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Smart Medicare standard premium schedule

(Effective from 2 July 2025)

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

Annual premium^{#^} per insured person

Basic Plan

Age ⁺	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
0	3,465	3,014	7,337	6,385	14,413	12,547
1	3,465	3,014	7,337	6,385	14,413	12,547
2	3,465	3,014	7,337	6,385	14,413	12,547
3	3,465	3,014	7,337	6,385	14,413	12,547
4	3,465	3,014	7,337	6,385	14,413	12,547
5	2,111	2,291	4,036	4,867	7,952	9,572
6	2,111	2,291	4,036	4,867	7,952	9,572
7	2,111	2,291	4,036	4,867	7,952	9,572
8	2,111	2,291	4,036	4,867	7,952	9,572
9	2,111	2,186	4,036	4,650	7,952	9,149
10	2,050	2,186	3,921	4,650	7,733	9,149
11	1,813	2,186	3,935	4,650	7,804	9,149
12	1,839	2,186	3,953	4,650	7,874	9,149
13	1,862	2,186	3,986	4,650	7,944	9,149
14	1,890	2,186	4,028	4,650	8,010	9,149
15	1,924	2,199	4,100	4,677	8,082	9,206
16	1,959	2,223	4,173	4,728	8,218	9,304
17	1,991	2,271	4,243	4,830	8,354	9,503
18	2,025	2,324	4,314	4,938	8,490	9,713
19	2,059	2,377	4,386	5,049	8,626	9,935
20	2,113	2,462	4,499	5,235	8,843	10,294
21	2,148	2,530	4,569	5,370	8,980	10,562
22	2,181	2,594	4,639	5,506	9,115	10,830
23	2,213	2,660	4,710	5,645	9,252	11,100
24	2,248	2,728	4,785	5,784	9,390	11,374
25	2,301	2,802	4,888	5,937	9,528	11,664
26	2,348	2,891	4,989	6,125	9,671	12,035
27	2,396	2,989	5,091	6,330	9,810	12,436
28	2,445	3,086	5,196	6,539	9,949	12,842
29	2,499	3,201	5,306	6,778	10,150	13,313
30	2,611	3,370	5,548	7,130	10,647	14,006
31	2,671	3,497	5,671	7,397	10,952	14,531
32	2,733	3,631	5,798	7,674	11,260	15,070
33	2,793	3,762	5,931	7,949	11,576	15,605
34	2,862	3,895	6,070	8,230	11,893	16,150
35	2,932	4,035	6,215	8,517	12,211	16,702
36	3,008	4,167	6,372	8,795	12,535	17,249
37	3,095	4,302	6,558	9,075	12,888	17,798
38	3,192	4,435	6,754	9,360	13,274	18,349
39	3,285	4,567	6,954	9,641	13,663	18,906
40	3,476	4,839	7,389	10,256	14,521	20,117
41	3,614	5,021	7,655	10,598	15,036	20,791
42	3,764	5,167	7,967	10,895	15,647	21,375
43	3,936	5,307	8,329	11,198	16,355	21,961
44	4,111	5,456	8,690	11,507	17,066	22,565
45	4,288	5,612	9,059	11,831	17,776	23,190
46	4,464	5,765	9,428	12,154	18,500	23,826
47	4,642	5,920	9,804	12,480	19,238	24,460
48	4,837	6,078	10,212	12,807	20,027	25,095
49	5,048	6,235	10,618	13,134	20,885	25,739
50	5,337	6,480	11,188	13,651	22,062	26,752

