

健康常伴優越醫療保險計劃(半私家病房)					
Healthy Life Premier Medical Insurance Plan (Semi-private)					
年繳保費 Annual Premium (港幣 HK\$)					
年齡#	男性	年齡#	男性	年齡#	男性
Age #	Male	Age #	Male	Age #	Male
0	5,700.00	34	3,699.00	68	17,526.00
1	5,700.00	35	3,877.00	69	18,258.00
2	5,700.00	36	3,944.00	70	19,768.00
3	5,700.00	37	4,013.00	71	20,216.00
4	5,700.00	38	4,093.00	72	20,675.00
5	5,700.00	39	4,178.00	73	21,146.00
6	2,280.00	40	4,307.00	74	21,630.00
7	2,280.00	41	4,405.00	75	22,126.00
8	2,280.00	42	4,521.00	76	23,112.00
9	2,280.00	43	4,661.00	77	24,114.00
10	2,280.00	44	4,815.00	78	25,119.00
11	2,280.00	45	5,139.00	79	26,135.00
12	2,280.00	46	5,331.00	80	27,545.00
13	2,280.00	47	5,539.00	81*	28,327.00
14	2,280.00	48	5,781.00	82*	29,099.00
15	2,280.00	49	6,040.00	83*	29,759.00
16	2,280.00	50	6,389.00	84*	30,405.00
17	2,280.00	51	7,071.00	85*	30,982.00
18	2,208.00	52	7,445.00	86*	31,599.00
19	2,309.00	53	7,859.00	87*	32,204.00
20	2,432.00	54	8,298.00	88*	32,790.00
21	2,537.00	55	8,793.00	89*	33,364.00
22	2,641.00	56	9,280.00	90*	33,385.00
23	2,747.00	57	9,791.00	91*	33,499.00
24	2,849.00	58	10,347.00	92*	33,614.00
25	3,023.00	59	10,926.00	93*	34,089.00
26	3,114.00	60	11,601.00	94*	34,759.00
27	3,201.00	61	12,179.00	95*	35,298.00
28	3,287.00	62	12,803.00	96*	35,720.00
29	3,337.00	63	13,459.00	97*	36,066.00
30	3,386.00	64	14,125.00	98*	36,387.00
31	3,452.00	65	15,482.00	99*	36,680.00
32	3,534.00	66	16,170.00		
33	3,616.00	67	16,849.00		

健康常伴優越醫療保險計劃(半私家病房)					
Healthy Life Premier Medical Insurance Plan (Semi-private)					
年繳保費 Annual Premium (港幣 HK\$)					
年齡#	女性	年齡#	女性	年齡#	女性
Age #	Female	Age #	Female	Age #	Female
0	5,244.00	34	5,037.00	68	14,623.00
1	5,244.00	35	5,324.00	69	15,162.00
2	5,244.00	36	5,432.00	70	16,405.00
3	5,244.00	37	5,545.00	71	16,584.00
4	5,244.00	38	5,669.00	72	17,334.00
5	5,244.00	39	5,801.00	73	18,127.00
6	2,280.00	40	5,982.00	74	18,948.00
7	2,280.00	41	6,158.00	75	20,289.00
8	2,280.00	42	6,311.00	76	21,194.00
9	2,280.00	43	6,479.00	77	22,111.00
10	2,280.00	44	6,656.00	78	23,037.00
11	2,280.00	45	7,091.00	79	23,973.00
12	2,280.00	46	7,289.00	80	25,069.00
13	2,280.00	47	7,494.00	81*	25,856.00
14	2,280.00	48	7,712.00	82*	26,637.00
15	2,280.00	49	7,941.00	83*	27,365.00
16	2,280.00	50	8,297.00	84*	28,082.00
17	2,280.00	51	8,341.00	85*	28,643.00
18	2,597.00	52	8,386.00	86*	29,341.00
19	2,761.00	53	8,658.00	87*	30,025.00
20	3,012.00	54	8,940.00	88*	30,700.00
21	3,175.00	55	9,209.00	89*	31,359.00
22	3,333.00	56	9,510.00	90*	31,494.00
23	3,488.00	57	9,823.00	91*	31,628.00
24	3,639.00	58	10,161.00	92*	31,764.00
25	3,876.00	59	10,510.00	93*	32,322.00
26	4,015.00	60	10,797.00	94*	32,862.00
27	4,148.00	61	11,028.00	95*	33,374.00
28	4,276.00	62	11,409.00	96*	33,850.00
29	4,400.00	63	11,800.00	97*	34,305.00
30	4,528.00	64	12,212.00	98*	34,739.00
31	4,669.00	65	13,124.00	99*	35,158.00
32	4,788.00	66	13,587.00		
33	4,911.00	67	14,078.00		

# 此為上次生日日期 Age Last Birthday

\* 此為續保保費率 For Renewal Only

2026年6月1日起生效 Effective on 1 June 2026

中國人壽保險(海外)股份有限公司保留更改此保費表的權利。

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此標準保費表並未包括由保險業監管局徵收的保費徵費。

This Standard Premium Schedule does not include any levy charged by Insurance Authority.

