

宏利晉悅自願醫保靈活計劃 (智選) – 標準保費表  
Manulife Supreme VHIS Flexi Plan (Smart) – Standard Premium Schedule

(只適用於香港 Available in Hong Kong only)

以下保費表由2024年12月29日開始生效。

The premium schedule below comes into effect on December 29, 2024.

標準保費表 (港元) – 年繳 Standard Premium Schedule (HK\$) – Annual  
(只適用於保單生效時年齡介乎0至81歲之受保人 For insured persons from age 0 to 81 years at policy commencement)

最接近 生日年齡	0港元 自付費	22,800港元 自付費	45,000港元 自付費	100,000港元 自付費	最接近 生日年齡	0港元 自付費	22,800港元 自付費	45,000港元 自付費	100,000港元 自付費
Age nearest birthday	HK\$0 Deductible	HK\$22,800 Deductible	HK\$45,000 Deductible	HK\$100,000 Deductible	Age nearest birthday	HK\$0 Deductible	HK\$22,800 Deductible	HK\$45,000 Deductible	HK\$100,000 Deductible
0	6,378	3,097	2,271	2,035	31	10,380	4,691	3,054	2,538
1	6,378	3,097	2,271	2,035	32	10,623	4,900	3,132	2,590
2	6,378	3,097	2,271	2,035	33	11,013	5,111	3,229	2,661
3	6,378	3,097	2,271	2,035	34	11,182	5,238	3,250	2,665
4	6,378	3,097	2,271	2,035	35	11,275	5,304	3,269	2,697
5	6,378	3,097	2,271	2,035	36	11,395	5,449	3,399	2,868
6	6,378	3,097	2,271	2,035	37	11,741	5,659	3,443	2,955
7	6,378	3,097	2,271	2,035	38	11,796	5,691	3,506	2,996
8	6,378	3,097	2,271	2,035	39	11,850	5,723	3,527	3,013
9	6,378	3,097	2,271	2,035	40	11,906	5,754	3,590	3,054
10	6,378	3,097	2,271	2,035	41	12,325	6,004	3,794	3,237
11	6,378	3,097	2,271	2,035	42	12,744	6,254	4,000	3,425
12	6,378	3,097	2,271	2,035	43	13,189	6,452	4,179	3,587
13	6,378	3,097	2,271	2,035	44	13,650	6,657	4,363	3,757
14	6,378	3,097	2,271	2,035	45	14,330	6,867	4,554	3,934
15	6,378	3,097	2,271	2,035	46	15,361	7,485	4,964	4,288
16	6,378	3,097	2,271	2,035	47	16,392	8,112	5,410	4,674
17	6,378	3,097	2,271	2,035	48	16,792	8,242	5,597	4,930
18	6,378	3,097	2,271	2,035	49	17,202	8,375	5,730	5,080
19	6,557	3,150	2,436	2,056	50	17,622	8,509	6,006	5,161
20	6,937	3,204	2,456	2,064	51	18,986	8,992	6,345	5,567
21	6,940	3,298	2,516	2,094	52	19,976	9,472	6,839	5,904
22	7,176	3,397	2,548	2,121	53	20,720	10,147	7,455	6,368
23	7,420	3,498	2,579	2,148	54	21,062	10,237	7,723	6,468
24	7,671	3,600	2,608	2,173	55	21,404	10,326	7,958	6,655
25	7,881	3,708	2,608	2,204	56	23,017	11,158	8,417	6,998
26	8,330	3,882	2,756	2,274	57	24,751	12,056	8,900	7,254
27	8,892	4,216	2,858	2,363	58	26,615	13,026	9,406	7,511
28	9,394	4,394	2,939	2,424	59	28,009	13,667	9,646	7,657
29	9,764	4,486	2,986	2,456	60	29,400	14,310	9,868	8,074
30	10,000	4,496	2,993	2,457	61	32,047	15,597	10,640	8,801

標準保費表 (港元) — 年繳 Standard Premium Schedule (HK\$) – Annual

(只適用於保單生效時年齡介乎0至81歲之受保人 For insured persons from age 0 to 81 years at policy commencement)

