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AXA WiseGuard Pro Medical Insurance Plan Standard premium schedule

You may choose AXA WiseGuard Pro Medical Insurance Plan as a standalone basic plan or a supplement attached to other AXA basic plans.

Basic Plan

Deductible: Nil

Annual premium^{#^}

HKD			
Age [*]	Regular	Enhance	Premier
0	6,372	7,545	10,820
1	6,372	7,545	10,820
2	6,372	7,545	10,820
3	6,372	7,526	10,667
4	6,372	7,506	10,433
5	6,256	7,487	10,276
6	6,179	7,467	10,147
7	6,083	7,448	9,856
8	5,990	7,429	9,628
9	5,931	7,410	9,394
10	5,874	7,391	9,178
11	5,821	7,372	8,958
12	5,771	7,353	9,004
13	5,722	7,334	9,088
14	5,643	7,315	9,239
15	5,566	7,296	9,460
16	5,489	7,277	9,723
17	5,415	7,258	9,983
18	5,391	7,240	10,364
19	5,398	7,271	10,646
20	5,447	7,447	10,943
21	5,538	7,616	11,250
22	5,671	7,874	11,528
23	5,813	8,206	11,827
24	5,982	8,604	12,132
25	6,176	9,057	12,454
26	6,394	9,550	12,782
27	6,626	10,042	13,102
28	6,852	10,430	13,425
29	7,075	10,778	13,737
30	7,301	11,069	14,043
31	7,531	11,328	14,381
32	7,710	11,604	14,750
33	7,916	11,891	15,086

HKD			
Age [*]	Regular	Enhance	Premier
34	8,147	12,078	15,452
35	8,324	12,275	15,682
36	8,510	12,465	16,105
37	8,779	12,621	16,491
38	9,062	12,781	16,893
39	9,351	13,029	17,145
40	9,725	13,300	17,658
41	10,042	13,621	18,213
42	10,376	14,057	18,811
43	10,722	14,568	19,449
44	11,082	15,181	20,218
45	11,453	15,845	21,017
46	11,929	16,543	21,840
47	12,358	17,228	22,973
48	12,939	17,906	23,935
49	13,495	18,517	24,641
50	14,078	19,166	25,941
51	14,701	19,849	27,089
52	15,369	20,591	28,203
53	16,097	21,430	29,679
54	16,976	22,439	31,159
55	17,851	23,568	32,761
56	18,802	24,682	34,518
57	19,934	26,096	36,584
58	21,230	27,705	38,586
59	22,643	29,525	41,027
60	24,187	31,621	43,678
61	25,869	34,087	46,335
62	27,596	37,275	49,165
63	29,381	40,765	52,373
64	31,259	44,244	55,789
65	33,214	47,697	59,439
66	35,222	50,974	63,231
67	37,234	53,820	67,270

HKD			
Age [*]	Regular	Enhance	Premier
68	39,250	56,446	71,573
69	41,267	58,996	75,909
70	43,273	61,638	80,147
71	45,270	64,469	84,388
72	47,289	67,793	88,626
73	49,340	71,077	93,027
74	51,433	74,552	96,910
75	53,587	78,254	100,929
76	55,814	81,856	105,120
77	58,134	85,332	109,507
78	60,523	88,780	114,089
79	62,981	92,196	118,879
80	65,529	95,371	123,368
81*	68,172	98,209	127,553
82*	70,872	100,620	131,567
83*	73,656	103,153	135,544
84*	76,464	104,610	137,818
85*	78,742	107,317	140,471
86*	81,042	110,538	143,464
87*	83,442	113,178	146,438
88*	85,945	115,868	149,307
89*	88,624	118,066	152,278
90*	92,025	119,715	155,355
91*	95,139	121,157	158,487
92*	97,926	122,539	161,702
93*	100,708	123,866	165,187
94*	102,382	125,438	168,819
95*	103,986	127,404	172,455
96*	105,744	129,389	176,245
97*	107,280	131,337	179,937
98*	109,091	133,269	183,757
99*	110,965	135,149	187,772