健康常伴優越醫療保險計劃(半私家病房)					
Healthy Life Premier Medical Insurance Plan (Semi-private)					
月繳保費 Monthly Premium (港幣 HK\$)					
年齡#	男性	年齡#	男性	年齡#	男性
Age #	Male	Age #	Male	Age #	Male
0	495.90	34	321.81	68	1,524.76
1	495.90	35	337.30	69	1,588.45
2	495.90	36	343.13	70	1,719.82
3	495.90	37	349.13	71	1,758.79
4	495.90	38	356.09	72	1,798.73
5	495.90	39	363.49	73	1,839.70
6	198.36	40	374.71	74	1,881.81
7	198.36	41	383.24	75	1,924.96
8	198.36	42	393.33	76	2,010.74
9	198.36	43	405.51	77	2,097.92
10	198.36	44	418.91	78	2,185.35
11	198.36	45	447.09	79	2,273.75
12	198.36	46	463.80	80	2,396.42
13	198.36	47	481.89	81*	2,464.45
14	198.36	48	502.95	82*	2,531.61
15	198.36	49	525.48	83*	2,589.03
16	198.36	50	555.84	84*	2,645.24
17	198.36	51	615.18	85*	2,695.43
18	192.10	52	647.72	86*	2,749.11
19	200.88	53	683.73	87*	2,801.75
20	211.58	54	721.93	88*	2,852.73
21	220.72	55	764.99	89*	2,902.67
22	229.77	56	807.36	90*	2,904.50
23	238.99	57	851.82	91*	2,914.41
24	247.86	58	900.19	92*	2,924.42
25	263.00	59	950.56	93*	2,965.74
26	270.92	60	1,009.29	94*	3,024.03
27	278.49	61	1,059.57	95*	3,070.93
28	285.97	62	1,113.86	96*	3,107.64
29	290.32	63	1,170.93	97*	3,137.74
30	294.58	64	1,228.88	98*	3,165.67
31	300.32	65	1,346.93	99*	3,191.16
32	307.46	66	1,406.79		
33	314.59	67	1,465.86		

健康常伴優越醫療保險計劃(半私家病房)					
Healthy Life Premier Medical Insurance Plan (Semi-private)					
月繳保費 Monthly Premium (港幣 HK\$)					
年齡#	女性	年齡#	女性	年齡#	女性
Age #	Female	Age #	Female	Age #	Female
0	456.23	34	438.22	68	1,272.20
1	456.23	35	463.19	69	1,319.09
2	456.23	36	472.58	70	1,427.24
3	456.23	37	482.42	71	1,442.81
4	456.23	38	493.20	72	1,508.06
5	456.23	39	504.69	73	1,577.05
6	198.36	40	520.43	74	1,648.48
7	198.36	41	535.75	75	1,765.14
8	198.36	42	549.06	76	1,843.88
9	198.36	43	563.67	77	1,923.66
10	198.36	44	579.07	78	2,004.22
11	198.36	45	616.92	79	2,085.65
12	198.36	46	634.14	80	2,181.00
13	198.36	47	651.98	81*	2,249.47
14	198.36	48	670.94	82*	2,317.42
15	198.36	49	690.87	83*	2,380.76
16	198.36	50	721.84	84*	2,443.13
17	198.36	51	725.67	85*	2,491.94
18	225.94	52	729.58	86*	2,552.67
19	240.21	53	753.25	87*	2,612.18
20	262.04	54	777.78	88*	2,670.90
21	276.23	55	801.18	89*	2,728.23
22	289.97	56	827.37	90*	2,739.98
23	303.46	57	854.60	91*	2,751.64
24	316.59	58	884.01	92*	2,763.47
25	337.21	59	914.37	93*	2,812.01
26	349.31	60	939.34	94*	2,858.99
27	360.88	61	959.44	95*	2,903.54
28	372.01	62	992.58	96*	2,944.95
29	382.80	63	1,026.60	97*	2,984.54
30	393.94	64	1,062.44	98*	3,022.29
31	406.20	65	1,141.79	99*	3,058.75
32	416.56	66	1,182.07		
33	427.26	67	1,224.79		

