102	17,410	1,515	16,066	1,398	91*	338,352	29,437	296,633	25,807	246,253	21,424	209,453	18,222		
42	32,404	2,819	25,307	2,202	18,468	1,607	16,941	1,474	92*	347,119	30,199	304,633	26,503	253,124	22,022	214,919	18,698		
43	34,078	2,965	26,504	2,306	19,594	1,705	17,867	1,554	93*	355,945	30,967	312,680	27,203	260,033	22,623	220,420	19,177		
44	35,829	3,117	27,760	2,415	20,783	1,808	18,841	1,639	94*	364,827	31,740	320,796	27,909	266,974	23,227	225,951	19,658		
45	37,676	3,278	29,081	2,530	22,040	1,917	19,863	1,728	95*	373,771	32,518	328,961	28,620	273,981	23,836	231,526	20,143		
46	39,790	3,462	30,571	2,660	23,463	2,041	20,985	1,826	96*	382,778	33,302	337,177	29,334	281,033	24,450	237,135	20,631		
47	42,030	3,657	32,154	2,797	24,973	2,173	22,173	1,929	97*	391,840	34,090	345,451	30,054	288,133	25,068	242,783	21,122		
48	44,381	3,861	33,813	2,942	26,591	2,313	23,427	2,038	98*	400,962	34,884	353,774	30,778	295,280	25,689	248,463	21,616		
49	46,872	4,078	35,554	3,093	28,303	2,462	24,754	2,154	99*	410,142	35,682	362,154	31,507	302,470	26,315	254,184	22,114		

* These rates apply only to renewing policies. 此保費只供續保之用。

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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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the 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當局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)



信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)

Premium for Smoker (Male) - Worldwide 吸煙人士 (男性) 保費-環球
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	-	-	-	-	-	-	-	-	50	88,278	7,680	66,673	5,801	53,730	4,675	46,640	4,058
1	-	-	-	-	-	-	-	-	51	93,607	8,144	71,294	6,203	57,434	4,997	50,064	4,356
2	-	-	-	-	-	-	-	-	52	98,851	8,600	75,965	6,609	61,200	5,324	53,645	4,667
3	-	-	-	-	-	-	-	-	53	104,310	9,075	80,862	7,035	65,159	5,669	57,457	4,999
4	-	-	-	-	-	-	-	-	54	110,083	9,577	86,084	7,489	69,378	6,036	61,532	5,353
5	-	-	-	-	-	-	-	-	55	116,112	10,102	91,635	7,972	73,869	6,427	65,904	5,734
6	-	-	-	-	-	-	-	-	56	122,526	10,660	97,539	8,486	78,625	6,840	69,909	6,082
7	-	-	-	-	-	-	-	-	57	129,281	11,247	103,834	9,034	83,715	7,283	74,138	6,450
8	-	-	-	-	-	-	-	-	58	136,539	11,879	110,633	9,625	89,195	7,760	78,679	6,845
9	-	-	-	-	-	-	-	-	59	144,178	12,543	117,844	10,252	95,039	8,268	83,484	7,263
10	-	-	-	-	-	-	-	-	60	152,233	13,244	125,513	10,920	101,251	8,809	88,562	7,705
11	-	-	-	-	-	-	-	-	61	161,033	14,010	132,659	11,541	107,269	9,332	94,350	8,208
12	-	-	-	-	-	-	-	-	62	170,330	14,819	141,647	12,323	113,585	9,882	100,507	8,744
13	-	-	-	-	-	-	-	-	63	180,393	15,694	149,863	13,038	120,436	10,478	107,168	9,324
14	-	-	-	-	-	-	-	-	64	191,006	16,618	158,530	13,792	127,671	11,107	114,263	9,941
15	-	-	-	-	-	-	-	-	65	202,202	17,592	167,688	14,589	135,308	11,772	121,793	10,596
16	-	-	-	-	-	-	-	-	66	214,029	18,621	177,318	15,427	143,363	12,473	129,811	11,294
17	-	-	-	-	-	-	-	-	67	226,512	19,707	187,476	16,310	151,874	13,213	138,345	12,036
18	25,232	2,195	23,143	2,013	17,165	1,493	15,257	1,327	68	239,590	20,844	198,133	17,238	160,821	13,991	147,375	12,822
19	25,539	2,222	23,339	2,030	17,349	1,509	15,527	1,351	69	253,391	22,045	211,490	18,400	170,293	14,815	156,982	13,657
20	25,852	2,249	23,529	2,047	17,550	1,527	15,806	1,375	70	267,994	23,315	225,732	19,639	180,280	15,684	167,218	14,548
21	26,662	2,320	23,661	2,059	18,026	1,568	15,985	1,391	71*	288,955	25,139	238,205	20,724	190,973	16,615	174,865	15,213
22	27,496	2,392	23,900	2,079	18,517	1,611	16,148	1,405	72*	304,605	26,501	252,040	21,927	202,725	17,637	182,528	15,880
23	28,364	2,468	24,128	2,099	19,025	1,655	16,326	1,420	73*	321,336	27,956	266,782	23,210	215,223	18,724	190,544	16,577
24	29,250	2,545	24,373	2,120	19,532	1,699	16,500	1,436	74*	338,324	29,434	281,733	24,511	227,931	19,830	198,574	17,276
25	30,165	2,624	24,865	2,163	20,059	1,745	16,672	1,450	75*	355,592	30,937	296,963	25,836	240,864	20,955	206,610	17,975
26	31,116	2,707	25,384	2,208	20,599	1,792	16,842	1,465	76*	373,104	32,460	312,414	27,180	254,001	22,098	214,651	18,675
27	32,090	2,792	25,914	2,255	21,157	1,841	17,365	1,511	77*	390,895	34,008	328,110	28,546	267,325	23,257	222,703	19,375
28	33,098	2,880	26,452	2,301	21,733	1,891	17,893	1,557	78*	408,312	35,523	337,300	29,345	275,363	23,957	230,501	20,054
29	34,134	2,970	27,302	2,375	22,313	1,941	18,426	1,603	79*	424,115	36,898	346,282	30,127	283,221	24,640	238,292	20,731
30	35,210	3,063	28,170	2,451	22,925	1,994	18,798	1,635	80*	434,279	37,782	355,056	30,890	290,886	25,307	246,107	21,411
31	36,609	3,185	29,704	2,584	23,433	2,039	19,993	1,739	81*	444,199	38,645	363,609	31,634	298,386	25,960	253,920	22,091
32	38,072	3,312	31,308	2,724	23,948	2,083	21,268	1,850	82*	453,897	39,489	371,939	32,359	305,692	26,595	261,748	22,772
33	39,601	3,445	32,998	2,871	24,481	2,130	22,404	1,949	83*	463,340	40,311	380,066	33,066	312,789	27,213	269,573	23,453
34	41,188	3,583	34,764	3,024	25,019	2,177	23,599	2,053	84*	472,564	41,113	389,878	33,919	321,310	27,954	277,420	24,136
35	42,836	3,727	36,255	3,154	25,561	2,224	25,099	2,184	85*	481,535	41,894	401,541	34,934	331,332	28,826	285,269	24,818
36	44,842	3,901	37,390	3,253	26,421	2,299	25,656	2,232	86*	489,626	42,597	412,689	35,904	340,938	29,662	292,837	25,477
37	46,941	4,084	38,578	3,356	27,310	2,376	26,218	2,281	87*	497,482	43,281	423,844	36,874	350,547	30,498	300,424	26,137
38	49,141	4,275	39,798	3,462	28,224	2,455	26,798	2,331	88*	505,108	43,944	435,018	37,847	360,171	31,335	308,018	26,798
39	51,432	4,475	41,076	3,574	29,164	2,537	27,385	2,382	89*	512,499	44,587	446,211	38,820	369,816	32,174	315,613	27,458
40	53,840	4,684	42,375	3,687	30,151	2,623	27,993	2,435	90*	522,219	45,433	457,391	39,793	379,455	33,013	323,224	28,120
41	56,446	4,911	44,247	3,849	31,889	2,774	29,426	2,560	91*	534,433	46,496	468,606	40,769	389,113	33,853	330,840	28,783
42	59,177	5,148	46,213	4,021	33,726	2,934	30,940	2,692	92*	546,663	47,560	479,827	41,745	398,794	34,695	338,468	29,447
43	62,043	5,398	48,255	4,198	35,672	3,103	32,531	2,830	93*	558,909	48,625	491,044	42,721	408,470	35,537	346,108	30,111
44	65,045	5,659	50,387	4,384	37,727	3,282	34,202	2,976	94*	571,163	49,691	502,307	43,701	418,138	36,378	353,740	30,775
45	68,191	5,933	52,632	4,579	39,893	3,471	35,950	3,128	95*	583,427	50,758	513,563	44,680	427,839	37,222	361,390	31,441
46	71,808	6,247	55,164	4,799	42,336	3,683	37,868	3,295	96*	595,707	51,827	524,830	45,660	437,551	38,067	369,047	32,107
47	75,623	6,579	57,847	5,033	44,937	3,910	39,899	3,471	97*	607,997	52,896	536,110	46,642	447,274	38,913	376,711	32,774
48	79,620	6,927	60,655	5,277	47,700	4,150	42,028	3,656	98*	620,300	53,966	547,400	47,624	457,011	39,760	384,379	33,441
49	83,842	7,294	63,590	5,532	50,627	4,405	44,276	3,852	99**	632,614	55,037	558,705	48,607	466,753	40,608	392,062	34,109

* These rates apply only to renewing policies. 此保費只供續保之用。

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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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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之年齡、性別及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the 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。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)

信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Non Smoker (Male) - Asia 非吸煙人士 (男性) 保費-亞洲
Accommodation Room Type: Semi-private Room 病房類別: 半私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	28,411	2,472	3,411	297	50	35,793	3,114	6,762	588
1	25,332	2,204	3,380	294	51	37,448	3,258	7,450	648
2	22,333	1,943	3,353	292	52	39,217	3,412	8,165	710
3	22,138	1,926	3,322	289	53	41,196	3,584	8,918	776
4	21,936	1,908	3,293	286	54	42,866	3,729	9,556	831
5	20,789	1,809	3,121	272	55	44,867	3,903	10,277	894
6	20,730	1,804	2,050	178	56	47,024	4,091	11,000	957
7	20,670	1,798	2,044	178	57	49,392	4,297	11,842	1,030
8	20,605	1,793	2,038	177	58	52,095	4,532	12,735	1,108
9	20,697	1,801	2,046	178	59	54,981	4,783	13,869	1,207
10	20,744	1,805	2,050	178	60	57,982	5,044	15,023	1,307
11	21,299	1,853	1,616	141	61	61,760	5,373	16,366	1,424
12	21,916	1,907	1,663	145	62	65,467	5,696	17,981	1,564
13	22,531	1,960	1,708	149	63	69,480	6,045	19,697	1,714
14	23,145	2,014	1,756	153	64	73,766	6,418	21,426	1,864
15	23,934	2,082	1,816	158	65	81,784	7,115	22,098	1,923
16	24,385	2,121	1,817	158	66	88,639	7,712	24,180	2,104
17	25,515	2,220	1,820	158	67	94,571	8,228	26,035	2,265
18	13,361	1,162	657	57	68	100,915	8,780	27,396	2,383
19	13,969	1,215	685	60	69	107,476	9,350	29,251	2,545
20	14,603	1,270	752	65	70	114,154	9,931	30,908	2,689
21	14,882	1,295	764	66	71*	120,816	10,511	32,606	2,837
22	15,609	1,358	780	68	72*	125,625	10,929	35,236	3,066
23	16,326	1,420	805	70	73*	130,438	11,348	38,066	3,312
24	17,089	1,487	835	73	74*	135,245	11,766	41,166	3,581
25	18,096	1,574	880	77	75*	139,467	12,134	44,338	3,857
26	19,022	1,655	914	80	76*	144,714	12,590	48,088	4,184
27	19,819	1,724	984	86	77*	149,520	13,008	65,468	5,696
28	20,615	1,794	1,040	90	78*	154,326	13,426	70,161	6,104
29	21,413	1,863	1,166	101	79*	159,131	13,844	75,190	6,542
30	21,684	1,887	1,277	111	80*	161,437	14,045	79,351	6,904
31	22,671	1,972	1,434	125	81*	166,173	14,457	80,000	6,960
32	22,971	1,998	1,554	135	82*	171,159	14,891	80,000	6,960
33	23,299	2,027	1,695	147	83*	176,295	15,338	80,000	6,960
34	23,649	2,057	1,860	162	84*	181,582	15,798	80,000	6,960
35	23,737	2,065	2,057	179	85*	187,032	16,272	80,000	6,960
36	23,904	2,080	2,226	194	86*	192,643	16,760	80,000	6,960
37	24,219	2,107	2,424	211	87*	198,422	17,263	80,000	6,960
38	24,636	2,143	2,567	223	88*	204,374	17,781	80,000	6,960
39	25,194	2,192	2,720	237	89*	210,505	18,314	80,000	6,960
40	26,127	2,273	2,941	256	90*	216,823	18,864	80,000	6,960
41	26,748	2,327	3,152	274	91*	223,327	19,429	80,000	6,960
42	27,370	2,381	3,404	296	92*	230,028	20,012	80,000	6,960
43	28,226	2,456	3,688	321	93*	236,928	20,613	80,000	6,960
44	29,087	2,531	4,008	349	94*	244,034	21,231	80,000	6,960
45	29,147	2,536	4,222	367	95*	253,257	22,033	80,000	6,960
46	30,096	2,618	4,686	408	96*	262,831	22,866	80,000	6,960
47	31,465	2,737	5,218	454	97*	272,764	23,730	80,000	6,960
48	33,078	2,878	5,729	498	98*	283,073	24,627	80,000	6,960
49	34,897	3,036	6,281	546	99+*	293,773	25,558	80,000	6,960
		Age 年齡	Annual 年繳				Monthly 月繳		
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828				420		

* These rates apply only to renewing policies. 此保費只供續保之用。

- 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 corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the 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。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)

