



# 安盛

## AXA WiseGuard Pro Medical Insurance Plan Standard premium schedule AXA 安盛智尊守慧醫療保障標準保費表

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

您可選擇投保「AXA安盛智尊守慧醫療保障」作為獨立之基本計劃，或附加於其他AXA安盛的基本計劃內。

### Basic Plan 基本計劃

Deductible: Nil 自付費：無

Annual premium<sup>#^</sup> 年繳保費<sup>#^</sup>

HKD 港元				
Age <sup>*</sup> 年齡	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
0	6,564	7,696	10,820	14,172
1	6,564	7,696	10,820	14,172
2	6,564	7,696	10,820	14,172
3	6,564	7,677	10,667	14,017
4	6,564	7,657	10,433	13,742
5	6,444	7,637	10,276	13,581
6	6,365	7,617	10,147	13,463
7	6,266	7,597	9,856	13,091
8	6,170	7,578	9,628	12,804
9	6,109	7,559	9,394	12,518
10	5,992	7,539	9,178	12,247
11	5,938	7,520	8,958	11,975
12	5,887	7,501	9,004	12,031
13	5,837	7,481	9,088	12,140
14	5,756	7,462	9,239	12,336
15	5,678	7,442	9,460	12,623
16	5,599	7,423	9,723	12,944
17	5,551	7,404	9,983	13,256
18	5,553	7,385	10,364	13,749
19	5,587	7,417	10,646	14,130
20	5,665	7,596	10,943	14,535
21	5,788	7,769	11,250	14,970
22	5,927	8,032	11,528	15,372
23	6,075	8,371	11,827	15,767
24	6,252	8,777	12,132	16,148
25	6,454	9,239	12,454	16,565
26	6,682	9,741	12,782	16,966
27	6,925	10,243	13,102	17,358
28	7,161	10,639	13,425	17,721
29	7,394	10,994	13,737	18,093
30	7,630	11,291	14,043	18,461
31	7,870	11,555	14,381	18,862
32	8,057	11,837	14,750	19,286
33	8,273	12,189	15,086	19,667

HKD 港元				
Age <sup>*</sup> 年齡	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
34	8,514	12,441	15,452	20,064
35	8,699	12,705	15,682	20,285
36	8,893	12,964	16,105	20,751
37	9,175	13,189	16,491	21,173
38	9,470	13,421	16,893	21,730
39	9,772	13,746	17,145	22,087
40	10,163	14,098	17,658	22,773
41	10,494	14,507	18,213	23,518
42	10,843	14,971	18,811	24,313
43	11,205	15,515	19,449	25,102
44	11,581	16,168	20,218	26,060
45	11,969	16,875	21,017	27,056
46	12,466	17,619	21,840	28,076
47	12,915	18,348	22,973	29,489
48	13,522	19,070	23,935	30,732
49	14,103	19,721	24,641	31,633
50	14,642	20,316	25,941	33,304
51	15,216	20,941	27,089	34,770
52	15,831	21,621	28,203	36,200
53	16,500	22,395	29,679	38,053
54	17,316	23,449	31,159	39,894
55	18,209	24,629	32,761	41,885
56	19,367	25,793	34,518	44,083
57	20,632	27,401	36,584	46,649
58	22,080	29,229	38,586	49,122
59	23,662	31,297	41,027	52,108
60	25,276	33,677	43,678	55,339
61	27,034	36,303	46,335	58,617
62	28,838	39,201	49,165	62,102
63	30,704	42,867	52,373	65,940
64	32,666	46,880	55,789	70,024
65	34,709	50,798	59,439	74,387
66	36,807	54,288	63,231	78,929
67	38,910	57,319	67,270	83,765

HKD 港元				
Age <sup>*</sup> 年齡	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
68	41,017	60,115	71,573	88,915
69	42,918	62,536	75,909	94,091
70	44,788	65,029	80,147	99,132
71	46,629	67,693	84,388	104,164
72	48,472	70,844	88,626	109,182
73	50,327	73,921	93,027	114,392
74	52,462	77,162	96,910	118,955
75	54,659	80,602	100,929	123,679
76	56,931	83,903	105,120	128,608
77	59,297	87,039	109,507	133,769
78	61,734	90,556	114,089	139,161
79	64,241	94,040	118,879	144,800
80	66,840	97,279	123,368	150,066
81*	69,536	100,174	127,553	154,959
82*	72,290	102,633	131,567	159,640
83*	75,130	105,217	135,544	164,273
84*	77,994	106,703	137,818	166,964
85*	80,317	109,464	140,471	170,109
86*	82,663	112,749	143,464	173,661
87*	85,111	115,442	146,438	177,198
88*	87,664	118,186	149,307	180,607
89*	90,397	120,428	152,278	184,135
90*	93,866	122,110	155,355	187,789
91*	97,042	123,581	158,487	191,509
92*	99,885	124,990	161,702	195,333
93*	102,723	126,344	165,187	199,479
94*	104,430	127,947	168,819	203,797
95*	106,066	129,953	172,455	208,123
96*	107,859	131,977	176,245	212,628
97*	109,426	133,964	179,937	217,025
98*	111,273	135,935	183,757	221,566
99*	113,185	137,852	187,772	226,340