最接近 生日年齡	0港元 自付費	22,800港元 自付費	45,000港元 自付費	100,000港元 自付費	最接近 生日年齡	0港元 自付費	22,800港元 自付費	45,000港元 自付費	100,000港元 自付費
Age nearest birthday	HK\$0 Deductible	HK\$22,800 Deductible	HK\$45,000 Deductible	HK\$100,000 Deductible	Age nearest birthday	HK\$0 Deductible	HK\$22,800 Deductible	HK\$45,000 Deductible	HK\$100,000 Deductible
62	34,388	17,001	11,252	9,563	93*	127,145	60,812	55,336	44,785
63	37,483	18,531	12,123	10,424	94*	129,688	62,029	56,442	46,000
64	40,857	20,199	13,073	11,264	95*	132,282	63,269	58,851	46,920
65	44,533	22,017	13,734	11,964	96*	134,927	64,535	60,028	48,025
66	48,541	23,998	14,970	13,041	97*	137,625	65,826	62,226	49,154
67	51,970	26,107	16,318	14,215	98*	140,379	67,142	64,150	50,311
68	53,260	26,860	17,787	15,494	99*	143,186	68,485	65,779	51,494
69	55,138	27,876	19,387	16,874	100*	143,186	68,485	65,779	51,494
70	56,804	28,807	21,132	17,875	101*	143,186	68,485	65,779	51,494
71	61,916	31,400	23,034	19,483	102*	143,186	68,485	65,779	51,494
72	65,689	33,385	25,107	20,632	103*	143,186	68,485	65,779	51,494
73	69,264	35,205	26,695	21,755	104*	143,186	68,485	65,779	51,494
74	72,314	36,892	27,973	22,798	105*	143,186	68,485	65,779	51,494
75	73,826	37,911	28,747	23,624	106*	143,186	68,485	65,779	51,494
76	79,638	39,868	30,231	24,843	107*	143,186	68,485	65,779	51,494
77	86,806	42,645	32,336	26,354	108*	143,186	68,485	65,779	51,494
78	90,664	43,474	32,966	26,867	109*	143,186	68,485	65,779	51,494
79	94,820	45,982	34,868	28,653	110*	143,186	68,485	65,779	51,494
80	98,286	47,009	36,122	29,536	111*	143,186	68,485	65,779	51,494
81	103,594	47,951	37,329	30,373	112*	143,186	68,485	65,779	51,494
82*	105,666	48,909	39,065	31,485	113*	143,186	68,485	65,779	51,494
83*	107,780	49,886	40,855	32,629	114*	143,186	68,485	65,779	51,494
84*	109,935	50,886	42,701	33,543	115*	143,186	68,485	65,779	51,494
85*	112,134	51,903	44,605	34,481	116*	143,186	68,485	65,779	51,494
86*	113,638	52,942	45,496	35,442	117*	143,186	68,485	65,779	51,494
87*	115,159	54,000	46,407	36,430	118*	143,186	68,485	65,779	51,494
88*	116,694	55,081	47,334	37,442	119*	143,186	68,485	65,779	51,494
89*	118,245	56,181	48,281	38,480	120*	143,186	68,485	65,779	51,494
90*	119,811	57,305	49,247	39,546	121+*	143,186	68,485	65,779	51,494
91*	122,207	58,451	53,187	42,746					
92*	124,653	59,621	54,251	43,600					

\* 只適用於續保

註解:

- 此標準保費表並未包括由保險業監管局徵收的保費徵費。請瀏覽 [https://www.ia.org.hk/tc/infocenter/faqs/faqs\\_levy.html](https://www.ia.org.hk/tc/infocenter/faqs/faqs_levy.html) 了解詳情。
- 所需支付保費將於每次續保時根據受保人的年齡按當時生效的標準保費表調整。
- 本公司在有需要時會向所有同一類別保單調整標準保費表。以上列出的標準保費並不能視為實際未來所需支付的標準保費。本公司會在每個保單年度終結前以書面形式通知保單持有人來年實際所需支付的保費(包括附加保費(如適用))及保費徵費。
- 就最接近生日年齡而言，任何出現於此表之特定年齡為保單周年日當天，受保人於最接近一個生日所達之歲數。
- 此表所列之保費為以每年繳付形式。如以其他繳付形式，每個保費到期日的應繳保費為此表所列之保費乘以以下調整因子：每半年：0.52，每季：0.265，每月：0.09

