

每年保費表 — 活亮人生醫療保障系列/附加保障
Annual Premium Table — ManuShine Healthcare Series/Benefit

保費將於每個保單周年日隨受保人最接近一個生日所達之歲數年齡改變及並非保證。以下每年保費表由2024年12月29日開始生效，有關保費只供參考及可能會隨時更改。

The premiums will vary depending on the age nearest birthday of the life insured at each policy anniversary and are not guaranteed. The annual premium table below (which comes into effect on December 29, 2024) is for reference only and may be revised from time to time.

每年保費表 (港元)^ Annual Premium Table (HK\$)^									
計劃 Plan	卓越計劃 Elite			優越計劃 Premier			標準計劃@ Classic®		
保障 地區 Area of Cover	環球 Worldwide			環球美國除外 Worldwide exclude USA			亞洲 Asia		
年齡# Age#	每年自付額選項 (港元)^ Annual Deductible Options (HK\$)^			每年自付額選項 (港元)^ Annual Deductible Options (HK\$)^			每年自付額選項 (港元)^ Annual Deductible Options (HK\$)^		
	0	8,000	22,800	0	8,000	22,800	0	8,000	22,800
0	33,758	22,107	14,328	20,761	14,322	9,228	13,030	8,942	5,722
1	33,758	22,107	14,328	20,761	14,322	9,228	13,030	8,942	5,722
2	33,758	22,107	14,328	20,761	14,322	9,228	13,030	8,942	5,722
3	33,758	22,107	14,328	20,761	14,322	9,228	13,030	8,942	5,722
4	33,758	22,107	14,328	20,761	14,322	9,228	13,030	8,942	5,722
5	33,758	22,107	14,328	20,761	14,322	9,228	13,030	8,942	5,722
6	33,758	22,107	14,328	20,761	14,322	9,228	13,030	8,942	5,722
7	33,758	22,107	14,328	20,761	14,322	9,228	13,030	8,942	5,722
8	33,758	22,107	14,328	20,761	14,322	9,228	13,030	8,942	5,722
9	33,758	22,107	14,328	20,761	14,322	9,228	13,030	8,942	5,722
10	33,758	22,107	14,328	20,761	14,322	9,228	13,030	8,942	5,722
11	33,758	22,107	14,328	20,761	14,322	9,228	13,030	8,942	5,722
12	33,758	22,107	14,328	20,761	14,322	9,228	13,030	8,942	5,722
13	33,758	22,107	14,328	20,761	14,322	9,228	13,030	8,942	5,722
14	33,758	22,107	14,328	20,761	14,322	9,228	13,030	8,942	5,722
15	33,758	22,107	14,328	20,761	14,322	9,228	13,030	8,942	5,722
16	34,455	22,579	14,712	21,179	14,588	9,442	13,297	9,134	5,851
17	35,169	23,056	15,105	21,603	14,857	9,662	13,570	9,330	5,982
18	35,892	23,546	15,510	22,034	15,129	9,889	13,852	9,527	6,114
19	36,634	24,048	15,923	22,477	15,409	10,120	14,136	9,730	6,250
20	37,388	24,559	16,351	22,928	15,693	10,355	14,430	9,938	6,390
21	38,163	25,083	16,789	23,385	15,982	10,596	14,726	10,148	6,530
22	38,947	25,612	17,239	23,849	16,276	10,842	15,031	10,366	6,677
23	39,754	26,159	17,700	24,326	16,578	11,096	15,342	10,587	6,825
24	40,574	26,714	18,175	24,818	16,884	11,357	15,658	10,813	6,979
25	41,410	27,282	18,659	25,310	17,193	11,620	15,982	11,043	7,134
26	42,264	27,862	19,160	25,815	17,512	11,891	16,310	11,277	7,293
27	43,139	28,454	19,671	26,335	17,836	12,167	16,646	11,520	7,456
28	44,029	29,059	20,197	26,860	18,163	12,454	16,990	11,765	7,621