## Basic Plan 基本計劃

Deductible: HKD20,000 自付費：20,000港元

Annual premium<sup>#^</sup> 年繳保費<sup>#^</sup>

HKD 港元				
Age <sup>#</sup> 年齡	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
0	3,304	3,662	7,462	10,117
1	3,304	3,662	7,462	10,117
2	3,304	3,662	7,462	10,117
3	3,304	3,662	7,263	9,890
4	3,304	3,662	7,108	9,709
5	3,078	3,497	6,700	9,193
6	3,078	3,497	6,501	8,965
7	3,078	3,497	6,389	8,824
8	3,078	3,497	6,324	8,748
9	3,078	3,497	6,254	8,674
10	2,856	3,366	6,028	8,376
11	2,856	3,366	5,879	8,187
12	2,856	3,366	5,953	8,286
13	2,856	3,366	5,965	8,300
14	2,818	3,315	6,079	8,454
15	2,855	3,399	6,218	8,639
16	2,898	3,450	6,343	8,786
17	2,946	3,450	6,512	8,990
18	3,006	3,501	6,683	9,215
19	3,062	3,501	6,787	9,364
20	3,117	3,524	6,887	9,510
21	3,200	3,584	7,012	9,706
22	3,325	3,717	7,146	9,919
23	3,444	3,823	7,343	10,189
24	3,565	3,969	7,532	10,430
25	3,680	4,133	7,731	10,695
26	3,784	4,292	7,940	10,954
27	3,877	4,455	8,153	11,221
28	3,957	4,610	8,337	11,419
29	4,042	4,709	8,591	11,733
30	4,125	4,811	8,875	12,091
31	4,246	4,934	9,186	12,477
32	4,369	5,070	9,494	12,843
33	4,511	5,256	9,874	13,305

HKD 港元				
Age <sup>#</sup> 年齡	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
34	4,674	5,438	10,207	13,681
35	4,849	5,616	10,520	14,030
36	5,030	5,822	10,821	14,357
37	5,213	6,024	11,151	14,725
38	5,390	6,262	11,462	15,174
39	5,559	6,455	11,804	15,658
40	5,732	6,615	12,180	16,179
41	5,914	6,932	12,646	16,826
42	6,122	7,186	13,166	17,540
43	6,356	7,450	13,720	18,244
44	6,628	7,753	14,280	18,955
45	6,933	8,096	14,844	19,670
46	7,265	8,494	15,454	20,440
47	7,616	8,846	16,096	21,248
48	7,984	9,197	16,771	22,147
49	8,365	9,547	17,545	23,164
50	8,652	9,860	18,280	24,135
51	8,964	10,176	19,065	25,164
52	9,293	10,529	19,795	26,128
53	9,641	10,916	20,726	27,317
54	10,014	11,423	21,771	28,641
55	10,519	11,928	22,843	29,994
56	11,171	12,578	23,879	31,309
57	11,847	13,350	25,098	32,840
58	12,606	14,207	26,534	34,644
59	13,548	15,103	28,310	36,848
60	14,527	16,263	30,306	39,316
61	15,570	17,561	31,942	41,355
62	16,638	19,074	33,689	43,528
63	17,930	20,638	35,529	45,707
64	19,152	22,331	37,480	48,018
65	20,386	24,162	39,875	50,886
66	21,651	26,143	42,681	54,280
67	22,971	27,650	45,597	57,798

HKD 港元				
Age <sup>#</sup> 年齡	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
68	24,142	29,306	48,716	61,558
69	25,248	30,840	51,945	65,441
70	26,338	32,212	55,162	69,294
71	27,538	33,964	58,305	73,041
72	28,804	35,835	61,215	76,486
73	30,164	37,176	63,977	79,737
74	31,779	38,489	66,633	82,849
75	33,528	39,715	69,357	86,039
76	35,401	41,079	72,272	89,461
77	37,374	42,478	75,514	93,280
78	39,403	44,176	78,758	97,093
79	41,333	46,132	82,772	101,848
80	43,031	47,857	85,509	105,024
81*	44,379	49,299	87,291	107,027
82*	45,502	50,856	89,671	109,763
83*	46,374	51,775	92,032	112,474
84*	47,091	52,461	92,907	113,483
85*	47,810	53,180	94,015	114,772
86*	48,657	53,873	95,905	117,012
87*	49,488	54,333	97,755	119,211
88*	50,357	55,284	99,532	121,320
89*	51,251	56,262	101,378	123,510
90*	52,163	57,251	103,296	125,784
91*	53,060	58,206	105,239	128,089
92*	53,988	59,250	107,213	130,435
93*	54,871	60,081	109,366	132,996
94*	55,791	61,137	111,629	135,685
95*	56,700	61,738	113,872	138,352
96*	57,648	62,947	116,232	141,156
97*	58,586	63,772	118,483	143,836
98*	59,576	64,754	120,852	146,650
99*	60,566	65,663	123,347	149,614