Age ⁺	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
51	5,587	6,640	11,612	13,989	22,952	27,413
52	5,863	6,804	12,113	14,326	23,851	28,076
53	6,175	6,966	12,801	14,668	24,758	28,744
54	6,513	7,128	13,466	15,010	26,078	29,410
55	6,868	7,389	14,103	15,553	27,477	30,465
56	7,235	7,657	15,015	16,115	28,945	31,563
57	7,619	7,967	15,876	16,682	30,470	32,674
58	8,046	8,242	16,739	17,257	32,009	33,798
59	8,435	8,604	17,600	18,016	33,574	35,279
60	8,862	9,005	18,462	18,852	35,195	36,913
61	9,344	9,450	19,328	19,727	36,852	38,831
62	9,856	10,088	20,195	20,750	38,519	40,969
63	10,403	10,491	21,064	21,827	40,283	43,161
64	11,099	10,868	22,037	22,924	42,083	45,391
65	11,834	11,233	23,077	24,140	44,047	47,510
66	12,531	12,183	24,057	25,315	45,871	50,032
67	13,014	12,763	25,042	26,498	47,705	52,337
68	13,556	13,469	26,034	27,937	49,552	55,154
69	14,165	14,200	27,151	29,433	51,644	58,077
70	14,578	14,843	27,887	30,750	52,996	60,654
71	15,193	15,692	29,003	32,486	55,078	64,049
72	15,815	16,541	30,130	34,223	57,170	67,448
73	16,590	17,525	31,436	36,132	59,508	71,059
74	17,318	18,448	32,687	37,961	61,775	74,572
75	17,352	18,486	32,754	38,041	61,897	74,724
76	17,386	18,521	32,820	38,116	62,020	74,872
77	17,420	18,559	32,883	38,194	62,143	75,018
78	17,453	18,596	32,951	38,268	62,264	75,168
79	17,488	18,635	33,015	38,344	62,393	75,319
80	17,557	18,708	33,147	38,497	62,641	75,622
81*	17,626	18,783	33,279	38,652	62,894	75,922
82*	17,697	18,857	33,413	38,805	63,141	76,226
83*	17,767	18,933	33,547	38,958	63,396	76,527
84*	17,834	19,010	33,677	39,115	63,649	76,834
85*	17,905	19,084	33,814	39,268	63,902	77,139
86*	17,978	19,158	33,948	39,428	64,156	77,447
87*	18,050	19,235	34,083	39,585	64,413	77,759
88*	18,122	19,311	34,218	39,740	64,669	78,069
89*	18,192	19,388	34,355	39,898	64,929	78,380
90*	18,282	19,484	34,526	40,098	65,251	78,771
91*	18,374	19,582	34,699	40,296	65,577	79,166
92*	18,465	19,680	34,872	40,499	65,907	79,559
93*	18,557	19,776	35,044	40,700	66,232	79,956
94*	18,649	19,872	35,222	40,900	66,566	80,356
95*	18,743	19,973	35,397	41,107	66,895	80,758
96*	18,836	20,071	35,572	41,311	67,230	81,162
97*	18,929	20,168	35,750	41,515	67,568	81,566
98*	19,020	20,270	35,925	41,725	67,902	81,973
99*	19,113	20,369	36,105	41,932	68,240	82,380

Annual premium^{#^} per insured person

Basic Plan (with Supplementary Major Medical)