信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Non Smoker (Male) - Asia 非吸煙人士 (男性) 保費-亞洲
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	28,411	2,472	3,411	297	50	35,793	3,114	6,762	588
1	25,332	2,204	3,380	294	51	37,448	3,258	7,450	648
2	22,333	1,943	3,353	292	52	39,217	3,412	8,165	710
3	22,138	1,926	3,322	289	53	41,196	3,584	8,918	776
4	21,936	1,908	3,293	286	54	42,866	3,729	9,556	831
5	20,789	1,809	3,121	272	55	44,867	3,903	10,277	894
6	20,730	1,804	2,050	178	56	47,024	4,091	11,000	957
7	20,670	1,798	2,044	178	57	49,392	4,297	11,842	1,030
8	20,605	1,793	2,038	177	58	52,095	4,532	12,735	1,108
9	20,697	1,801	2,046	178	59	54,981	4,783	13,869	1,207
10	20,744	1,805	2,050	178	60	57,982	5,044	15,023	1,307
11	21,299	1,853	1,616	141	61	61,760	5,373	16,366	1,424
12	21,916	1,907	1,663	145	62	65,467	5,696	17,981	1,564
13	22,531	1,960	1,708	149	63	69,480	6,045	19,697	1,714
14	23,145	2,014	1,756	153	64	73,766	6,418	21,426	1,864
15	23,934	2,082	1,816	158	65	81,784	7,115	22,098	1,923
16	24,385	2,121	1,817	158	66	88,639	7,712	24,180	2,104
17	25,515	2,220	1,820	158	67	94,571	8,228	26,035	2,265
18	13,361	1,162	657	57	68	100,915	8,780	27,396	2,383
19	13,969	1,215	685	60	69	107,476	9,350	29,251	2,545
20	14,603	1,270	752	65	70	114,154	9,931	30,908	2,689
21	14,882	1,295	764	66	71*	120,816	10,511	32,606	2,837
22	15,609	1,358	780	68	72*	125,625	10,929	35,236	3,066
23	16,326	1,420	805	70	73*	130,438	11,348	38,066	3,312
24	17,089	1,487	835	73	74*	135,245	11,766	41,166	3,581
25	18,096	1,574	880	77	75*	139,467	12,134	44,338	3,857
26	19,022	1,655	914	80	76*	144,714	12,590	48,088	4,184
27	19,819	1,724	984	86	77*	149,520	13,008	65,468	5,696
28	20,615	1,794	1,040	90	78*	154,326	13,426	70,161	6,104
29	21,413	1,863	1,166	101	79*	159,131	13,844	75,190	6,542
30	21,684	1,887	1,277	111	80*	161,437	14,045	79,351	6,904
31	22,671	1,972	1,434	125	81*	166,173	14,457	80,000	6,960
32	22,971	1,998	1,554	135	82*	171,159	14,891	80,000	6,960
33	23,299	2,027	1,695	147	83*	176,295	15,338	80,000	6,960
34	23,649	2,057	1,860	162	84*	181,582	15,798	80,000	6,960
35	23,737	2,065	2,057	179	85*	187,032	16,272	80,000	6,960
36	23,904	2,080	2,226	194	86*	192,643	16,760	80,000	6,960
37	24,219	2,107	2,424	211	87*	198,422	17,263	80,000	6,960
38	24,636	2,143	2,567	223	88*	204,374	17,781	80,000	6,960
39	25,194	2,192	2,720	237	89*	210,505	18,314	80,000	6,960
40	26,127	2,273	2,941	256	90*	216,823	18,864	80,000	6,960
41	26,748	2,327	3,152	274	91*	223,327	19,429	80,000	6,960
42	27,370	2,381	3,404	296	92*	230,028	20,012	80,000	6,960
43	28,226	2,456	3,688	321	93*	236,928	20,613	80,000	6,960
44	29,087	2,531	4,008	349	94*	244,034	21,231	80,000	6,960
45	29,147	2,536	4,222	367	95*	253,257	22,033	80,000	6,960
46	30,096	2,618	4,686	408	96*	262,831	22,866	80,000	6,960
47	31,465	2,737	5,218	454	97*	272,764	23,730	80,000	6,960
48	33,078	2,878	5,729	498	98*	283,073	24,627	80,000	6,960
49	34,897	3,036	6,281	546	99+*	293,773	25,558	80,000	6,960
		Age 年齡	Annual 年繳				Monthly 月繳		
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828				420		

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- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)

信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Non Smoker (Male) - Worldwide (excluding the US) 非吸煙人士 (男性) 保費-環球 (不包括美國)
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	34,422	2,995	3,873	337	50	43,369	3,773	7,686	669
1	30,699	2,671	3,839	334	51	45,372	3,947	8,465	736
2	27,066	2,355	3,807	331	52	47,525	4,135	9,278	807
3	26,828	2,334	3,774	328	53	49,921	4,343	10,134	882
4	26,583	2,313	3,741	325	54	51,946	4,519	10,859	945
5	25,192	2,192	3,544	308	55	54,370	4,730	11,680	1,016
6	25,123	2,186	2,325	202	56	56,981	4,957	12,499	1,087
7	25,050	2,179	2,319	202	57	59,849	5,207	13,455	1,171
8	24,971	2,172	2,311	201	58	63,128	5,492	14,474	1,259
9	25,081	2,182	2,321	202	59	66,621	5,796	15,758	1,371
10	25,142	2,187	2,328	203	60	70,259	6,113	17,076	1,486
11	25,815	2,246	1,833	159	61	74,839	6,511	18,601	1,618
12	26,561	2,311	1,885	164	62	79,328	6,902	20,438	1,778
13	27,307	2,376	1,937	169	63	84,194	7,325	22,387	1,948
14	28,051	2,440	1,992	173	64	89,387	7,777	24,348	2,118
15	29,004	2,523	2,060	179	65	99,103	8,622	25,114	2,185
16	29,546	2,571	2,062	179	66	107,411	9,345	27,482	2,391
17	30,920	2,690	2,065	180	67	114,595	9,970	29,592	2,575
18	16,191	1,409	751	65	68	122,285	10,639	31,135	2,709
19	16,926	1,473	783	68	69	130,235	11,330	33,246	2,892
20	17,699	1,540	856	74	70	138,325	12,034	35,127	3,056
21	18,030	1,569	872	76	71*	146,400	12,737	37,058	3,224
22	18,913	1,645	885	77	72*	152,228	13,244	40,048	3,484
23	19,788	1,722	914	80	73*	158,060	13,751	43,264	3,764
24	20,710	1,802	947	82	74*	163,890	14,258	46,784	4,070
25	21,928	1,908	998	87	75*	169,000	14,703	50,387	4,384
26	23,051	2,005	1,036	90	76*	175,361	15,256	54,653	4,755
27	24,013	2,089	1,117	97	77*	181,183	15,763	74,407	6,473
28	24,980	2,173	1,182	103	78*	187,007	16,270	79,740	6,937
29	25,945	2,257	1,325	115	79*	192,833	16,776	80,000	6,960
30	26,277	2,286	1,451	126	80*	195,627	17,020	80,000	6,960
31	27,471	2,390	1,629	142	81*	201,359	17,518	80,000	6,960
32	27,837	2,422	1,766	154	82*	207,406	18,044	80,000	6,960
33	28,231	2,456	1,926	168	83*	213,631	18,586	80,000	6,960
34	28,658	2,493	2,113	184	84*	220,034	19,143	80,000	6,960
35	28,765	2,503	2,337	203	85*	226,638	19,718	80,000	6,960
36	28,965	2,520	2,531	220	86*	233,435	20,309	80,000	6,960
37	29,351	2,554	2,756	240	87*	240,442	20,918	80,000	6,960
38	29,852	2,597	2,917	254	88*	247,656	21,546	80,000	6,960
39	30,529	2,656	3,087	269	89*	255,081	22,192	80,000	6,960
40	31,659	2,754	3,343	291	90*	262,736	22,858	80,000	6,960
41	32,411	2,820	3,585	312	91*	270,614	23,543	80,000	6,960
42	33,167	2,886	3,868	337	92*	278,736	24,250	80,000	6,960
43	34,205	2,976	4,191	365	93*	287,101	24,978	80,000	6,960
44	35,246	3,066	4,555	396	94*	295,706	25,726	80,000	6,960
45	35,319	3,073	4,797	417	95*	306,885	26,699	80,000	6,960
46	36,469	3,173	5,326	463	96*	318,486	27,708	80,000	6,960
47	38,129	3,317	5,930	516	97*	330,524	28,756	80,000	6,960
48	40,083	3,487	6,511	566	98*	343,018	29,843	80,000	6,960
49	42,283	3,679	7,137	621	99+*	355,985	30,971	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

* These rates apply only to renewing policies. 此保費只供續保之用。

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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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the 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。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)

信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Non Smoker (Male) - Worldwide 非吸煙人士 (男性) 保費-環球
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	47,354	4,120	4,265	371	50	59,653	5,190	8,454	735
1	42,226	3,674	4,225	368	51	62,411	5,430	9,312	810
2	37,226	3,239	4,191	365	52	65,366	5,687	10,206	888
3	36,900	3,210	4,154	361	53	68,664	5,974	11,146	970
4	36,564	3,181	4,116	358	54	71,449	6,216	11,947	1,039
5	34,653	3,015	3,903	340	55	74,781	6,506	12,846	1,118
6	34,557	3,006	2,563	223	56	78,374	6,819	13,750	1,196
7	34,455	2,998	2,553	222	57	82,323	7,162	14,803	1,288
8	34,345	2,988	2,546	222	58	86,826	7,554	15,921	1,385
9	34,499	3,001	2,556	222	59	91,634	7,972	17,337	1,508
10	34,580	3,008	2,565	223	60	96,638	8,408	18,783	1,634
11	35,506	3,089	2,017	175	61	102,934	8,955	20,462	1,780
12	36,532	3,178	2,077	181	62	109,111	9,493	22,482	1,956
13	37,557	3,267	2,134	186	63	115,806	10,075	24,623	2,142
14	38,583	3,357	2,194	191	64	122,946	10,696	26,782	2,330
15	39,893	3,471	2,271	198	65	136,312	11,859	27,626	2,403
16	40,640	3,536	2,272	198	66	147,737	12,853	30,232	2,630
17	42,529	3,700	2,276	198	67	157,622	13,713	32,549	2,832
18	22,267	1,937	824	72	68	168,195	14,633	34,249	2,980
19	23,280	2,025	860	75	69	179,133	15,585	36,572	3,182
20	24,341	2,118	942	82	70	190,260	16,553	38,641	3,362
21	24,800	2,158	958	83	71*	201,368	17,519	40,765	3,547
22	26,017	2,263	974	85	72*	209,383	18,216	44,052	3,833
23	27,214	2,368	1,005	87	73*	217,404	18,914	47,591	4,140
24	28,482	2,478	1,044	91	74*	225,418	19,611	51,464	4,477
25	30,160	2,624	1,099	96	75*	232,455	20,224	55,428	4,822
26	31,706	2,758	1,143	99	76*	241,198	20,984	60,115	5,230
27	33,027	2,873	1,233	107	77*	249,203	21,681	80,000	6,960
28	34,360	2,989	1,298	113	78*	257,216	22,378	80,000	6,960
29	35,687	3,105	1,457	127	79*	265,229	23,075	80,000	6,960
30	36,140	3,144	1,596	139	80*	269,075	23,410	80,000	6,960
31	37,788	3,288	1,793	156	81*	276,965	24,096	80,000	6,960
32	38,290	3,331	1,943	169	82*	285,277	24,819	80,000	6,960
33	38,831	3,378	2,119	184	83*	293,837	25,564	80,000	6,960
34	39,418	3,429	2,327	202	84*	302,653	26,331	80,000	6,960
35	39,565	3,442	2,569	224	85*	311,728	27,120	80,000	6,960
36	39,837	3,466	2,785	242	86*	321,080	27,934	80,000	6,960
37	40,367	3,512	3,030	264	87*	330,717	28,772	80,000	6,960
38	41,059	3,572	3,210	279	88*	340,636	29,635	80,000	6,960
39	41,992	3,653	3,397	296	89*	350,851	30,524	80,000	6,960
40	43,546	3,789	3,674	320	90*	361,380	31,440	80,000	6,960
41	44,578	3,878	3,939	343	91*	372,222	32,383	80,000	6,960
42	45,619	3,969	4,254	370	92*	383,392	33,355	80,000	6,960
43	47,047	4,093	4,612	401	93*	394,895	34,356	80,000	6,960
44	48,475	4,217	5,012	436	94*	406,735	35,386	80,000	6,960
45	48,577	4,226	5,277	459	95*	422,109	36,723	80,000	6,960
46	50,166	4,364	5,858	510	96*	438,063	38,111	80,000	6,960
47	52,442	4,562	6,525	568	97*	454,622	39,552	80,000	6,960
48	55,135	4,797	7,166	623	98*	471,805	41,047	80,000	6,960
49	58,161	5,060	7,852	683	99+*	489,637	42,598	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

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Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)

信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Smoker (Male) - Asia 吸煙人士 (男性) 保費-亞洲
Accommodation Room Type: Semi-private Room 病房類別: 半私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		
	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	-	-	-	-	50	41,743	3,632	7,889	686	
1	-	-	-	-	51	43,670	3,799	8,687	756	
2	-	-	-	-	52	45,736	3,979	9,520	828	
3	-	-	-	-	53	48,046	4,180	10,398	905	
4	-	-	-	-	54	49,994	4,349	11,142	969	
5	-	-	-	-	55	52,329	4,553	11,987	1,043	
6	-	-	-	-	56	54,842	4,771	12,826	1,116	
7	-	-	-	-	57	57,605	5,012	13,812	1,202	
8	-	-	-	-	58	60,758	5,286	14,852	1,292	
9	-	-	-	-	59	64,121	5,579	16,172	1,407	
10	-	-	-	-	60	67,679	5,888	17,533	1,525	
11	-	-	-	-	61	72,089	6,272	19,104	1,662	
12	-	-	-	-	62	76,420	6,649	20,994	1,826	
13	-	-	-	-	63	81,110	7,057	22,993	2,000	
14	-	-	-	-	64	86,118	7,492	25,012	2,176	
15	-	-	-	-	65	95,596	8,317	25,830	2,247	
16	-	-	-	-	66	103,577	9,011	28,258	2,458	
17	-	-	-	-	67	110,510	9,614	30,422	2,647	
18	15,601	1,357	768	67	68	117,923	10,259	32,013	2,785	
19	16,310	1,419	801	70	69	125,596	10,927	34,182	2,974	
20	17,057	1,484	881	77	70	133,418	11,607	36,125	3,143	
21	17,385	1,512	895	78	71*	141,207	12,285	38,108	3,315	
22	18,235	1,586	910	79	72*	146,825	12,774	41,184	3,583	
23	19,076	1,660	938	82	73*	152,451	13,263	44,493	3,871	
24	19,966	1,737	973	85	74*	158,069	13,752	48,113	4,186	
25	21,166	1,841	1,029	90	75*	162,777	14,162	51,745	4,502	
26	22,250	1,936	1,068	93	76*	168,900	14,694	56,125	4,883	
27	23,180	2,017	1,155	100	77*	174,510	15,182	76,411	6,648	
28	24,116	2,098	1,216	106	78*	180,120	15,670	80,000	6,960	
29	25,042	2,179	1,366	119	79*	185,727	16,158	80,000	6,960	
30	25,354	2,206	1,491	130	80*	188,473	16,397	80,000	6,960	
31	26,509	2,306	1,677	146	81*	193,998	16,878	80,000	6,960	
32	26,861	2,337	1,818	158	82*	199,824	17,385	80,000	6,960	
33	27,242	2,370	1,981	172	83*	205,819	17,906	80,000	6,960	
34	27,654	2,406	2,175	189	84*	211,993	18,443	80,000	6,960	
35	27,689	2,409	2,399	209	85*	218,354	18,997	80,000	6,960	
36	27,883	2,426	2,598	226	86*	224,903	19,567	80,000	6,960	
37	28,253	2,458	2,828	246	87*	231,654	20,154	80,000	6,960	
38	28,737	2,500	2,995	261	88*	238,599	20,758	80,000	6,960	
39	29,392	2,557	3,168	276	89*	245,758	21,381	80,000	6,960	
40	30,504	2,654	3,435	299	90*	253,129	22,022	80,000	6,960	
41	31,229	2,717	3,680	320	91*	260,726	22,683	80,000	6,960	
42	31,958	2,780	3,975	346	92*	268,549	23,364	80,000	6,960	
43	32,959	2,867	4,305	375	93*	276,600	24,064	80,000	6,960	
44	33,960	2,955	4,679	407	94*	284,898	24,786	80,000	6,960	
45	34,026	2,960	4,928	429	95*	295,668	25,723	80,000	6,960	
46	35,131	3,056	5,471	476	96*	306,843	26,695	80,000	6,960	
47	36,726	3,195	6,087	530	97*	318,442	27,704	80,000	6,960	
48	38,603	3,358	6,685	582	98*	330,479	28,752	80,000	6,960	
49	40,719	3,543	7,327	637	99+*	342,970	29,838	80,000	6,960	
		Age 年齡	Annual 年繳				Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828				420			