\* For renewal only

Remarks:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. Please visit [https://www.ia.org.hk/en/infocenter/faqs/faqs\\_levy.html](https://www.ia.org.hk/en/infocenter/faqs/faqs_levy.html) for details.
- The actual premiums payable will be adjusted at each renewal based on the age of the insured person according to the prevailing Standard Premium Schedule.
- The company may adjust the Standard Premium Schedule on a portfolio basis if necessary. The listed standard premiums above are not indicative of the future standard premiums. The company will send out a written notice to the policy holders before each end of policy year regarding the actual premiums payable (including premium loading, if applicable) and levy of the coming year.
- For age nearest birthday, any reference to a specified age in the above table will mean the policy anniversary on which the insured person's age, nearest birthday, is the specified age.
- The above premiums are for annual payment mode. The following adjustment factor will be multiplied to the premium above for the premium payable at each premium due date for the respective payment modes: Semi-annual: 0.52, Quarterly: 0.265, Monthly: 0.09

宏利晉悅自願醫保靈活計劃 (精選) – 標準保費表  
Manulife Supreme VHIS Flexi Plan (Advance) – Standard Premium Schedule

(只適用於香港 Available in Hong Kong only)

以下保費表由2024年12月29日開始生效。  
The premium schedule below comes into effect on December 29, 2024.

標準保費表 (港元) – 年繳 Standard Premium Schedule (HK\$) – Annual

(只適用於保單生效時年齡介乎0至81歲之受保人 For insured persons from age 0 to 81 years at policy commencement)

最接近 生日年齡	0港元 自付費	8,000港元 自付費	22,800港元 自付費	45,000港元 自付費	100,000港元 自付費	最接近 生日年齡	0港元 自付費	8,000港元 自付費	22,800港元 自付費	45,000港元 自付費	100,000港元 自付費
Age nearest birthday	HK\$0 Deductible	HK\$8,000 Deductible	HK\$22,800 Deductible	HK\$45,000 Deductible	HK\$100,000 Deductible	Age nearest birthday	HK\$0 Deductible	HK\$8,000 Deductible	HK\$22,800 Deductible	HK\$45,000 Deductible	HK\$100,000 Deductible
0	11,019	7,442	4,302	3,751	2,545	31	15,279	10,589	6,120	5,336	3,693
1	11,019	7,442	4,302	3,751	2,545	32	15,596	10,825	6,257	5,456	3,799
2	11,019	7,442	4,302	3,751	2,545	33	15,917	11,065	6,394	5,576	3,933
3	11,019	7,442	4,302	3,751	2,545	34	16,244	11,313	6,539	5,702	3,968
4	11,019	7,442	4,302	3,751	2,545	35	16,582	11,566	6,683	5,828	3,985
5	11,019	7,442	4,302	3,751	2,545	36	16,722	11,706	6,824	5,952	4,145
6	11,019	7,442	4,302	3,751	2,545	37	16,826	11,811	6,928	6,042	4,270
7	11,019	7,442	4,302	3,751	2,545	38	16,968	11,951	7,068	6,165	4,328
8	11,019	7,442	4,302	3,751	2,545	39	17,740	12,287	7,237	6,310	4,353
9	11,019	7,442	4,302	3,751	2,545	40	18,514	12,780	7,403	6,455	4,413
10	11,019	7,442	4,302	3,751	2,545	41	19,287	13,298	7,685	6,701	4,677
11	11,019	7,442	4,302	3,751	2,545	42	20,060	13,788	7,968	6,948	4,948
12	11,019	7,442	4,302	3,751	2,545	43	20,833	14,293	8,262	7,205	5,182
13	11,019	7,442	4,302	3,751	2,545	44	21,679	14,875	8,597	7,496	5,428
14	11,019	7,442	4,302	3,751	2,545	45	22,522	15,532	8,976	7,827	5,684
15	11,019	7,442	4,302	3,751	2,545	46	23,400	16,295	9,419	8,214	6,196
16	11,245	7,607	4,397	3,835	2,545	47	24,242	16,972	9,809	8,553	6,753
17	11,477	7,778	4,495	3,921	2,545	48	25,087	17,644	10,197	8,892	7,122
18	11,715	7,951	4,596	4,008	2,545	49	26,177	18,317	10,587	9,232	7,339
19	11,957	8,127	4,697	4,096	2,589	50	27,268	19,005	10,984	9,578	7,457
20	12,202	8,312	4,803	4,188	2,632	51	28,956	19,708	11,390	9,932	8,042
21	12,456	8,496	4,909	4,281	2,741	52	30,751	20,490	11,841	10,327	8,530
22	12,711	8,682	5,018	4,376	2,854	53	32,657	21,539	12,448	10,854	9,200
23	12,975	8,876	5,130	4,473	2,972	54	34,681	22,793	13,174	11,488	9,344
24	13,244	9,077	5,246	4,574	3,095	55	36,832	24,125	13,943	12,158	9,614
25	13,517	9,277	5,362	4,675	3,139	56	39,115	25,548	14,766	12,877	10,184
26	13,794	9,484	5,480	4,780	3,238	57	41,539	27,062	15,640	13,639	10,637
27	14,079	9,695	5,603	4,887	3,414	58	44,114	28,673	16,571	14,451	11,097
28	14,372	9,912	5,728	4,996	3,502	59	46,847	30,338	17,534	15,289	11,228
29	14,668	10,130	5,855	5,106	3,548	60	49,750	32,518	18,794	16,389	11,929
30	14,970	10,355	5,983	5,218	3,551	61	52,836	35,287	20,394	17,785	13,003