Age ⁺	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
0	4,523	3,956	9,558	8,366	18,792	16,454
1	4,523	3,956	9,558	8,366	18,792	16,454
2	4,523	3,956	9,558	8,366	18,792	16,454
3	4,523	3,956	9,558	8,366	18,792	16,454
4	4,523	3,956	9,558	8,366	18,792	16,454
5	3,104	3,309	5,898	6,826	11,149	13,792
6	3,104	3,309	5,898	6,826	11,149	13,792
7	3,104	3,309	5,898	6,826	11,242	13,792
8	3,104	3,203	5,921	6,826	11,332	12,725
9	3,104	3,071	5,946	6,552	11,488	12,732
10	3,046	3,051	5,978	6,182	11,651	12,732
11	3,052	3,029	6,015	6,220	11,806	12,732
12	3,052	3,008	6,052	6,257	11,959	12,732
13	3,051	3,000	6,098	6,311	12,115	12,732
14	3,051	3,021	6,146	6,387	12,270	12,732
15	3,051	3,052	6,201	6,468	12,425	12,731
16	3,049	3,104	6,267	6,576	12,578	12,950
17	3,049	3,171	6,396	6,717	12,731	13,225
18	3,046	3,246	6,528	6,879	12,889	13,539
19	3,148	3,327	6,657	7,050	13,071	13,876
20	3,237	3,466	6,853	7,342	13,396	14,445
21	3,298	3,606	6,988	7,580	13,618	14,910
22	3,361	3,721	7,121	7,827	13,855	15,398
23	3,423	3,851	7,254	8,084	14,102	15,903
24	3,485	3,968	7,385	8,348	14,357	16,424
25	3,554	4,080	7,520	8,621	14,625	16,951
26	3,616	4,217	7,652	8,898	14,900	17,508
27	3,683	4,356	7,788	9,194	15,185	18,079
28	3,755	4,500	7,923	9,496	15,477	18,670
29	3,825	4,642	8,060	9,799	15,788	19,257
30	4,059	4,944	8,544	10,436	16,805	20,508
31	4,136	5,096	8,702	10,755	17,165	21,131
32	4,217	5,248	8,886	11,075	17,528	21,762
33	4,297	5,404	9,084	11,401	17,887	22,397
34	4,393	5,559	9,288	11,728	18,270	23,042
35	4,500	5,723	9,507	12,066	18,697	23,695
36	4,608	5,885	9,733	12,404	19,138	24,354
37	4,740	6,048	10,014	12,743	19,691	25,026
38	4,885	6,213	10,319	13,092	20,284	25,700
39	5,030	6,380	10,627	13,439	20,885	26,386
40	5,321	6,762	11,285	14,247	22,180	27,972
41	5,506	6,978	11,659	14,699	22,917	28,861
42	5,696	7,170	12,018	15,101	23,618	29,643
43	5,924	7,366	12,503	15,512	24,565	30,449
44	6,174	7,568	13,021	15,935	25,551	31,281
45	6,439	7,788	13,573	16,388	26,565	32,158
46	6,703	8,018	14,126	16,877	27,613	33,112
47	6,979	8,270	14,682	17,405	28,699	34,148
48	7,284	8,534	15,250	17,949	29,785	35,218
49	7,613	8,800	15,813	18,505	30,973	36,313
50	8,092	9,197	16,627	19,341	32,610	37,946