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健康常伴優越醫療保險計劃(半私家病房連附加保障)					
Healthy Life Premier Medical Insurance Plan (Semi-private with SMM)					
年繳保費 Annual Premium (港幣 HK\$)					
年齡#	男性	年齡#	男性	年齡#	男性
Age #	Male	Age #	Male	Age #	Male
0	8,208.00	34	5,116.00	68	24,741.00
1	8,208.00	35	5,344.00	69	25,780.00
2	8,208.00	36	5,446.00	70	27,719.00
3	8,208.00	37	5,556.00	71	28,324.00
4	8,208.00	38	5,676.00	72	28,946.00
5	8,208.00	39	5,807.00	73	29,582.00
6	3,192.00	40	5,990.00	74	30,234.00
7	3,192.00	41	6,142.00	75	30,903.00
8	3,192.00	42	6,319.00	76	32,286.00
9	3,192.00	43	6,528.00	77	33,692.00
10	3,192.00	44	6,756.00	78	35,098.00
11	3,192.00	45	7,187.00	79	36,523.00
12	3,192.00	46	7,472.00	80	38,392.00
13	3,192.00	47	7,782.00	81*	39,478.00
14	3,192.00	48	8,135.00	82*	40,550.00
15	3,192.00	49	8,517.00	83*	41,487.00
16	3,192.00	50	9,015.00	84*	42,403.00
17	3,192.00	51	9,981.00	85*	43,217.00
18	2,880.00	52	10,520.00	86*	44,082.00
19	3,029.00	53	11,107.00	87*	44,922.00
20	3,211.00	54	11,734.00	88*	45,732.00
21	3,372.00	55	12,437.00	89*	46,515.00
22	3,534.00	56	13,136.00	90*	46,627.00
23	3,695.00	57	13,872.00	91*	46,757.00
24	3,852.00	58	14,664.00	92*	46,888.00
25	4,091.00	59	15,490.00	93*	47,507.00
26	4,241.00	60	16,440.00	94*	48,331.00
27	4,383.00	61	17,280.00	95*	48,995.00
28	4,519.00	62	18,177.00	96*	49,510.00
29	4,602.00	63	19,116.00	97*	49,929.00
30	4,687.00	64	20,067.00	98*	50,303.00
31	4,773.00	65	21,830.00	99*	50,632.00
32	4,887.00	66	22,807.00		
33	5,002.00	67	23,778.00		

健康常伴優越醫療保險計劃(半私家病房連附加保障)					
Healthy Life Premier Medical Insurance Plan (Semi-private with SMM)					
年繳保費 Annual Premium (港幣 HK\$)					
年齡#	女性	年齡#	女性	年齡#	女性
Age #	Female	Age #	Female	Age #	Female
0	7,581.00	34	6,843.00	68	20,658.00
1	7,581.00	35	7,197.00	69	21,427.00
2	7,581.00	36	7,368.00	70	23,043.00
3	7,581.00	37	7,543.00	71	23,311.00
4	7,581.00	38	7,736.00	72	24,378.00
5	7,581.00	39	7,939.00	73	25,506.00
6	3,192.00	40	8,197.00	74	26,670.00
7	3,192.00	41	8,455.00	75	28,450.00
8	3,192.00	42	8,690.00	76	29,728.00
9	3,192.00	43	8,949.00	77	31,027.00
10	3,192.00	44	9,218.00	78	32,336.00
11	3,192.00	45	9,790.00	79	33,661.00
12	3,192.00	46	10,092.00	80	35,160.00
13	3,192.00	47	10,408.00	81*	36,268.00
14	3,192.00	48	10,745.00	82*	37,366.00
15	3,192.00	49	11,096.00	83*	38,396.00
16	3,192.00	50	11,603.00	84*	39,413.00
17	3,192.00	51	11,670.00	85*	40,226.00
18	3,364.00	52	11,739.00	86*	41,205.00
19	3,599.00	53	12,130.00	87*	42,163.00
20	3,936.00	54	12,535.00	88*	43,098.00
21	4,172.00	55	12,929.00	89*	44,007.00
22	4,407.00	56	13,364.00	90*	44,218.00
23	4,638.00	57	13,815.00	91*	44,430.00
24	4,861.00	58	14,297.00	92*	44,642.00
25	5,182.00	59	14,796.00	93*	45,393.00
26	5,396.00	60	15,235.00	94*	46,102.00
27	5,602.00	61	15,611.00	95*	46,771.00
28	5,803.00	62	16,157.00	96*	47,383.00
29	5,980.00	63	16,723.00	97*	47,960.00
30	6,163.00	64	17,318.00	98*	48,498.00
31	6,340.00	65	18,509.00	99*	49,003.00
32	6,503.00	66	19,174.00		
33	6,672.00	67	19,879.00		

