

| 自愿医保 VHIS |

“税”安心医疗计划 TaxVantage Plus Medical Plan

TVP

YFLife
萬通保險



《iMONEY 智富杂志》优秀保险企业大奖2019
最佳医疗保障



资本卓越银行及金融大奖
2012-2023
资本卓越保险服务大奖

未來在我手
Own the future

灵活保障 掌握健康未来

Own your future with
more flexibility



保证终身续保
Guaranteed renewals for life



不设终身保障限额
No lifetime benefit limit



自由选择
Freedom to choose



保障范围广泛
Extensive coverage



为投保前未知的已有病症
提供保障
Coverage of unknown
pre-existing conditions



扣税优惠
Tax deductible



免费估算服务
Free quote before you commit



无索偿保费折扣
No claim premium discount



自选附加保障
Optional supplementary benefits

全面医疗服务 随时候命

“税”安心医疗计划为你提供多元化医疗保障，涵盖手术、治疗及住院等保障。

保障更全面

“税”安心医疗计划让你享有更优越的保障，包括非手术癌症治疗、家中看护津贴及洗肾保障等。你可按需要自选额外医疗保障，以享更安心保障。

香港政府全力推动

万通保险国际有限公司已注册成为香港特别行政区政府认可的自愿医保的产品提供者。你的“税”安心医疗计划中合乎资格的保费可享受税务扣除优惠，每年可申请扣税的保费上限为每名受保人8,000港元，而你为家人投保所缴的保费，亦可用作扣税，让你节省更多。

Access to comprehensive medical services

The **TaxVantage Plus Medical Plan** provides you with comprehensive coverage for surgeries, therapies and hospitalization benefits.

Comprehensive benefits

With TaxVantage Plus Medical Plan, you can enjoy upgraded benefits, including non-surgical cancer treatments, home nursing and renal dialysis, etc. For extra peace of mind, you may choose to attach supplementary medical benefits to the plan.

An initiative backed by the HKSAR

YF Life Insurance International Ltd. is registered as a provider for the Voluntary Health Insurance Scheme (“VHIS”) implemented by the government of the HKSAR. Qualifying premiums paid for your TaxVantage Plus Medical Plan are tax deductible, up to HK\$8,000 per Insured Person per year. You may also include any premiums you paid for your family members’ policies when claiming a tax deduction.

“税”安心医疗计划是自愿医保计划下的认可灵活计划，较标准计划提供更全面的保障及较高的保障额，有关详情，请浏览本公司网页 www.yflife.com。

The TaxVantage Plus Medical Plan is a Certified Flexi Plan under the VHIS, providing wider coverage and higher benefit amount compared to the Standard Plan. For details, please refer to our company website at www.yflife.com.

“税”安心医疗计划 — 灵活保障安心享

TaxVantage Plus Medical Plan – peace of mind with flexible care

1

保证终身续保

Guaranteed renewals for life



无论你的身体状况出现任何改变，计划亦保证续保至100岁。

You are guaranteed the right to renew your plan even if you experience changes to your health. For extra peace of mind, your coverage will last up to the age of 100.

2

不设终身保障限额

No lifetime benefit limit



本计划提供高达200万港元的每年保障限额，可每年还原，并不设终身限额。

The plan offers an annual benefit limit up to HK\$2,000,000, which will be refreshed annually with no Lifetime Benefit Limit.

3

自由选择

Freedom to choose



- 所有保障均全球适用（精神科治疗¹及洗肾保障²除外）
- 可自由选择医疗服务提供者³
- 可自由选择病房级别
- All benefits are applicable worldwide (except for psychiatric treatment¹ and renal dialysis²)
- Free choice of healthcare services providers³
- Free choice of ward class



全球适用
Applicable worldwide



任选医疗服务提供者
Free choice of healthcare services providers



任选病房级别
Free choice of ward class



4

保障范围广泛 Extensive coverage



本计划涵盖的医疗保障项目包括：

- 住院及手术费用
- 日间手术⁴
- 入院前、出院后及日间手术前后的门诊护理
- 诊断成像检测⁵，包括CT、MRI、PET、PET-CT及PET-MRI
- 非手术癌症治疗，包括放射治疗、化疗、标靶治疗、免疫治疗及荷尔蒙治疗
- 精神科治疗¹
- 医疗意外事故的一笔过赔偿⁶

