



安盛

# AXA WiseGuard Medical Insurance Plan Standard premium schedule

You may choose AXA WiseGuard Medical Insurance Plan as stand-alone basic plan or supplement to other AXA basic plans.

## Annual premium<sup># ^</sup>

HKD		
Age <sup>+</sup>	M	F
0	2,832	2,546
1	2,832	2,546
2	2,832	2,546
3	2,832	2,546
4	2,832	2,546
5	1,591	1,640
6	1,591	1,640
7	1,591	1,640
8	1,591	1,640
9	1,591	1,640
10	1,379	1,640
11	1,400	1,640
12	1,420	1,640
13	1,441	1,640
14	1,462	1,640
15	1,482	1,640
16	1,503	1,709
17	1,524	1,736
18	1,544	1,762
19	1,565	1,789
20	1,585	1,815
21	1,606	1,842
22	1,627	1,868
23	1,647	1,895
24	1,668	1,921
25	1,689	1,948
26	1,757	1,974
27	1,816	2,001
28	1,888	2,027
29	1,944	2,054
30	1,996	2,080
31	2,044	2,131
32	2,097	2,192
33	2,140	2,308

HKD		
Age <sup>+</sup>	M	F
34	2,199	2,337
35	2,270	2,371
36	2,352	2,411
37	2,438	2,452
38	2,576	2,595
39	2,689	2,746
40	2,852	2,901
41	2,984	3,061
42	3,113	3,226
43	3,271	3,361
44	3,427	3,515
45	3,586	3,681
46	3,681	3,861
47	3,789	4,037
48	3,931	4,285
49	4,032	4,513
50	4,279	4,741
51	4,539	4,969
52	4,795	5,197
53	5,034	5,425
54	5,287	5,653
55	5,558	5,881
56	5,849	6,108
57	6,168	6,336
58	6,612	6,564
59	7,069	6,792
60	7,511	7,020
61	7,937	7,248
62	8,348	7,476
63	8,687	7,805
64	9,026	8,240
65	9,381	8,728
66	9,751	9,270
67	10,137	9,777

HKD		
Age <sup>+</sup>	M	F
68	10,553	10,301
69	11,199	10,812
70	11,874	11,349
71	12,594	11,925
72	13,349	12,583
73	13,980	13,090
74	14,308	13,490
75	14,578	13,809
76	14,777	14,030
77	14,911	14,163
78	15,010	14,257
79	15,124	14,351
80	15,145	14,443
81*	15,165	14,535
82*	15,186	14,626
83*	15,248	14,713
84*	15,307	14,808
85*	15,367	14,914
86*	15,430	15,030
87*	15,490	15,158
88*	15,553	15,301
89*	15,631	15,458
90*	15,709	15,535
91*	15,789	15,613
92*	15,866	15,690
93*	15,944	15,767
94*	16,025	15,847
95*	16,104	15,926
96*	16,182	16,003
97*	16,264	16,084
98*	16,345	16,164
99*	16,427	16,244

+ 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](http://www.axa.com.hk) for more details.

<sup>^</sup> 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 providers	AXA China Region Insurance Company (Hong Kong) Limited / AXA China Region Insurance Company Limited
Type of certified plan	VHIS Standard Plan
Name of certified plan	AXA WiseGuard 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](http://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 Medical Insurance Plan** is underwritten by AXA China Region Insurance Company (Hong Kong) Limited / AXA China Region Insurance Company Limited (collectively “AXA” or the “Company”).

**AXA WiseGuard 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.**