# 此為上次生日日期 Age Last Birthday

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健康常伴優越醫療保險計劃(半私家病房連附加保障)					
Healthy Life Premier Medical Insurance Plan (Semi-private with SMM)					
月繳保費 Monthly Premium (港幣 HK\$)					
年齡#	男性	年齡#	男性	年齡#	男性
Age #	Male	Age #	Male	Age #	Male
0	714.10	34	445.09	68	2,152.47
1	714.10	35	464.93	69	2,242.86
2	714.10	36	473.80	70	2,411.55
3	714.10	37	483.37	71	2,464.19
4	714.10	38	493.81	72	2,518.30
5	714.10	39	505.21	73	2,573.63
6	277.70	40	521.13	74	2,630.36
7	277.70	41	534.35	75	2,688.56
8	277.70	42	549.75	76	2,808.88
9	277.70	43	567.94	77	2,931.20
10	277.70	44	587.77	78	3,053.53
11	277.70	45	625.27	79	3,177.50
12	277.70	46	650.06	80	3,340.10
13	277.70	47	677.03	81*	3,434.59
14	277.70	48	707.75	82*	3,527.85
15	277.70	49	740.98	83*	3,609.37
16	277.70	50	784.31	84*	3,689.06
17	277.70	51	868.35	85*	3,759.88
18	250.56	52	915.24	86*	3,835.13
19	263.52	53	966.31	87*	3,908.21
20	279.36	54	1,020.86	88*	3,978.68
21	293.36	55	1,082.02	89*	4,046.81
22	307.46	56	1,142.83	90*	4,056.55
23	321.47	57	1,206.86	91*	4,067.86
24	335.12	58	1,275.77	92*	4,079.26
25	355.92	59	1,347.63	93*	4,133.11
26	368.97	60	1,430.28	94*	4,204.80
27	381.32	61	1,503.36	95*	4,262.57
28	393.15	62	1,581.40	96*	4,307.37
29	400.37	63	1,663.09	97*	4,343.82
30	407.77	64	1,745.83	98*	4,376.36
31	415.25	65	1,899.21	99*	4,404.98
32	425.17	66	1,984.21		
33	435.17	67	2,068.69		

健康常伴優越醫療保險計劃(半私家病房連附加保障)					
Healthy Life Premier Medical Insurance Plan (Semi-private with SMM)					
月繳保費 Monthly Premium (港幣 HK\$)					
年齡#	女性	年齡#	女性	年齡#	女性
Age #	Female	Age #	Female	Age #	Female
0	659.55	34	595.34	68	1,797.25
1	659.55	35	626.14	69	1,864.15
2	659.55	36	641.02	70	2,004.74
3	659.55	37	656.24	71	2,028.06
4	659.55	38	673.03	72	2,120.89
5	659.55	39	690.69	73	2,219.02
6	277.70	40	713.14	74	2,320.29
7	277.70	41	735.59	75	2,475.15
8	277.70	42	756.03	76	2,586.34
9	277.70	43	778.56	77	2,699.35
10	277.70	44	801.97	78	2,813.23
11	277.70	45	851.73	79	2,928.51
12	277.70	46	878.00	80	3,058.92
13	277.70	47	905.50	81*	3,155.32
14	277.70	48	934.82	82*	3,250.84
15	277.70	49	965.35	83*	3,340.45
16	277.70	50	1,009.46	84*	3,428.93
17	277.70	51	1,015.29	85*	3,499.66
18	292.67	52	1,021.29	86*	3,584.84
19	313.11	53	1,055.31	87*	3,668.18
20	342.43	54	1,090.55	88*	3,749.53
21	362.96	55	1,124.82	89*	3,828.61
22	383.41	56	1,162.67	90*	3,846.97
23	403.51	57	1,201.91	91*	3,865.41
24	422.91	58	1,243.84	92*	3,883.85
25	450.83	59	1,287.25	93*	3,949.19
26	469.45	60	1,325.45	94*	4,010.87
27	487.37	61	1,358.16	95*	4,069.08
28	504.86	62	1,405.66	96*	4,122.32
29	520.26	63	1,454.90	97*	4,172.52
30	536.18	64	1,506.67	98*	4,219.33
31	551.58	65	1,610.28	99*	4,263.26
32	565.76	66	1,668.14		
33	580.46	67	1,729.47		