## Basic Plan 基本計劃

Deductible: HKD50,000 自付費：50,000港元

Annual premium<sup>#^</sup> 年繳保費<sup>#^</sup>

HKD 港元					HKD 港元					HKD 港元				
Age <sup>+</sup> 年齡 <sup>+</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴	Age <sup>+</sup> 年齡 <sup>+</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴	Age <sup>+</sup> 年齡 <sup>+</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
0	1,808	2,385	5,200	7,671	34	2,854	3,883	7,249	10,348	68	15,433	19,866	33,157	43,366
1	1,808	2,385	5,200	7,671	35	2,888	3,940	7,481	10,602	69	16,145	20,723	35,046	45,630
2	1,808	2,385	5,200	7,671	36	2,956	4,027	7,747	10,896	70	16,834	21,574	37,010	47,979
3	1,808	2,385	5,200	7,671	37	3,040	4,131	7,912	11,051	71	17,515	22,458	39,083	50,455
4	1,808	2,385	5,000	7,488	38	3,150	4,255	8,153	11,430	72	18,199	23,357	41,124	52,880
5	1,808	2,385	5,000	7,488	39	3,267	4,397	8,370	11,769	73	18,882	24,245	43,156	55,283
6	1,808	2,385	4,800	7,279	40	3,402	4,554	8,624	12,150	74	19,669	25,134	45,211	57,705
7	1,808	2,385	4,800	7,279	41	3,557	4,726	8,837	12,481	75	20,489	26,000	47,305	60,169
8	1,808	2,385	4,597	6,997	42	3,727	4,901	9,175	12,982	76	21,357	26,847	49,426	62,660
9	1,808	2,385	4,514	6,897	43	3,907	5,089	9,551	13,477	77	22,280	27,680	51,656	65,280
10	1,791	2,385	4,433	6,792	44	4,083	5,274	9,938	13,987	78	23,286	28,719	53,952	67,974
11	1,791	2,385	4,355	6,696	45	4,256	5,460	10,338	14,511	79	24,381	29,833	56,272	70,691
12	1,791	2,385	4,277	6,570	46	4,422	5,654	10,749	15,047	80	25,540	31,012	58,642	73,463
13	1,791	2,385	4,200	6,449	47	4,591	5,856	11,188	15,617	81*	26,767	32,239	61,045	76,270
14	1,822	2,428	4,265	6,543	48	4,788	6,113	11,654	16,276	82*	27,996	33,509	63,447	79,069
15	1,854	2,484	4,431	6,788	49	5,012	6,417	12,150	16,964	83*	29,215	34,757	65,969	82,011
16	1,891	2,536	4,561	6,955	50	5,242	6,719	12,656	17,669	84*	30,083	35,943	66,974	83,191
17	1,944	2,569	4,602	6,981	51	5,497	7,047	13,207	18,430	85*	30,849	37,101	68,180	84,614
18	2,001	2,607	4,715	7,139	52	5,778	7,396	13,773	19,221	86*	31,553	37,962	69,552	86,239
19	2,053	2,652	4,818	7,302	53	6,059	7,749	14,404	20,059	87*	32,220	38,791	70,862	87,795
20	2,106	2,721	4,923	7,468	54	6,372	8,165	15,097	20,966	88*	33,172	39,611	72,122	89,288
21	2,163	2,799	5,046	7,683	55	6,750	8,614	15,857	21,961	89*	34,251	40,431	73,443	90,853
22	2,203	2,882	5,181	7,922	56	7,236	9,136	16,645	23,003	90*	35,367	41,255	74,830	92,496
23	2,252	2,975	5,338	8,159	57	7,749	9,784	17,531	24,155	91*	36,596	42,350	76,222	94,145
24	2,308	3,071	5,487	8,360	58	8,346	10,518	18,563	25,495	92*	37,761	43,112	77,617	95,802
25	2,386	3,168	5,650	8,594	59	8,990	11,361	19,726	26,969	93*	38,372	43,838	79,153	97,629
26	2,446	3,253	5,822	8,664	60	9,629	12,315	20,994	28,558	94*	39,027	44,581	80,794	99,578
27	2,517	3,365	6,017	8,923	61	10,246	13,117	22,237	30,159	95*	39,666	45,329	82,407	101,496
28	2,569	3,460	6,193	9,121	62	10,890	13,980	23,555	31,850	96*	40,357	46,113	84,131	103,543
29	2,617	3,544	6,360	9,328	63	11,537	14,897	24,928	33,490	97*	41,100	47,244	85,735	105,452
30	2,660	3,627	6,525	9,537	64	12,235	15,834	26,422	35,280	98*	41,943	48,474	87,479	107,522
31	2,715	3,694	6,685	9,729	65	12,986	16,787	28,009	37,180	99*	42,788	49,655	89,327	109,716
32	2,760	3,744	6,829	9,880	66	13,821	17,919	29,614	39,108					
33	2,801	3,806	7,033	10,118	67	14,632	18,901	31,336	41,178					