Basic Plan
Deductible: HKD 20,000

Annual premium^{#^}

HKD			
Age ⁺	Regular	Enhance	Premier
0	3,207	3,590	7,462
1	3,207	3,590	7,462
2	3,207	3,590	7,462
3	3,207	3,590	7,263
4	3,207	3,590	7,108
5	2,988	3,428	6,700
6	2,988	3,428	6,501
7	2,988	3,428	6,389
8	2,988	3,428	6,324
9	2,988	3,428	6,254
10	2,800	3,300	6,028
11	2,800	3,300	5,879
12	2,800	3,300	5,953
13	2,800	3,300	5,965
14	2,762	3,250	6,079
15	2,799	3,332	6,218
16	2,841	3,382	6,343
17	2,874	3,382	6,512
18	2,918	3,432	6,683
19	2,958	3,432	6,787
20	2,997	3,454	6,887
21	3,062	3,513	7,012
22	3,181	3,644	7,146
23	3,295	3,748	7,343
24	3,411	3,891	7,532
25	3,521	4,051	7,731
26	3,621	4,207	7,940
27	3,710	4,367	8,153
28	3,786	4,519	8,337
29	3,867	4,616	8,591
30	3,947	4,716	8,875
31	4,063	4,837	9,186
32	4,180	4,970	9,494
33	4,316	5,127	9,874

HKD			
Age ⁺	Regular	Enhance	Premier
34	4,472	5,279	10,207
35	4,640	5,426	10,520
36	4,813	5,598	10,821
37	4,988	5,764	11,151
38	5,157	5,963	11,462
39	5,319	6,118	11,804
40	5,485	6,240	12,180
41	5,659	6,508	12,646
42	5,858	6,747	13,166
43	6,082	6,995	13,720
44	6,342	7,279	14,280
45	6,634	7,601	14,844
46	6,952	7,975	15,454
47	7,288	8,306	16,096
48	7,640	8,635	16,771
49	8,004	8,964	17,545
50	8,319	9,301	18,280
51	8,660	9,645	19,065
52	9,022	10,027	19,795
53	9,405	10,445	20,726
54	9,817	10,931	21,771
55	10,312	11,414	22,843
56	10,845	12,036	23,879
57	11,446	12,714	25,098
58	12,121	13,466	26,534
59	12,964	14,248	28,310
60	13,901	15,270	30,306
61	14,899	16,586	31,942
62	15,921	17,946	33,689
63	17,157	19,418	35,529
64	18,327	21,010	37,480
65	19,508	22,733	39,875
66	20,718	24,597	42,681
67	21,981	25,962	45,597

HKD			
Age ⁺	Regular	Enhance	Premier
68	23,102	27,517	48,716
69	24,276	29,094	51,945
70	25,447	30,532	55,162
71	26,735	32,346	58,305
72	28,101	34,291	61,215
73	29,572	35,746	63,977
74	31,155	37,187	66,633
75	32,870	38,558	69,357
76	34,706	40,077	72,272
77	36,641	41,645	75,514
78	38,630	43,309	78,758
79	40,522	45,227	82,772
80	42,187	46,918	85,509
81*	43,508	48,332	87,291
82*	44,609	49,858	89,671
83*	45,464	50,759	92,032
84*	46,167	51,432	92,907
85*	46,872	52,137	94,015
86*	47,702	52,816	95,905
87*	48,517	53,267	97,755
88*	49,369	54,200	99,532
89*	50,246	55,158	101,378
90*	51,140	56,128	103,296
91*	52,019	57,064	105,239
92*	52,929	58,088	107,213
93*	53,795	58,902	109,366
94*	54,697	59,938	111,629
95*	55,588	60,527	113,872
96*	56,517	61,712	116,232
97*	57,437	62,521	118,483
98*	58,407	63,484	120,852
99*	59,378	64,375	123,347