其他保障项目包括：

- 住院陪床⁷
- 家中看护津贴
- 意外的额外津贴
- 洗肾保障²
- 自选额外医疗保障

The plan covers the following medical benefit items:

- hospitalization and surgery fees
- day case procedure⁴
- outpatient care for pre- and post- Confinement / Day case procedure
- prescribed diagnostic imaging tests⁵, including CT, MRI, PET, PET-CT and PET-MRI
- non-surgical cancer treatments, including radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy
- psychiatric treatment¹
- lump sum benefit against medical negligence⁶

Other benefit items include:

- hospital companion bed⁷
- home nursing
- additional benefit for accident
- renal dialysis²
- optional extra major medical benefit

5

为投保前未知的已有病症提供保障 Coverage of unknown pre-existing conditions



为使你安心无忧，计划涵盖保单持有人及 / 或受保人在投保时不察觉，及理应不察觉的已有病症，并不设等候期。

For your total peace of mind, the plan covers pre-existing conditions that the Policy Holder and/or Insured Person was not aware of and would not reasonably have been aware of at the time of taking up the plan, without any waiting period.

6

无索偿保费折扣

No claim premium discount



- 只要在续保时保单已于本公司从不间断地连续生效达三个保单年或以上，以及期间并无就本计划有任何索偿纪录，于支付续期保费时，即可获享无索偿保费折扣
- 折扣金额会按上一保单年的“每年保费”的百分比计算，最高可达15%
- A 'no claim premium discount' will be offered upon paying the renewal premium, provided that the policy has been in force and no claims have been made for at least three consecutive Policy Years
- The discount is a percentage, of up to 15%, of the annual premium for the previous Policy Year

连续生效及无索偿保单年期 Consecutive years of policy in force and without claims	无索偿保费折扣率 No claim premium discount rate
3	5%
4	10%
≥ 5	15%

7

扣税优惠

Tax deductible



你的“税”安心医疗计划保费可享有税务扣除优惠。有关税务扣除详情，请浏览香港特别行政区政府自愿医保计划网页www.vhis.gov.hk/sc/consumer_corner/tax-deduction.html。

Your TaxVantage Plus Medical Plan premiums are tax deductible. For details of the tax deduction arrangement, please refer to the VHIS website of the government of the HKSAR at www.vhis.gov.hk/en/consumer_corner/tax-deduction.html.

8

免费估算服务

Free quote before you commit



于接受任何治疗或医疗手术前，你更可免费使用赔偿金额估算服务⁸。

You're entitled to receive a free estimate of the claimable amount⁸ for any potential treatment or procedure before committing to it.

自选附加保障 (下列保障不适用于扣税⁹⁾)

Optional supplementary benefits (the following benefits are non-tax deductible⁹⁾)



你可额外附加以下两项保障计划，以获得更全面的保障：

For extra peace of mind, you may attach supplementary benefits to the plan:

额外癌症多重保

- 为治疗癌症提供充裕的资金，每次癌症可获得赔偿的实际治疗费用可高达200万港元¹⁰。

Extra Cancer Benefit

- provides adequate financial support for cancer therapy, with a maximum reimbursement of actual expenses per cancer up to HK\$2,000,000¹⁰.

住院现金津贴

- 若受保人不幸因伤病住院达8小时，计划会提供每日最高达2,000港元的现金津贴¹¹以弥补住院期间的收入损失，而每症的保障期可长达1,000日¹²。
- 若需要接受深切治疗，计划更提供双倍的现金津贴，即每日高达4,000港元。
- 24小时保障，适用全球各地¹³。

Hospital Income Benefit

- provides a daily cash benefit¹¹ of up to HK\$2,000 to offset any temporary income loss if the Insured Person is Confined for eight hours or more due to Disability, up to a maximum of 1,000 days¹².
- while receiving treatment in an Intensive Care Unit, this Benefit will be doubled, up to HK\$4,000 per day.
- 24-hour coverage available all around the world¹³.