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Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)

信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Smoker (Male) - Asia 吸煙人士 (男性) 保費-亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		
	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	-	-	-	-	50	41,743	3,632	7,889	686	
1	-	-	-	-	51	43,670	3,799	8,687	756	
2	-	-	-	-	52	45,736	3,979	9,520	828	
3	-	-	-	-	53	48,046	4,180	10,398	905	
4	-	-	-	-	54	49,994	4,349	11,142	969	
5	-	-	-	-	55	52,329	4,553	11,987	1,043	
6	-	-	-	-	56	54,842	4,771	12,826	1,116	
7	-	-	-	-	57	57,605	5,012	13,812	1,202	
8	-	-	-	-	58	60,758	5,286	14,852	1,292	
9	-	-	-	-	59	64,121	5,579	16,172	1,407	
10	-	-	-	-	60	67,679	5,888	17,533	1,525	
11	-	-	-	-	61	72,089	6,272	19,104	1,662	
12	-	-	-	-	62	76,420	6,649	20,994	1,826	
13	-	-	-	-	63	81,110	7,057	22,993	2,000	
14	-	-	-	-	64	86,118	7,492	25,012	2,176	
15	-	-	-	-	65	95,596	8,317	25,830	2,247	
16	-	-	-	-	66	103,577	9,011	28,258	2,458	
17	-	-	-	-	67	110,510	9,614	30,422	2,647	
18	15,601	1,357	768	67	68	117,923	10,259	32,013	2,785	
19	16,310	1,419	801	70	69	125,596	10,927	34,182	2,974	
20	17,057	1,484	881	77	70	133,418	11,607	36,125	3,143	
21	17,385	1,512	895	78	71*	141,207	12,285	38,108	3,315	
22	18,235	1,586	910	79	72*	146,825	12,774	41,184	3,583	
23	19,076	1,660	938	82	73*	152,451	13,263	44,493	3,871	
24	19,966	1,737	973	85	74*	158,069	13,752	48,113	4,186	
25	21,166	1,841	1,029	90	75*	162,777	14,162	51,745	4,502	
26	22,250	1,936	1,068	93	76*	168,900	14,694	56,125	4,883	
27	23,180	2,017	1,155	100	77*	174,510	15,182	76,411	6,648	
28	24,116	2,098	1,216	106	78*	180,120	15,670	80,000	6,960	
29	25,042	2,179	1,366	119	79*	185,727	16,158	80,000	6,960	
30	25,354	2,206	1,491	130	80*	188,473	16,397	80,000	6,960	
31	26,509	2,306	1,677	146	81*	193,998	16,878	80,000	6,960	
32	26,861	2,337	1,818	158	82*	199,824	17,385	80,000	6,960	
33	27,242	2,370	1,981	172	83*	205,819	17,906	80,000	6,960	
34	27,654	2,406	2,175	189	84*	211,993	18,443	80,000	6,960	
35	27,689	2,409	2,399	209	85*	218,354	18,997	80,000	6,960	
36	27,883	2,426	2,598	226	86*	224,903	19,567	80,000	6,960	
37	28,253	2,458	2,828	246	87*	231,654	20,154	80,000	6,960	
38	28,737	2,500	2,995	261	88*	238,599	20,758	80,000	6,960	
39	29,392	2,557	3,168	276	89*	245,758	21,381	80,000	6,960	
40	30,504	2,654	3,435	299	90*	253,129	22,022	80,000	6,960	
41	31,229	2,717	3,680	320	91*	260,726	22,683	80,000	6,960	
42	31,958	2,780	3,975	346	92*	268,549	23,364	80,000	6,960	
43	32,959	2,867	4,305	375	93*	276,600	24,064	80,000	6,960	
44	33,960	2,955	4,679	407	94*	284,898	24,786	80,000	6,960	
45	34,026	2,960	4,928	429	95*	295,668	25,723	80,000	6,960	
46	35,131	3,056	5,471	476	96*	306,843	26,695	80,000	6,960	
47	36,726	3,195	6,087	530	97*	318,442	27,704	80,000	6,960	
48	38,603	3,358	6,685	582	98*	330,479	28,752	80,000	6,960	
49	40,719	3,543	7,327	637	99+*	342,970	29,838	80,000	6,960	
		Age 年齡	Annual 年繳				Monthly 月繳			
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Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)

信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Smoker (Male) - Worldwide (excluding the US) 吸煙人士 (男性) 保費-環球 (不包括美國)
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	-	-	-	-	50	50,582	4,401	8,966	780
1	-	-	-	-	51	52,918	4,604	9,875	859
2	-	-	-	-	52	55,427	4,822	10,823	942
3	-	-	-	-	53	58,217	5,065	11,820	1,028
4	-	-	-	-	54	60,580	5,270	12,666	1,102
5	-	-	-	-	55	63,414	5,517	13,623	1,185
6	-	-	-	-	56	66,456	5,782	14,578	1,268
7	-	-	-	-	57	69,803	6,073	15,692	1,365
8	-	-	-	-	58	73,623	6,405	16,880	1,469
9	-	-	-	-	59	77,696	6,760	18,382	1,599
10	-	-	-	-	60	82,006	7,135	19,928	1,734
11	-	-	-	-	61	87,554	7,600	21,711	1,889
12	-	-	-	-	62	92,601	8,056	23,858	2,076
13	-	-	-	-	63	98,288	8,551	26,133	2,274
14	-	-	-	-	64	104,355	9,079	28,425	2,473
15	-	-	-	-	65	115,840	10,078	29,352	2,554
16	-	-	-	-	66	125,511	10,919	32,115	2,794
17	-	-	-	-	67	133,911	11,650	34,577	3,008
18	18,904	1,645	876	76	68	142,894	12,432	36,382	3,165
19	19,763	1,719	912	79	69	152,193	13,241	38,850	3,380
20	20,672	1,798	1,004	87	70	161,670	14,065	41,057	3,572
21	21,063	1,832	1,019	89	71*	171,108	14,886	43,313	3,768
22	22,097	1,922	1,035	90	72*	177,919	15,479	46,805	4,072
23	23,117	2,011	1,068	93	73*	184,737	16,072	50,569	4,400
24	24,196	2,105	1,106	96	74*	191,545	16,664	54,679	4,757
25	25,647	2,231	1,170	102	75*	197,246	17,160	58,810	5,116
26	26,966	2,346	1,210	105	76*	204,672	17,806	63,783	5,549
27	28,091	2,444	1,310	114	77*	211,460	18,397	80,000	6,960
28	29,218	2,542	1,384	120	78*	218,262	18,989	80,000	6,960
29	30,353	2,641	1,552	135	79*	225,061	19,580	80,000	6,960
30	30,724	2,673	1,695	147	80*	228,386	19,870	80,000	6,960
31	32,125	2,795	1,904	166	81*	235,080	20,452	80,000	6,960
32	32,549	2,832	2,065	180	82*	242,139	21,066	80,000	6,960
33	33,010	2,872	2,252	196	83*	249,407	21,698	80,000	6,960
34	33,508	2,915	2,473	215	84*	256,883	22,349	80,000	6,960
35	33,555	2,919	2,727	237	85*	264,589	23,019	80,000	6,960
36	33,786	2,939	2,953	257	86*	272,525	23,710	80,000	6,960
37	34,239	2,979	3,216	280	87*	280,707	24,422	80,000	6,960
38	34,824	3,030	3,405	296	88*	289,130	25,154	80,000	6,960
39	35,618	3,099	3,605	314	89*	297,797	25,908	80,000	6,960
40	36,963	3,216	3,901	339	90*	306,733	26,686	80,000	6,960
41	37,841	3,292	4,184	364	91*	315,932	27,486	80,000	6,960
42	38,722	3,369	4,518	393	92*	325,417	28,311	80,000	6,960
43	39,936	3,474	4,896	426	93*	335,176	29,160	80,000	6,960
44	41,150	3,580	5,318	463	94*	345,228	30,035	80,000	6,960
45	41,230	3,587	5,603	487	95*	358,278	31,170	80,000	6,960
46	42,575	3,704	6,217	541	96*	371,821	32,348	80,000	6,960
47	44,505	3,872	6,921	602	97*	385,875	33,571	80,000	6,960
48	46,781	4,070	7,601	661	98*	400,461	34,840	80,000	6,960
49	49,339	4,292	8,327	724	99+*	415,600	36,157	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

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Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)

信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Smoker (Male) - Worldwide 吸煙人士 (男性) 保費-環球
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	-	-	-	-	50	69,572	6,053	9,862	858
1	-	-	-	-	51	72,789	6,333	10,861	945
2	-	-	-	-	52	76,233	6,632	11,902	1,035
3	-	-	-	-	53	80,076	6,967	13,001	1,131
4	-	-	-	-	54	83,321	7,249	13,930	1,212
5	-	-	-	-	55	87,221	7,588	14,983	1,304
6	-	-	-	-	56	91,410	7,953	16,039	1,395
7	-	-	-	-	57	96,011	8,353	17,266	1,502
8	-	-	-	-	58	101,263	8,810	18,568	1,615
9	-	-	-	-	59	106,869	9,298	20,218	1,759
10	-	-	-	-	60	112,798	9,813	21,921	1,907
11	-	-	-	-	61	120,154	10,453	23,883	2,078
12	-	-	-	-	62	127,369	11,081	26,244	2,283
13	-	-	-	-	63	135,193	11,762	28,744	2,501
14	-	-	-	-	64	143,536	12,488	31,268	2,720
15	-	-	-	-	65	159,329	13,862	32,288	2,809
16	-	-	-	-	66	172,636	15,019	35,324	3,073
17	-	-	-	-	67	184,186	16,024	38,036	3,309
18	25,998	2,262	966	84	68	196,544	17,099	40,023	3,482
19	27177	2,364	1,004	87	69	209,332	18,212	42,738	3,718
20	28,434	2,474	1,101	96	70	222,371	19,346	45,164	3,929
21	28,970	2,520	1,118	97	71*	235,351	20,476	47,645	4,145
22	30,393	2,644	1,136	99	72*	244,720	21,291	51,487	4,479
23	31,796	2,766	1,174	102	73*	254,095	22,106	55,626	4,839
24	33,277	2,895	1,221	106	74*	263,462	22,921	60,148	5,233
25	35,279	3,069	1,285	112	75*	271,306	23,604	64,690	5,628
26	37,089	3,227	1,333	116	76*	281,508	24,491	70,163	6,104
27	38,631	3,361	1,441	125	77*	290,857	25,305	80,000	6,960
28	40,189	3,496	1,519	132	78*	300,207	26,118	80,000	6,960
29	41,745	3,632	1,703	148	79*	309,556	26,931	80,000	6,960
30	42,258	3,676	1,867	162	80*	314,135	27,330	80,000	6,960
31	44,184	3,844	2,095	182	81*	323,343	28,131	80,000	6,960
32	44,770	3,895	2,273	198	82*	333,049	28,975	80,000	6,960
33	45,403	3,950	2,479	216	83*	343,044	29,845	80,000	6,960
34	46,090	4,010	2,719	237	84*	353,332	30,740	80,000	6,960
35	46,152	4,015	2,999	261	85*	363,932	31,662	80,000	6,960
36	46,473	4,043	3,249	283	86*	374,850	32,612	80,000	6,960
37	47,094	4,097	3,536	308	87*	386,100	33,591	80,000	6,960
38	47,900	4,167	3,745	326	88*	397,682	34,598	80,000	6,960
39	48,991	4,262	3,962	345	89*	409,606	35,636	80,000	6,960
40	50,841	4,423	4,291	373	90*	421,898	36,705	80,000	6,960
41	52,047	4,528	4,600	400	91*	434,553	37,806	80,000	6,960
42	53,259	4,634	4,967	432	92*	447,593	38,941	80,000	6,960
43	54,932	4,779	5,384	468	93*	461,024	40,109	80,000	6,960
44	56,600	4,924	5,849	509	94*	474,848	41,312	80,000	6,960
45	56,706	4,933	6,162	536	95*	492,795	42,873	80,000	6,960
46	58,561	5,095	6,838	595	96*	511,423	44,494	80,000	6,960
47	61,213	5,326	7,615	663	97*	530,752	46,175	80,000	6,960
48	64,341	5,598	8,361	727	98*	550,814	47,921	80,000	6,960
49	67,864	5,904	9,158	797	99+*	571,634	49,732	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

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Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025) 信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Non Smoker (Female) - Asia 非吸煙人士 (女性) 保費-亞洲 Accommodation Room Type: Semi-private Room 病房類別: 半私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	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	17154	1492	14904	1297	12790	1113	9436	821	50	22334	1943	17178	1494	13437	1169	11278	981
1	16450	1431	14396	1252	12094	1052	9040	786	51	23386	2035	18131	1577	14217	1237	11928	1038
2	15774	1372	13904	1210	11436	995	8666	754	52	24390	2122	19063	1658	14993	1304	12593	1096
3	15126	1316	13430	1168	10814	941	8302	722	53	25421	2212	20030	1743	15801	1375	13288	1156
4	14504	1262	12970	1128	10224	889	7958	692	54	26494	2305	21043	1831	16651	1449	14023	1220
5	13904	1210	12500	1088	9666	841	7626	663	55	27870	2425	22108	1923	17546	1527	14796	1287
6	13252	1153	12072	1050	9112	793	7288	634	56	29042	2527	23225	2021	18488	1608	15612	1358
7	12692	1104	11660	1014	8616	750	6984	608	57	30264	2633	24399	2123	19481	1695	16472	1433
8	12246	1065	11262	980	8146	709	6694	582	58	31566	2746	25656	2232	20546	1788	17392	1513
9	11776	1025	10876	946	7702	670	6414	558	59	32920	2864	26973	2347	21667	1885	18362	1597
10	11294	983	10484	912	7270	632	6134	534	60	34328	2987	28355	2467	22846	1988	19383	1686
11	11430	994	10624	924	7422	646	6274	546	61	36240	3153	29874	2599	23487	2043	20550	1788
12	11566	1006	10768	937	7580	659	6416	558	62	38255	3328	31473	2738	24854	2162	21786	1895
13	11728	1020	10914	950	7740	673	6564	571	63	40434	3518	33199	2888	26334	2291	23119	2011
14	11870	1033	11058	962	7904	688	6712	584	64	42728	3717	35012	3046	27896	2427	24529	2134
15	12012	1045	11208	975	8070	702	6866	597	65	45143	3927	36917	3212	29546	2571	26021	2264
16	12156	1058	11360	988	8240	717	7022	611	66	47686	4149	38920	3386	31287	2722	27599	2401
17	12302	1070	11514	1002	8416	732	7184	625	67	50365	4382	41024	3569	33125	2882	29269	2546
18	6225	542	5836	508	4298	374	3674	320	68	53166	4625	43220	3760	35053	3050	31029	2700
19	6287	547	5914	515	4389	382	3758	327	69	56118	4882	45529	3961	37089	3227	32893	2862
20	6475	563	5994	521	4482	390	3844	334	70	59229	5153	47957	4172	39240	3414	34866	3033
21	6742	587	6180	538	4583	399	3888	338	71*	60480	5262	50648	4406	41516	3612	36717	3194
22	7020	611	6367	554	4685	408	3930	342	72*	63406	5516	53333	4640	43785	3809	38567	3355
23	7309	636	6562	571	4790	417	3972	346	73*	66504	5786	56158	4886	46173	4017	40493	3523
24	7610	662	6760	588	4897	426	4014	349	74*	69600	6055	58982	5131	48559	4225	42420	3691
25	7924	689	6965	606	5005	435	4057	353	75*	72694	6324	61803	5377	50942	4432	44347	3858
26	8251	718	7175	624	5116	445	4100	357	76*	75785	6593	64624	5622	53325	4639	46274	4026
27	8591	747	7394	643	5230	455	4144	361	77*	78875	6862	67443	5868	55705	4846	48201	4193
28	8945	778	7619	663	5347	465	4189	364	78*	81839	7120	70190	6107	58027	5048	50072	4356
29	9315	810	7851	683	5465	475	4234	368	79*	84811	7379	72937	6346	60348	5250	51943	4519
30	9698	844	8090	704	5587	486	4280	372	80*	87813	7640	75688	6585	62671	5452	53814	4682
31	10139	882	8286	721	5826	507	4553	396	81*	90815	7901	78438	6824	64995	5655	55685	4845
32	10600	922	8486	738	6074	528	4844	421	82*	93820	8162	81191	7064	67321	5857	57556	5007
33	11081	964	8691	756	6332	551	5151	448	83*	96827	8424	83946	7303	69647	6059	59427	5170
34	11585	1008	8901	774	6733	586	5479	477	84*	99836	8686	86690	7542	71967	6261	61298	5333
35	12111	1054	9206	801	7086	616	5828	507	85*	102845	8948	89425	7780	74277	6462	63169	5496
36	12507	1088	9586	834	7344	639	6011	523	86*	105716	9197	92042	8008	76492	6655	64978	5653
37	13041	1135	9982	868	7610	662	6199	539	87*	108588	9447	94660	8235	78706	6847	66787	5810
38	13600	1183	10394	904	7886	686	6394	556	88*	111460	9697	97276	8463	80920	7040	68596	5968
39	14181	1234	10824	942	8173	711	6595	574	89*	114331	9947	99893	8691	83134	7233	70405	6125
40	14788	1287	11273	981	8387	730	6803	592	90*	117190	10196	102509	8918	85348	7425	72213	6283
41	15376	1338	11745	1022	8768	763	7148	622	91*	120034	10443	105126	9146	87562	7618	74022	6440
42	15988	1391	12240	1065	9166	797	7511	653	92*	122878	10690	107742	9374	89775	7810	75830	6597
43	16625	1446	12754	1110	9582	834	7893	687	93*	125721	10938	110358	9601	91989	8003	77639	6755
44	17287	1504	13289	1156	10016	871	8294	722	94*	128565	11185	112974	9829	94202	8196	79447	6912
45	17975	1564	13778	1199	10470	911	8715	758	95*	131409	11433	115590	10056	96416	8388	81255	7069
46	18773	1633	14414	1254	10985	956	9176	798	96*	134253	11680	118205	10284	98629	8581	83064	7227
47	19607	1706	15079	1312	11524	1003	9662	841	97*	137095	11927	120821	10511	100843	8773	84872	7384
48	20477	1781	15775	1372	12091	1052	10173	885	98*	139938	12175	123436	10739	103056	8966	86680	7541
49	21385	1860	16503	1436	12684	1104	10711	932	99+*	142782	12422	126052	10967	105269	9158	88488	7698