每年保費表 (港元)^ Annual Premium Table (HK\$)^

計劃 Plan	卓越計劃 Elite			優越計劃 Premier			標準計劃® Classic®		
保障 地區 Area of Cover	環球 Worldwide			環球美國除外 Worldwide exclude USA			亞洲 Asia		
年齡# Age#	每年自付額選項 (港元)^ Annual Deductible Options (HK\$)^			每年自付額選項 (港元)^ Annual Deductible Options (HK\$)^			每年自付額選項 (港元)^ Annual Deductible Options (HK\$)^		
	0	8,000	22,800	0	8,000	22,800	0	8,000	22,800
29	44,937	29,676	20,740	27,397	18,497	12,742	17,342	12,014	7,792
30	45,866	30,309	21,293	27,946	18,838	13,042	17,699	12,272	7,966
31	46,815	30,950	21,863	28,504	19,188	13,345	18,065	12,532	8,143
32	47,780	31,609	22,450	29,076	19,542	13,658	18,439	12,800	8,322
33	48,766	32,279	23,051	29,657	19,903	13,975	18,817	13,071	8,508
34	49,773	32,967	23,667	30,250	20,266	14,302	19,206	13,350	8,697
35	50,801	33,668	24,298	30,853	20,641	14,635	19,603	13,633	8,892
36	51,233	33,944	24,484	31,814	21,276	15,073	19,770	13,744	8,958
37	51,559	34,148	24,624	32,809	21,931	15,534	19,895	13,826	9,008
38	51,995	34,420	24,805	33,829	22,606	16,003	20,061	13,935	9,075
39	54,383	35,933	25,818	34,880	23,261	16,415	20,975	14,542	9,440
40	56,770	37,440	26,832	35,967	23,940	16,848	21,888	15,145	9,805
41	59,161	38,952	27,843	37,084	24,642	17,298	22,805	15,748	10,173
42	61,551	40,459	28,860	38,243	25,366	17,766	23,720	16,356	10,537
43	63,939	41,970	29,873	39,433	26,117	18,252	24,631	16,960	10,899
44	66,546	43,617	30,974	40,658	26,889	18,750	25,628	17,621	11,301
45	69,152	45,263	32,080	41,927	27,687	19,264	26,626	18,279	11,699
46	71,867	46,978	33,232	44,011	29,023	20,156	27,667	18,967	12,113
47	74,472	48,625	34,339	46,199	30,432	21,094	28,665	19,627	12,513
48	77,079	50,274	35,442	48,497	31,907	22,081	29,663	20,286	12,911
49	80,447	52,400	36,871	50,909	33,449	23,100	30,950	21,140	13,426
50	83,810	54,529	38,298	53,442	35,070	24,174	32,237	21,989	13,941
51	89,082	57,979	40,519	56,753	37,255	25,538	34,236	23,327	14,764
52	94,681	61,649	42,866	60,275	39,581	26,977	36,359	24,746	15,634
53	100,631	65,551	45,355	64,016	42,049	28,503	38,612	26,254	16,563
54	106,959	69,701	47,984	67,985	44,671	30,110	41,004	27,841	17,527
55	113,682	74,115	50,763	72,198	47,457	31,810	43,547	29,528	18,552
56	120,829	78,806	53,708	76,678	50,417	33,606	46,246	31,324	19,647
57	128,424	83,794	56,821	81,432	53,561	35,500	49,113	33,230	20,809
58	136,499	89,099	60,116	86,484	56,901	37,506	52,155	35,256	22,046
59	145,079	94,739	63,599	91,847	60,449	39,622	55,388	37,389	23,326
60	154,201	100,734	67,289	97,543	64,219	41,856	58,819	39,655	24,694
61	163,894	107,113	71,189	103,593	68,223	44,218	62,468	42,070	26,151
62	174,199	113,894	75,315	110,018	72,478	46,714	66,339	44,631	27,704
63	185,148	121,103	79,682	116,842	76,995	49,355	70,454	47,357	29,354
64	196,788	128,768	84,302	124,087	81,799	52,136	74,821	50,248	31,099
65	209,160	136,920	89,189	131,780	86,899	55,080	79,457	53,317	32,958
66	222,306	145,588	94,359	139,956	92,319	58,191	84,386	56,580	34,937
67	232,331	152,153	98,615	146,241	96,465	60,802	88,172	59,082	36,442
68	242,355	158,718	102,870	152,529	100,617	63,418	91,963	61,584	37,948
69	252,382	165,284	107,125	158,817	104,762	66,028	95,754	64,095	39,471

