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Smart Start Medical Insurance Standard premium schedule

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

Basic Plan

Annual premium^{#^}

HKD		
Age ⁺	M	F
0	2,461	2,109
1	2,461	2,109
2	2,461	2,109
3	2,461	2,109
4	2,461	2,109
5	1,110	1,496
6	1,116	1,503
7	1,122	1,514
8	1,128	1,526
9	1,146	1,533
10	1,162	1,538
11	1,179	1,548
12	1,197	1,552
13	1,214	1,558
14	1,229	1,590
15	1,274	1,648
16	1,318	1,709
17	1,361	1,765
18	1,402	1,824
19	1,420	1,859
20	1,436	1,890
21	1,455	1,925
22	1,471	1,958
23	1,488	1,989
24	1,510	2,043
25	1,533	2,100
26	1,554	2,150
27	1,577	2,206
28	1,598	2,260
29	1,652	2,365
30	1,740	2,474
31	1,797	2,601
32	1,854	2,708
33	1,913	2,817

HKD		
Age ⁺	M	F
34	1,987	2,924
35	2,066	3,037
36	2,163	3,145
37	2,238	3,253
38	2,320	3,360
39	2,436	3,461
40	2,560	3,595
41	2,757	3,804
42	2,884	3,910
43	3,011	4,014
44	3,144	4,257
45	3,285	4,506
46	3,420	4,751
47	3,558	4,996
48	3,699	5,239
49	3,848	5,314
50	4,003	5,388
51	4,197	5,463
52	4,356	5,539
53	4,518	5,618
54	4,753	5,757
55	5,122	6,000
56	5,493	6,219
57	5,844	6,498
58	6,226	6,722
59	6,587	7,019
60	6,953	7,315
61	7,324	7,613
62	7,696	7,918
63	8,077	8,222
64	8,460	8,669
65	8,847	9,116
66*	9,241	9,570
67*	9,640	10,115

HKD		
Age ⁺	M	F
68*	10,043	10,578
69*	10,495	11,150
70*	10,951	11,822
71*	11,412	12,496
72*	11,880	13,173
73*	12,460	13,954
74*	13,010	14,688
75*	13,033	14,717
76*	13,060	14,749
77*	13,085	14,777
78*	13,112	14,807
79*	13,137	14,837
80*	13,189	14,894
81*	13,242	14,956
82*	13,293	15,014
83*	13,345	15,076
84*	13,397	15,134
85*	13,450	15,192
86*	13,504	15,254
87*	13,557	15,313
88*	13,613	15,377
89*	13,666	15,438
90*	13,734	15,514
91*	13,802	15,591
92*	13,870	15,669
93*	13,937	15,745
94*	14,010	15,825
95*	14,079	15,902
96*	14,148	15,982
97*	14,217	16,059
98*	14,288	16,141
99*	14,360	16,221

Basic Plan (with Supplementary Major Medical)
Annual premium^{#^}

HKD		
Age ⁺	M	F
0	3,325	2,897
1	3,325	2,897
2	3,325	2,897
3	3,325	2,897
4	3,325	2,897
5	1,561	2,064
6	1,569	2,078
7	1,578	2,094
8	1,588	2,108
9	1,612	2,116
10	1,636	2,125
11	1,659	2,136
12	1,686	2,145
13	1,708	2,151
14	1,731	2,194
15	1,793	2,275
16	1,852	2,354
17	1,913	2,435
18	1,973	2,520
19	1,997	2,564
20	2,020	2,610
21	2,047	2,655
22	2,068	2,701
23	2,093	2,749
24	2,122	2,818
25	2,154	2,894
26	2,186	2,980
27	2,224	3,069
28	2,265	3,143
29	2,345	3,291
30	2,466	3,455
31	2,572	3,653
32	2,653	3,804
33	2,737	3,954

