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# Smart Medicare standard premium schedule

(effective from 1 April 2020)

You may choose Smart Medicare as a standalone basic plan or a supplement attached to other AXA basic plans.

Annual premium<sup>#^</sup> per insured person

## Basic Plan

Age <sup>+</sup>	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
0	3,181	2,767	6,726	5,855	13,206	11,498
1	3,181	2,767	6,726	5,855	13,206	11,498
2	3,181	2,767	6,726	5,855	13,206	11,498
3	3,181	2,767	6,726	5,855	13,206	11,498
4	3,181	2,767	6,726	5,855	13,206	11,498
5	1,941	2,105	3,703	4,464	7,289	8,773
6	1,941	2,105	3,703	4,464	7,289	8,773
7	1,941	2,105	3,703	4,464	7,289	8,773
8	1,941	2,105	3,703	4,464	7,289	8,773
9	1,941	2,010	3,703	4,266	7,289	8,386
10	1,885	2,010	3,598	4,266	7,089	8,386
11	1,668	2,010	3,611	4,266	7,154	8,386
12	1,692	2,010	3,628	4,266	7,218	8,386
13	1,713	2,010	3,657	4,266	7,282	8,386
14	1,738	2,010	3,696	4,266	7,343	8,386
15	1,769	2,021	3,762	4,290	7,409	8,437
16	1,801	2,043	3,829	4,337	7,533	8,527
17	1,831	2,087	3,893	4,431	7,657	8,710
18	1,862	2,136	3,958	4,529	7,782	8,902
19	1,893	2,184	4,024	4,631	7,906	9,105
20	1,925	2,242	4,089	4,756	8,029	9,346
21	1,956	2,303	4,153	4,880	8,154	9,589
22	1,987	2,361	4,216	5,003	8,276	9,831
23	2,016	2,421	4,281	5,129	8,400	10,077
24	2,047	2,482	4,349	5,255	8,525	10,325
25	2,096	2,550	4,442	5,393	8,651	10,589
26	2,138	2,630	4,534	5,564	8,780	10,925
27	2,182	2,719	4,627	5,750	8,906	11,288
28	2,227	2,808	4,721	5,939	9,032	11,657
29	2,275	2,912	4,821	6,156	9,215	12,084
30	2,366	3,051	5,017	6,446	9,620	12,653
31	2,420	3,166	5,129	6,686	9,896	13,127
32	2,476	3,286	5,243	6,936	10,174	13,614
33	2,531	3,405	5,363	7,185	10,459	14,097
34	2,593	3,525	5,488	7,438	10,746	14,588
35	2,656	3,651	5,619	7,698	11,033	15,087
36	2,724	3,770	5,761	7,949	11,325	15,581
37	2,803	3,893	5,929	8,201	11,644	16,076
38	2,890	4,013	6,106	8,459	11,992	16,574
39	2,974	4,132	6,286	8,713	12,343	17,077
40	3,147	4,377	6,680	9,267	13,118	18,170
41	3,271	4,542	6,919	9,576	13,583	18,779
42	3,407	4,673	7,201	9,845	14,134	19,305
43	3,562	4,800	7,528	10,118	14,774	19,834
44	3,720	4,934	7,854	10,397	15,416	20,380
45	3,880	5,075	8,187	10,689	16,056	20,944
46	4,039	5,214	8,520	10,981	16,710	21,518
47	4,200	5,353	8,860	11,275	17,376	22,091
48	4,376	5,496	9,228	11,570	18,088	22,664
49	4,566	5,637	9,595	11,866	18,863	23,245
50	4,761	5,779	9,969	12,162	19,649	23,824