附注

1. 精神科治疗只在专科医生建议下, 并且于香港境内住院接受的治疗, 方可获保障。
2. 洗肾治疗只包括在注册医生建议下, 以(1)住院病人身份于全球各地接受治疗或(2)日间病人身份于香港接受治疗, 方可获保障。
3. 指在其所在地注册为医院的机构或注册的西医。
4. 日间手术指受保人在具备康复设施的诊所、日间手术中心或医院内因检查或治疗而进行医疗所需的外科手术。
5. 设30%共同保险, 保单持有人需支付实际医疗开支的30%。
6. 若受保人因医院的医护人员的疏忽行为或未有遵照合理及惯常的标准而直接导致死亡或完全及永久伤残, 计划会提供保障表内订明之医疗意外事故保障赔偿。本保障只会就每宗事故作出一次赔偿。
7. 以一张额外床位为限。
8. 受保人必须附上由医院及 / 或主诊注册医生所估算的金额予本公司。而该估算只供参考, 最终的赔偿金额必须按实际费用证明而厘定。
9. 此等保障并不属于自愿医保认可产品的一部分。
10. 不包括(1)因接受癌病治疗导致的并发症和不良反应而需要接受治疗的费用;(2)手术费用(除特别注明外);(3)住院及膳食费用。
11. 同一受保人于本公司投保的所有住院现金津贴、原银奉还住院现金计划、终身医疗保障计划、一世医疗保、住院现金保百分百保费回赠计划及美国运通住院现金保百分百保费回赠计划的每日总保障额最高为2,000港元或250美元。本公司将保留随时修订最高每日总保障额之权利, 而无须事先通知。
12. 如受保人因精神病而引致住院, 则每症最长保障期为90日。
13. 住院现金津贴适用全球各地, 包括北美洲、欧洲、澳洲、纽西兰、日本、星加坡、马来西亚、台湾、南韩、香港及澳门; 即使于其他地区住院留医, 亦可获每日现金津贴的50%赔偿额或600港元(以较低者为准), 而保障期则长达90日; 如于其他地区接受深切治疗留医, 可获每日现金津贴的50%赔偿额或1,200港元(以较低者为准), 而保障期长达90日。
14. 除非另有注明, 同一项目的合资格费用不可获表中多于一个保障项目的赔偿。
15. 本公司有权要求有关书面建议的证明, 例如转介信或由主诊医生或注册医生在索偿申请表内提供的陈述。
16. 此百分比适用于外科医生费实际赔偿的金额或根据手术分类下外科医生费的保障限额, 以较低者为准。
17. 检测只包括电脑断层扫描(“CT”扫描)、磁力共振扫描(“MRI”扫描)、正电子放射断层扫描(“PET”扫描)、PET-CT组合及PET-MRI组合。
18. 治疗只包括放射性治疗、化疗、标靶治疗、免疫治疗及荷尔蒙治疗。
19. 有关详情, 请参阅条款及保障细则。
20. 只适用于18岁或以上的受保人。
21. 本公司会于保单周年日不少于30天前, 以书面通知有关修订的保障或保费。
22. 若保障不获续保, 本公司会于保单周年日不少于30天前以书面通知。