+ Age refers to the age of the insured person on his or her last birthday.  
年齡指受保人上次生日時的年齡。

\* The premiums are for renewal only.  
此保費只適用於續保。

# 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. We consider 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.

首次保費將根據受保人於保單簽發時的年齡及其他因素（包括但不限於受保人之性別、風險級別，以及保單之保障級別）計算。保費率並非保證不變，如有需要，本公司可在任何一個保單週年日整體性調整保費率。我們考慮的因素包括但不限於：(i) 本公司的索償及保單續保率；及 (ii) 預期於此計劃下未來的理賠支出，反映所有保單因醫療趨勢、醫療成本通脹及產品內容改動所帶來的影響。此標準保費表並未包括由保險業監管局徵收的保費徵費。半年繳及月繳保費之計算為年繳保費乘以適用之保費繳付方式倍數。詳情請瀏覽 [www.axa.com.hk](http://www.axa.com.hk)。

^ 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.

保險業監管局將按照適用之徵費率透過本公司對保單收取徵費。保單持有人須支付徵費以避免任何法律後果。

## Basic Plan 基本計劃

Deductible: Nil 自付費：無

Annual premium<sup>#^</sup> 年繳保費<sup>#^</sup>

USD 美元				
Age <sup>+</sup> 年齡 <sup>+</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
0	820.50	962.00	1,352.50	1,771.50
1	820.50	962.00	1,352.50	1,771.50
2	820.50	962.00	1,352.50	1,771.50
3	820.50	959.60	1,333.40	1,752.20
4	820.50	957.10	1,304.20	1,717.80
5	805.50	954.60	1,284.50	1,697.70
6	795.60	952.10	1,268.40	1,682.90
7	783.30	949.60	1,232.00	1,636.40
8	771.30	947.30	1,203.50	1,600.50
9	763.60	944.90	1,174.30	1,564.80
10	749.00	942.40	1,147.30	1,530.90
11	742.30	940.00	1,119.80	1,496.90
12	735.90	937.60	1,125.50	1,503.90
13	729.60	935.10	1,136.00	1,517.50
14	719.50	932.80	1,154.90	1,542.00
15	709.80	930.30	1,182.50	1,577.90
16	699.90	927.90	1,215.40	1,618.00
17	693.90	925.50	1,247.90	1,657.00
18	694.10	923.10	1,295.50	1,718.70
19	698.40	927.10	1,330.80	1,766.30
20	708.10	949.50	1,367.90	1,816.90
21	723.50	971.10	1,406.30	1,871.30
22	740.90	1,004.00	1,441.00	1,921.50
23	759.40	1,046.40	1,478.40	1,970.90
24	781.50	1,097.10	1,516.50	2,018.50
25	806.80	1,154.90	1,556.80	2,070.70
26	835.30	1,217.60	1,597.80	2,120.80
27	865.60	1,280.40	1,637.80	2,169.80
28	895.10	1,329.90	1,678.20	2,215.20
29	924.30	1,374.30	1,717.20	2,261.70
30	953.80	1,411.40	1,755.40	2,307.70
31	983.80	1,444.40	1,797.70	2,357.80
32	1,007.10	1,479.60	1,843.80	2,410.80
33	1,034.10	1,523.60	1,885.80	2,458.40