Age <sup>+</sup>	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
51	4,983	5,921	10,347	12,462	20,441	24,412
52	5,229	6,067	10,793	12,763	21,242	25,003
53	5,507	6,211	11,406	13,067	22,049	25,597
54	5,807	6,355	11,997	13,371	23,224	26,190
55	6,124	6,588	12,565	13,855	24,470	27,129
56	6,450	6,826	13,376	14,355	25,776	28,107
57	6,793	7,102	14,142	14,860	27,134	29,096
58	7,172	7,347	14,911	15,372	28,503	30,096
59	7,519	7,669	15,677	16,047	29,897	31,415
60	7,899	8,026	16,445	16,792	31,340	32,869
61	8,327	8,422	17,216	17,570	32,815	34,577
62	8,783	8,990	17,987	18,481	34,299	36,480
63	9,271	9,349	18,761	19,440	35,869	38,431
64	9,890	9,685	19,627	20,417	37,472	40,416
65	10,544	10,009	20,553	21,499	39,220	42,302
66	11,165	10,855	21,425	22,545	40,844	44,547
67	11,594	11,371	22,301	23,598	42,476	46,599
68	12,077	12,000	23,185	24,879	44,120	49,107
69	12,620	12,650	24,180	26,210	45,982	51,709
70	13,169	13,409	25,184	27,769	47,852	54,766
71	13,725	14,175	26,192	29,336	49,732	57,831
72	14,286	14,942	27,209	30,904	51,620	60,899
73	14,985	15,830	28,388	32,628	53,731	64,159
74	15,643	16,663	29,517	34,279	55,778	67,331
75	15,674	16,698	29,578	34,351	55,887	67,467
76	15,704	16,729	29,638	34,418	55,999	67,601
77	15,735	16,764	29,695	34,489	56,110	67,733
78	15,765	16,797	29,756	34,556	56,219	67,868
79	15,797	16,832	29,814	34,625	56,335	68,004
80	15,859	16,898	29,933	34,763	56,559	68,278
81*	15,921	16,966	30,052	34,902	56,787	68,549
82*	15,985	17,033	30,173	35,041	57,011	68,823
83*	16,049	17,101	30,294	35,179	57,241	69,095
84*	16,109	17,170	30,412	35,320	57,469	69,372
85*	16,173	17,237	30,535	35,459	57,698	69,648
86*	16,239	17,304	30,656	35,603	57,927	69,926
87*	16,304	17,374	30,778	35,745	58,159	70,207
88*	16,368	17,442	30,900	35,885	58,390	70,487
89*	16,432	17,512	31,023	36,028	58,625	70,768
90*	16,514	17,599	31,178	36,208	58,916	71,121
91*	16,597	17,687	31,334	36,387	59,210	71,478
92*	16,679	17,775	31,490	36,570	59,508	71,833
93*	16,762	17,862	31,646	36,751	59,801	72,191
94*	16,845	17,949	31,806	36,933	60,102	72,552
95*	16,930	18,040	31,965	37,119	60,400	72,915
96*	17,014	18,129	32,122	37,303	60,702	73,280
97*	17,098	18,216	32,283	37,487	61,007	73,644
98*	17,180	18,308	32,441	37,677	61,309	74,012
99*	17,264	18,398	32,603	37,864	61,614	74,379

Annual premium<sup>#^</sup> per insured person  
 Basic Plan (with Supplementary Major Medical)