Basic Plan Deductible: HKD 50,000

Annual premium^{#^}

HKD			
Age ⁺	Regular	Enhance	Premier
0	1,755	2,338	5,200
1	1,755	2,338	5,200
2	1,755	2,338	5,200
3	1,755	2,338	5,200
4	1,755	2,338	5,000
5	1,755	2,338	5,000
6	1,755	2,338	4,800
7	1,755	2,338	4,800
8	1,755	2,338	4,597
9	1,755	2,338	4,514
10	1,755	2,338	4,433
11	1,755	2,338	4,355
12	1,755	2,338	4,277
13	1,755	2,338	4,200
14	1,786	2,380	4,265
15	1,817	2,435	4,431
16	1,853	2,486	4,561
17	1,896	2,518	4,602
18	1,942	2,555	4,715
19	1,983	2,600	4,818
20	2,025	2,667	4,923
21	2,069	2,744	5,046
22	2,108	2,825	5,181
23	2,155	2,916	5,338
24	2,208	3,010	5,487
25	2,283	3,105	5,650
26	2,340	3,189	5,822
27	2,408	3,299	6,017
28	2,458	3,392	6,193
29	2,504	3,474	6,360
30	2,545	3,555	6,525
31	2,598	3,621	6,685
32	2,641	3,670	6,829
33	2,680	3,713	7,033

HKD			
Age ⁺	Regular	Enhance	Premier
34	2,731	3,769	7,249
35	2,763	3,806	7,481
36	2,828	3,872	7,747
37	2,909	3,953	7,912
38	3,014	4,052	8,153
39	3,126	4,167	8,370
40	3,255	4,296	8,624
41	3,403	4,437	8,837
42	3,566	4,601	9,175
43	3,738	4,778	9,551
44	3,907	4,952	9,938
45	4,072	5,126	10,338
46	4,231	5,308	10,749
47	4,393	5,498	11,188
48	4,581	5,739	11,654
49	4,796	6,025	12,150
50	5,040	6,338	12,656
51	5,311	6,679	13,207
52	5,609	7,043	13,773
53	5,911	7,415	14,404
54	6,247	7,813	15,097
55	6,617	8,243	15,857
56	7,025	8,742	16,645
57	7,486	9,318	17,531
58	8,025	9,969	18,563
59	8,602	10,717	19,726
60	9,214	11,563	20,994
61	9,804	12,316	22,237
62	10,421	13,126	23,555
63	11,040	13,987	24,928
64	11,708	14,867	26,422
65	12,426	15,762	28,009
66	13,225	16,825	29,614
67	14,001	17,747	31,336

HKD			
Age ⁺	Regular	Enhance	Premier
68	14,768	18,653	33,157
69	15,524	19,550	35,046
70	16,264	20,449	37,010
71	17,004	21,388	39,083
72	17,755	22,351	41,124
73	18,511	23,312	43,156
74	19,283	24,284	45,211
75	20,087	25,242	47,305
76	20,938	26,192	49,426
77	21,843	27,137	51,656
78	22,829	28,155	53,952
79	23,902	29,248	56,272
80	25,039	30,403	58,642
81*	26,242	31,606	61,045
82*	27,447	32,851	63,447
83*	28,642	34,075	65,969
84*	29,493	35,238	66,974
85*	30,244	36,373	68,180
86*	30,934	37,217	69,552
87*	31,588	38,030	70,862
88*	32,521	38,834	72,122
89*	33,579	39,638	73,443
90*	34,673	40,446	74,830
91*	35,878	41,519	76,222
92*	37,020	42,266	77,617
93*	37,619	42,978	79,153
94*	38,261	43,706	80,794
95*	38,888	44,440	82,407
96*	39,565	45,208	84,131
97*	40,294	46,317	85,735
98*	41,120	47,523	87,479
99*	41,949	48,681	89,327

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

* The premiums are for renewal only.

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. Policy holders must pay the levy in order to avoid any legal consequences.

VHIS: Essential information

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

Registered VHIS provider	AXA China Region Insurance Company (Bermuda) Limited
Type of certified plan	VHIS Flexi Plan
Name of certified plan	AXA WiseGuard Pro Medical Insurance Plan
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.

Note:

- The words and expressions “policy anniversary” shown in this insert shall carry the same meanings as “renewal date” stated in the policy contract.

AXA WiseGuard Pro Medical Insurance Plan is underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“AXA” or the “Company”).

AXA WiseGuard Pro Medical Insurance Plan 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.**

(Only for use in Hong Kong Special Administrative Region)

April 2021