USD 美元				
Age <sup>+</sup> 年齡 <sup>+</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
34	1,064.30	1,555.10	1,931.50	2,508.00
35	1,087.40	1,588.10	1,960.30	2,535.70
36	1,111.60	1,620.50	2,013.20	2,593.90
37	1,146.90	1,648.60	2,061.40	2,646.70
38	1,183.80	1,677.60	2,111.70	2,716.30
39	1,221.50	1,718.30	2,143.20	2,760.90
40	1,270.40	1,762.30	2,207.30	2,846.70
41	1,311.80	1,813.40	2,276.70	2,939.80
42	1,355.40	1,871.40	2,351.40	3,039.20
43	1,400.60	1,939.40	2,431.20	3,137.80
44	1,447.60	2,021.00	2,527.30	3,257.50
45	1,496.10	2,109.40	2,627.20	3,382.00
46	1,558.30	2,202.40	2,730.00	3,509.50
47	1,614.40	2,293.50	2,871.70	3,686.20
48	1,690.30	2,383.80	2,991.90	3,841.50
49	1,762.90	2,465.10	3,080.20	3,954.20
50	1,830.30	2,539.50	3,242.70	4,163.00
51	1,902.00	2,617.60	3,386.20	4,346.30
52	1,978.90	2,702.60	3,525.40	4,525.00
53	2,062.50	2,799.40	3,709.90	4,756.70
54	2,164.50	2,931.10	3,894.90	4,986.80
55	2,276.10	3,078.60	4,095.20	5,235.70
56	2,420.90	3,224.10	4,314.80	5,510.40
57	2,579.00	3,425.10	4,573.00	5,831.20
58	2,760.00	3,653.60	4,823.30	6,140.30
59	2,957.80	3,912.10	5,128.40	6,513.50
60	3,159.50	4,209.60	5,459.80	6,917.40
61	3,379.30	4,537.90	5,791.90	7,327.20
62	3,604.80	4,900.10	6,145.70	7,762.80
63	3,838.00	5,358.40	6,546.70	8,242.50
64	4,083.30	5,860.00	6,973.70	8,753.00
65	4,338.60	6,349.80	7,429.90	9,298.40
66	4,600.90	6,786.00	7,903.90	9,866.20
67	4,863.80	7,164.90	8,408.80	10,470.70

USD 美元				
Age <sup>+</sup> 年齡 <sup>+</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
68	5,127.10	7,514.40	8,946.70	11,114.40
69	5,364.80	7,817.00	9,488.70	11,761.40
70	5,598.50	8,128.60	10,018.40	12,391.50
71	5,828.60	8,461.60	10,548.50	13,020.50
72	6,059.00	8,855.50	11,078.30	13,647.80
73	6,290.90	9,240.10	11,628.40	14,299.00
74	6,557.80	9,645.30	12,113.80	14,869.40
75	6,832.40	10,075.30	12,616.20	15,459.90
76	7,116.40	10,487.90	13,140.00	16,076.00
77	7,412.10	10,879.90	13,688.40	16,721.20
78	7,716.80	11,319.50	14,261.20	17,395.20
79	8,030.10	11,755.00	14,859.90	18,100.00
80	8,355.00	12,159.90	15,421.00	18,758.30
81*	8,692.00	12,521.80	15,944.20	19,369.90
82*	9,036.30	12,829.10	16,445.90	19,955.00
83*	9,391.30	13,152.10	16,943.00	20,534.20
84*	9,749.30	13,337.90	17,227.30	20,870.50
85*	10,039.60	13,683.00	17,558.90	21,263.70
86*	10,332.90	14,093.60	17,933.00	21,707.70
87*	10,638.90	14,430.30	18,304.80	22,149.80
88*	10,958.00	14,773.30	18,663.40	22,575.90
89*	11,299.60	15,053.50	19,034.80	23,016.90
90*	11,733.30	15,263.80	19,419.40	23,473.70
91*	12,130.30	15,447.60	19,810.90	23,938.70
92*	12,485.60	15,623.80	20,212.80	24,416.70
93*	12,840.40	15,793.00	20,648.40	24,934.90
94*	13,053.80	15,993.40	21,102.40	25,474.70
95*	13,258.30	16,244.10	21,556.90	26,015.40
96*	13,482.40	16,497.10	22,030.70	26,578.50
97*	13,678.30	16,745.50	22,492.20	27,128.20
98*	13,909.10	16,991.90	22,969.70	27,695.80
99*	14,148.10	17,231.50	23,471.50	28,292.50

## Basic Plan 基本計劃

Deductible: USD2,500 自付費：2,500美元

Annual premium<sup>#^</sup> 年繳保費<sup>#^</sup>

USD 美元				
Age <sup>+</sup> 年齡 <sup>+</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
0	413.00	457.80	932.80	1,264.70
1	413.00	457.80	932.80	1,264.70
2	413.00	457.80	932.80	1,264.70
3	413.00	457.80	907.90	1,236.30
4	413.00	457.80	888.50	1,213.70
5	384.80	437.10	837.50	1,149.20
6	384.80	437.10	812.70	1,120.70
7	384.80	437.10	798.70	1,103.00
8	384.80	437.10	790.50	1,093.50
9	384.80	437.10	781.80	1,084.30
10	357.00	420.80	753.50	1,047.00
11	357.00	420.80	734.90	1,023.40
12	357.00	420.80	744.20	1,035.80
13	357.00	420.80	745.70	1,037.50
14	352.30	414.40	759.90	1,056.80
15	356.90	424.90	777.30	1,079.90
16	362.30	431.30	792.90	1,098.30
17	368.30	431.30	814.00	1,123.80
18	375.80	437.60	835.40	1,151.90
19	382.80	437.60	848.40	1,170.50
20	389.60	440.50	860.90	1,188.80
21	400.00	448.00	876.50	1,213.30
22	415.60	464.60	893.30	1,239.90
23	430.50	477.90	917.90	1,273.70
24	445.60	496.10	941.50	1,303.80
25	460.00	516.60	966.40	1,336.90
26	473.00	536.50	992.50	1,369.30
27	484.60	556.90	1,019.20	1,402.70
28	494.60	576.30	1,042.20	1,427.40
29	505.30	588.60	1,073.90	1,466.70
30	515.60	601.40	1,109.40	1,511.40
31	530.80	616.80	1,148.30	1,559.70
32	546.10	633.80	1,186.80	1,605.40
33	563.90	657.00	1,234.30	1,663.20