Age <sup>+</sup>	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
0	4,149	3,630	8,760	7,669	17,216	15,075
1	4,149	3,630	8,760	7,669	17,216	15,075
2	4,149	3,630	8,760	7,669	17,216	15,075
3	4,149	3,630	8,760	7,669	17,216	15,075
4	4,149	3,630	8,760	7,669	17,216	15,075
5	2,850	3,037	5,409	6,258	10,217	12,637
6	2,850	3,037	5,409	6,258	10,217	12,637
7	2,850	3,037	5,409	6,258	10,302	12,637
8	2,850	2,941	5,430	6,258	10,385	11,660
9	2,850	2,820	5,453	6,008	10,527	11,667
10	2,797	2,801	5,481	5,669	10,677	11,667
11	2,802	2,781	5,516	5,703	10,818	11,667
12	2,802	2,762	5,549	5,737	10,959	11,667
13	2,801	2,755	5,591	5,787	11,101	11,667
14	2,801	2,774	5,635	5,856	11,243	11,667
15	2,801	2,802	5,686	5,930	11,386	11,666
16	2,800	2,850	5,746	6,030	11,525	11,866
17	2,800	2,911	5,864	6,159	11,666	12,118
18	2,797	2,980	5,986	6,307	11,811	12,406
19	2,890	3,055	6,103	6,463	11,977	12,714
20	2,944	3,153	6,225	6,668	12,159	13,111
21	3,000	3,280	6,347	6,883	12,360	13,533
22	3,057	3,384	6,467	7,108	12,575	13,975
23	3,113	3,501	6,588	7,341	12,800	14,433
24	3,170	3,608	6,707	7,580	13,031	14,906
25	3,232	3,709	6,829	7,828	13,274	15,384
26	3,288	3,833	6,949	8,080	13,523	15,889
27	3,349	3,959	7,072	8,348	13,782	16,407
28	3,414	4,090	7,195	8,622	14,046	16,943
29	3,478	4,219	7,319	8,897	14,329	17,476
30	3,673	4,472	7,722	9,430	15,180	18,523
31	3,743	4,609	7,865	9,718	15,505	19,085
32	3,816	4,747	8,031	10,007	15,833	19,655
33	3,888	4,887	8,210	10,301	16,157	20,228
34	3,975	5,027	8,394	10,597	16,502	20,811
35	4,071	5,175	8,591	10,901	16,888	21,400
36	4,168	5,321	8,796	11,207	17,286	21,995
37	4,288	5,468	9,050	11,513	17,785	22,601
38	4,418	5,617	9,324	11,828	18,320	23,210
39	4,550	5,768	9,602	12,141	18,863	23,830
40	4,813	6,114	10,197	12,870	20,033	25,261
41	4,980	6,308	10,534	13,279	20,698	26,064
42	5,151	6,482	10,858	13,642	21,331	26,769
43	5,357	6,659	11,296	14,013	22,185	27,498
44	5,583	6,841	11,764	14,395	23,076	28,249
45	5,822	7,039	12,262	14,803	23,991	29,040
46	6,060	7,248	12,762	15,245	24,937	29,901
47	6,309	7,475	13,264	15,721	25,917	30,836
48	6,584	7,713	13,776	16,213	26,898	31,802
49	6,882	7,953	14,284	16,715	27,970	32,791
50	7,213	8,197	14,811	17,227	29,039	33,789

Age <sup>+</sup>	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
51	7,532	8,443	15,342	17,745	30,106	34,801
52	7,883	8,694	15,952	18,272	31,178	35,831
53	8,277	8,967	16,489	18,842	32,301	36,954
54	8,699	9,261	17,381	19,461	34,089	38,161
55	9,142	9,673	18,391	20,320	36,040	39,908
56	9,591	10,120	19,405	21,208	38,015	41,656
57	10,061	10,550	20,489	22,118	40,003	43,413
58	10,644	10,976	21,581	23,033	41,994	45,166
59	11,125	11,524	22,676	23,949	43,993	47,079
60	11,663	12,135	23,772	24,869	46,010	49,340
61	11,787	12,757	24,912	25,793	48,062	51,594
62	12,651	13,465	26,052	26,715	50,130	53,846
63	13,312	14,011	27,238	27,649	52,236	56,094
64	14,088	14,704	28,461	28,969	54,917	58,596
65	15,223	15,467	29,683	30,301	57,961	61,303
66	16,578	16,233	30,939	31,775	60,928	64,255
67	17,289	17,005	32,205	33,260	63,366	67,216
68	17,854	17,945	33,480	35,068	65,818	70,187
69	18,650	18,916	34,922	36,942	68,592	74,588
70	19,464	20,053	36,367	39,140	71,381	78,995
71	20,282	21,197	37,824	41,345	74,184	83,416
72	21,114	22,343	39,292	43,558	77,000	87,844
73	22,142	23,669	40,994	45,987	80,146	92,545
74	23,118	24,910	42,626	48,316	83,203	97,119
75	23,165	24,961	42,710	48,411	83,367	97,313
76	23,209	25,011	42,797	48,508	83,536	97,505
77	23,258	25,058	42,879	48,606	83,705	97,703
78	23,300	25,110	42,966	48,702	83,869	97,897
79	23,350	25,162	43,055	48,800	84,036	98,094
80	23,443	25,259	43,224	48,995	84,371	98,484
81*	23,532	25,361	43,398	49,191	84,709	98,876
82*	23,627	25,459	43,571	49,387	85,048	99,271
83*	23,723	25,562	43,742	49,585	85,386	99,669
84*	23,814	25,665	43,918	49,783	85,726	100,067
85*	23,911	25,765	44,092	49,980	86,069	100,467
86*	24,006	25,869	44,271	50,180	86,413	100,868
87*	24,101	25,970	44,447	50,380	86,756	101,270
88*	24,200	26,072	44,623	50,580	87,106	101,675
89*	24,292	26,177	44,801	50,782	87,452	102,080
90*	24,416	26,306	45,026	51,038	87,889	102,591
91*	24,535	26,441	45,250	51,291	88,329	103,104
92*	24,656	26,571	45,475	51,547	88,770	103,619
93*	24,780	26,702	45,704	51,803	89,211	104,136
94*	24,904	26,834	45,929	52,061	89,660	104,656
95*	25,026	26,970	46,159	52,321	90,106	105,178
96*	25,154	27,102	46,389	52,581	90,555	105,704
97*	25,278	27,236	46,620	52,845	91,008	106,233
98*	25,403	27,373	46,852	53,109	91,460	106,764
99*	25,526	27,507	47,087	53,372	91,917	107,297