Age ⁺	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
51	8,450	9,473	17,224	19,923	33,809	39,083
52	8,844	9,755	17,908	20,515	35,013	40,240
53	9,287	10,062	18,512	21,155	36,275	41,502
54	9,760	10,393	19,515	21,851	38,284	42,858
55	10,259	10,855	20,648	22,816	40,475	44,820
56	10,763	11,357	21,787	23,814	42,694	46,784
57	11,291	11,840	23,006	24,836	44,927	48,758
58	11,946	12,319	24,233	25,863	47,164	50,727
59	12,486	12,934	25,463	26,892	49,409	52,876
60	13,091	13,621	26,694	27,926	51,675	55,415
61	13,230	14,320	27,974	28,963	53,981	57,949
62	14,201	15,115	29,255	30,000	56,304	60,477
63	14,943	15,728	30,587	31,049	58,670	63,003
64	15,815	16,507	31,962	32,532	61,681	65,814
65	17,090	17,364	33,334	34,029	65,101	68,855
66	18,612	18,224	34,744	35,684	68,434	72,171
67	19,411	19,091	36,167	37,352	71,172	75,497
68	20,045	20,148	37,599	39,383	73,927	78,835
69	20,940	21,239	39,219	41,489	77,043	83,779
70	21,550	22,203	40,274	43,346	79,059	87,493
71	22,456	23,470	41,888	45,788	82,164	92,390
72	23,378	24,740	43,514	48,239	85,283	97,295
73	24,517	26,209	45,399	50,930	88,768	102,502
74	25,598	27,583	47,207	53,509	92,155	107,569
75	25,650	27,639	47,300	53,615	92,336	107,784
76	25,699	27,695	47,396	53,723	92,523	107,997
77	25,753	27,747	47,487	53,831	92,710	108,216
78	25,799	27,804	47,583	53,938	92,892	108,430
79	25,855	27,862	47,682	54,045	93,077	108,649
80	25,958	27,970	47,870	54,262	93,448	109,081
81*	26,056	28,082	48,062	54,479	93,822	109,515
82*	26,162	28,191	48,254	54,697	94,198	109,953
83*	26,268	28,305	48,443	54,916	94,573	110,394
84*	26,369	28,419	48,639	55,134	94,949	110,835
85*	26,476	28,530	48,831	55,353	95,329	111,278
86*	26,582	28,646	49,029	55,574	95,710	111,722
87*	26,687	28,758	49,224	55,796	96,090	112,167
88*	26,796	28,870	49,419	56,017	96,478	112,616
89*	26,898	28,986	49,617	56,241	96,861	113,064
90*	27,035	29,130	49,865	56,525	97,345	113,630
91*	27,168	29,279	50,113	56,805	97,832	114,199
92*	27,302	29,423	50,363	57,089	98,321	114,769
93*	27,439	29,568	50,617	57,373	98,809	115,342
94*	27,577	29,715	50,866	57,658	99,307	115,918
95*	27,711	29,865	51,121	57,946	99,801	116,496
96*	27,854	30,012	51,376	58,234	100,298	117,079
97*	27,991	30,160	51,632	58,526	100,800	117,664
98*	28,129	30,311	51,889	58,819	101,300	118,252
99*	28,265	30,460	52,149	59,111	101,807	118,843

Annual premium^{#^} per insured person

Rider

Age ⁺	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
0	3,365	2,914	7,237	6,285	14,313	12,447
1	3,365	2,914	7,237	6,285	14,313	12,447
2	3,365	2,914	7,237	6,285	14,313	12,447
3	3,365	2,914	7,237	6,285	14,313	12,447
4	3,365	2,914	7,237	6,285	14,313	12,447
5	2,011	2,191	3,936	4,767	7,852	9,472
6	2,011	2,191	3,936	4,767	7,852	9,472
7	2,011	2,191	3,936	4,767	7,852	9,472
8	2,011	2,191	3,936	4,767	7,852	9,472
9	2,011	2,086	3,936	4,550	7,852	9,049
10	1,950	2,086	3,821	4,550	7,633	9,049
11	1,713	2,086	3,835	4,550	7,704	9,049
12	1,739	2,086	3,853	4,550	7,774	9,049
13	1,762	2,086	3,886	4,550	7,844	9,049
14	1,790	2,086	3,928	4,550	7,910	9,049
15	1,824	2,099	4,000	4,577	7,982	9,106
16	1,859	2,123	4,073	4,628	8,118	9,204
17	1,891	2,171	4,143	4,730	8,254	9,403
18	1,925	2,224	4,214	4,838	8,390	9,613
19	1,959	2,277	4,286	4,949	8,526	9,835
20	2,013	2,362	4,399	5,135	8,743	10,194
21	2,048	2,430	4,469	5,270	8,880	10,462
22	2,081	2,494	4,539	5,406	9,015	10,730
23	2,113	2,560	4,610	5,545	9,152	11,000
24	2,148	2,628	4,685	5,684	9,290	11,274
25	2,201	2,702	4,788	5,837	9,428	11,564
26	2,248	2,791	4,889	6,025	9,571	11,935
27	2,296	2,889	4,991	6,230	9,710	12,336
28	2,345	2,986	5,096	6,439	9,849	12,742
29	2,399	3,101	5,206	6,678	10,050	13,213
30	2,511	3,270	5,448	7,030	10,547	13,906
31	2,571	3,397	5,571	7,297	10,852	14,431
32	2,633	3,531	5,698	7,574	11,160	14,970
33	2,693	3,662	5,831	7,849	11,476	15,505
34	2,762	3,795	5,970	8,130	11,793	16,050
35	2,832	3,935	6,115	8,417	12,111	16,602
36	2,908	4,067	6,272	8,695	12,435	17,149
37	2,995	4,202	6,458	8,975	12,788	17,698
38	3,092	4,335	6,654	9,260	13,174	18,249
39	3,185	4,467	6,854	9,541	13,563	18,806
40	3,376	4,739	7,289	10,156	14,421	20,017
41	3,514	4,921	7,555	10,498	14,936	20,691
42	3,664	5,067	7,867	10,795	15,547	21,275
43	3,836	5,207	8,229	11,098	16,255	21,861
44	4,011	5,356	8,590	11,407	16,966	22,465
45	4,188	5,512	8,959	11,731	17,676	23,090
46	4,364	5,665	9,328	12,054	18,400	23,726
47	4,542	5,820	9,704	12,380	19,138	24,360
48	4,737	5,978	10,112	12,707	19,927	24,995
49	4,948	6,135	10,518	13,034	20,785	25,639
50	5,237	6,380	11,088	13,551	21,962	26,652