Notes

1. Only covers the psychiatric treatment recommended by a Specialist during Confinement in Hong Kong.
2. Only covers renal dialysis treatments under the recommendation of the attending Registered Medical Practitioner, and (1) as an Inpatient worldwide or (2) as a Day Patient in Hong Kong.
3. Refers to a registered Hospital medical practitioner of western medicine under the relevant territory.
4. Day Case Procedure refers to a Medically Necessary surgical procedure for investigation or treatment performed in a medical clinic, or day case procedure centre or Hospital with facilities for recovery.
5. Subject to 30% Coinsurance, Policy Holder is required to pay 30% of the actual medical expenses as evidenced.
6. If the Insured Person dies or suffers from Total and Permanent Disability directly as a consequence of any negligent action or failure to observe reasonable and customary standards by a healthcare professional of the relevant Hospital, the medical negligence benefit as stated in the Benefit Schedule shall be payable. The benefit shall be made once only for each incident.
7. Subject to one extra bed.
8. The Policy Holder shall provide the Company with the estimated fees to be incurred as furnished by the Hospital and/or attending Registered Medical Practitioner. The estimate is for reference only, and the actual amount claimable shall be subject to the final expenses as evidenced.
9. These benefits are not part of the VHIS Certified Plan.
10. The followings are not included: (1) treatment undergone solely for complications and adverse effects of cancer treatment; (2) cost of surgical procedures except specifically covered; (3) room and board charges.
11. The maximum combined daily benefit from Hospital Income Benefit, Money-Back Hospital Income Protector, Lifetime Health Protector, Whole Life MediCare, Refundable Hospital Cash Plan and American Express Refundable Hospital Cash Plan for the same Insured Person with our company is HK\$2,000 or US\$250. The Company reserves the right to make adjustments of the maximum combined daily benefit without any prior notice.
12. For confinement in respect of the Insured Person's Disability due to mental illness, the Daily Benefit for up to 90 days shall be payable for each Disability.
13. The Hospital Income Benefit is available all over the world, including North America, Europe, Australia, New Zealand, Japan, Singapore, Malaysia, Taiwan, South Korea, Hong Kong and Macau. For hospitalization in other areas, half of the daily benefit or HK\$600 (whichever is lower) is available, for up to a maximum of 90 days. If receiving treatment in an Intensive Care Unit in other areas, half of the daily benefit or HK\$1,200 (whichever is lower) is available, for up to a maximum of 90 days.
14. Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table unless otherwise specified.
15. The Company shall have the right to ask for proof of recommendation, e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
16. The percentage here applies to the Surgeon's fee actually payable or the benefit limit for the Surgeon's fee according to the surgical categorisation, whichever is the lower.
17. Tests covered here only include computed tomography (“CT” scan), magnetic resonance imaging (“MRI” scan), positron emission tomography (“PET” scan), PET-CT combined and PET-MRI combined.
18. Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
19. Please refer to the Terms and Benefits for more details.
20. Only applicable to the Insured age of 18 or above.
21. A written notice will be given no less than 30 days prior to each policy anniversary date regarding the adjustment of benefit coverage or premium.
22. A written notice will be given no less than 30 days prior to each policy anniversary date regarding the non-renewal of benefits.

重要资料

缴付保费年期及保障年期

缴付保费年期及保障年期最长可至受保人100岁（“住院现金津贴”除外，其缴付保费年期及保障年期最长可至受保人75岁）。如在保费到期日起计31天宽限期届满前仍未缴付保费，保单的所有保障即于保费到期日起当日终止。

终止

本保单将在以下情况时自动终止，以最先者为准：

- 保单持有人决定取消本保单或不再续保
- 在宽限期届满时仍未缴交保费
- 受保人身故翌日
- 本公司不再获《保险业条例》授权承保或继续承保本保单

除了上述保单终止的情况外，“额外癌症多重保”亦会在下列任何情况下被终止：

- (i) 所属之“税”安心医疗计划的保障终止时
- (ii) 在总保障赔偿已达最高终身保障总额后
- (iii) 于每年续期时，本公司于保单周年日的30天前以书面通知保单持有人本保障不获续保

除了上述保单终止的情况外，“住院现金津贴”亦会于每年续期时，本公司于保单周年日的30天前以书面通知保单持有人本保障不获续保的情况下被终止。

修订条款及保障及调整保费

如接获所需保费（根据受保人当时实际年龄及当时同类保障级别的保费率计算），保单会于每个保单周年续保一年。为配合医疗科技的进步及确保能持续为你提供保障，在每次续期时，本公司保留修订条款及保障及调整保费之权利。保费会因应某些因素而作出调整，这些因素包括但不限于本公司过去的索偿纪录、开支、医疗通胀、医疗趋势，以及 / 或因修订保障架构 / 保障级别（如有）而影响预期未来的索偿成本。

通胀风险

将来的医疗费用有机会因通胀而较现时的费用高。因此，保费率及 / 或保障的级别可能会不时作出调整，此外，即使本公司按保单条款履行合约义务，保单持有人获得的金额的实质价值可能较少。