# Annual premium<sup>#^</sup> per insured person

## Rider

Age <sup>+</sup>	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
0	3,081	2,667	6,626	5,755	13,106	11,398
1	3,081	2,667	6,626	5,755	13,106	11,398
2	3,081	2,667	6,626	5,755	13,106	11,398
3	3,081	2,667	6,626	5,755	13,106	11,398
4	3,081	2,667	6,626	5,755	13,106	11,398
5	1,841	2,005	3,603	4,364	7,189	8,673
6	1,841	2,005	3,603	4,364	7,189	8,673
7	1,841	2,005	3,603	4,364	7,189	8,673
8	1,841	2,005	3,603	4,364	7,189	8,673
9	1,841	1,910	3,603	4,166	7,189	8,286
10	1,785	1,910	3,498	4,166	6,989	8,286
11	1,568	1,910	3,511	4,166	7,054	8,286
12	1,592	1,910	3,528	4,166	7,118	8,286
13	1,613	1,910	3,557	4,166	7,182	8,286
14	1,638	1,910	3,596	4,166	7,243	8,286
15	1,669	1,921	3,662	4,190	7,309	8,337
16	1,701	1,943	3,729	4,237	7,433	8,427
17	1,731	1,987	3,793	4,331	7,557	8,610
18	1,762	2,036	3,858	4,429	7,682	8,802
19	1,793	2,084	3,924	4,531	7,806	9,005
20	1,825	2,142	3,989	4,656	7,929	9,246
21	1,856	2,203	4,053	4,780	8,054	9,489
22	1,887	2,261	4,116	4,903	8,176	9,731
23	1,916	2,321	4,181	5,029	8,300	9,977
24	1,947	2,382	4,249	5,155	8,425	10,225
25	1,996	2,450	4,342	5,293	8,551	10,489
26	2,038	2,530	4,434	5,464	8,680	10,825
27	2,082	2,619	4,527	5,650	8,806	11,188
28	2,127	2,708	4,621	5,839	8,932	11,557
29	2,175	2,812	4,721	6,056	9,115	11,984
30	2,266	2,951	4,917	6,346	9,520	12,553
31	2,320	3,066	5,029	6,586	9,796	13,027
32	2,376	3,186	5,143	6,836	10,074	13,514
33	2,431	3,305	5,263	7,085	10,359	13,997
34	2,493	3,425	5,388	7,338	10,646	14,488
35	2,556	3,551	5,519	7,598	10,933	14,987
36	2,624	3,670	5,661	7,849	11,225	15,481
37	2,703	3,793	5,829	8,101	11,544	15,976
38	2,790	3,913	6,006	8,359	11,892	16,474
39	2,874	4,032	6,186	8,613	12,243	16,977
40	3,047	4,277	6,580	9,167	13,018	18,070
41	3,171	4,442	6,819	9,476	13,483	18,679
42	3,307	4,573	7,101	9,745	14,034	19,205
43	3,462	4,700	7,428	10,018	14,674	19,734
44	3,620	4,834	7,754	10,297	15,316	20,280
45	3,780	4,975	8,087	10,589	15,956	20,844
46	3,939	5,114	8,420	10,881	16,610	21,418
47	4,100	5,253	8,760	11,175	17,276	21,991
48	4,276	5,396	9,128	11,470	17,988	22,564
49	4,466	5,537	9,495	11,766	18,763	23,145
50	4,661	5,679	9,869	12,062	19,549	23,724