HKD		
Age ⁺	M	F
34	2,843	4,107
35	2,984	4,261
36	3,095	4,414
37	3,204	4,564
38	3,314	4,716
39	3,485	4,858
40	3,656	5,161
41	3,938	5,333
42	4,119	5,480
43	4,302	5,628
44	4,492	5,966
45	4,689	6,315
46	4,885	6,658
47	5,080	7,000
48	5,279	7,345
49	5,492	7,447
50	5,764	7,550
51	5,986	7,657
52	6,186	7,761
53	6,418	7,872
54	6,781	8,179
55	7,307	8,487
56	7,798	8,791
57	8,334	9,102
58	8,841	9,418
59	9,397	9,833
60	9,914	10,248
61	10,443	10,667
62	10,977	11,092
63	11,520	11,518
64	12,065	12,145
65	12,619	12,771
66*	13,180	13,404
67*	13,747	14,039

HKD		
Age ⁺	M	F
68*	14,323	14,818
69*	14,965	15,616
70*	15,618	16,559
71*	16,277	17,503
72*	16,943	18,452
73*	17,768	19,547
74*	18,551	20,572
75*	18,588	20,613
76*	18,625	20,655
77*	18,664	20,696
78*	18,700	20,737
79*	18,737	20,778
80*	18,810	20,861
81*	18,886	20,943
82*	18,961	21,025
83*	19,036	21,110
84*	19,114	21,194
85*	19,188	21,277
86*	19,264	21,361
87*	19,341	21,448
88*	19,417	21,533
89*	19,496	21,618
90*	19,592	21,727
91*	19,691	21,837
92*	19,787	21,943
93*	19,887	22,053
94*	19,984	22,163
95*	20,085	22,273
96*	20,184	22,382
97*	20,285	22,493
98*	20,386	22,606
99*	20,487	22,717

Rider Plan
Annual premium^{#^}

HKD		
Age ⁺	M	F
0	2,361	2,009
1	2,361	2,009
2	2,361	2,009
3	2,361	2,009
4	2,361	2,009
5	1,010	1,396
6	1,016	1,403
7	1,022	1,414
8	1,028	1,426
9	1,046	1,433
10	1,062	1,438
11	1,079	1,448
12	1,097	1,452
13	1,114	1,458
14	1,129	1,490
15	1,174	1,548
16	1,218	1,609
17	1,261	1,665
18	1,302	1,724
19	1,320	1,759
20	1,336	1,790
21	1,355	1,825
22	1,371	1,858
23	1,388	1,889
24	1,410	1,943
25	1,433	2,000
26	1,454	2,050
27	1,477	2,106
28	1,498	2,160
29	1,552	2,265
30	1,640	2,374
31	1,697	2,501
32	1,754	2,608
33	1,813	2,717

HKD		
Age ⁺	M	F
34	1,887	2,824
35	1,966	2,937
36	2,063	3,045
37	2,138	3,153
38	2,220	3,260
39	2,336	3,361
40	2,460	3,495
41	2,657	3,704
42	2,784	3,810
43	2,911	3,914
44	3,044	4,157
45	3,185	4,406
46	3,320	4,651
47	3,458	4,896
48	3,599	5,139
49	3,748	5,214
50	3,903	5,288
51	4,097	5,363
52	4,256	5,439
53	4,418	5,518
54	4,653	5,657
55	5,022	5,900
56	5,393	6,119
57	5,744	6,398
58	6,126	6,622
59	6,487	6,919
60	6,853	7,215
61	7,224	7,513
62	7,596	7,818
63	7,977	8,122
64	8,360	8,569
65	8,747	9,016
66*	9,141	9,470
67*	9,540	10,015

HKD		
Age ⁺	M	F
68*	9,943	10,478
69*	10,395	11,050
70*	10,851	11,722
71*	11,312	12,396
72*	11,780	13,073
73*	12,360	13,854
74*	12,910	14,588
75*	12,933	14,617
76*	12,960	14,649
77*	12,985	14,677
78*	13,012	14,707
79*	13,037	14,737
80*	13,089	14,794
81*	13,142	14,856
82*	13,193	14,914
83*	13,245	14,976
84*	13,297	15,034
85*	13,350	15,092
86*	13,404	15,154
87*	13,457	15,213
88*	13,513	15,277
89*	13,566	15,338
90*	13,634	15,414
91*	13,702	15,491
92*	13,770	15,569
93*	13,837	15,645
94*	13,910	15,725
95*	13,979	15,802
96*	14,048	15,882
97*	14,117	15,959
98*	14,188	16,041
99*	14,260	16,121