Age ⁺	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
51	5,487	6,540	11,512	13,889	22,852	27,313
52	5,763	6,704	12,013	14,226	23,751	27,976
53	6,075	6,866	12,701	14,568	24,658	28,644
54	6,413	7,028	13,366	14,910	25,978	29,310
55	6,768	7,289	14,003	15,453	27,377	30,365
56	7,135	7,557	14,915	16,015	28,845	31,463
57	7,519	7,867	15,776	16,582	30,370	32,574
58	7,946	8,142	16,639	17,157	31,909	33,698
59	8,335	8,504	17,500	17,916	33,474	35,179
60	8,762	8,905	18,362	18,752	35,095	36,813
61	9,244	9,350	19,228	19,627	36,752	38,731
62	9,756	9,988	20,095	20,650	38,419	40,869
63	10,303	10,391	20,964	21,727	40,183	43,061
64	10,999	10,768	21,937	22,824	41,983	45,291
65	11,734	11,133	22,977	24,040	43,947	47,410
66	12,431	12,083	23,957	25,215	45,771	49,932
67	12,914	12,663	24,942	26,398	47,605	52,237
68	13,456	13,369	25,934	27,837	49,452	55,054
69	14,065	14,100	27,051	29,333	51,544	57,977
70	14,478	14,743	27,787	30,650	52,896	60,554
71	15,093	15,592	28,903	32,386	54,978	63,949
72	15,715	16,441	30,030	34,123	57,070	67,348
73	16,490	17,425	31,336	36,032	59,408	70,959
74	17,218	18,348	32,587	37,861	61,675	74,472
75	17,252	18,386	32,654	37,941	61,797	74,624
76	17,286	18,421	32,720	38,016	61,920	74,772
77	17,320	18,459	32,783	38,094	62,043	74,918
78	17,353	18,496	32,851	38,168	62,164	75,068
79	17,388	18,535	32,915	38,244	62,293	75,219
80	17,457	18,608	33,047	38,397	62,541	75,522
81*	17,526	18,683	33,179	38,552	62,794	75,822
82*	17,597	18,757	33,313	38,705	63,041	76,126
83*	17,667	18,833	33,447	38,858	63,296	76,427
84*	17,734	18,910	33,577	39,015	63,549	76,734
85*	17,805	18,984	33,714	39,168	63,802	77,039
86*	17,878	19,058	33,848	39,328	64,056	77,347
87*	17,950	19,135	33,983	39,485	64,313	77,659
88*	18,022	19,211	34,118	39,640	64,569	77,969
89*	18,092	19,288	34,255	39,798	64,829	78,280
90*	18,182	19,384	34,426	39,998	65,151	78,671
91*	18,274	19,482	34,599	40,196	65,477	79,066
92*	18,365	19,580	34,772	40,399	65,807	79,459
93*	18,457	19,676	34,944	40,600	66,132	79,856
94*	18,549	19,772	35,122	40,800	66,466	80,256
95*	18,643	19,873	35,297	41,007	66,795	80,658
96*	18,736	19,971	35,472	41,211	67,130	81,062
97*	18,829	20,068	35,650	41,415	67,468	81,466
98*	18,920	20,170	35,825	41,625	67,802	81,873
99*	19,013	20,269	36,005	41,832	68,140	82,280