Age <sup>+</sup>	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
51	4,883	5,821	10,247	12,362	20,341	24,312
52	5,129	5,967	10,693	12,663	21,142	24,903
53	5,407	6,111	11,306	12,967	21,949	25,497
54	5,707	6,255	11,897	13,271	23,124	26,090
55	6,024	6,488	12,465	13,755	24,370	27,029
56	6,350	6,726	13,276	14,255	25,676	28,007
57	6,693	7,002	14,042	14,760	27,034	28,996
58	7,072	7,247	14,811	15,272	28,403	29,996
59	7,419	7,569	15,577	15,947	29,797	31,315
60	7,799	7,926	16,345	16,692	31,240	32,769
61	8,227	8,322	17,116	17,470	32,715	34,477
62	8,683	8,890	17,887	18,381	34,199	36,380
63	9,171	9,249	18,661	19,340	35,769	38,331
64	9,790	9,585	19,527	20,317	37,372	40,316
65	10,444	9,909	20,453	21,399	39,120	42,202
66	11,065	10,755	21,325	22,445	40,744	44,447
67	11,494	11,271	22,201	23,498	42,376	46,499
68	11,977	11,900	23,085	24,779	44,020	49,007
69	12,520	12,550	24,080	26,110	45,882	51,609
70	13,069	13,309	25,084	27,669	47,752	54,666
71	13,625	14,075	26,092	29,236	49,632	57,731
72	14,186	14,842	27,109	30,804	51,520	60,799
73	14,885	15,730	28,288	32,528	53,631	64,059
74	15,543	16,563	29,417	34,179	55,678	67,231
75	15,574	16,598	29,478	34,251	55,787	67,367
76	15,604	16,629	29,538	34,318	55,899	67,501
77	15,635	16,664	29,595	34,389	56,010	67,633
78	15,665	16,697	29,656	34,456	56,119	67,768
79	15,697	16,732	29,714	34,525	56,235	67,904
80	15,759	16,798	29,833	34,663	56,459	68,178
81*	15,821	16,866	29,952	34,802	56,687	68,449
82*	15,885	16,933	30,073	34,941	56,911	68,723
83*	15,949	17,001	30,194	35,079	57,141	68,995
84*	16,009	17,070	30,312	35,220	57,369	69,272
85*	16,073	17,137	30,435	35,359	57,598	69,548
86*	16,139	17,204	30,556	35,503	57,827	69,826
87*	16,204	17,274	30,678	35,645	58,059	70,107
88*	16,268	17,342	30,800	35,785	58,290	70,387
89*	16,332	17,412	30,923	35,928	58,525	70,668
90*	16,414	17,499	31,078	36,108	58,816	71,021
91*	16,497	17,587	31,234	36,287	59,110	71,378
92*	16,579	17,675	31,390	36,470	59,408	71,733
93*	16,662	17,762	31,546	36,651	59,701	72,091
94*	16,745	17,849	31,706	36,833	60,002	72,452
95*	16,830	17,940	31,865	37,019	60,300	72,815
96*	16,914	18,029	32,022	37,203	60,602	73,180
97*	16,998	18,116	32,183	37,387	60,907	73,544
98*	17,080	18,208	32,341	37,577	61,209	73,912
99*	17,164	18,298	32,503	37,764	61,514	74,279