USD 美元				
Age <sup>+</sup> 年齡 <sup>+</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
34	584.30	679.80	1,275.90	1,710.20
35	606.10	702.00	1,315.00	1,753.80
36	628.80	727.80	1,352.70	1,794.70
37	651.60	753.00	1,393.90	1,840.70
38	673.80	782.80	1,432.80	1,896.80
39	694.90	806.90	1,475.50	1,957.30
40	716.50	826.90	1,522.50	2,022.40
41	739.30	866.50	1,580.80	2,103.30
42	765.30	898.30	1,645.80	2,192.50
43	794.50	931.30	1,715.00	2,280.50
44	828.50	969.10	1,785.00	2,369.40
45	866.60	1,012.00	1,855.50	2,458.80
46	908.10	1,061.80	1,931.80	2,555.00
47	952.00	1,105.80	2,012.00	2,656.00
48	998.00	1,149.60	2,096.40	2,768.40
49	1,045.60	1,193.40	2,193.20	2,895.50
50	1,081.50	1,232.50	2,285.00	3,016.90
51	1,120.50	1,272.00	2,383.20	3,145.50
52	1,161.60	1,316.10	2,474.40	3,266.00
53	1,205.10	1,364.50	2,590.80	3,414.70
54	1,251.80	1,427.90	2,721.40	3,580.20
55	1,314.90	1,491.00	2,855.40	3,749.30
56	1,396.40	1,572.30	2,984.90	3,913.70
57	1,480.90	1,668.80	3,137.30	4,105.00
58	1,575.80	1,775.90	3,316.80	4,330.50
59	1,693.50	1,887.90	3,538.80	4,606.00
60	1,815.90	2,032.90	3,788.30	4,914.50
61	1,946.30	2,195.10	3,992.80	5,169.40
62	2,079.80	2,384.30	4,211.20	5,441.00
63	2,241.30	2,579.80	4,441.20	5,713.40
64	2,394.00	2,791.40	4,685.00	6,002.30
65	2,548.30	3,020.30	4,984.40	6,360.80
66	2,706.40	3,267.90	5,335.20	6,785.00
67	2,871.40	3,456.30	5,699.70	7,224.80

USD 美元				
Age <sup>+</sup> 年齡 <sup>+</sup>	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
68	3,017.80	3,663.30	6,089.50	7,694.80
69	3,156.00	3,855.00	6,493.20	8,180.20
70	3,292.30	4,026.50	6,895.30	8,661.80
71	3,442.30	4,245.50	7,288.20	9,130.20
72	3,600.50	4,479.40	7,651.90	9,560.80
73	3,770.50	4,647.00	7,997.20	9,967.20
74	3,972.40	4,811.10	8,329.20	10,356.20
75	4,191.00	4,964.40	8,669.70	10,754.90
76	4,425.10	5,134.90	9,034.00	11,182.70
77	4,671.80	5,309.80	9,439.30	11,660.00
78	4,925.40	5,522.00	9,844.80	12,136.70
79	5,166.60	5,766.50	10,346.50	12,731.00
80	5,378.90	5,982.10	10,688.70	13,128.00
81*	5,547.40	6,162.40	10,911.40	13,378.40
82*	5,687.80	6,357.00	11,208.90	13,720.40
83*	5,796.80	6,471.90	11,504.00	14,059.30
84*	5,886.40	6,557.60	11,613.40	14,185.40
85*	5,976.30	6,647.50	11,751.90	14,346.50
86*	6,082.10	6,734.10	11,988.20	14,626.50
87*	6,186.00	6,791.60	12,219.40	14,901.40
88*	6,294.60	6,910.50	12,441.50	15,165.00
89*	6,406.40	7,032.80	12,672.30	15,438.80
90*	6,520.40	7,156.40	12,912.00	15,723.00
91*	6,632.50	7,275.80	13,154.90	16,011.20
92*	6,748.50	7,406.30	13,401.70	16,304.40
93*	6,858.90	7,510.10	13,670.80	16,624.50
94*	6,973.90	7,642.10	13,953.70	16,960.70
95*	7,087.50	7,717.30	14,234.00	17,294.00
96*	7,206.00	7,868.40	14,529.00	17,644.50
97*	7,323.30	7,971.50	14,810.40	17,979.50
98*	7,447.00	8,094.30	15,106.50	18,331.30
99*	7,570.80	8,207.90	15,418.40	18,701.80