Annual premium^{#^} per insured person Rider (with Supplementary Major Medical)

Age ⁺	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
0	4,423	3,856	9,458	8,266	18,692	16,354
1	4,423	3,856	9,458	8,266	18,692	16,354
2	4,423	3,856	9,458	8,266	18,692	16,354
3	4,423	3,856	9,458	8,266	18,692	16,354
4	4,423	3,856	9,458	8,266	18,692	16,354
5	3,004	3,209	5,798	6,726	11,049	13,692
6	3,004	3,209	5,798	6,726	11,049	13,692
7	3,004	3,209	5,798	6,726	11,142	13,692
8	3,004	3,103	5,821	6,726	11,232	12,625
9	3,004	2,971	5,846	6,452	11,388	12,632
10	2,946	2,951	5,878	6,082	11,551	12,632
11	2,952	2,929	5,915	6,120	11,706	12,632
12	2,952	2,908	5,952	6,157	11,859	12,632
13	2,951	2,900	5,998	6,211	12,015	12,632
14	2,951	2,921	6,046	6,287	12,170	12,632
15	2,951	2,952	6,101	6,368	12,325	12,631
16	2,949	3,004	6,167	6,476	12,478	12,850
17	2,949	3,071	6,296	6,617	12,631	13,125
18	2,946	3,146	6,428	6,779	12,789	13,439
19	3,048	3,227	6,557	6,950	12,971	13,776
20	3,137	3,366	6,753	7,242	13,296	14,345
21	3,198	3,506	6,888	7,480	13,518	14,810
22	3,261	3,621	7,021	7,727	13,755	15,298
23	3,323	3,751	7,154	7,984	14,002	15,803
24	3,385	3,868	7,285	8,248	14,257	16,324
25	3,454	3,980	7,420	8,521	14,525	16,851
26	3,516	4,117	7,552	8,798	14,800	17,408
27	3,583	4,256	7,688	9,094	15,085	17,979
28	3,655	4,400	7,823	9,396	15,377	18,570
29	3,725	4,542	7,960	9,699	15,688	19,157
30	3,959	4,844	8,444	10,336	16,705	20,408
31	4,036	4,996	8,602	10,655	17,065	21,031
32	4,117	5,148	8,786	10,975	17,428	21,662
33	4,197	5,304	8,984	11,301	17,787	22,297
34	4,293	5,459	9,188	11,628	18,170	22,942
35	4,400	5,623	9,407	11,966	18,597	23,595
36	4,508	5,785	9,633	12,304	19,038	24,254
37	4,640	5,948	9,914	12,643	19,591	24,926
38	4,785	6,113	10,219	12,992	20,184	25,600
39	4,930	6,280	10,527	13,339	20,785	26,286
40	5,221	6,662	11,185	14,147	22,080	27,872
41	5,406	6,878	11,559	14,599	22,817	28,761
42	5,596	7,070	11,918	15,001	23,518	29,543
43	5,824	7,266	12,403	15,412	24,465	30,349
44	6,074	7,468	12,921	15,835	25,451	31,181
45	6,339	7,688	13,473	16,288	26,465	32,058
46	6,603	7,918	14,026	16,777	27,513	33,012
47	6,879	8,170	14,582	17,305	28,599	34,048
48	7,184	8,434	15,150	17,849	29,685	35,118
49	7,513	8,700	15,713	18,405	30,873	36,213
50	7,992	9,097	16,527	19,241	32,510	37,846