Rider Plan (with Supplementary Major Medical) Annual premium^{#^}

HKD			HKD			HKD		
Age ⁺	M	F	Age ⁺	M	F	Age ⁺	M	F
0	3,225	2,797	34	2,743	4,007	68*	14,223	14,718
1	3,225	2,797	35	2,884	4,161	69*	14,865	15,516
2	3,225	2,797	36	2,995	4,314	70*	15,518	16,459
3	3,225	2,797	37	3,104	4,464	71*	16,177	17,403
4	3,225	2,797	38	3,214	4,616	72*	16,843	18,352
5	1,461	1,964	39	3,385	4,758	73*	17,668	19,447
6	1,469	1,978	40	3,556	5,061	74*	18,451	20,472
7	1,478	1,994	41	3,838	5,233	75*	18,488	20,513
8	1,488	2,008	42	4,019	5,380	76*	18,525	20,555
9	1,512	2,016	43	4,202	5,528	77*	18,564	20,596
10	1,536	2,025	44	4,392	5,866	78*	18,600	20,637
11	1,559	2,036	45	4,589	6,215	79*	18,637	20,678
12	1,586	2,045	46	4,785	6,558	80*	18,710	20,761
13	1,608	2,051	47	4,980	6,900	81*	18,786	20,843
14	1,631	2,094	48	5,179	7,245	82*	18,861	20,925
15	1,693	2,175	49	5,392	7,347	83*	18,936	21,010
16	1,752	2,254	50	5,664	7,450	84*	19,014	21,094
17	1,813	2,335	51	5,886	7,557	85*	19,088	21,177
18	1,873	2,420	52	6,086	7,661	86*	19,164	21,261
19	1,897	2,464	53	6,318	7,772	87*	19,241	21,348
20	1,920	2,510	54	6,681	8,079	88*	19,317	21,433
21	1,947	2,555	55	7,207	8,387	89*	19,396	21,518
22	1,968	2,601	56	7,698	8,691	90*	19,492	21,627
23	1,993	2,649	57	8,234	9,002	91*	19,591	21,737
24	2,022	2,718	58	8,741	9,318	92*	19,687	21,843
25	2,054	2,794	59	9,297	9,733	93*	19,787	21,953
26	2,086	2,880	60	9,814	10,148	94*	19,884	22,063
27	2,124	2,969	61	10,343	10,567	95*	19,985	22,173
28	2,165	3,043	62	10,877	10,992	96*	20,084	22,282
29	2,245	3,191	63	11,420	11,418	97*	20,185	22,393
30	2,366	3,355	64	11,965	12,045	98*	20,286	22,506
31	2,472	3,553	65	12,519	12,671	99*	20,387	22,617
32	2,553	3,704	66*	13,080	13,304			
33	2,637	3,854	67*	13,647	13,939			

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

* The premiums are for renewal only.

The initial premium is based on the age of the insured at the time of policy issuance and other factors including but not limited to gender and risk class of the insured and the benefit level of your policy. Premium rates are not guaranteed and may be adjusted by the Company 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 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.

Smart Start Medical Insurance is underwritten by AXA China Region Insurance Company (Hong Kong) Limited / AXA China Region Insurance Company Limited (collectively "AXA" or the "Company").

Smart Start Medical Insurance is subject to the terms, conditions and exclusions of the relevant policy contract. AXA reserves the final right to approve any application. **This leaflet contains general information only and does not constitute any contract between any parties and AXA. It is not a policy. For detailed terms, conditions and exclusions of the plan, please refer to the relevant policy provisions, which will be made available by the Company upon request.**

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