信贷风险

本计划由万通保险国际有限公司承保及负责，保单持有人的保单权益会受其信贷风险所影响。

医疗所需

指按照一般公认的医疗标准，就诊断或治疗相关伤病接受医疗服务的需要，而医疗服务必须符合下列条件：

- (i) 需要注册医生的专业知识或转介；
- (ii) 符合该伤病的诊断及治疗所需；
- (iii) 按良好而审慎的医学标准及主诊注册医生审慎的专业判断提供，而非主要为对受保人、其家庭成员、照顾人员或主诊注册医生带来方便或舒适而提供；
- (iv) 在环境最适当及符合一般公认的医疗标准的设备下，提供医疗服务；及
- (v) 按主诊注册医生审慎的专业判断，以最适当的水平向受保人安全及有效地提供。

Important Information

Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to age 100 of the Insured Person (except for **Hospital Income Benefit** where the premium payment term and benefit term are up to age 75 of the Insured Person). If the premium is not paid before the end of the 31-day grace period from such premium due date, all coverage under the policy will be terminated immediately on the date on which the unpaid premium is first due.

Termination

The policy shall be automatically terminated on the earliest of the followings:

- The Policy Holder decides to cancel this policy or not to renew this policy
- Non-payment of premiums after the grace period ends
- The day immediately following the death of the Insured Person
- The Company has ceased to have the requisite authorisation under the Insurance Ordinance to write or continue to write this policy

Besides the above conditions for policy termination, the **Extra Cancer Benefit** will also be terminated when one of the following events occurs:

- (i) The **TaxVantage Plus Medical Plan** to which the supplementary benefit is attached terminates
- (ii) The total benefit payment reaches the maximum lifetime limit
- (iii) At annual renewal, the Company gives the Policy Holder a 30-day written notice prior to the policy anniversary regarding non-renewal of the benefit

Besides the above conditions for policy termination, the **Hospital Income Benefit** will also be terminated if at annual renewal, the Company gives the Policy Holder a 30-day written notice prior to the policy anniversary regarding non-renewal of the benefit.

Revision of Terms and Benefit and Premium Adjustment

The policy will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium (based on the attained age of the Insured Person and at the premium rate in effect of the same level of benefit at the time of renewal). In order to keep pace with the medical advancement and to provide you with continuous protection, the Company reserves the right to revise the Terms and Benefits and adjust the premium on each renewal. The major factors to consider for premium adjustment include, but are not limited to, the claim experience of the Company, expenses, medical inflation, medical trend and/or revised benefit structure / level of benefits (if any) which might impact the expected claim costs in the future.

Inflation Risk

Medical costs in the future are likely to be higher than they are today due to inflation. As a result, the premium rates and/or the benefit levels may be reviewed from time to time, and the Policy Holder might receive less in real terms even if the Company meets all of its contractual obligations.

Credit Risk

This plan is underwritten by YF Life Insurance International Ltd. The insurance benefits are held solely responsible by the Company and subject to its credit risk.

Medically Necessary

This means the need to have medical service for the purpose of investigating or treating the relevant Disability in accordance with the generally accepted standards of medical practice and such medical service must:

- (i) require the expertise of, or be referred by, a Registered Medical Practitioner;
- (ii) be consistent with the diagnosis and necessary for the investigation and treatment of the Disability;
- (iii) be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the Insured Person, his family, caretaker or the attending Registered Medical Practitioner;
- (iv) be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
- (v) be furnished at the most appropriate level which, in the prudent professional judgment of the attending Registered Medical Practitioner, can be safely and effectively provided to the Insured Person.

合理及惯常

指就医疗服务的收费而言，对情况类似的人士（例如同性别及相近年龄），就类似伤病提供类似治疗、服务或物料时，不超过当地相关医疗服务供应者收取的一般收费范围的水平。合理及惯常的收费水平由万通保险国际有限公司合理及绝对真诚地决定，在任何情况下，此收费不得高于实际收费。

万通保险国际有限公司必须参照以下资料（如适用）以厘定合理及惯常收费：

- (i) 由保险或医学业界进行的治疗或服务费用统计及调查；
- (ii) 公司内部或业界的赔偿统计；
- (iii) 政府宪报；及 / 或
- (iv) 提供治疗、服务或物料当地的其他相关参考资料。