## 標準保費表 (港元) — 年繳 Standard Premium Schedule (HK\$) – Annual

(只適用於保單生效時年齡介乎0至81歲之受保人 For insured persons from age 0 to 81 years at policy commencement)

最接近 生日年齡	0港元 自付費	8,000港元 自付費	22,800港元 自付費	45,000港元 自付費	100,000港元 自付費	最接近 生日年齡	0港元 自付費	8,000港元 自付費	22,800港元 自付費	45,000港元 自付費	100,000港元 自付費
Age nearest birthday	HK\$0 Deductible	HK\$8,000 Deductible	HK\$22,800 Deductible	HK\$45,000 Deductible	HK\$100,000 Deductible	Age nearest birthday	HK\$0 Deductible	HK\$8,000 Deductible	HK\$22,800 Deductible	HK\$45,000 Deductible	HK\$100,000 Deductible
62	56,110	37,832	21,865	19,066	13,714	93*	190,160	124,807	72,132	62,900	53,579
63	59,588	41,040	23,720	20,684	14,901	94*	195,615	126,901	73,342	63,956	55,033
64	63,280	43,885	25,713	22,423	15,689	95*	201,204	128,997	74,554	65,013	56,132
65	67,204	46,565	27,870	24,304	15,872	96*	206,926	131,099	75,768	66,072	57,455
66	71,371	49,416	29,868	26,047	17,300	97*	212,783	133,328	77,056	67,196	58,807
67	74,577	51,600	31,840	27,766	18,587	98*	218,780	135,594	78,368	68,338	60,189
68	77,782	53,785	33,516	29,227	19,940	99*	224,914	137,899	79,699	69,500	61,604
69	80,987	55,980	34,860	30,400	20,695	100*	226,039	138,589	80,097	69,848	61,604
70	84,772	58,574	36,452	31,787	21,386	101*	227,169	139,280	80,499	70,196	61,604
71	89,051	61,507	38,256	33,360	23,309	102*	228,305	139,977	80,900	70,546	61,604
72	93,545	64,590	40,154	35,015	24,682	103*	229,448	140,676	81,305	70,900	61,604
73	98,266	67,828	42,144	36,752	26,028	104*	230,594	141,381	81,712	71,254	61,604
74	103,223	71,226	44,234	38,573	27,276	105*	231,747	142,088	82,120	71,610	61,604
75	108,430	74,796	46,425	40,485	28,263	106*	232,906	142,798	82,530	71,969	61,604
76	116,165	78,896	48,640	42,416	29,721	107*	234,071	143,512	82,944	72,328	61,604
77	120,575	81,869	50,449	43,992	31,530	108*	235,241	144,230	83,357	72,691	61,604
78	124,981	84,836	52,257	45,569	32,142	109*	236,417	144,951	83,775	73,054	61,604
79	129,391	88,700	54,647	47,654	34,279	110*	237,599	145,676	84,193	73,419	61,604
80	132,631	91,357	56,213	49,020	35,336	111*	238,787	146,405	84,614	73,787	61,604
81	137,380	94,603	58,004	50,581	36,338	112*	239,981	147,135	85,038	74,155	61,604
82*	140,319	96,602	59,021	51,468	37,667	113*	241,181	147,872	85,462	74,525	61,604
83*	143,837	98,994	60,271	52,558	39,036	114*	242,387	148,611	85,890	74,899	61,604