## Annual premium<sup>#^</sup> per insured person Rider (with Supplementary Major Medical)

Age <sup>+</sup>	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
0	4,049	3,530	8,660	7,569	17,116	14,975
1	4,049	3,530	8,660	7,569	17,116	14,975
2	4,049	3,530	8,660	7,569	17,116	14,975
3	4,049	3,530	8,660	7,569	17,116	14,975
4	4,049	3,530	8,660	7,569	17,116	14,975
5	2,750	2,937	5,309	6,158	10,117	12,537
6	2,750	2,937	5,309	6,158	10,117	12,537
7	2,750	2,937	5,309	6,158	10,202	12,537
8	2,750	2,841	5,330	6,158	10,285	11,560
9	2,750	2,720	5,353	5,908	10,427	11,567
10	2,697	2,701	5,381	5,569	10,577	11,567
11	2,702	2,681	5,416	5,603	10,718	11,567
12	2,702	2,662	5,449	5,637	10,859	11,567
13	2,701	2,655	5,491	5,687	11,001	11,567
14	2,701	2,674	5,535	5,756	11,143	11,567
15	2,701	2,702	5,586	5,830	11,286	11,566
16	2,700	2,750	5,646	5,930	11,425	11,766
17	2,700	2,811	5,764	6,059	11,566	12,018
18	2,697	2,880	5,886	6,207	11,711	12,306
19	2,790	2,955	6,003	6,363	11,877	12,614
20	2,844	3,053	6,125	6,568	12,059	13,011
21	2,900	3,180	6,247	6,783	12,260	13,433
22	2,957	3,284	6,367	7,008	12,475	13,875
23	3,013	3,401	6,488	7,241	12,700	14,333
24	3,070	3,508	6,607	7,480	12,931	14,806
25	3,132	3,609	6,729	7,728	13,174	15,284
26	3,188	3,733	6,849	7,980	13,423	15,789
27	3,249	3,859	6,972	8,248	13,682	16,307
28	3,314	3,990	7,095	8,522	13,946	16,843
29	3,378	4,119	7,219	8,797	14,229	17,376
30	3,573	4,372	7,622	9,330	15,080	18,423
31	3,643	4,509	7,765	9,618	15,405	18,985
32	3,716	4,647	7,931	9,907	15,733	19,555
33	3,788	4,787	8,110	10,201	16,057	20,128
34	3,875	4,927	8,294	10,497	16,402	20,711
35	3,971	5,075	8,491	10,801	16,788	21,300
36	4,068	5,221	8,696	11,107	17,186	21,895
37	4,188	5,368	8,950	11,413	17,685	22,501
38	4,318	5,517	9,224	11,728	18,220	23,110
39	4,450	5,668	9,502	12,041	18,763	23,730
40	4,713	6,014	10,097	12,770	19,933	25,161
41	4,880	6,208	10,434	13,179	20,598	25,964
42	5,051	6,382	10,758	13,542	21,231	26,669
43	5,257	6,559	11,196	13,913	22,085	27,398
44	5,483	6,741	11,664	14,295	22,976	28,149
45	5,722	6,939	12,162	14,703	23,891	28,940
46	5,960	7,148	12,662	15,145	24,837	29,801
47	6,209	7,375	13,164	15,621	25,817	30,736
48	6,484	7,613	13,676	16,113	26,798	31,702
49	6,782	7,853	14,184	16,615	27,870	32,691
50	7,113	8,097	14,711	17,127	28,939	33,689