## Basic Plan 基本計劃

Deductible: USD6,250 自付費：6,250美元

Annual premium<sup>#^</sup> 年繳保費<sup>#^</sup>

USD 美元					USD 美元					USD 美元				
Age <sup>+</sup> 年齡	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴	Age <sup>+</sup> 年齡	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴	Age <sup>+</sup> 年齡	Regular 標準	Enhance 卓越	Premier 優尚	Noble 尊貴
0	226.00	298.10	650.00	958.90	34	356.80	485.40	906.20	1,293.50	68	1,929.10	2,483.30	4,144.70	5,420.80
1	226.00	298.10	650.00	958.90	35	361.00	492.50	935.20	1,325.30	69	2,018.10	2,590.40	4,380.80	5,703.80
2	226.00	298.10	650.00	958.90	36	369.50	503.40	968.40	1,362.00	70	2,104.30	2,696.80	4,626.30	5,997.40
3	226.00	298.10	650.00	958.90	37	380.00	516.40	989.00	1,381.40	71	2,189.40	2,807.30	4,885.40	6,306.90
4	226.00	298.10	625.00	936.00	38	393.80	531.90	1,019.20	1,428.80	72	2,274.90	2,919.60	5,140.50	6,610.00
5	226.00	298.10	625.00	936.00	39	408.40	549.60	1,046.30	1,471.20	73	2,360.30	3,030.60	5,394.50	6,910.40
6	226.00	298.10	600.00	909.90	40	425.30	569.30	1,078.00	1,518.80	74	2,458.60	3,141.80	5,651.40	7,213.20
7	226.00	298.10	600.00	909.90	41	444.60	590.80	1,104.70	1,560.20	75	2,561.10	3,250.00	5,913.20	7,521.20
8	226.00	298.10	574.70	874.70	42	465.90	612.60	1,146.90	1,622.80	76	2,669.60	3,359.90	6,178.30	7,832.50
9	226.00	298.10	564.30	862.20	43	488.40	636.10	1,193.90	1,684.70	77	2,785.00	3,460.00	6,457.00	8,160.00
10	223.90	298.10	554.20	849.00	44	510.40	659.30	1,242.30	1,748.40	78	2,910.80	3,589.90	6,744.00	8,496.80
11	223.90	298.10	544.40	837.00	45	532.00	682.50	1,292.30	1,813.90	79	3,047.60	3,729.10	7,034.00	8,836.40
12	223.90	298.10	534.70	821.30	46	552.80	706.80	1,343.70	1,880.90	80	3,192.50	3,876.50	7,330.30	9,182.90
13	223.90	298.10	525.00	806.20	47	573.90	732.00	1,398.50	1,952.20	81*	3,345.90	4,029.90	7,630.70	9,533.80
14	227.80	303.50	533.20	817.90	48	598.50	764.10	1,456.80	2,034.50	82*	3,499.50	4,188.60	7,930.90	9,883.70
15	231.80	310.50	553.90	848.50	49	626.50	802.10	1,518.80	2,120.50	83*	3,651.90	4,344.60	8,246.20	10,251.40
16	236.40	317.00	570.20	869.40	50	655.30	839.90	1,582.00	2,208.70	84*	3,760.40	4,492.90	8,371.80	10,398.90
17	243.00	321.10	575.30	872.70	51	687.10	880.90	1,650.90	2,303.80	85*	3,856.10	4,637.60	8,522.50	10,576.80
18	250.10	325.90	589.40	892.40	52	722.30	924.50	1,721.70	2,402.70	86*	3,944.10	4,745.30	8,694.00	10,779.90
19	256.60	331.50	602.30	912.80	53	757.40	968.60	1,800.50	2,507.40	87*	4,027.50	4,848.90	8,857.80	10,974.40
20	263.30	340.10	615.40	933.50	54	796.50	1,020.60	1,887.20	2,620.80	88*	4,146.50	4,951.40	9,015.30	11,161.00
21	270.40	349.90	630.80	960.40	55	843.80	1,076.80	1,982.20	2,745.20	89*	4,281.40	5,053.90	9,180.40	11,356.70
22	275.40	360.30	647.70	990.30	56	904.50	1,142.00	2,080.70	2,875.40	90*	4,420.90	5,156.90	9,353.80	11,562.00
23	281.50	371.90	667.30	1,019.90	57	968.60	1,223.00	2,191.40	3,019.40	91*	4,574.50	5,293.80	9,527.80	11,768.20
24	288.50	383.90	685.90	1,045.00	58	1,043.30	1,314.80	2,320.40	3,186.90	92*	4,720.10	5,389.00	9,702.20	11,975.30
25	298.30	396.00	706.30	1,074.30	59	1,123.80	1,420.10	2,465.80	3,371.20	93*	4,796.50	5,479.80	9,894.20	12,203.70
26	305.80	406.60	727.80	1,083.00	60	1,203.60	1,539.40	2,624.30	3,569.80	94*	4,878.40	5,572.60	10,099.30	12,447.30
27	314.60	420.60	752.20	1,115.40	61	1,280.80	1,639.60	2,779.70	3,769.90	95*	4,958.30	5,666.10	10,300.90	12,687.00
28	321.10	432.50	774.20	1,140.20	62	1,361.30	1,747.50	2,944.40	3,981.30	96*	5,044.60	5,764.10	10,516.40	12,942.90
29	327.10	443.00	795.00	1,166.00	63	1,442.10	1,862.10	3,116.00	4,186.30	97*	5,137.50	5,905.50	10,716.90	13,181.50
30	332.50	453.40	815.70	1,192.20	64	1,529.40	1,979.30	3,302.80	4,410.00	98*	5,242.90	6,059.30	10,934.90	13,440.30
31	339.40	461.80	835.70	1,216.20	65	1,623.30	2,098.40	3,501.20	4,647.50	99*	5,348.50	6,206.90	11,165.90	13,714.50
32	345.00	468.00	853.70	1,235.00	66	1,727.60	2,239.90	3,701.80	4,888.50					
33	350.10	475.80	879.20	1,264.80	67	1,829.00	2,362.60	3,917.00	5,147.30					