每年保費表 (港元)^ Annual Premium Table (HK\$)^

計劃 Plan	卓越計劃 Elite			優越計劃 Premier			標準計劃® Classic®		
保障 地區 Area of Cover	環球 Worldwide			環球美國除外 Worldwide exclude USA			亞洲 Asia		
年齡# Age#	每年自付額選項 (港元)^ Annual Deductible Options (HK\$)^			每年自付額選項 (港元)^ Annual Deductible Options (HK\$)^			每年自付額選項 (港元)^ Annual Deductible Options (HK\$)^		
	0	8,000	22,800	0	8,000	22,800	0	8,000	22,800
70	264,200	173,023	112,141	166,244	109,660	69,118	100,230	67,067	41,275
71*	277,429	181,785	117,818	174,635	115,194	72,606	105,288	70,427	43,319
72*	291,318	190,987	123,784	183,448	121,009	76,270	110,601	73,955	45,466
73*	305,903	200,652	130,051	192,706	127,117	80,119	116,180	77,662	47,722
74*	321,220	210,810	136,632	202,429	133,530	84,163	122,041	81,551	50,085
75*	337,303	221,482	143,549	212,648	140,270	88,410	128,202	85,642	52,569
76*	352,636	237,346	153,829	227,811	150,274	94,716	137,341	91,719	56,270
77*	369,794	246,374	159,684	236,461	155,979	98,314	142,556	95,175	58,365
78*	389,505	255,408	165,537	245,111	161,682	101,908	147,768	98,627	60,455
79*	401,917	264,438	171,391	253,758	167,389	105,503	152,982	102,075	62,541
80*	407,549	271,072	175,693	261,256	171,582	108,620	157,501	104,604	64,341
81*	417,480	280,813	182,004	271,831	177,730	113,020	163,874	108,319	66,900
82*	424,870	286,829	185,902	278,922	181,530	115,966	168,150	110,609	68,601
83*	435,523	294,020	190,565	287,264	186,079	119,433	173,172	113,349	70,596
84*	446,347	301,325	195,300	295,824	190,706	122,994	178,333	116,129	72,645
85*	457,342	308,747	200,110	304,611	195,403	126,647	183,630	118,956	74,748
86*	470,877	317,887	206,032	313,629	201,189	130,397	189,064	122,444	76,907
87*	484,768	327,262	212,109	322,878	207,121	134,241	194,638	126,019	79,125
88*	499,013	336,879	218,343	332,367	213,207	138,186	200,356	129,691	81,394
89*	513,625	346,744	224,737	342,099	219,450	142,233	206,222	133,456	83,724
90*	528,605	356,857	231,289	352,075	225,851	146,381	212,235	137,315	86,113
91*	543,963	367,225	238,008	362,302	232,412	150,633	218,401	141,270	88,563
92*	559,700	377,852	244,897	372,788	239,137	154,992	224,717	145,327	91,076
93*	575,831	388,740	251,955	383,530	246,028	159,458	231,193	149,483	93,649
94*	592,355	399,897	259,184	394,534	253,088	164,036	237,824	153,742	96,287
95*	609,278	411,320	266,589	405,808	260,319	168,722	244,619	158,103	97,888
96*	626,612	423,020	274,172	417,353	267,724	173,520	251,574	162,570	99,468
97*	644,353	435,000	281,936	429,170	275,301	178,434	258,698	167,142	101,018
98*	662,512	447,259	289,881	438,727	283,063	183,463	265,986	171,823	102,542
99*	681,093	459,800	298,014	445,725	291,003	188,610	273,445	176,610	104,029
100*	684,499	462,100	299,504	447,953	292,458	189,553	274,812	177,493	104,550
101*	687,921	464,410	301,001	450,193	293,920	190,501	276,186	178,380	105,073
102*	691,361	466,732	302,506	452,444	295,390	191,453	277,567	179,273	105,597
103*	694,818	469,066	304,019	454,706	296,867	192,410	278,955	180,168	106,126
104*	698,292	471,411	305,539	456,980	298,351	193,373	280,350	181,069	106,656
105*	701,784	473,768	307,066	459,265	299,843	194,339	281,751	181,974	107,189
106*	705,292	476,137	308,602	461,561	301,342	195,311	283,160	182,885	107,726
107*	708,819	478,518	310,145	463,869	302,848	196,288	284,576	183,799	108,264
108*	712,362	480,910	311,696	466,188	304,363	197,269	285,999	184,718	108,806
109*	715,925	483,314	313,254	468,519	305,885	198,256	287,429	185,642	109,350
110*	719,505	485,731	314,820	470,862	307,414	199,247	288,866	186,570	109,897