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健康常伴優越醫療保險計劃(私家病房)					
Healthy Life Premier Medical Insurance Plan (Private)					
年繳保費 Annual Premium (港幣 HK\$)					
年齡#	男性	年齡#	男性	年齡#	男性
Age #	Male	Age #	Male	Age #	Male
0	10,146.00	34	6,128.00	68	30,250.00
1	10,146.00	35	6,369.00	69	31,555.00
2	10,146.00	36	6,499.00	70	33,861.00
3	10,146.00	37	6,637.00	71	34,625.00
4	10,146.00	38	6,791.00	72	35,410.00
5	10,146.00	39	6,957.00	73	36,216.00
6	3,876.00	40	7,168.00	74	37,041.00
7	3,876.00	41	7,358.00	75	37,890.00
8	3,876.00	42	7,581.00	76	39,618.00
9	3,876.00	43	7,844.00	77	41,374.00
10	3,876.00	44	8,137.00	78	43,125.00
11	3,876.00	45	8,641.00	79	44,898.00
12	3,876.00	46	9,000.00	80	47,328.00
13	3,876.00	47	9,394.00	81*	48,686.00
14	3,876.00	48	9,842.00	82*	50,018.00
15	3,876.00	49	10,326.00	83*	51,132.00
16	3,876.00	50	10,900.00	84*	52,218.00
17	3,876.00	51	12,100.00	85*	53,353.00
18	3,296.00	52	12,774.00	86*	54,367.00
19	3,483.00	53	13,514.00	87*	55,344.00
20	3,696.00	54	14,301.00	88*	56,274.00
21	3,900.00	55	15,121.00	89*	57,165.00
22	4,107.00	56	15,993.00	90*	57,474.00
23	4,315.00	57	16,911.00	91*	57,549.00
24	4,520.00	58	17,905.00	92*	57,626.00
25	4,802.00	59	18,941.00	93*	58,290.00
26	4,998.00	60	20,028.00	94*	59,112.00
27	5,188.00	61	21,056.00	95*	59,774.00
28	5,375.00	62	22,173.00	96*	60,284.00
29	5,487.00	63	23,345.00	97*	60,686.00
30	5,601.00	64	24,532.00	98*	61,028.00
31	5,697.00	65	26,618.00	99*	61,307.00
32	5,838.00	66	27,840.00		
33	5,984.00	67	29,048.00		

健康常伴優越醫療保險計劃(私家病房)					
Healthy Life Premier Medical Insurance Plan (Private)					
年繳保費 Annual Premium (港幣 HK\$)					
年齡#	女性	年齡#	女性	年齡#	女性
Age #	Female	Age #	Female	Age #	Female
0	9,348.00	34	8,262.00	68	25,130.00
1	9,348.00	35	8,688.00	69	26,091.00
2	9,348.00	36	8,902.00	70	27,940.00
3	9,348.00	37	9,125.00	71	28,296.00
4	9,348.00	38	9,371.00	72	29,621.00
5	9,348.00	39	9,628.00	73	31,026.00
6	3,876.00	40	9,990.00	74	32,477.00
7	3,876.00	41	10,335.00	75	34,615.00
8	3,876.00	42	10,633.00	76	36,208.00
9	3,876.00	43	10,963.00	77	37,824.00
10	3,876.00	44	11,310.00	78	39,445.00
11	3,876.00	45	11,991.00	79	41,087.00
12	3,876.00	46	12,376.00	80	43,068.00
13	3,876.00	47	12,779.00	81*	44,443.00
14	3,876.00	48	13,207.00	82*	45,803.00
15	3,876.00	49	13,654.00	83*	47,056.00
16	3,876.00	50	14,226.00	84*	48,288.00
17	3,876.00	51	14,328.00	85*	49,442.00
18	4,038.00	52	14,430.00	86*	50,619.00
19	4,329.00	53	14,919.00	87*	51,765.00
20	4,704.00	54	15,425.00	88*	52,878.00
21	4,997.00	55	15,881.00	89*	53,953.00
22	5,286.00	56	16,423.00	90*	54,267.00
23	5,571.00	57	16,983.00	91*	54,582.00
24	5,849.00	58	17,589.00	92*	54,900.00
25	6,234.00	59	18,216.00	93*	55,757.00
26	6,498.00	60	18,648.00	94*	56,561.00
27	6,755.00	61	19,053.00	95*	57,311.00
28	7,005.00	62	19,731.00	96*	57,988.00
29	7,213.00	63	20,431.00	97*	58,612.00
30	7,425.00	64	21,164.00	98*	59,180.00
31	7,628.00	65	22,458.00	99*	59,694.00
32	7,832.00	66	23,281.00		
33	8,045.00	67	24,157.00		

# 此為上次生日日期 Age Last Birthday

\* 此為續保保費率 For Renewal Only

2026年6月1日起生效 Effective on 1 June 2026

中國人壽保險(海外)股份有限公司保留更改此保費表的權利。

China Life Insurance (Overseas) Company Limited reserves the right to revise the premium table.

此標準保費表並未包括由保險業監管局徵收的保費徵費。

This Standard Premium Schedule does not include any levy charged by Insurance Authority.