* These rates apply only to renewing policies. 此保費只供續保之用。

- 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 corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the 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督局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)



信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)

Premium for Non Smoker (Female) - Asia 非吸煙人士 (女性) 保費-亞洲

Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	23,672	2,059	19,642	1,709	17,650	1,536	13,022	1,133	50	30,216	2,629	22,994	2,000	18,002	1,566	16,342	1,422
1	22,700	1,975	18,970	1,650	16,690	1,452	12,474	1,085	51	31,639	2,753	24,270	2,111	19,048	1,657	17,283	1,504
2	21,768	1,894	18,324	1,594	15,782	1,373	11,956	1,040	52	32,998	2,871	25,517	2,220	20,088	1,748	18,247	1,587
3	20,872	1,816	17,698	1,540	14,924	1,298	11,458	997	53	34,392	2,992	26,811	2,333	21,169	1,842	19,256	1,675
4	20,014	1,741	17,092	1,487	14,110	1,228	10,982	955	54	35,844	3,118	28,169	2,451	22,309	1,941	20,319	1,768
5	19,188	1,669	16,476	1,433	13,340	1,161	10,524	916	55	37,340	3,249	29,594	2,575	23,509	2,045	21,440	1,865
6	18,286	1,591	15,912	1,384	12,574	1,094	10,056	875	56	38,912	3,385	31,091	2,705	24,771	2,155	22,406	1,949
7	17,516	1,524	15,368	1,337	11,890	1,034	9,638	839	57	40,548	3,528	32,661	2,842	26,101	2,271	23,414	2,037
8	16,780	1,460	14,842	1,291	11,240	978	9,236	804	58	42,293	3,679	34,342	2,988	27,529	2,395	24,481	2,130
9	16,072	1,398	14,334	1,247	10,628	925	8,852	770	59	44,107	3,837	36,106	3,141	29,029	2,526	25,593	2,227
10	15,398	1,340	13,818	1,202	10,032	873	8,464	736	60	45,993	4,001	37,956	3,302	30,608	2,663	26,748	2,327
11	15,582	1,356	14,002	1,218	10,242	891	8,658	753	61	48,555	4,224	39,991	3,479	32,412	2,820	28,359	2,467
12	15,770	1,372	14,190	1,235	10,460	910	8,854	770	62	51,254	4,459	42,564	3,703	34,298	2,984	30,065	2,616
13	15,958	1,388	14,382	1,251	10,682	929	9,058	788	63	54,173	4,713	44,898	3,906	36,341	3,162	31,904	2,776
14	16,150	1,405	14,574	1,268	10,908	949	9,264	806	64	57,247	4,980	47,351	4,120	38,497	3,349	33,850	2,945
15	16,344	1,422	14,772	1,285	11,138	969	9,476	824	65	60,483	5,262	49,928	4,344	40,774	3,547	35,908	3,124
16	16,542	1,439	14,970	1,302	11,372	989	9,690	843	66	63,890	5,558	52,635	4,579	43,177	3,756	38,086	3,313
17	16,740	1,456	15,174	1,320	11,614	1,010	9,912	862	67	67,479	5,871	55,481	4,827	45,712	3,977	40,391	3,514
18	8,470	737	7,691	669	5,930	516	5,070	441	68	71,231	6,197	58,450	5,085	48,373	4,208	42,820	3,725
19	8,572	746	7,794	678	6,056	527	5,186	451	69	75,187	6,541	62,201	5,411	51,183	4,453	45,392	3,949
20	8,675	755	7,899	687	6,184	538	5,305	462	70	79,355	6,904	66,180	5,758	54,151	4,711	48,116	4,186
21	9,033	786	8,017	697	6,325	550	5,366	467	71*	83,462	7,261	69,894	6,081	57,292	4,984	50,670	4,408
22	9,406	818	8,171	711	6,466	563	5,423	472	72*	87,501	7,613	73,599	6,403	60,424	5,257	53,223	4,630
23	9,793	852	8,330	725	6,610	575	5,482	477	73*	91,775	7,984	77,498	6,742	63,719	5,544	55,882	4,862
24	10,197	887	8,490	739	6,757	588	5,540	482	74*	96,048	8,356	81,395	7,081	67,010	5,830	58,540	5,093
25	10,618	924	8,746	761	6,906	601	5,598	487	75*	100,317	8,728	85,290	7,420	70,300	6,116	61,199	5,324
26	11,054	962	9,012	784	7,060	614	5,658	492	76*	104,584	9,099	89,181	7,759	73,588	6,402	63,858	5,556
27	11,510	1,001	9,285	808	7,217	628	5,834	508	77*	108,849	9,470	93,072	8,097	76,873	6,688	66,519	5,787
28	11,985	1,043	9,568	832	7,378	642	6,012	523	78*	112,937	9,826	96,862	8,427	80,076	6,967	69,100	6,012
29	12,479	1,086	9,967	867	7,542	656	6,193	539	79*	117,039	10,182	100,655	8,757	83,280	7,245	71,682	6,236
30	13,125	1,142	10,381	903	7,710	671	6,319	550	80*	121,182	10,543	104,449	9,087	86,487	7,524	74,263	6,461
31	13,856	1,205	10,748	935	8,039	699	6,723	585	81*	125,325	10,903	108,246	9,417	89,694	7,803	76,845	6,686
32	14,485	1,260	11,125	968	8,382	729	7,152	622	82*	129,472	11,264	112,044	9,748	92,903	8,083	79,427	6,910
33	15,143	1,317	11,515	1,002	8,739	760	7,536	656	83*	133,621	11,625	115,844	10,078	96,114	8,362	82,009	7,135
34	15,831	1,377	11,914	1,037	9,108	792	7,940	691	84*	137,773	11,986	119,633	10,408	99,314	8,640	84,590	7,359
35	16,551	1,440	12,201	1,061	9,494	826	8,445	735	85*	141,927	12,348	123,406	10,736	102,503	8,918	87,172	7,584
36	17,259	1,502	12,705	1,105	9,839	856	8,710	758	86*	145,888	12,692	127,018	11,051	105,559	9,184	89,669	7,801
37	17,997	1,566	13,229	1,151	10,196	887	8,983	782	87*	149,851	13,037	130,629	11,365	108,615	9,450	92,166	8,018
38	18,767	1,633	13,776	1,199	10,566	919	9,265	806	88*	153,814	13,382	134,241	11,679	111,670	9,715	94,661	8,236
39	19,570	1,703	14,347	1,248	10,950	953	9,556	831	89*	157,778	13,727	137,852	11,993	114,725	9,981	97,158	8,453
40	20,408	1,775	14,942	1,300	11,348	987	9,858	858	90*	161,723	14,070	141,463	12,307	117,780	10,247	99,654	8,670
41	21,219	1,846	15,566	1,354	11,862	1,032	10,356	901	91*	165,648	14,411	145,073	12,621	120,835	10,513	102,150	8,887
42	22,065	1,920	16,222	1,411	12,400	1,079	10,884	947	92*	169,572	14,753	148,684	12,936	123,890	10,778	104,645	9,104
43	22,718	1,976	16,903	1,471	12,963	1,128	11,437	995	93*	173,496	15,094	152,294	13,250	126,945	11,044	107,141	9,321
44	23,622	2,055	17,612	1,532	13,551	1,179	12,018	1,046	94*	177,420	15,436	155,904	13,564	129,999	11,310	109,636	9,538
45	24,563	2,137	18,351	1,597	14,166	1,232	12,628	1,099	95*	181,344	15,777	159,514	13,878	133,054	11,576	112,132	9,755
46	25,653	2,232	19,199	1,670	14,861	1,293	13,297	1,157	96*	185,268	16,118	163,124	14,192	136,108	11,841	114,627	9,973
47	26,792	2,331	20,085	1,747	15,592	1,357	14,000	1,218	97*	189,191	16,460	166,733	14,506	139,163	12,107	117,123	10,190
48	27,981	2,434	21,011	1,828	16,357	1,423	14,741	1,282	98*	193,115	16,801	170,343	14,820	142,217	12,373	119,619	10,407
49	29,222	2,542	21,981	1,912	17,160	1,493	15,521	1,350	99* [*]	197,039	17,142	173,952	15,134	145,272	12,639	122,113	10,624

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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之年齡、性別及吸煙習慣而計算。
 3. Cigna Healthcare reserves the right to revise the premium of each policy on the 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督局徵收的保費徵費。
 5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)
信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Non Smoker (Female) - Worldwide (excluding the US) 非吸煙人士 (女性) 保費-環球 (不包括美國)
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	33,152	2,884	27,504	2,393	24,704	2,149	18,238	1,587	50	44,246	3,849	33,680	2,930	26,366	2,294	23,931	2,082
1	31,796	2,766	26,568	2,311	23,368	2,033	17,470	1,520	51	46,494	4,045	35,665	3,103	27,989	2,435	25,398	2,210
2	30,488	2,652	25,664	2,233	22,108	1,923	16,746	1,457	52	48,657	4,233	37,633	3,274	29,618	2,577	26,904	2,341
3	29,232	2,543	24,784	2,156	20,906	1,819	16,048	1,396	53	50,886	4,427	39,673	3,452	31,326	2,725	28,491	2,479
4	28,028	2,438	23,938	2,083	19,768	1,720	15,380	1,338	54	53,220	4,630	41,823	3,639	33,129	2,882	30,164	2,624
5	26,876	2,338	23,070	2,007	18,688	1,626	14,738	1,282	55	55,627	4,840	44,096	3,836	35,031	3,048	31,942	2,779
6	25,610	2,228	22,280	1,938	17,616	1,533	14,084	1,225	56	58,173	5,061	46,480	4,044	37,033	3,222	33,500	2,915
7	24,530	2,134	21,520	1,872	16,658	1,449	13,496	1,174	57	60,835	5,293	49,005	4,263	39,158	3,407	35,125	3,056
8	23,500	2,045	20,782	1,808	15,746	1,370	12,934	1,125	58	63,670	5,539	51,707	4,499	41,446	3,606	36,855	3,206
9	22,510	1,958	20,070	1,746	14,888	1,295	12,394	1,078	59	66,630	5,797	54,547	4,746	43,862	3,816	38,660	3,363
10	21,568	1,876	19,350	1,683	14,054	1,223	11,856	1,031	60	69,716	6,065	57,534	5,005	46,406	4,037	40,546	3,528
11	21,826	1,899	19,608	1,706	14,352	1,249	12,126	1,055	61	73,856	6,425	60,832	5,292	49,305	4,290	43,138	3,753
12	22,084	1,921	19,874	1,729	14,652	1,275	12,400	1,079	62	78,235	6,806	64,976	5,653	52,351	4,555	45,889	3,992
13	22,350	1,944	20,138	1,752	14,960	1,302	12,682	1,103	63	82,974	7,219	68,773	5,983	55,670	4,843	48,863	4,251
14	22,620	1,968	20,410	1,776	15,278	1,329	12,974	1,129	64	87,987	7,655	72,779	6,332	59,178	5,148	52,025	4,526
15	22,888	1,991	20,686	1,800	15,602	1,357	13,270	1,154	65	93,275	8,115	77,013	6,700	62,896	5,472	55,378	4,818
16	23,164	2,015	20,966	1,824	15,918	1,385	13,568	1,180	66	98,876	8,602	81,472	7,088	66,828	5,814	58,937	5,128
17	23,440	2,039	21,248	1,849	16,264	1,415	13,880	1,208	67	104,792	9,117	86,166	7,496	70,994	6,176	62,726	5,457
18	11,859	1,032	10,776	938	8,306	723	7,099	618	68	111,000	9,657	91,094	7,925	75,383	6,558	66,726	5,805
19	12,000	1,044	10,915	950	8,480	738	7,262	632	69	117,568	10,228	97,272	8,463	80,055	6,965	70,980	6,175
20	12,150	1,057	11,061	962	8,662	754	7,429	646	70	124,526	10,834	103,863	9,036	84,980	7,393	75,503	6,569
21	12,658	1,101	11,233	977	8,858	771	7,516	654	71*	131,412	11,433	110,064	9,576	90,230	7,850	79,782	6,941
22	13,184	1,147	11,459	997	9,064	789	7,600	661	72*	138,250	12,028	116,299	10,118	95,489	8,308	84,095	7,316
23	13,735	1,195	11,684	1,017	9,276	807	7,688	669	73*	145,507	12,659	122,891	10,692	101,037	8,790	88,597	7,708
24	14,309	1,245	11,918	1,037	9,478	825	7,775	676	74*	152,804	13,294	129,506	11,267	106,623	9,276	93,132	8,102
25	14,903	1,297	12,277	1,068	9,697	844	7,861	684	75*	160,153	13,933	136,179	11,848	112,248	9,766	97,700	8,500
26	15,527	1,351	12,656	1,101	9,917	863	7,947	691	76*	167,538	14,576	142,890	12,431	117,909	10,258	102,298	8,900
27	16,177	1,407	13,052	1,136	10,140	882	8,200	713	77*	174,978	15,223	149,634	13,018	123,598	10,753	106,931	9,303
28	16,853	1,466	13,455	1,171	10,375	903	8,456	736	78*	182,178	15,849	156,266	13,595	129,190	11,240	111,465	9,697
29	17,555	1,527	14,021	1,220	10,608	923	8,713	758	79*	189,441	16,481	162,945	14,176	134,824	11,730	116,026	10,094
30	18,478	1,608	14,609	1,271	10,854	944	8,895	774	80*	196,825	17,124	169,679	14,762	140,493	12,223	120,625	10,494
31	19,507	1,697	15,137	1,317	11,321	985	9,466	824	81*	204,263	17,771	176,454	15,351	146,214	12,721	125,249	10,897
32	20,405	1,775	15,677	1,364	11,809	1,027	10,076	877	82*	211,759	18,423	183,274	15,945	151,976	13,222	129,907	11,302
33	21,345	1,857	16,233	1,412	12,319	1,072	10,622	924	83*	219,293	19,078	190,146	16,543	157,761	13,725	134,587	11,709
34	22,326	1,942	16,806	1,462	12,843	1,117	11,196	974	84*	226,899	19,740	197,044	17,143	163,592	14,233	139,310	12,120
35	23,352	2,032	17,220	1,498	13,392	1,165	11,916	1,037	85*	234,543	20,405	203,969	17,745	169,428	14,740	144,059	12,533
36	24,365	2,120	17,937	1,561	13,889	1,208	12,298	1,070	86*	241,926	21,048	210,664	18,328	175,083	15,232	148,695	12,936
37	25,421	2,212	18,685	1,626	14,401	1,253	12,688	1,104	87*	249,357	21,694	217,408	18,914	180,772	15,727	153,364	13,343
38	26,522	2,307	19,465	1,693	14,930	1,299	13,094	1,139	88*	256,836	22,345	224,188	19,504	186,497	16,225	158,066	13,752
39	27,668	2,407	20,288	1,765	15,478	1,347	13,512	1,176	89*	264,364	23,000	231,020	20,099	192,274	16,728	162,792	14,163
40	28,866	2,511	21,136	1,839	16,052	1,397	13,944	1,213	90*	271,907	23,656	237,886	20,696	198,066	17,232	167,552	14,577
41	30,122	2,621	22,098	1,923	16,839	1,465	14,702	1,279	91*	279,475	24,314	244,806	21,298	203,911	17,740	172,343	14,994
42	31,428	2,734	23,109	2,010	17,664	1,537	15,502	1,349	92*	287,085	24,976	251,765	21,904	209,798	18,252	177,167	15,414
43	32,474	2,825	24,161	2,102	18,534	1,612	16,350	1,422	93*	294,747	25,643	258,766	22,513	215,715	18,767	182,023	15,836
44	33,880	2,948	25,263	2,198	19,442	1,691	17,240	1,500	94*	302,457	26,314	265,825	23,127	221,661	19,285	186,904	16,261
45	35,352	3,076	26,419	2,298	20,389	1,774	18,176	1,581	95*	310,220	26,989	272,928	23,745	227,661	19,807	191,824	16,689
46	37,049	3,223	27,726	2,412	21,465	1,867	19,203	1,671	96*	318,037	27,669	280,074	24,366	233,701	20,332	196,775	17,119
47	38,833	3,378	29,111	2,533	22,594	1,966	20,290	1,765	97*	325,902	28,353	287,269	24,992	239,781	20,861	201,759	17,553
48	40,689	3,540	30,561	2,659	23,791	2,070	21,437	1,865	98*	333,819	29,042	294,508	25,622	245,901	21,393	206,771	17,989
49	42,642	3,710	32,079	2,791	25,043	2,179	22,651	1,971	99*	341,785	29,735	301,795	26,256	252,059	21,929	211,820	18,428