主要不保事项

适用于“‘税’安心医疗计划”

与下列项目相关或由其引致的费用，将不获赔偿：

1. 投保人年届8岁前发病或确诊的先天性疾病；
2. 非医疗所需而引致的费用；
3. 纯粹为接受诊断程序或专职医疗服务而住院；
4. 美容或整容为目的的服务（除非受保人因意外引致受伤而必要）；牙科治疗或口腔颌面手术（除非因意外引致在住院期间接受急诊治疗及手术）；矫正视力或屈光不正的服务，而该等视力问题可透过验配眼镜或隐形眼镜矫正；购买属耐用品的医疗设备及其仪器；传统中医治疗；
5. 普遍标准界定为实验性、未经证实医疗成效或尚未经认可机构批准的医疗技术或治疗程序；
6. 预防性治疗及预防性护理；
7. 产科状况及其并发症；节育或恢复生育；任何性别的结扎或变性；不育；性机能失常；
8. 倚赖或过量服用药物、酒精、毒品或类似物质（或受其影响）、故意自残身体或企图自杀或参与非法活动；
9. 战争、内战、侵略、外敌行动、敌对行动、叛乱、革命、起义、或军事政变或夺权事故；
10. 在保单生效日前，感染或出现人体免疫力缺乏病毒及其相关的伤病；
11. 根据法律或其他医疗或保险计划而获得赔偿的情况。

适用于“额外癌症多重保”

“额外癌症多重保”的保障范围将不包括以上适用于“‘税’安心医疗计划”的第2、5、8、9及11项，以及以下情况：

1. 投保前已有病症（情况包括病症已被确诊、出现受保人已察觉或理应察觉的病症或症状、或已寻求、获得或接受病症的医疗建议或治疗）；
2. 于保障生效日的60天内出现的不适或疾病；
3. 一般身体检查、病后复康、托管、疗养或休养；
4. 美容或整容为目的的服务（除非列明于此保障的保障范围内）；
5. 鉴定癌症的遗传性基因测试或任何基于基因测试结果而进行之治疗；
6. 预防性检查；预防癌症的疫苗；
7. 未经确诊患上癌症而进行的癌症治疗；
8. 核子武器物料、核子燃料所导致的辐射或电离子扩散污染；
9. 感染或出现人体免疫力缺乏病毒及其相关的伤病。

Reasonable and Customary

This means, in relation to a charge for Medical Service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar Age, for a similar Disability, as reasonably determined by YF Life Insurance International Ltd. in utmost good faith. The Reasonable and Customary charges shall not in any event exceed the actual charges incurred.

In determining whether a charge is Reasonable and Customary, YF Life Insurance International Ltd. shall make reference to the followings (if applicable):

- (i) treatment or service fee statistics and surveys in the insurance or medical industry;
- (ii) internal or industry claim statistics;
- (iii) gazette published by the Government; and / or
- (iv) other pertinent source of reference in the locality where the treatments, services or supplies are provided.

Key Exclusions

For TaxVantage Plus Medical Plan

The policy will not pay any benefits in relation to or arising from the followings:

1. Congenital Conditions manifested or diagnosed before the age of 8 years of the Insured Person;
2. Expenses incurred which are not Medically Necessary;
3. Confinement solely for the purpose of diagnostic procedures or allied health services;
4. Beautification or cosmetic purposes (unless necessitated by injury caused by an accident); dental treatment and oral and maxillofacial procedures (except for emergency treatment and surgery during Confinement arising from an accident); correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens; purchase of durable medical equipment or appliances; traditional Chinese medicine treatment;
5. Experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority;
6. Prophylactic treatment or preventive care;
7. Maternity conditions and its complications; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility; sexual dysfunction;
8. Dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide or illegal activity;
9. Acts of war, civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power;
10. Human Immunodeficiency Virus and its related Disability which is contracted or occurs before the Policy Effective Date;
11. Expenses which have been reimbursed under any government law, medical program or insurance policy.