健康常伴優越醫療保險計劃(私家病房)					
Healthy Life Premier Medical Insurance Plan (Private)					
月繳保費 Monthly Premium (港幣 HK\$)					
年齡#	男性	年齡#	男性	年齡#	男性
Age #	Male	Age #	Male	Age #	Male
0	882.70	34	533.14	68	2,631.75
1	882.70	35	554.10	69	2,745.29
2	882.70	36	565.41	70	2,945.91
3	882.70	37	577.42	71	3,012.38
4	882.70	38	590.82	72	3,080.67
5	882.70	39	605.26	73	3,150.79
6	337.21	40	623.62	74	3,222.57
7	337.21	41	640.15	75	3,296.43
8	337.21	42	659.55	76	3,446.77
9	337.21	43	682.43	77	3,599.54
10	337.21	44	707.92	78	3,751.88
11	337.21	45	751.77	79	3,906.13
12	337.21	46	783.00	80	4,117.54
13	337.21	47	817.28	81*	4,235.68
14	337.21	48	856.25	82*	4,351.57
15	337.21	49	898.36	83*	4,448.48
16	337.21	50	948.30	84*	4,542.97
17	337.21	51	1,052.70	85*	4,641.71
18	286.75	52	1,111.34	86*	4,729.93
19	303.02	53	1,175.72	87*	4,814.93
20	321.55	54	1,244.19	88*	4,895.84
21	339.30	55	1,315.53	89*	4,973.36
22	357.31	56	1,391.39	90*	5,000.24
23	375.41	57	1,471.26	91*	5,006.76
24	393.24	58	1,557.74	92*	5,013.46
25	417.77	59	1,647.87	93*	5,071.23
26	434.83	60	1,742.44	94*	5,142.74
27	451.36	61	1,831.87	95*	5,200.34
28	467.63	62	1,929.05	96*	5,244.71
29	477.37	63	2,031.02	97*	5,279.68
30	487.29	64	2,134.28	98*	5,309.44
31	495.64	65	2,315.77	99*	5,333.71
32	507.91	66	2,422.08		
33	520.61	67	2,527.18		

健康常伴優越醫療保險計劃(私家病房)					
Healthy Life Premier Medical Insurance Plan (Private)					
月繳保費 Monthly Premium (港幣 HK\$)					
年齡#	女性	年齡#	女性	年齡#	女性
Age #	Female	Age #	Female	Age #	Female
0	813.28	34	718.79	68	2,186.31
1	813.28	35	755.86	69	2,269.92
2	813.28	36	774.47	70	2,430.78
3	813.28	37	793.88	71	2,461.75
4	813.28	38	815.28	72	2,577.03
5	813.28	39	837.64	73	2,699.26
6	337.21	40	869.13	74	2,825.50
7	337.21	41	899.15	75	3,011.51
8	337.21	42	925.07	76	3,150.10
9	337.21	43	953.78	77	3,290.69
10	337.21	44	983.97	78	3,431.72
11	337.21	45	1,043.22	79	3,574.57
12	337.21	46	1,076.71	80	3,746.92
13	337.21	47	1,111.77	81*	3,866.54
14	337.21	48	1,149.01	82*	3,984.86
15	337.21	49	1,187.90	83*	4,093.87
16	337.21	50	1,237.66	84*	4,201.06
17	337.21	51	1,246.54	85*	4,301.45
18	351.31	52	1,255.41	86*	4,403.85
19	376.62	53	1,297.95	87*	4,503.56
20	409.25	54	1,341.98	88*	4,600.39
21	434.74	55	1,381.65	89*	4,693.91
22	459.88	56	1,428.80	90*	4,721.23
23	484.68	57	1,477.52	91*	4,748.63
24	508.86	58	1,530.24	92*	4,776.30
25	542.36	59	1,584.79	93*	4,850.86
26	565.33	60	1,622.38	94*	4,920.81
27	587.69	61	1,657.61	95*	4,986.06
28	609.44	62	1,716.60	96*	5,044.96
29	627.53	63	1,777.50	97*	5,099.24
30	645.98	64	1,841.27	98*	5,148.66
31	663.64	65	1,953.85	99*	5,193.38
32	681.38	66	2,025.45		
33	699.92	67	2,101.66		

# 此為上次生日日期 Age Last Birthday

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2026年6月1日起生效 Effective on 1 June 2026