Age ⁺	HKD					
	Regular		Superior		Premier	
	M	F	M	F	M	F
51	8,350	9,373	17,124	19,823	33,709	38,983
52	8,744	9,655	17,808	20,415	34,913	40,140
53	9,187	9,962	18,412	21,055	36,175	41,402
54	9,660	10,293	19,415	21,751	38,184	42,758
55	10,159	10,755	20,548	22,716	40,375	44,720
56	10,663	11,257	21,687	23,714	42,594	46,684
57	11,191	11,740	22,906	24,736	44,827	48,658
58	11,846	12,219	24,133	25,763	47,064	50,627
59	12,386	12,834	25,363	26,792	49,309	52,776
60	12,991	13,521	26,594	27,826	51,575	55,315
61	13,130	14,220	27,874	28,863	53,881	57,849
62	14,101	15,015	29,155	29,900	56,204	60,377
63	14,843	15,628	30,487	30,949	58,570	62,903
64	15,715	16,407	31,862	32,432	61,581	65,714
65	16,990	17,264	33,234	33,929	65,001	68,755
66	18,512	18,124	34,644	35,584	68,334	72,071
67	19,311	18,991	36,067	37,252	71,072	75,397
68	19,945	20,048	37,499	39,283	73,827	78,735
69	20,840	21,139	39,119	41,389	76,943	83,679
70	21,450	22,103	40,174	43,246	78,959	87,393
71	22,356	23,370	41,788	45,688	82,064	92,290
72	23,278	24,640	43,414	48,139	85,183	97,195
73	24,417	26,109	45,299	50,830	88,668	102,402
74	25,498	27,483	47,107	53,409	92,055	107,469
75	25,550	27,539	47,200	53,515	92,236	107,684
76	25,599	27,595	47,296	53,623	92,423	107,897
77	25,653	27,647	47,387	53,731	92,610	108,116
78	25,699	27,704	47,483	53,838	92,792	108,330
79	25,755	27,762	47,582	53,945	92,977	108,549
80	25,858	27,870	47,770	54,162	93,348	108,981
81*	25,956	27,982	47,962	54,379	93,722	109,415
82*	26,062	28,091	48,154	54,597	94,098	109,853
83*	26,168	28,205	48,343	54,816	94,473	110,294
84*	26,269	28,319	48,539	55,034	94,849	110,735
85*	26,376	28,430	48,731	55,253	95,229	111,178
86*	26,482	28,546	48,929	55,474	95,610	111,622
87*	26,587	28,658	49,124	55,696	95,990	112,067
88*	26,696	28,770	49,319	55,917	96,378	112,516
89*	26,798	28,886	49,517	56,141	96,761	112,964
90*	26,935	29,030	49,765	56,425	97,245	113,530
91*	27,068	29,179	50,013	56,705	97,732	114,099
92*	27,202	29,323	50,263	56,989	98,221	114,669
93*	27,339	29,468	50,517	57,273	98,709	115,242
94*	27,477	29,615	50,766	57,558	99,207	115,818
95*	27,611	29,765	51,021	57,846	99,701	116,396
96*	27,754	29,912	51,276	58,134	100,198	116,979
97*	27,891	30,060	51,532	58,426	100,700	117,564
98*	28,029	30,211	51,789	58,719	101,200	118,152
99*	28,165	30,360	52,049	59,011	101,707	118,743

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 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 (Hong Kong) 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 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 (Hong Kong) Limited / AXA China Region Insurance Company Limited (collectively “AXA” or the “Company”).

Smart Medicare 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 and can be downloaded from the Company website.**

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