* These rates apply only to renewing policies. 此保費只供續保之用。

- 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 corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the 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。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)

信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Non Smoker (Female) - Worldwide 非吸煙人士 (女性) 保費–環球

Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	61,722	5,370	51,190	4,454	45,992	4,001	33,954	2,954	50	78,904	6,865	60,056	5,225	47,016	4,090	42,677	3,713
1	59,196	5,150	49,462	4,303	43,498	3,784	32,530	2,830	51	82,671	7,192	63,411	5,517	49,768	4,330	45,157	3,929
2	56,758	4,938	47,764	4,155	41,150	3,580	31,178	2,712	52	86,263	7,505	66,715	5,804	52,517	4,569	47,698	4,150
3	54,432	4,736	46,130	4,013	38,908	3,385	29,878	2,599	53	89,942	7,825	70,122	6,101	55,371	4,817	50,359	4,381
4	52,184	4,540	44,548	3,876	36,790	3,201	28,640	2,492	54	93,790	8,160	73,712	6,413	58,384	5,079	53,161	4,625
5	50,040	4,353	42,942	3,736	34,780	3,026	27,436	2,387	55	97,749	8,504	77,478	6,741	61,558	5,356	56,129	4,883
6	47,686	4,149	41,472	3,608	32,786	2,852	26,224	2,281	56	101,919	8,867	81,433	7,085	64,885	5,645	58,691	5,106
7	45,676	3,974	40,052	3,485	31,000	2,697	25,132	2,186	57	106,258	9,244	85,598	7,447	68,414	5,952	61,354	5,338
8	43,756	3,807	38,682	3,365	29,310	2,550	24,084	2,095	58	110,887	9,647	90,055	7,835	72,185	6,280	64,184	5,584
9	41,912	3,646	37,356	3,250	27,706	2,410	23,076	2,008	59	115,696	10,066	94,718	8,240	76,168	6,627	67,134	5,841
10	40,154	3,493	36,016	3,133	26,158	2,276	22,074	1,920	60	120,705	10,501	99,613	8,666	80,358	6,991	70,202	6,108
11	40,634	3,535	36,494	3,175	26,708	2,324	22,574	1,964	61	127,489	11,092	105,014	9,136	85,123	7,406	74,466	6,479
12	41,120	3,577	36,988	3,218	27,268	2,372	23,090	2,009	62	134,647	11,714	111,839	9,730	90,122	7,841	78,981	6,871
13	41,610	3,620	37,482	3,261	27,848	2,423	23,614	2,054	63	142,385	12,387	118,021	10,268	95,544	8,312	83,849	7,295
14	42,112	3,664	37,990	3,305	28,438	2,474	24,154	2,101	64	150,534	13,096	124,525	10,834	101,267	8,810	89,012	7,744
15	42,616	3,708	38,506	3,350	29,036	2,526	24,704	2,149	65	159,118	13,843	131,379	11,430	107,311	9,336	94,466	8,219
16	43,124	3,752	39,032	3,396	29,632	2,578	25,260	2,198	66	168,171	14,631	138,566	12,055	113,682	9,890	100,248	8,722
17	43,640	3,797	39,550	3,441	30,268	2,633	25,842	2,248	67	177,709	15,461	146,127	12,713	120,415	10,476	106,374	9,255
18	22,077	1,921	20,053	1,745	15,466	1,346	13,219	1,150	68	187,685	16,329	154,034	13,401	127,489	11,092	112,825	9,816
19	22,346	1,944	20,322	1,768	15,784	1,373	13,520	1,176	69	198,197	17,243	163,995	14,268	134,980	11,743	119,658	10,410
20	22,621	1,968	20,588	1,791	16,124	1,403	13,830	1,203	70	209,302	18,209	174,588	15,189	142,875	12,430	126,906	11,041
21	23,548	2,049	20,894	1,818	16,482	1,434	13,987	1,217	71*	220,228	19,160	184,461	16,048	151,247	13,158	133,703	11,632
22	24,513	2,133	21,300	1,853	16,849	1,466	14,131	1,229	72*	231,003	20,097	194,341	16,908	159,591	13,884	140,513	12,225
23	25,524	2,221	21,701	1,888	17,227	1,499	14,285	1,243	73*	242,409	21,090	204,743	17,813	168,367	14,648	147,597	12,841
24	26,569	2,312	22,124	1,925	17,602	1,531	14,436	1,256	74*	253,814	22,082	215,128	18,716	177,148	15,412	154,697	13,459
25	27,657	2,406	22,778	1,982	17,990	1,565	14,587	1,269	75*	265,236	23,076	225,547	19,623	185,947	16,177	161,804	14,077
26	28,796	2,505	23,468	2,042	18,386	1,600	14,736	1,282	76*	276,648	24,068	235,955	20,528	194,747	16,943	168,918	14,696
27	29,978	2,608	24,179	2,104	18,792	1,635	15,194	1,322	77*	288,077	25,063	246,372	21,434	203,535	17,708	176,045	15,316
28	31,210	2,715	24,908	2,167	19,210	1,671	15,657	1,362	78*	299,042	26,017	256,530	22,318	212,120	18,454	182,970	15,918
29	32,489	2,827	25,946	2,257	19,628	1,708	16,123	1,403	79*	310,046	26,974	266,707	23,204	220,722	19,203	189,892	16,521
30	34,165	2,972	27,018	2,351	20,069	1,746	16,449	1,431	80*	321,185	27,943	276,905	24,091	229,328	19,952	196,835	17,125
31	36,056	3,137	27,972	2,434	20,921	1,820	17,494	1,522	81*	332,333	28,913	287,114	24,979	237,965	20,703	203,775	17,728
32	37,683	3,278	28,948	2,518	21,804	1,897	18,609	1,619	82*	343,509	29,885	297,332	25,868	246,607	21,455	210,730	18,334
33	39,394	3,427	29,958	2,606	22,732	1,978	19,603	1,705	83*	354,686	30,858	307,576	26,759	255,244	22,206	217,681	18,938
34	41,178	3,582	30,988	2,696	23,691	2,061	20,649	1,796	84*	365,896	31,833	317,798	27,648	263,897	22,959	224,652	19,545
35	43,041	3,745	31,733	2,761	24,684	2,148	21,961	1,911	85*	377,108	32,808	327,988	28,535	272,504	23,708	231,625	20,151
36	44,878	3,904	33,027	2,873	25,579	2,225	22,650	1,971	86*	388,828	33,741	337,756	29,385	280,770	24,427	238,370	20,738
37	46,791	4,071	34,389	2,992	26,507	2,306	23,356	2,032	87*	398,556	34,674	347,530	30,235	289,037	25,146	245,130	21,326
38	48,789	4,245	35,803	3,115	27,463	2,389	24,086	2,095	88*	409,297	35,609	357,318	31,087	297,315	25,866	251,895	21,915
39	50,860	4,425	37,293	3,244	28,451	2,475	24,835	2,161	89*	420,045	36,544	367,120	31,939	305,612	26,588	258,661	22,504
40	53,030	4,614	38,826	3,378	29,488	2,565	25,615	2,229	90*	430,764	37,476	376,912	32,791	313,902	27,309	265,439	23,093
41	55,169	4,800	40,472	3,521	30,842	2,683	26,925	2,342	91*	441,436	38,405	386,732	33,646	322,208	28,032	272,220	23,683
42	57,393	4,993	42,199	3,671	32,258	2,806	28,311	2,463	92*	452,118	39,334	396,556	34,500	330,533	28,756	279,013	24,274
43	59,124	5,144	43,988	3,827	33,743	2,936	29,766	2,590	93*	462,816	40,265	406,376	35,355	338,854	29,480	285,815	24,866
44	61,507	5,351	45,853	3,989	35,291	3,070	31,296	2,723	94*	473,519	41,196	416,234	36,212	347,167	30,204	292,610	25,457
45	63,985	5,567	47,815	4,160	36,905	3,211	32,896	2,862	95*	484,229	42,128	426,086	37,069	355,508	30,929	299,420	26,050
46	66,861	5,817	50,029	4,353	38,731	3,370	34,651	3,015	96*	494,953	43,061	435,946	37,927	363,857	31,656	306,236	26,643
47	69,871	6,079	52,373	4,556	40,656	3,537	36,508	3,176	97*	505,685	43,995	445,816	38,786	372,217	32,383	313,057	27,236
48	72,996	6,351	54,821	4,769	42,679	3,713	38,457	3,346	98*	516,427	44,929	455,696	39,646	380,586	33,111	319,881	27,830
49	76,276	6,636	57,377	4,992	44,796	3,897	40,513	3,525	99*	527,178	45,864	465,587	40,506	388,960	33,840	326,719	28,425

* These rates apply only to renewing policies. 此保費只供續保之用。

- 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 corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the 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。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)



信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)

Premium for Smoker (Female) - Asia 吸煙人士 (女性) 保費-亞洲
Accommodation Room Type: Semi-private Room 病房類別: 半私家房