中國人壽保險(海外)股份有限公司保留更改此保費表的權利。

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健康常伴優越醫療保險計劃(私家病房連附加保障)					
Healthy Life Premier Medical Insurance Plan (Private with SMM)					
年繳保費 Annual Premium (港幣 HK\$)					
年齡#	男性	年齡#	男性	年齡#	男性
Age #	Male	Age #	Male	Age #	Male
0	13,908.00	34	8,373.00	68	40,128.00
1	13,908.00	35	8,682.00	69	41,862.00
2	13,908.00	36	8,845.00	70	44,701.00
3	13,908.00	37	9,017.00	71	45,781.00
4	13,908.00	38	9,211.00	72	46,895.00
5	13,908.00	39	9,421.00	73	48,041.00
6	5,244.00	40	9,685.00	74	49,222.00
7	5,244.00	41	9,929.00	75	50,438.00
8	5,244.00	42	10,213.00	76	52,873.00
9	5,244.00	43	10,551.00	77	55,357.00
10	5,244.00	44	10,926.00	78	57,856.00
11	5,244.00	45	11,547.00	79	60,394.00
12	5,244.00	46	12,006.00	80	63,695.00
13	5,244.00	47	12,515.00	81*	65,517.00
14	5,244.00	48	13,089.00	82*	67,306.00
15	5,244.00	49	13,713.00	83*	68,838.00
16	5,244.00	50	14,448.00	84*	70,325.00
17	5,244.00	51	16,041.00	85*	71,846.00
18	4,381.00	52	16,940.00	86*	73,230.00
19	4,646.00	53	17,924.00	87*	74,555.00
20	4,948.00	54	18,974.00	88*	75,816.00
21	5,236.00	55	20,074.00	89*	77,014.00
22	5,529.00	56	21,240.00	90*	77,517.00
23	5,824.00	57	22,469.00	91*	77,601.00
24	6,118.00	58	23,795.00	92*	77,688.00
25	6,500.00	59	25,176.00	93*	78,555.00
26	6,783.00	60	26,629.00	94*	79,580.00
27	7,059.00	61	28,021.00	95*	80,406.00
28	7,331.00	62	29,519.00	96*	81,038.00
29	7,492.00	63	31,086.00	97*	81,532.00
30	7,657.00	64	32,674.00	98*	81,932.00
31	7,784.00	65	35,272.00	99*	82,242.00
32	7,979.00	66	36,904.00		
33	8,175.00	67	38,522.00		

健康常伴優越醫療保險計劃(私家病房連附加保障)					
Healthy Life Premier Medical Insurance Plan (Private with SMM)					
年繳保費 Annual Premium (港幣 HK\$)					
年齡#	女性	年齡#	女性	年齡#	女性
Age #	Female	Age #	Female	Age #	Female
0	12,996.00	34	11,104.00	68	33,306.00
1	12,996.00	35	11,633.00	69	34,588.00
2	12,996.00	36	11,912.00	70	36,897.00
3	12,996.00	37	12,201.00	71	37,467.00
4	12,996.00	38	12,518.00	72	39,333.00
5	12,996.00	39	12,850.00	73	41,304.00
6	5,244.00	40	13,302.00	74	43,352.00
7	5,244.00	41	13,734.00	75	46,197.00
8	5,244.00	42	14,119.00	76	48,456.00
9	5,244.00	43	14,544.00	77	50,759.00
10	5,244.00	44	14,991.00	78	53,086.00
11	5,244.00	45	15,816.00	79	55,452.00
12	5,244.00	46	16,313.00	80	58,213.00
13	5,244.00	47	16,832.00	81*	60,078.00
14	5,244.00	48	17,385.00	82*	61,918.00
15	5,244.00	49	17,961.00	83*	63,633.00
16	5,244.00	50	18,686.00	84*	65,314.00
17	5,244.00	51	18,825.00	85*	66,888.00
18	5,380.00	52	18,963.00	86*	68,489.00
19	5,780.00	53	19,617.00	87*	70,043.00
20	6,284.00	54	20,295.00	88*	71,546.00
21	6,688.00	55	20,922.00	89*	72,996.00
22	7,086.00	56	21,649.00	90*	73,446.00
23	7,483.00	57	22,400.00	91*	73,898.00
24	7,868.00	58	23,209.00	92*	74,354.00
25	8,372.00	59	24,046.00	93*	75,490.00
26	8,740.00	60	24,676.00	94*	76,542.00
27	9,097.00	61	25,278.00	95*	77,517.00
28	9,447.00	62	26,190.00	96*	78,391.00
29	9,716.00	63	27,132.00	97*	79,184.00
30	9,994.00	64	28,119.00	98*	79,897.00
31	10,246.00	65	29,744.00	99*	80,525.00
32	10,524.00	66	30,847.00		
33	10,813.00	67	32,017.00		

# 此為上次生日日期 Age Last Birthday

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2026年6月1日起生效 Effective on 1 June 2026