84*	147,409	101,426	61,535	53,661	40,129	115*	243,598	149,354	86,320	75,273	61,604
85*	151,040	103,892	62,679	54,658	41,252	116*	244,818	150,101	86,751	75,649	61,604
86*	155,506	106,939	63,832	55,663	42,402	117*	246,042	150,852	87,185	76,027	61,604
87*	160,094	110,063	64,996	56,678	43,583	118*	247,271	151,605	87,621	76,408	61,604
88*	164,796	113,269	66,166	57,699	44,795	119*	248,508	152,364	88,058	76,790	61,604
89*	169,621	116,526	67,346	58,727	46,036	120*	249,750	153,126	88,499	77,174	61,604
90*	174,567	118,580	68,534	59,763	47,311	121+*	249,750	153,126	88,499	77,174	61,604
91*	179,636	120,646	69,727	60,804	51,139						
92*	184,836	122,722	70,927	61,850	52,160						

\* 只適用於續保

註解:

- 此標準保費表並未包括由保險業監管局徵收的保費徵費。請瀏覽 [https://www.ia.org.hk/tc/infocenter/faqs/faqs\\_levy.html](https://www.ia.org.hk/tc/infocenter/faqs/faqs_levy.html) 了解詳情。
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- 本公司在有需要時會向所有同一類別保單調整標準保費表。以上列出的標準保費並不能視為實際未來所需支付的標準保費。本公司會在每個保單年度終結前以書面形式通知保單持有人來年實際所需支付的保費(包括附加保費(如適用))及保費徵費。
- 就最接近生日年齡而言,任何出現於此表之特定年齡為保單周年日當天,受保人於最接近一個生日所達之歲數。
- 此表所列之保費為以每年繳付形式。如以其他繳付形式,每個保費到期日的應繳保費為此表所列之保費乘以下調整因子:每半年:0.52, 每季:0.265, 每月:0.09

\* For renewal only

Remarks:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. Please visit [https://www.ia.org.hk/en/infocenter/faqs/faqs\\_levy.html](https://www.ia.org.hk/en/infocenter/faqs/faqs_levy.html) for details.
- The actual premiums payable will be adjusted at each renewal based on the age of the insured person according to the prevailing Standard Premium Schedule.
- The company may adjust the Standard Premium Schedule on a portfolio basis if necessary. The listed standard premiums above are not indicative of the future standard premiums. The company will send out a written notice to the policy holders before each end of policy year regarding the actual premiums payable (including premium loading, if applicable) and levy of the coming year.
- For age nearest birthday, any reference to a specified age in the above table will mean the policy anniversary on which the insured person's age nearest birthday, is the specified age.
- The above premiums are for annual payment mode. The following adjustment factor will be multiplied to the premium above for the premium payable at each premium due date for the respective payment modes: Semi-annual: 0.52, Quarterly: 0.265, Monthly: 0.09