Age 年齡		Basic Policy 基本保單								Age 年齡		Basic Policy 基本保單							
		Deductible Option 自付費選項										Deductible Option 自付費選項							
		\$15,000		\$25,000		\$50,000		\$75,000				\$15,000		\$25,000		\$50,000		\$75,000	
		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費			Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	-	-	-	-	-	-	-	50	26,800	2,332	20,613	1,793	16,124	1,403	13,534	1,177			
1	-	-	-	-	-	-	-	51	28,063	2,441	21,757	1,893	17,061	1,484	14,313	1,245			
2	-	-	-	-	-	-	-	52	29,268	2,546	22,875	1,990	17,992	1,565	15,111	1,315			
3	-	-	-	-	-	-	-	53	30,505	2,654	24,035	2,091	18,961	1,650	15,947	1,387			
4	-	-	-	-	-	-	-	54	31,792	2,766	25,252	2,197	19,981	1,738	16,827	1,464			
5	-	-	-	-	-	-	-	55	33,443	2,910	26,530	2,308	21,055	1,832	17,756	1,545			
6	-	-	-	-	-	-	-	56	34,851	3,032	27,871	2,425	22,186	1,930	18,735	1,630			
7	-	-	-	-	-	-	-	57	36,317	3,160	29,279	2,547	23,377	2,034	19,767	1,720			
8	-	-	-	-	-	-	-	58	37,880	3,296	30,787	2,678	24,655	2,145	20,871	1,816			
9	-	-	-	-	-	-	-	59	39,505	3,437	32,368	2,816	26,000	2,262	22,034	1,917			
10	-	-	-	-	-	-	-	60	41,193	3,584	34,026	2,960	27,414	2,385	23,260	2,024			
11	-	-	-	-	-	-	-	61	43,489	3,784	35,850	3,119	28,184	2,452	24,660	2,145			
12	-	-	-	-	-	-	-	62	45,906	3,994	37,768	3,286	29,824	2,595	26,143	2,274			
13	-	-	-	-	-	-	-	63	48,520	4,221	39,839	3,466	31,600	2,749	27,742	2,414			
14	-	-	-	-	-	-	-	64	51,274	4,461	42,015	3,655	33,476	2,912	29,434	2,561			
15	-	-	-	-	-	-	-	65	54,172	4,713	44,302	3,854	35,455	3,085	31,225	2,717			
16	-	-	-	-	-	-	-	66	57,223	4,978	46,704	4,063	37,544	3,266	33,118	2,881			
17	-	-	-	-	-	-	-	67	60,438	5,258	49,228	4,283	39,750	3,458	35,123	3,056			
18	7,471	650	7,002	609	5,157	449	4,409	384	63,799	5,551	51,864	4,512	42,063	3,659	37,235	3,239			
19	7,545	656	7,097	617	5,266	458	4,509	392	67,341	5,859	54,634	4,753	44,506	3,872	39,472	3,434			
20	7,770	676	7,192	626	5,378	468	4,613	401	71,075	6,184	57,548	5,007	47,088	4,097	41,840	3,640			
21	8,090	704	7,416	645	5,500	479	4,666	406	72,575	6,314	60,778	5,288	49,818	4,334	44,060	3,833			
22	8,424	733	7,640	665	5,622	489	4,715	410	76,087	6,620	64,000	5,568	52,543	4,571	46,282	4,027			
23	8,772	763	7,873	685	5,748	500	4,767	415	79,804	6,943	67,390	5,863	55,407	4,820	48,593	4,228			
24	9,133	795	8,112	706	5,876	511	4,817	419	83,519	7,266	70,778	6,158	58,270	5,069	50,904	4,429			
25	9,510	827	8,358	727	6,006	523	4,868	424	87,232	7,589	74,165	6,452	61,131	5,318	53,216	4,630			
26	9,902	861	8,611	749	6,138	534	4,921	428	90,943	7,912	77,549	6,747	63,990	5,567	55,528	4,831			
27	10,310	897	8,873	772	6,276	546	4,973	433	94,651	8,235	80,932	7,041	66,846	5,816	57,842	5,032			
28	10,734	934	9,143	795	6,416	558	5,027	437	98,207	8,544	84,227	7,328	69,631	6,058	60,087	5,228			
29	11,177	972	9,421	820	6,559	571	5,081	442	101,773	8,854	87,525	7,615	72,418	6,300	62,332	5,423			
30	11,639	1,013	9,707	845	6,705	583	5,135	447	105,375	9,168	90,825	7,902	75,205	6,543	64,577	5,618			
31	12,166	1,058	9,943	865	6,990	608	5,463	475	108,979	9,481	94,126	8,189	77,995	6,786	66,822	5,814			
32	12,720	1,107	10,183	886	7,288	634	5,812	506	112,584	9,795	97,429	8,476	80,786	7,028	69,067	6,009			
33	13,297	1,157	10,429	907	7,600	661	6,182	538	116,192	10,109	100,734	8,764	83,577	7,271	71,312	6,204			
34	13,901	1,209	10,680	929	8,079	703	6,575	572	119,802	10,423	104,029	9,051	86,360	7,513	73,557	6,399			
35	14,533	1,264	11,047	961	8,504	740	6,993	608	123,415	10,737	107,310	9,336	89,133	7,755	75,802	6,595			
36	15,008	1,306	11,503	1,001	8,812	767	7,213	628	126,860	11,037	110,450	9,609	91,790	7,986	77,973	6,784			
37	15,649	1,361	11,979	1,042	9,131	794	7,439	647	130,305	11,337	113,591	9,882	94,447	8,217	80,144	6,973			
38	16,319	1,420	12,473	1,085	9,463	823	7,672	667	133,751	11,636	116,732	10,156	97,104	8,448	82,314	7,161			
39	17,017	1,480	12,990	1,130	9,807	853	7,914	689	137,198	11,936	119,872	10,429	99,761	8,679	84,485	7,350			
40	17,745	1,544	13,528	1,177	10,065	876	8,164	710	140,628	12,235	123,011	10,702	102,417	8,910	86,656	7,539			
41	18,452	1,605	14,094	1,226	10,521	915	8,576	746	144,041	12,532	126,150	10,975	105,074	9,141	88,826	7,728			
42	19,187	1,669	14,687	1,278	10,998	957	9,013	784	147,453	12,828	129,291	11,248	107,730	9,373	90,996	7,917			
43	19,950	1,736	15,304	1,331	11,498	1,000	9,472	824	150,867	13,125	132,430	11,521	110,387	9,604	93,166	8,105			
44	20,744	1,805	15,947	1,387	12,019	1,046	9,952	866	154,279	13,422	135,569	11,795	113,043	9,835	95,337	8,294			
45	21,570	1,877	16,533	1,438	12,564	1,093	10,458	910	157,691	13,719	138,707	12,068	115,700	10,066	97,507	8,483			
46	22,528	1,960	17,297	1,505	13,182	1,147	11,012	958	161,103	14,016	141,846	12,341	118,355	10,297	99,676	8,672			
47	23,528	2,047	18,095	1,574	13,830	1,203	11,594	1,009	164,515	14,313	144,986	12,614	121,011	10,528	101,846	8,861			
48	24,572	2,138	18,930	1,647	14,508	1,262	12,208	1,062	167,926	14,610	148,124	12,887	123,667	10,759	104,016	9,049			
49	25,662	2,233	19,803	1,723	15,220	1,324	12,854	1,118	171,338	14,906	151,262	13,160	126,323	10,990	106,186	9,238			

* These rates apply only to renewing policies. 此保費只供續保之用。

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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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之年齡、性別及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the 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。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)



信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)

Premium for Smoker (Female) - Asia 吸煙人士 (女性) 保費-亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費		Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費	Annual 年費	Monthly 月費
0	-	-	-	-	-	-	-	50	36,258	3,154	27,593	2,401	21,603	1,879	19,611	1,706	
1	-	-	-	-	-	-	-	51	37,968	3,303	29,124	2,534	22,857	1,989	20,739	1,804	
2	-	-	-	-	-	-	-	52	39,597	3,445	30,621	2,664	24,105	2,097	21,897	1,905	
3	-	-	-	-	-	-	-	53	41,272	3,591	32,174	2,799	25,404	2,210	23,106	2,010	
4	-	-	-	-	-	-	-	54	43,013	3,742	33,802	2,941	26,771	2,329	24,382	2,121	
5	-	-	-	-	-	-	-	55	44,808	3,898	35,512	3,090	28,210	2,454	25,728	2,238	
6	-	-	-	-	-	-	-	56	46,694	4,062	37,308	3,246	29,726	2,586	26,889	2,339	
7	-	-	-	-	-	-	-	57	48,658	4,233	39,193	3,410	31,320	2,725	28,097	2,444	
8	-	-	-	-	-	-	-	58	50,752	4,415	41,211	3,585	33,033	2,874	29,378	2,556	
9	-	-	-	-	-	-	-	59	52,928	4,605	43,327	3,769	34,835	3,031	30,711	2,672	
10	-	-	-	-	-	-	-	60	55,191	4,802	45,547	3,963	36,730	3,196	32,098	2,793	
11	-	-	-	-	-	-	-	61	58,266	5,069	47,988	4,175	38,894	3,384	34,031	2,961	
12	-	-	-	-	-	-	-	62	61,505	5,351	51,077	4,444	41,157	3,581	36,078	3,139	
13	-	-	-	-	-	-	-	63	65,009	5,656	53,878	4,687	43,610	3,794	38,285	3,331	
14	-	-	-	-	-	-	-	64	68,697	5,977	56,821	4,943	46,197	4,019	40,620	3,534	
15	-	-	-	-	-	-	-	65	72,579	6,314	59,914	5,213	48,929	4,257	43,089	3,749	
16	-	-	-	-	-	-	-	66	76,668	6,670	63,162	5,495	51,812	4,508	45,704	3,976	
17	-	-	-	-	-	-	-	67	80,974	7,045	66,577	5,792	54,856	4,772	48,470	4,217	
18	10,165	884	9,229	803	7,117	619	6,084	529	85,479	7,437	70,140	6,102	58,047	5,050	51,385	4,470	
19	10,287	895	9,353	814	7,267	632	6,223	541	90,224	7,849	74,641	6,494	61,419	5,343	54,471	4,739	
20	10,411	906	9,479	825	7,420	646	6,366	554	95,227	8,285	79,417	6,909	64,982	5,653	57,739	5,023	
21	10,840	943	9,620	837	7,591	660	6,438	560	100,154	8,713	83,873	7,297	68,750	5,981	60,803	5,290	
22	11,286	982	9,807	853	7,759	675	6,507	566	105,001	9,135	88,319	7,684	72,510	6,308	63,868	5,557	
23	11,752	1,022	9,996	870	7,932	690	6,578	572	110,130	9,581	92,998	8,091	76,463	6,652	67,057	5,834	
24	12,237	1,065	10,187	886	8,108	705	6,648	578	115,258	10,027	97,674	8,498	80,413	6,996	70,248	6,112	
25	12,741	1,108	10,496	913	8,288	721	6,718	584	120,381	10,473	102,347	8,904	84,360	7,339	73,438	6,389	
26	13,266	1,154	10,814	941	8,472	737	6,790	591	125,501	10,919	107,018	9,311	88,305	7,683	76,630	6,667	
27	13,813	1,202	11,143	969	8,660	753	7,000	609	130,618	11,364	111,686	9,717	92,248	8,026	79,822	6,945	
28	14,382	1,251	11,481	999	8,853	770	7,214	628	135,525	11,791	116,235	10,112	96,091	8,360	82,920	7,214	
29	14,975	1,303	11,960	1,041	9,051	787	7,432	647	140,447	12,219	120,786	10,508	99,936	8,694	86,018	7,484	
30	15,749	1,370	12,458	1,084	9,252	805	7,583	660	145,418	12,651	125,339	10,904	103,783	9,029	89,116	7,753	
31	16,627	1,447	12,898	1,122	9,647	839	8,068	702	150,390	13,084	129,895	11,301	107,633	9,364	92,215	8,023	
32	17,382	1,512	13,350	1,161	10,058	875	8,582	747	155,366	13,517	134,453	11,697	111,484	9,699	95,312	8,292	
33	18,172	1,581	13,817	1,202	10,487	912	9,044	787	160,346	13,950	139,014	12,094	115,337	10,034	98,410	8,562	
34	18,998	1,653	14,297	1,244	10,929	951	9,528	829	165,327	14,383	143,559	12,490	119,178	10,368	101,509	8,831	
35	19,861	1,728	14,640	1,274	11,393	991	10,134	882	170,312	14,817	148,087	12,884	123,004	10,701	104,606	9,101	
36	20,710	1,802	15,246	1,326	11,806	1,027	10,452	909	175,066	15,231	152,421	13,261	126,670	11,020	107,603	9,361	
37	21,596	1,879	15,875	1,381	12,235	1,064	10,779	938	179,821	15,644	156,755	13,638	130,337	11,339	110,598	9,622	
38	22,520	1,959	16,531	1,438	12,679	1,103	11,118	967	184,577	16,058	161,089	14,015	134,003	11,658	113,595	9,883	
39	23,484	2,043	17,216	1,498	13,140	1,143	11,467	998	189,333	16,472	165,422	14,392	137,669	11,977	116,590	10,143	
40	24,489	2,131	17,930	1,560	13,618	1,185	11,829	1,029	194,067	16,884	169,755	14,769	141,337	12,296	119,584	10,404	
41	25,464	2,215	18,679	1,625	14,234	1,238	12,428	1,081	198,777	17,294	174,088	15,146	145,002	12,615	122,580	10,664	
42	26,477	2,303	19,465	1,693	14,880	1,295	13,061	1,136	203,486	17,703	178,420	15,523	148,668	12,934	125,575	10,925	
43	27,261	2,372	20,284	1,765	15,557	1,353	13,724	1,194	208,195	18,113	182,753	15,900	152,334	13,253	128,570	11,186	
44	28,347	2,466	21,135	1,839	16,262	1,415	14,422	1,255	212,905	18,523	187,085	16,276	155,999	13,572	131,564	11,446	
45	29,475	2,564	22,022	1,916	16,999	1,479	15,153	1,318	217,613	18,932	191,417	16,653	159,665	13,891	134,559	11,707	
46	30,784	2,678	23,039	2,004	17,834	1,552	15,956	1,388	222,321	19,342	195,748	17,030	163,330	14,210	137,553	11,967	
47	32,150	2,797	24,101	2,097	18,710	1,628	16,800	1,462	227,030	19,752	200,080	17,407	166,995	14,529	140,547	12,228	
48	33,578	2,921	25,214	2,194	19,629	1,708	17,689	1,539	231,738	20,161	204,411	17,784	170,660	14,847	143,542	12,488	
49	35,067	3,051	26,377	2,295	20,593	1,792	18,625	1,620	236,446	20,571	208,742	18,161	174,326	15,166	146,535	12,749	

* These rates apply only to renewing policies. 此保費只供續保之用。

- 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 corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the 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。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)

信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Non Smoker (Female) - Asia 非吸煙人士 (女性) 保費-亞洲
Accommodation Room Type: Semi-private Room 病房類別: 半私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	28,411	2,472	3,411	297	50	35,793	3,114	6,762	588
1	25,332	2,204	3,380	294	51	37,448	3,258	7,450	648
2	22,333	1,943	3,353	292	52	39,217	3,412	8,165	710
3	22,138	1,926	3,322	289	53	41,196	3,584	8,918	776
4	21,936	1,908	3,293	286	54	42,866	3,729	9,556	831
5	20,789	1,809	3,121	272	55	44,867	3,903	10,277	894
6	20,730	1,804	2,050	178	56	47,024	4,091	11,000	957
7	20,670	1,798	2,044	178	57	49,392	4,297	11,842	1,030
8	20,605	1,793	2,038	177	58	52,095	4,532	12,735	1,108
9	20,697	1,801	2,046	178	59	54,981	4,783	13,869	1,207
10	20,744	1,805	2,050	178	60	57,982	5,044	15,023	1,307
11	21,299	1,853	1,616	141	61	61,760	5,373	16,366	1,424
12	21,916	1,907	1,663	145	62	65,467	5,696	17,981	1,564
13	22,531	1,960	1,708	149	63	69,480	6,045	19,697	1,714
14	23,145	2,014	1,756	153	64	73,766	6,418	21,426	1,864
15	23,934	2,082	1,816	158	65	81,784	7,115	22,098	1,923
16	24,385	2,121	1,817	158	66	88,639	7,712	24,180	2,104
17	25,515	2,220	1,820	158	67	94,571	8,228	26,035	2,265
18	13,361	1,162	657	57	68	100,915	8,780	27,396	2,383
19	13,969	1,215	685	60	69	107,476	9,350	29,251	2,545
20	14,603	1,270	752	65	70	114,154	9,931	30,908	2,689
21	14,882	1,295	764	66	71*	120,816	10,511	32,606	2,837
22	15,609	1,358	780	68	72*	125,625	10,929	35,236	3,066
23	16,326	1,420	805	70	73*	130,438	11,348	38,066	3,312
24	17,089	1,487	835	73	74*	135,245	11,766	41,166	3,581
25	18,096	1,574	880	77	75*	139,467	12,134	44,338	3,857
26	19,022	1,655	914	80	76*	144,714	12,590	48,088	4,184
27	19,819	1,724	984	86	77*	149,520	13,008	65,468	5,696
28	20,615	1,794	1,040	90	78*	154,326	13,426	70,161	6,104
29	21,413	1,863	1,166	101	79*	159,131	13,844	75,190	6,542
30	21,684	1,887	1,277	111	80*	161,437	14,045	79,351	6,904
31	22,671	1,972	1,434	125	81*	166,173	14,457	80,000	6,960
32	22,971	1,998	1,554	135	82*	171,159	14,891	80,000	6,960
33	23,299	2,027	1,695	147	83*	176,295	15,338	80,000	6,960
34	23,649	2,057	1,860	162	84*	181,582	15,798	80,000	6,960
35	23,737	2,065	2,057	179	85*	187,032	16,272	80,000	6,960
36	23,904	2,080	2,226	194	86*	192,643	16,760	80,000	6,960
37	24,219	2,107	2,424	211	87*	198,422	17,263	80,000	6,960
38	24,636	2,143	2,567	223	88*	204,374	17,781	80,000	6,960
39	25,194	2,192	2,720	237	89*	210,505	18,314	80,000	6,960
40	26,127	2,273	2,941	256	90*	216,823	18,864	80,000	6,960
41	26,748	2,327	3,152	274	91*	223,327	19,429	80,000	6,960
42	27,370	2,381	3,404	296	92*	230,028	20,012	80,000	6,960
43	28,226	2,456	3,688	321	93*	236,928	20,613	80,000	6,960
44	29,087	2,531	4,008	349	94*	244,034	21,231	80,000	6,960
45	29,147	2,536	4,222	367	95*	253,257	22,033	80,000	6,960
46	30,096	2,618	4,686	408	96*	262,831	22,866	80,000	6,960
47	31,465	2,737	5,218	454	97*	272,764	23,730	80,000	6,960
48	33,078	2,878	5,729	498	98*	283,073	24,627	80,000	6,960
49	34,897	3,036	6,281	546	99+*	293,773	25,558	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828			420			