中國人壽保險(海外)股份有限公司保留更改此保費表的權利。

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健康常伴優越醫療保險計劃(私家病房連附加保障)					
Healthy Life Premier Medical Insurance Plan (Private with SMM)					
月繳保費 Monthly Premium (港幣 HK\$)					
年齡#	男性	年齡#	男性	年齡#	男性
Age #	Male	Age #	Male	Age #	Male
0	1,210.00	34	728.45	68	3,491.14
1	1,210.00	35	755.33	69	3,641.99
2	1,210.00	36	769.52	70	3,888.99
3	1,210.00	37	784.48	71	3,982.95
4	1,210.00	38	801.36	72	4,079.87
5	1,210.00	39	819.63	73	4,179.57
6	456.23	40	842.60	74	4,282.31
7	456.23	41	863.82	75	4,388.11
8	456.23	42	888.53	76	4,599.95
9	456.23	43	917.94	77	4,816.06
10	456.23	44	950.56	78	5,033.47
11	456.23	45	1,004.59	79	5,254.28
12	456.23	46	1,044.52	80	5,541.47
13	456.23	47	1,088.81	81*	5,699.98
14	456.23	48	1,138.74	82*	5,855.62
15	456.23	49	1,193.03	83*	5,988.91
16	456.23	50	1,256.98	84*	6,118.28
17	456.23	51	1,395.57	85*	6,250.60
18	381.15	52	1,473.78	86*	6,371.01
19	404.20	53	1,559.39	87*	6,486.29
20	430.48	54	1,650.74	88*	6,595.99
21	455.53	55	1,746.44	89*	6,700.22
22	481.02	56	1,847.88	90*	6,743.98
23	506.69	57	1,954.80	91*	6,751.29
24	532.27	58	2,070.17	92*	6,758.86
25	565.50	59	2,190.31	93*	6,834.29
26	590.12	60	2,316.72	94*	6,923.46
27	614.13	61	2,437.83	95*	6,995.32
28	637.80	62	2,568.15	96*	7,050.31
29	651.80	63	2,704.48	97*	7,093.28
30	666.16	64	2,842.64	98*	7,128.08
31	677.21	65	3,068.66	99*	7,155.05
32	694.17	66	3,210.65		
33	711.23	67	3,351.41		

健康常伴優越醫療保險計劃(私家病房連附加保障)					
Healthy Life Premier Medical Insurance Plan (Private with SMM)					
月繳保費 Monthly Premium (港幣 HK\$)					
年齡#	女性	年齡#	女性	年齡#	女性
Age #	Female	Age #	Female	Age #	Female
0	1,130.65	34	966.05	68	2,897.62
1	1,130.65	35	1,012.07	69	3,009.16
2	1,130.65	36	1,036.34	70	3,210.04
3	1,130.65	37	1,061.49	71	3,259.63
4	1,130.65	38	1,089.07	72	3,421.97
5	1,130.65	39	1,117.95	73	3,593.45
6	456.23	40	1,157.27	74	3,771.62
7	456.23	41	1,194.86	75	4,019.14
8	456.23	42	1,228.35	76	4,215.67
9	456.23	43	1,265.33	77	4,416.03
10	456.23	44	1,304.22	78	4,618.48
11	456.23	45	1,375.99	79	4,824.32
12	456.23	46	1,419.23	80	5,064.53
13	456.23	47	1,464.38	81*	5,226.79
14	456.23	48	1,512.50	82*	5,386.87
15	456.23	49	1,562.61	83*	5,536.07
16	456.23	50	1,625.68	84*	5,682.32
17	456.23	51	1,637.78	85*	5,819.26
18	468.06	52	1,649.78	86*	5,958.54
19	502.86	53	1,706.68	87*	6,093.74
20	546.71	54	1,765.67	88*	6,224.50
21	581.86	55	1,820.21	89*	6,350.65
22	616.48	56	1,883.46	90*	6,389.80
23	651.02	57	1,948.80	91*	6,429.13
24	684.52	58	2,019.18	92*	6,468.80
25	728.36	59	2,092.00	93*	6,567.63
26	760.38	60	2,146.81	94*	6,659.15
27	791.44	61	2,199.19	95*	6,743.98
28	821.89	62	2,278.53	96*	6,820.02
29	845.29	63	2,360.48	97*	6,889.01
30	869.48	64	2,446.35	98*	6,951.04
31	891.40	65	2,587.73	99*	7,005.68
32	915.59	66	2,683.69		
33	940.73	67	2,785.48		

# 此為上次生日日期 Age Last Birthday

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中國人壽保險(海外)股份有限公司保留更改此保費表的權利。

China Life Insurance (Overseas) Company Limited reserves the right to revise the premium table.

此標準保費表並未包括由保險業監管局徵收的保費徵費。

This Standard Premium Schedule does not include any levy charged by Insurance Authority.