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

年齡指受保人上次生日時的年齡。

\* The premiums are for renewal only.

此保費只適用於續保。

# 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 the 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. We consider 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.

首次保費將根據受保人於保單簽發時的年齡及其他因素（包括但不限於受保人之性別、風險級別，以及保單之保障級別）計算。保費率並非保證不變，如有需要，本公司可在任何一個保單週年日整體性調整保費率。我們考慮的因素包括但不限於：(i) 本公司的索償及保單續保率；及 (ii) 預期於此計劃下未來的理賠支出，反映所有保單因醫療趨勢、醫療成本通脹及產品內容改動所帶來的影響。此標準保費表並未包括由保險業監管局徵收的保費徵費。半年繳及月繳保費之計算為年繳保費乘以適用之保費繳付方式倍數。詳情請瀏覽 [www.axa.com.hk](http://www.axa.com.hk)。

^ 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.

保險業監管局將按照適用之徵費率透過本公司對保單收取徵費。保單持有人須支付徵費以避免任何法律後果。

## VHIS: Essential information 自願醫保：基本資料

This is an individual indemnity hospital insurance plan certified under the Voluntary Health Insurance Scheme (“VHIS”). 在自願醫保計劃（「自願醫保」）的框架下，這是由政府認可的個人償款住院保險產品。

Registered VHIS provider 註冊自願醫保的產品提供者	AXA China Region Insurance Company (Bermuda) Limited 安盛保險 (百慕達) 有限公司
Type of certified plan 認可產品類別	VHIS Flexi Plan 自願醫保靈活計劃
Name of certified plan 認可產品名稱	AXA WiseGuard Pro Medical Insurance Plan AXA安盛智尊守慧醫療保障
Eligible tax deduction amount* 合資格的稅務扣減金額*	A taxpayer is allowed a maximum annual deduction of HKD8,000 in respect of qualifying premiums paid for each insured person 納稅人可就其繳付的相關合資格保費作稅務扣減 每年上限為每名受保人8,000港元

\* For more information, please refer to [www.ird.gov.hk](http://www.ird.gov.hk) or seek independent tax advice.  
如欲獲取更多資訊，請瀏覽[www.ird.gov.hk](http://www.ird.gov.hk)或尋求獨立的稅務建議。

### Note 註：

- The words and expressions “policy anniversary(ies)” shown in this insert shall carry the same meanings as “renewal date” stated in the policy contract.  
此單張上有關「保單週年日」的字詞及表述與保單合約內有關「續保日」的字詞及表述具有相同意義。

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安盛智尊守慧醫療保障」由安盛保險 (百慕達) 有限公司 (於百慕達註冊成立的有限公司) (「AXA安盛」或「本公司」) 承保。

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.**

「AXA安盛智尊守慧醫療保障」須受有關保單合約的條款、細則及不受保項目所限制。AXA安盛保留接受任何申請之最終權利。**本單張只提供一般資料，不能構成AXA安盛與任何人士所訂立之任何合約。本單張並非保單。有關此等計劃的詳細條款、細則及不保事項，請參考有關保單合約，本公司備有有關保單合約將應要求以供參閱，有關保單合約亦可於本公司網頁上下載。**

(Only for use in Hong Kong Special Administrative Region)

(只適合於香港特別行政區使用)

May 2023  
2023年5月