* These rates apply only to renewing policies. 此保費只供續保之用。

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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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the 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督局徵收的保費徵費。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)

信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Non Smoker (Female) - Asia 非吸煙人士 (女性) 保費-亞洲
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	28,411	2,472	3,411	297	50	35,793	3,114	6,762	588
1	25,332	2,204	3,380	294	51	37,448	3,258	7,450	648
2	22,333	1,943	3,353	292	52	39,217	3,412	8,165	710
3	22,138	1,926	3,322	289	53	41,196	3,584	8,918	776
4	21,936	1,908	3,293	286	54	42,866	3,729	9,556	831
5	20,789	1,809	3,121	272	55	44,867	3,903	10,277	894
6	20,730	1,804	2,050	178	56	47,024	4,091	11,000	957
7	20,670	1,798	2,044	178	57	49,392	4,297	11,842	1,030
8	20,605	1,793	2,038	177	58	52,095	4,532	12,735	1,108
9	20,697	1,801	2,046	178	59	54,981	4,783	13,869	1,207
10	20,744	1,805	2,050	178	60	57,982	5,044	15,023	1,307
11	21,299	1,853	1,616	141	61	61,760	5,373	16,366	1,424
12	21,916	1,907	1,663	145	62	65,467	5,696	17,981	1,564
13	22,531	1,960	1,708	149	63	69,480	6,045	19,697	1,714
14	23,145	2,014	1,756	153	64	73,766	6,418	21,426	1,864
15	23,934	2,082	1,816	158	65	81,784	7,115	22,098	1,923
16	24,385	2,121	1,817	158	66	88,639	7,712	24,180	2,104
17	25,515	2,220	1,820	158	67	94,571	8,228	26,035	2,265
18	13,361	1,162	657	57	68	100,915	8,780	27,396	2,383
19	13,969	1,215	685	60	69	107,476	9,350	29,251	2,545
20	14,603	1,270	752	65	70	114,154	9,931	30,908	2,689
21	14,882	1,295	764	66	71*	120,816	10,511	32,606	2,837
22	15,609	1,358	780	68	72*	125,625	10,929	35,236	3,066
23	16,326	1,420	805	70	73*	130,438	11,348	38,066	3,312
24	17,089	1,487	835	73	74*	135,245	11,766	41,166	3,581
25	18,096	1,574	880	77	75*	139,467	12,134	44,338	3,857
26	19,022	1,655	914	80	76*	144,714	12,590	48,088	4,184
27	19,819	1,724	984	86	77*	149,520	13,008	65,468	5,696
28	20,615	1,794	1,040	90	78*	154,326	13,426	70,161	6,104
29	21,413	1,863	1,166	101	79*	159,131	13,844	75,190	6,542
30	21,684	1,887	1,277	111	80*	161,437	14,045	79,351	6,904
31	22,671	1,972	1,434	125	81*	166,173	14,457	80,000	6,960
32	22,971	1,998	1,554	135	82*	171,159	14,891	80,000	6,960
33	23,299	2,027	1,695	147	83*	176,295	15,338	80,000	6,960
34	23,649	2,057	1,860	162	84*	181,582	15,798	80,000	6,960
35	23,737	2,065	2,057	179	85*	187,032	16,272	80,000	6,960
36	23,904	2,080	2,226	194	86*	192,643	16,760	80,000	6,960
37	24,219	2,107	2,424	211	87*	198,422	17,263	80,000	6,960
38	24,636	2,143	2,567	223	88*	204,374	17,781	80,000	6,960
39	25,194	2,192	2,720	237	89*	210,505	18,314	80,000	6,960
40	26,127	2,273	2,941	256	90*	216,823	18,864	80,000	6,960
41	26,748	2,327	3,152	274	91*	223,327	19,429	80,000	6,960
42	27,370	2,381	3,404	296	92*	230,028	20,012	80,000	6,960
43	28,226	2,456	3,688	321	93*	236,928	20,613	80,000	6,960
44	29,087	2,531	4,008	349	94*	244,034	21,231	80,000	6,960
45	29,147	2,536	4,222	367	95*	253,257	22,033	80,000	6,960
46	30,096	2,618	4,686	408	96*	262,831	22,866	80,000	6,960
47	31,465	2,737	5,218	454	97*	272,764	23,730	80,000	6,960
48	33,078	2,878	5,729	498	98*	283,073	24,627	80,000	6,960
49	34,897	3,036	6,281	546	99+*	293,773	25,558	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828			420			

* These rates apply only to renewing policies. 此保費只供續保之用。

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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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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之年齡、性別及吸煙習慣而計算。
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- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)

信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Non Smoker (Female) - Worldwide (excluding the US) 非吸煙人士 (女性) 保費-環球 (不包括美國)
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	34,422	2,995	3,873	337	50	43,369	3,773	7,686	669
1	30,699	2,671	3,839	334	51	45,372	3,947	8,465	736
2	27,066	2,355	3,807	331	52	47,525	4,135	9,278	807
3	26,828	2,334	3,774	328	53	49,921	4,343	10,134	882
4	26,583	2,313	3,741	325	54	51,946	4,519	10,859	945
5	25,192	2,192	3,544	308	55	54,370	4,730	11,680	1,016
6	25,123	2,186	2,325	202	56	56,981	4,957	12,499	1,087
7	25,050	2,179	2,319	202	57	59,849	5,207	13,455	1,171
8	24,971	2,172	2,311	201	58	63,128	5,492	14,474	1,259
9	25,081	2,182	2,321	202	59	66,621	5,796	15,758	1,371
10	25,142	2,187	2,328	203	60	70,259	6,113	17,076	1,486
11	25,815	2,246	1,833	159	61	74,839	6,511	18,601	1,618
12	26,561	2,311	1,885	164	62	79,328	6,902	20,438	1,778
13	27,307	2,376	1,937	169	63	84,194	7,325	22,387	1,948
14	28,051	2,440	1,992	173	64	89,387	7,777	24,348	2,118
15	29,004	2,523	2,060	179	65	99,103	8,622	25,114	2,185
16	29,546	2,571	2,062	179	66	107,411	9,345	27,482	2,391
17	30,920	2,690	2,065	180	67	114,595	9,970	29,592	2,575
18	16,191	1,409	751	65	68	122,285	10,639	31,135	2,709
19	16,926	1,473	783	68	69	130,235	11,330	33,246	2,892
20	17,699	1,540	856	74	70	138,325	12,034	35,127	3,056
21	18,030	1,569	872	76	71*	146,400	12,737	37,058	3,224
22	18,913	1,645	885	77	72*	152,228	13,244	40,048	3,484
23	19,788	1,722	914	80	73*	158,060	13,751	43,264	3,764
24	20,710	1,802	947	82	74*	163,890	14,258	46,784	4,070
25	21,928	1,908	998	87	75*	169,000	14,703	50,387	4,384
26	23,051	2,005	1,036	90	76*	175,361	15,256	54,653	4,755
27	24,013	2,089	1,117	97	77*	181,183	15,763	74,407	6,473
28	24,980	2,173	1,182	103	78*	187,007	16,270	79,740	6,937
29	25,945	2,257	1,325	115	79*	192,833	16,776	80,000	6,960
30	26,277	2,286	1,451	126	80*	195,627	17,020	80,000	6,960
31	27,471	2,390	1,629	142	81*	201,359	17,518	80,000	6,960
32	27,837	2,422	1,766	154	82*	207,406	18,044	80,000	6,960
33	28,231	2,456	1,926	168	83*	213,631	18,586	80,000	6,960
34	28,658	2,493	2,113	184	84*	220,034	19,143	80,000	6,960
35	28,765	2,503	2,337	203	85*	226,638	19,718	80,000	6,960
36	28,965	2,520	2,531	220	86*	233,435	20,309	80,000	6,960
37	29,351	2,554	2,756	240	87*	240,442	20,918	80,000	6,960
38	29,852	2,597	2,917	254	88*	247,656	21,546	80,000	6,960
39	30,529	2,656	3,087	269	89*	255,081	22,192	80,000	6,960
40	31,659	2,754	3,343	291	90*	262,736	22,858	80,000	6,960
41	32,411	2,820	3,585	312	91*	270,614	23,543	80,000	6,960
42	33,167	2,886	3,868	337	92*	278,736	24,250	80,000	6,960
43	34,205	2,976	4,191	365	93*	287,101	24,978	80,000	6,960
44	35,246	3,066	4,555	396	94*	295,706	25,726	80,000	6,960
45	35,319	3,073	4,797	417	95*	306,885	26,699	80,000	6,960
46	36,469	3,173	5,326	463	96*	318,486	27,708	80,000	6,960
47	38,129	3,317	5,930	516	97*	330,524	28,756	80,000	6,960
48	40,083	3,487	6,511	566	98*	343,018	29,843	80,000	6,960
49	42,283	3,679	7,137	621	99+*	355,985	30,971	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

* These rates apply only to renewing policies. 此保費只供續保之用。

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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, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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之年齡、性別及吸煙習慣而計算。
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Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)

信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Non Smoker (Female) - Worldwide 非吸煙人士 (女性) 保費-環球
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	47,354	4,120	4,265	371	50	59,653	5,190	8,454	735
1	42,226	3,674	4,225	368	51	62,411	5,430	9,312	810
2	37,226	3,239	4,191	365	52	65,366	5,687	10,206	888
3	36,900	3,210	4,154	361	53	68,664	5,974	11,146	970
4	36,564	3,181	4,116	358	54	71,449	6,216	11,947	1,039
5	34,653	3,015	3,903	340	55	74,781	6,506	12,846	1,118
6	34,557	3,006	2,563	223	56	78,374	6,819	13,750	1,196
7	34,455	2,998	2,553	222	57	82,323	7,162	14,803	1,288
8	34,345	2,988	2,546	222	58	86,826	7,554	15,921	1,385
9	34,499	3,001	2,556	222	59	91,634	7,972	17,337	1,508
10	34,580	3,008	2,565	223	60	96,638	8,408	18,783	1,634
11	35,506	3,089	2,017	175	61	102,934	8,955	20,462	1,780
12	36,532	3,178	2,077	181	62	109,111	9,493	22,482	1,956
13	37,557	3,267	2,134	186	63	115,806	10,075	24,623	2,142
14	38,583	3,357	2,194	191	64	122,946	10,696	26,782	2,330
15	39,893	3,471	2,271	198	65	136,312	11,859	27,626	2,403
16	40,640	3,536	2,272	198	66	147,737	12,853	30,232	2,630
17	42,529	3,700	2,276	198	67	157,622	13,713	32,549	2,832
18	22,267	1,937	824	72	68	168,195	14,633	34,249	2,980
19	23,280	2,025	860	75	69	179,133	15,585	36,572	3,182
20	24,341	2,118	942	82	70	190,260	16,553	38,641	3,362
21	24,800	2,158	958	83	71*	201,368	17,519	40,765	3,547
22	26,017	2,263	974	85	72*	209,383	18,216	44,052	3,833
23	27,214	2,368	1,005	87	73*	217,404	18,914	47,591	4,140
24	28,482	2,478	1,044	91	74*	225,418	19,611	51,464	4,477
25	30,160	2,624	1,099	96	75*	232,455	20,224	55,428	4,822
26	31,706	2,758	1,143	99	76*	241,198	20,984	60,115	5,230
27	33,027	2,873	1,233	107	77*	249,203	21,681	80,000	6,960
28	34,360	2,989	1,298	113	78*	257,216	22,378	80,000	6,960
29	35,687	3,105	1,457	127	79*	265,229	23,075	80,000	6,960
30	36,140	3,144	1,596	139	80*	269,075	23,410	80,000	6,960
31	37,788	3,288	1,793	156	81*	276,965	24,096	80,000	6,960
32	38,290	3,331	1,943	169	82*	285,277	24,819	80,000	6,960
33	38,831	3,378	2,119	184	83*	293,837	25,564	80,000	6,960
34	39,418	3,429	2,327	202	84*	302,653	26,331	80,000	6,960
35	39,565	3,442	2,569	224	85*	311,728	27,120	80,000	6,960
36	39,837	3,466	2,785	242	86*	321,080	27,934	80,000	6,960
37	40,367	3,512	3,030	264	87*	330,717	28,772	80,000	6,960
38	41,059	3,572	3,210	279	88*	340,636	29,635	80,000	6,960
39	41,992	3,653	3,397	296	89*	350,851	30,524	80,000	6,960
40	43,546	3,789	3,674	320	90*	361,380	31,440	80,000	6,960
41	44,578	3,878	3,939	343	91*	372,222	32,383	80,000	6,960
42	45,619	3,969	4,254	370	92*	383,392	33,355	80,000	6,960
43	47,047	4,093	4,612	401	93*	394,895	34,356	80,000	6,960
44	48,475	4,217	5,012	436	94*	406,735	35,386	80,000	6,960
45	48,577	4,226	5,277	459	95*	422,109	36,723	80,000	6,960
46	50,166	4,364	5,858	510	96*	438,063	38,111	80,000	6,960
47	52,442	4,562	6,525	568	97*	454,622	39,552	80,000	6,960
48	55,135	4,797	7,166	623	98*	471,805	41,047	80,000	6,960
49	58,161	5,060	7,852	683	99+*	489,637	42,598	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

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Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)