每年保費表 (港元)^ Annual Premium Table (HK\$)^

計劃 Plan	卓越計劃 Elite			優越計劃 Premier			標準計劃® Classic®		
保障 地區 Area of Cover	環球 Worldwide			環球美國除外 Worldwide exclude USA			亞洲 Asia		
年齡# Age#	每年自付額選項 (港元)^ Annual Deductible Options (HK\$)^			每年自付額選項 (港元)^ Annual Deductible Options (HK\$)^			每年自付額選項 (港元)^ Annual Deductible Options (HK\$)^		
	0	8,000	22,800	0	8,000	22,800	0	8,000	22,800
111*	723,102	488,160	316,394	473,216	308,951	200,244	290,311	187,502	110,446
112*	726,717	490,601	317,977	475,582	310,496	201,244	291,762	188,440	110,998
113*	730,351	493,054	319,567	477,960	312,048	202,250	293,220	189,383	111,553
114*	734,002	495,519	321,164	480,350	313,608	203,261	294,687	190,329	112,111
115*	737,673	497,996	322,770	482,752	315,177	204,278	296,161	191,281	112,672
116*	741,361	500,486	324,384	485,165	316,752	205,300	297,642	192,237	113,235
117*	745,068	502,989	326,006	487,592	318,336	206,326	299,130	193,199	113,801
118*	748,794	505,504	327,635	490,030	319,928	207,357	300,626	194,164	114,370
119*	752,537	508,032	329,274	492,479	321,528	208,394	302,129	195,135	114,942
120*	756,299	510,571	330,920	494,942	323,136	209,436	303,639	196,111	115,517
121 及以上* & above*	756,299	510,571	330,920	494,942	323,136	209,436	303,639	196,111	115,517

®標準計劃作為計劃級別並不適用於2024年12月29日後的保單申請。如果您擁有本計劃的保單或附加保障，並且隨後打算將計劃級別更改為標準計劃，計劃級別變更為行政安排，有關變更須符合宏利當時適用的行政規則，宏利有權不時釐定及更改相關行政規則。宏利可決定接受或拒絕計劃級別變更的申請。

^ 8港元 = 1美元，並以四捨五入方式調整至整數。

任何出現於此表之特定年齡是指在保單周年日當天，受保人於最接近一個生日所達之歲數。

* 只適用於續保

註解：

- 以上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以上保費乘以以下調整因子：每半年：0.52，每季：0.265，每月：0.09。
- 以上保費並未包括由保險業監管局徵收的保費徵費。（只適用於香港簽發的保單）

®Classic plan is not available as a plan level for policy applications submitted on or after December 29, 2024. If you own a policy or supplementary benefit of this plan and subsequently intend to change the plan level to Classic Plan, such plan level change is an administrative arrangement and subject to Manulife's prevailing administrative rules at the time of the change request, which shall be determined and modified by Manulife from time to time, and Manulife's decision to accept or reject such request to change.

^ HK\$8 = US\$1, rounded to the nearest whole number.

Any reference to a specified age in the above table will mean the policy anniversary on which the life insured's age, nearest birthday, is the specified age.

* For renewal only

Remarks:

- The premiums above are for annual payment mode. The following adjustment factor will be multiplied to the premiums 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.
- The premiums above do not include levy which is collected by the Insurance Authority. (Only applicable to policies issued in Hong Kong)