Age <sup>+</sup>	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
51	7,432	8,343	15,242	17,645	30,006	34,701
52	7,783	8,594	15,852	18,172	31,078	35,731
53	8,177	8,867	16,389	18,742	32,201	36,854
54	8,599	9,161	17,281	19,361	33,989	38,061
55	9,042	9,573	18,291	20,220	35,940	39,808
56	9,491	10,020	19,305	21,108	37,915	41,556
57	9,961	10,450	20,389	22,018	39,903	43,313
58	10,544	10,876	21,481	22,933	41,894	45,066
59	11,025	11,424	22,576	23,849	43,893	46,979
60	11,563	12,035	23,672	24,769	45,910	49,240
61	11,687	12,657	24,812	25,693	47,962	51,494
62	12,551	13,365	25,952	26,615	50,030	53,746
63	13,212	13,911	27,138	27,549	52,136	55,994
64	13,988	14,604	28,361	28,869	54,817	58,496
65	15,123	15,367	29,583	30,201	57,861	61,203
66	16,478	16,133	30,839	31,675	60,828	64,155
67	17,189	16,905	32,105	33,160	63,266	67,116
68	17,754	17,845	33,380	34,968	65,718	70,087
69	18,550	18,816	34,822	36,842	68,492	74,488
70	19,364	19,953	36,267	39,040	71,281	78,895
71	20,182	21,097	37,724	41,245	74,084	83,316
72	21,014	22,243	39,192	43,458	76,900	87,744
73	22,042	23,569	40,894	45,887	80,046	92,445
74	23,018	24,810	42,526	48,216	83,103	97,019
75	23,065	24,861	42,610	48,311	83,267	97,213
76	23,109	24,911	42,697	48,408	83,436	97,405
77	23,158	24,958	42,779	48,506	83,605	97,603
78	23,200	25,010	42,866	48,602	83,769	97,797
79	23,250	25,062	42,955	48,700	83,936	97,994
80	23,343	25,159	43,124	48,895	84,271	98,384
81*	23,432	25,261	43,298	49,091	84,609	98,776
82*	23,527	25,359	43,471	49,287	84,948	99,171
83*	23,623	25,462	43,642	49,485	85,286	99,569
84*	23,714	25,565	43,818	49,683	85,626	99,967
85*	23,811	25,665	43,992	49,880	85,969	100,367
86*	23,906	25,769	44,171	50,080	86,313	100,768
87*	24,001	25,870	44,347	50,280	86,656	101,170
88*	24,100	25,972	44,523	50,480	87,006	101,575
89*	24,192	26,077	44,701	50,682	87,352	101,980
90*	24,316	26,206	44,926	50,938	87,789	102,491
91*	24,435	26,341	45,150	51,191	88,229	103,004
92*	24,556	26,471	45,375	51,447	88,670	103,519
93*	24,680	26,602	45,604	51,703	89,111	104,036
94*	24,804	26,734	45,829	51,961	89,560	104,556
95*	24,926	26,870	46,059	52,221	90,006	105,078
96*	25,054	27,002	46,289	52,481	90,455	105,604
97*	25,178	27,136	46,520	52,745	90,908	106,133
98*	25,303	27,273	46,752	53,009	91,360	106,664
99*	25,426	27,407	46,987	53,272	91,817	107,197

# The initial premium is based on the age of the insured person at the time of policy issuance and other factors including but not limited to gender and risk class of the insured person and the benefit level of your policy. Premium rates are not guaranteed and may be adjusted by the Company on a portfolio basis at any of the policy anniversaries if necessary. AXA considers factors including but not limited to (i) the Company's claims and policy persistency experience and (ii) expected claim outgo from all policies under this plan in future years, reflecting the impact of medical trend, medical cost inflation and product feature revisions. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. Semi-annual and monthly premiums are calculated by multiplying the annual premium by the applicable modal factor. Please refer to [www.axa.com.hk](http://www.axa.com.hk) for more details.

^ Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences.

+ Age refers to the age of the insured person on his or her last birthday.

\* The premiums are for renewal only.

## VHIS: Essential information

This is an individual indemnity hospital insurance plan certified under the Voluntary Health Insurance Scheme (“VHIS”).

Registered VHIS providers	AXA China Region Insurance Company (Bermuda) Limited / AXA China Region Insurance Company Limited
Type of certified plan	VHIS Flexi Plan
Name of certified plan	Smart Medicare
Eligible tax deduction amount*	A taxpayer is allowed a maximum annual deduction of HKD8,000 in respect of qualifying premiums paid for each insured person

\* For more information, please refer to [www.ird.gov.hk](http://www.ird.gov.hk) or seek independent tax advice.

### Notes:

- This leaflet should be read in conjunction with the product brochure of **Smart Medicare** which contains major features of the plan.
- The words and expressions “policy anniversary” shown in this insert shall carry the same meanings as “renewal date” stated in the policy contract.

**Smart Medicare** is underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) / AXA China Region Insurance Company Limited (collectively “AXA” or the “Company”).

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