信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Smoker (Female) - Asia 吸煙人士 (女性) 保費-亞洲
Accommodation Room Type: Semi-private Room 病房類別: 半私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		
	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	-	-	-	-	50	41,743	3,632	7,889	686	
1	-	-	-	-	51	43,670	3,799	8,687	756	
2	-	-	-	-	52	45,736	3,979	9,520	828	
3	-	-	-	-	53	48,046	4,180	10,398	905	
4	-	-	-	-	54	49,994	4,349	11,142	969	
5	-	-	-	-	55	52,329	4,553	11,987	1,043	
6	-	-	-	-	56	54,842	4,771	12,826	1,116	
7	-	-	-	-	57	57,605	5,012	13,812	1,202	
8	-	-	-	-	58	60,758	5,286	14,852	1,292	
9	-	-	-	-	59	64,121	5,579	16,172	1,407	
10	-	-	-	-	60	67,679	5,888	17,533	1,525	
11	-	-	-	-	61	72,089	6,272	19,104	1,662	
12	-	-	-	-	62	76,420	6,649	20,994	1,826	
13	-	-	-	-	63	81,110	7,057	22,993	2,000	
14	-	-	-	-	64	86,118	7,492	25,012	2,176	
15	-	-	-	-	65	95,596	8,317	25,830	2,247	
16	-	-	-	-	66	103,577	9,011	28,258	2,458	
17	-	-	-	-	67	110,510	9,614	30,422	2,647	
18	15,601	1,357	768	67	68	117,923	10,259	32,013	2,785	
19	16,310	1,419	801	70	69	125,596	10,927	34,182	2,974	
20	17,057	1,484	881	77	70	133,418	11,607	36,125	3,143	
21	17,385	1,512	895	78	71*	141,207	12,285	38,108	3,315	
22	18,235	1,586	910	79	72*	146,825	12,774	41,184	3,583	
23	19,076	1,660	938	82	73*	152,451	13,263	44,493	3,871	
24	19,966	1,737	973	85	74*	158,069	13,752	48,113	4,186	
25	21,166	1,841	1,029	90	75*	162,777	14,162	51,745	4,502	
26	22,250	1,936	1,068	93	76*	168,900	14,694	56,125	4,883	
27	23,180	2,017	1,155	100	77*	174,510	15,182	76,411	6,648	
28	24,116	2,098	1,216	106	78*	180,120	15,670	80,000	6,960	
29	25,042	2,179	1,366	119	79*	185,727	16,158	80,000	6,960	
30	25,354	2,206	1,491	130	80*	188,473	16,397	80,000	6,960	
31	26,509	2,306	1,677	146	81*	193,998	16,878	80,000	6,960	
32	26,861	2,337	1,818	158	82*	199,824	17,385	80,000	6,960	
33	27,242	2,370	1,981	172	83*	205,819	17,906	80,000	6,960	
34	27,654	2,406	2,175	189	84*	211,993	18,443	80,000	6,960	
35	27,689	2,409	2,399	209	85*	218,354	18,997	80,000	6,960	
36	27,883	2,426	2,598	226	86*	224,903	19,567	80,000	6,960	
37	28,253	2,458	2,828	246	87*	231,654	20,154	80,000	6,960	
38	28,737	2,500	2,995	261	88*	238,599	20,758	80,000	6,960	
39	29,392	2,557	3,168	276	89*	245,758	21,381	80,000	6,960	
40	30,504	2,654	3,435	299	90*	253,129	22,022	80,000	6,960	
41	31,229	2,717	3,680	320	91*	260,726	22,683	80,000	6,960	
42	31,958	2,780	3,975	346	92*	268,549	23,364	80,000	6,960	
43	32,959	2,867	4,305	375	93*	276,600	24,064	80,000	6,960	
44	33,960	2,955	4,679	407	94*	284,898	24,786	80,000	6,960	
45	34,026	2,960	4,928	429	95*	295,668	25,723	80,000	6,960	
46	35,131	3,056	5,471	476	96*	306,843	26,695	80,000	6,960	
47	36,726	3,195	6,087	530	97*	318,442	27,704	80,000	6,960	
48	38,603	3,358	6,685	582	98*	330,479	28,752	80,000	6,960	
49	40,719	3,543	7,327	637	99+*	342,970	29,838	80,000	6,960	
		Age 年齡	Annual 年繳				Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828				420			

* These rates apply only to renewing policies. 此保費只供續保之用。

- 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 corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the 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。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)

信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Smoker (Female) - Asia 吸煙人士 (女性) 保費-亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	-	-	-	-	50	41,743	3,632	7,889	686
1	-	-	-	-	51	43,670	3,799	8,687	756
2	-	-	-	-	52	45,736	3,979	9,520	828
3	-	-	-	-	53	48,046	4,180	10,398	905
4	-	-	-	-	54	49,994	4,349	11,142	969
5	-	-	-	-	55	52,329	4,553	11,987	1,043
6	-	-	-	-	56	54,842	4,771	12,826	1,116
7	-	-	-	-	57	57,605	5,012	13,812	1,202
8	-	-	-	-	58	60,758	5,286	14,852	1,292
9	-	-	-	-	59	64,121	5,579	16,172	1,407
10	-	-	-	-	60	67,679	5,888	17,533	1,525
11	-	-	-	-	61	72,089	6,272	19,104	1,662
12	-	-	-	-	62	76,420	6,649	20,994	1,826
13	-	-	-	-	63	81,110	7,057	22,993	2,000
14	-	-	-	-	64	86,118	7,492	25,012	2,176
15	-	-	-	-	65	95,596	8,317	25,830	2,247
16	-	-	-	-	66	103,577	9,011	28,258	2,458
17	-	-	-	-	67	110,510	9,614	30,422	2,647
18	15,601	1,357	768	67	68	117,923	10,259	32,013	2,785
19	16,310	1,419	801	70	69	125,596	10,927	34,182	2,974
20	17,057	1,484	881	77	70	133,418	11,607	36,125	3,143
21	17,385	1,512	895	78	71*	141,207	12,285	38,108	3,315
22	18,235	1,586	910	79	72*	146,825	12,774	41,184	3,583
23	19,076	1,660	938	82	73*	152,451	13,263	44,493	3,871
24	19,966	1,737	973	85	74*	158,069	13,752	48,113	4,186
25	21,166	1,841	1,029	90	75*	162,777	14,162	51,745	4,502
26	22,250	1,936	1,068	93	76*	168,900	14,694	56,125	4,883
27	23,180	2,017	1,155	100	77*	174,510	15,182	76,411	6,648
28	24,116	2,098	1,216	106	78*	180,120	15,670	80,000	6,960
29	25,042	2,179	1,366	119	79*	185,727	16,158	80,000	6,960
30	25,354	2,206	1,491	130	80*	188,473	16,397	80,000	6,960
31	26,509	2,306	1,677	146	81*	193,998	16,878	80,000	6,960
32	26,861	2,337	1,818	158	82*	199,824	17,385	80,000	6,960
33	27,242	2,370	1,981	172	83*	205,819	17,906	80,000	6,960
34	27,654	2,406	2,175	189	84*	211,993	18,443	80,000	6,960
35	27,689	2,409	2,399	209	85*	218,354	18,997	80,000	6,960
36	27,883	2,426	2,598	226	86*	224,903	19,567	80,000	6,960
37	28,253	2,458	2,828	246	87*	231,654	20,154	80,000	6,960
38	28,737	2,500	2,995	261	88*	238,599	20,758	80,000	6,960
39	29,392	2,557	3,168	276	89*	245,758	21,381	80,000	6,960
40	30,504	2,654	3,435	299	90*	253,129	22,022	80,000	6,960
41	31,229	2,717	3,680	320	91*	260,726	22,683	80,000	6,960
42	31,958	2,780	3,975	346	92*	268,549	23,364	80,000	6,960
43	32,959	2,867	4,305	375	93*	276,600	24,064	80,000	6,960
44	33,960	2,955	4,679	407	94*	284,898	24,786	80,000	6,960
45	34,026	2,960	4,928	429	95*	295,668	25,723	80,000	6,960
46	35,131	3,056	5,471	476	96*	306,843	26,695	80,000	6,960
47	36,726	3,195	6,087	530	97*	318,442	27,704	80,000	6,960
48	38,603	3,358	6,685	582	98*	330,479	28,752	80,000	6,960
49	40,719	3,543	7,327	637	99+*	342,970	29,838	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828			420			

* These rates apply only to renewing policies. 此保費只供續保之用。

- 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 corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the 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。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)

信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Smoker (Female) - Worldwide (excluding the US) 吸煙人士 (女性) 保費 – 環球 (不包括美國)
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	-	-	-	-	50	50,582	4,401	8,966	780
1	-	-	-	-	51	52,918	4,604	9,875	859
2	-	-	-	-	52	55,427	4,822	10,823	942
3	-	-	-	-	53	58,217	5,065	11,820	1,028
4	-	-	-	-	54	60,580	5,270	12,666	1,102
5	-	-	-	-	55	63,414	5,517	13,623	1,185
6	-	-	-	-	56	66,456	5,782	14,578	1,268
7	-	-	-	-	57	69,803	6,073	15,692	1,365
8	-	-	-	-	58	73,623	6,405	16,880	1,469
9	-	-	-	-	59	77,696	6,760	18,382	1,599
10	-	-	-	-	60	82,006	7,135	19,928	1,734
11	-	-	-	-	61	87,354	7,600	21,711	1,889
12	-	-	-	-	62	92,601	8,056	23,858	2,076
13	-	-	-	-	63	98,288	8,551	26,133	2,274
14	-	-	-	-	64	104,355	9,079	28,425	2,473
15	-	-	-	-	65	115,840	10,078	29,352	2,554
16	-	-	-	-	66	125,511	10,919	32,115	2,794
17	-	-	-	-	67	133,911	11,650	34,577	3,008
18	18,904	1,645	876	76	68	142,894	12,432	36,382	3,165
19	19,763	1,719	912	79	69	152,193	13,241	38,850	3,380
20	20,672	1,798	1,004	87	70	161,670	14,065	41,057	3,572
21	21,063	1,832	1,019	89	71*	171,108	14,886	43,313	3,768
22	22,097	1,922	1,035	90	72*	177,919	15,479	46,805	4,072
23	23,117	2,011	1,068	93	73*	184,737	16,072	50,569	4,400
24	24,196	2,105	1,106	96	74*	191,545	16,664	54,679	4,757
25	25,647	2,231	1,170	102	75*	197,246	17,160	58,810	5,116
26	26,966	2,346	1,210	105	76*	204,672	17,806	63,783	5,549
27	28,091	2,444	1,310	114	77*	211,460	18,397	80,000	6,960
28	29,218	2,542	1,384	120	78*	218,262	18,989	80,000	6,960
29	30,353	2,641	1,552	135	79*	225,061	19,580	80,000	6,960
30	30,724	2,673	1,695	147	80*	228,386	19,870	80,000	6,960
31	32,125	2,795	1,904	166	81*	235,080	20,452	80,000	6,960
32	32,549	2,832	2,065	180	82*	242,139	21,066	80,000	6,960
33	33,010	2,872	2,252	196	83*	249,407	21,698	80,000	6,960
34	33,508	2,915	2,473	215	84*	256,883	22,349	80,000	6,960
35	33,555	2,919	2,727	237	85*	264,589	23,019	80,000	6,960
36	33,786	2,939	2,953	257	86*	272,525	23,710	80,000	6,960
37	34,239	2,979	3,216	280	87*	280,707	24,422	80,000	6,960
38	34,824	3,030	3,405	296	88*	289,130	25,154	80,000	6,960
39	35,618	3,099	3,605	314	89*	297,797	25,908	80,000	6,960
40	36,963	3,216	3,901	339	90*	306,733	26,686	80,000	6,960
41	37,841	3,292	4,184	364	91*	315,932	27,486	80,000	6,960
42	38,722	3,369	4,518	393	92*	325,417	28,311	80,000	6,960
43	39,936	3,474	4,896	426	93*	335,176	29,160	80,000	6,960
44	41,150	3,580	5,318	463	94*	345,228	30,035	80,000	6,960
45	41,230	3,587	5,603	487	95*	358,278	31,170	80,000	6,960
46	42,575	3,704	6,217	541	96*	371,821	32,348	80,000	6,960
47	44,505	3,872	6,921	602	97*	385,875	33,571	80,000	6,960
48	46,781	4,070	7,601	661	98*	400,461	34,840	80,000	6,960
49	49,339	4,292	8,327	724	99+*	415,600	36,157	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

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Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)

信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Smoker (Female) - Worldwide 吸煙人士 (女性) 保費-環球
Accommodation Room Type: Standard Private Room 病房類別: 標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		
	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	-	-	-	-	50	69,572	6,053	9,862	858	
1	-	-	-	-	51	72,789	6,333	10,861	945	
2	-	-	-	-	52	76,233	6,632	11,902	1,035	
3	-	-	-	-	53	80,076	6,967	13,001	1,131	
4	-	-	-	-	54	83,321	7,249	13,930	1,212	
5	-	-	-	-	55	87,221	7,588	14,983	1,304	
6	-	-	-	-	56	91,410	7,953	16,039	1,395	
7	-	-	-	-	57	96,011	8,353	17,266	1,502	
8	-	-	-	-	58	101,263	8,810	18,568	1,615	
9	-	-	-	-	59	106,869	9,298	20,218	1,759	
10	-	-	-	-	60	112,798	9,813	21,921	1,907	
11	-	-	-	-	61	120,154	10,453	23,883	2,078	
12	-	-	-	-	62	127,369	11,081	26,244	2,283	
13	-	-	-	-	63	135,193	11,762	28,744	2,501	
14	-	-	-	-	64	143,536	12,488	31,268	2,720	
15	-	-	-	-	65	159,329	13,862	32,288	2,809	
16	-	-	-	-	66	172,636	15,019	35,324	3,073	
17	-	-	-	-	67	184,186	16,024	38,036	3,309	
18	25,998	2,262	966	84	68	196,544	17,099	40,023	3,482	
19	27,177	2,364	1,004	87	69	209,332	18,212	42,738	3,718	
20	28,434	2,474	1,101	96	70	222,371	19,346	45,164	3,929	
21	28,970	2,520	1,118	97	71*	235,351	20,476	47,645	4,145	
22	30,393	2,644	1,136	99	72*	244,720	21,291	51,487	4,479	
23	31,796	2,766	1,174	102	73*	254,095	22,106	55,626	4,839	
24	33,277	2,895	1,221	106	74*	263,462	22,921	60,148	5,233	
25	35,279	3,069	1,285	112	75*	271,306	23,604	64,690	5,628	
26	37,089	3,227	1,333	116	76*	281,508	24,491	70,163	6,104	
27	38,631	3,361	1,441	125	77*	290,857	25,305	80,000	6,960	
28	40,189	3,496	1,519	132	78*	300,207	26,118	80,000	6,960	
29	41,745	3,632	1,703	148	79*	309,556	26,931	80,000	6,960	
30	42,258	3,676	1,867	162	80*	314,135	27,330	80,000	6,960	
31	44,184	3,844	2,095	182	81*	323,343	28,131	80,000	6,960	
32	44,770	3,895	2,273	198	82*	333,049	28,975	80,000	6,960	
33	45,403	3,950	2,479	216	83*	343,044	29,845	80,000	6,960	
34	46,090	4,010	2,719	237	84*	353,332	30,740	80,000	6,960	
35	46,152	4,015	2,999	261	85*	363,932	31,662	80,000	6,960	
36	46,473	4,043	3,249	283	86*	374,850	32,612	80,000	6,960	
37	47,094	4,097	3,536	308	87*	386,100	33,591	80,000	6,960	
38	47,900	4,167	3,745	326	88*	397,682	34,598	80,000	6,960	
39	48,991	4,262	3,962	345	89*	409,606	35,636	80,000	6,960	
40	50,841	4,423	4,291	373	90*	421,898	36,705	80,000	6,960	
41	52,047	4,528	4,600	400	91*	434,553	37,806	80,000	6,960	
42	53,259	4,634	4,967	432	92*	447,593	38,941	80,000	6,960	
43	54,932	4,779	5,384	468	93*	461,024	40,109	80,000	6,960	
44	56,600	4,924	5,849	509	94*	474,848	41,312	80,000	6,960	
45	56,706	4,933	6,162	536	95*	492,795	42,873	80,000	6,960	
46	58,561	5,095	6,838	595	96*	511,423	44,494	80,000	6,960	
47	61,213	5,326	7,615	663	97*	530,752	46,175	80,000	6,960	
48	64,341	5,598	8,361	727	98*	550,814	47,921	80,000	6,960	
49	67,864	5,904	9,158	797	99+*	571,634	49,732	80,000	6,960	
		Age 年齡	Annual 年繳				Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900				426			

* These rates apply only to renewing policies. 此保費只供續保之用。

- 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 corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付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之年齡、性別及吸煙習慣而計算。
- Cigna Healthcare reserves the right to revise the premium of each policy on the 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。
- Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。



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