For Extra Cancer Benefit

The exclusions of the above points nos. 2, 5, 8, 9 and 11 for **TaxVantage Plus Medical Plan** also apply to **Extra Cancer Benefit**. In addition, **Extra Cancer Benefit** will not pay any benefits in relation to or arising from the followings:

1. Pre-existing Conditions (which have been diagnosed, presented signs or symptoms of which the Insured Person has been aware or should reasonably have been aware, or medical advice or treatment has been sought, recommended or received);
2. Any Sickness or Disease occurred within 60 days after the Effective Date of Coverage;
3. General check-up, convalescence, custodial or sanatorium care or rest care;
4. Beautification or cosmetic purposes (except specifically covered under this benefit);
5. Genetic testing or any treatment undergone based on genetic test results;
6. Preventative screening or checkups; vaccines for the prevention of Cancer;
7. Any treatment modality undergone without a definite diagnosis of the presence of Cancer;
8. Waste nuclear weapons material, ionizing radiation or contamination by radioactivity from any nuclear fuel;
9. Human Immunodeficiency Virus and its related Disability.

适用于“住院现金津贴”

“住院现金津贴”的保障范围将不包括以上适用于“‘税’安心医疗计划”第7、8及9项，以及以下情况：

1. 于保障生效日起计15天内患上疾病；
2. 投保前已有病症（情况包括病症已被确诊、出现受保人已察觉或理应察觉的病症或症状、或已寻求、获得或接受病症的医疗建议或治疗）；
3. 一般身体检查、病后复康、托管、疗养或休养；
4. 美容或整容为目的的服务；牙科治疗或口腔颌面手术（除非因意外致在住院期间接受急诊治疗及手术）；矫正视力或屈光不正的服务，而该等视力问题可透过验配眼镜或隐形眼镜矫正；传统中医治疗；
5. 有关扁桃腺、增殖腺、疝气的治疗（除非保单已生效达120天）；
6. 先天性畸形或反常；
7. 参与驾驶或骑术竞赛；
8. 核子武器物料、核子燃料所导致的辐射或离子扩散污染；
9. 感染或出现人体免疫力缺乏病毒及其相关的伤病。

核保准则

核保准则大致可分为可保利益、健康风险、职业风险、职务核保和地区风险等因素。用于核保的资料包括标准健康核保问卷（客户的家族史、过往和现在的健康状况）、职业状况、居住地方、财政状况及准受保人和准保单持有人或/及受益人的关系。

提供资料责任及未符合这要求的后果

在投保时，你/你们必须提供一切知悉或据常理知悉的资料，因万通保险国际有限公司会按照所提供的资料评核接受投保及决定保险条款。提供资料的责任将会在投保申请表的签署日期或任何补充文件的签署日期（以较后日期为准）完成。你/你们若不清楚某一事项是否重要，请将该事项填写于申请书内。若未符合以上要求，该保单可能因此而作废。

其他资料

有关索偿程序，请浏览本公司网页<https://www.yflife.com/sc/Hong-Kong/Individual/Services/Claims-Corner>。如对本产品有任何投诉，可致电本公司客户服务热线2533 5555，或浏览本公司网页内资料www.yflife.com。

保费征费

保监局会透过保险公司向所有保单持有人，为其于香港续发之保单，于每次缴付保费时收取征费。有关征费之详情，请浏览保监局网站专页www.ia.org.hk/tc/levy。

保单冷静期及取消保单的权利

如保单未能满足你的要求，你可以书面方式要求取消保单，连同保单退回本公司（香港湾仔骆克道33号万通保险大厦27楼），并确保本公司的办事处于交付保单的21个日历日内，或向你/你的代表人交付《通知书》（说明已经可以领取保单和冷静期届满日）后起计的21个日历日内（以较早者为准）收到书面要求。于收妥书面要求后，保单将被取消，你将获退回已缴保费金额及你所缴付的征费（若曾获赔偿或将获得赔偿，则不获发还保费），但不包括任何利息。

退保

如需申请退保，你只需填妥、签署并寄回由本公司提供的特定表格，以及你的有效身份证明文件副本及固定住址证明（如适用），本公司将安排退保事宜。

For Hospital Income Benefit

The exclusions of the above points nos. 7, 8 and 9 for **TaxVantage Plus Medical Plan** also apply to **Hospital Income Benefit**. In addition, **Hospital Income Benefit** will not pay any benefits in relation to or arising from the followings:

1. Claims due to Sickness or Disease occurring within 15 days of Effective Date of Coverage;
2. Pre-existing Conditions (which have been diagnosed, presented signs or symptoms of which the Insured Person has been aware or should reasonably have been aware, or medical advice or treatment has been sought, recommended or received);
3. General check-up, convalescence, custodial or sanatorium care or rest care;
4. Beautification or cosmetic purposes; dental treatment and oral and maxillofacial procedures (except for emergency treatment and surgery during Confinement arising from an accident); correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens; traditional Chinese medicine treatment;
5. Treatment for tonsils, adenoids or hernia (which occurred within 120 days after the Effective Date of Coverage);
6. Congenital deformities or anomalies;
7. Racing on horse or wheels;
8. Waste nuclear weapons material, ionizing radiation or contamination by radioactivity from any nuclear fuel;
9. Human Immunodeficiency Virus and its related Disability.

Underwriting Factors

Underwriting factors include insurable interest, health risk, occupational risk, financial justification and residential risk. Information used for underwriting purpose includes Standardized Underwriting Questionnaire (client's family history, past and current health conditions), occupation details, place of residence, financial information and relationship between proposed Insured Person and proposed Policy Holder or/and Beneficiary.

Duty of Disclosure and the Consequences of Not Making Full Disclosure

You are required to disclose in the application all information you know or could reasonably be expected to know because YF Life Insurance International Ltd. will rely on what you have disclosed in this application to accept the risk and the terms of insurance. Your duty of disclosure ends on the signing date of application or the supplementary form(s), whichever is later. If you are in doubt as to whether a fact is material, please disclose it in the application. Failure to comply with this requirement may render the policy issued voidable.

Other Information

For details of the procedures for making claims, please refer to our website at <https://www.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner>. If you have a complaint about this product, please report it via our customer service hotline at 2533 5555, or refer to the details in our website at www.yflife.com.

Premium Levy

The Insurance Authority (IA) imposes a levy on insurance premiums from policy for all new and in-force insurance policies issued in Hong Kong. For details about the levy, please visit the dedicated IA webpage at www.ia.org.hk/en/levy.

Cooling-off Period and Right of Cancellation

If you are not satisfied with the policy, you may return it under a signed covering letter to us (27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong) within 21 calendar days after the delivery of the policy or delivery of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums and levy you paid (no refund can be made if a benefit payment has been made, is to be made or impending), without any interest.

Surrender

You may surrender the policy by submitting a written request on the forms prepared for such purposes together with a copy of your valid identification document and permanent address proof (if applicable). We will arrange the policy surrender.



一览表

At a glance

表一：“税”安心医疗计划
Table 1: TaxVantage Plus Medical Plan

	赔偿限额 Benefit Limit (港元 HK\$)									
	计划 Plan X	计划 Plan XM	计划 Plan 1	计划 Plan 1M	计划 Plan 2	计划 Plan 2M	计划 Plan 3	计划 Plan 3M	计划 Plan 4	计划 Plan 4M
自愿医保认可产品编号 VHIS Plan Certification Number	F00020-05-000-01	F00020-05-001-01	F00020-01-000-03	F00020-01-001-03	F00020-02-000-03	F00020-02-001-03	F00020-03-000-03	F00020-03-001-03	F00020-04-000-03	F00020-04-001-03
保障项目¹⁴ Benefit Items¹⁴										
(I) 基本保障 Basic benefits										
a. 病房及膳食 Room and board	每日 \$900 per day	每日 \$1,000 per day	每日 \$1,800 per day	每日 \$3,000 per day	每日 \$5,050 per day	(每保单年度最多180日 Maximum 180 days per Policy Year)				
b. 杂项开支 Miscellaneous charges	\$14,500	\$15,000	\$18,000	\$23,000	\$35,000	(每保单年度 per Policy Year)				
c. 主诊医生 巡房费 Attending doctor's visit fee	每日 \$900 per day	每日 \$1,000 per day	每日 \$1,800 per day	每日 \$3,000 per day	每日 \$5,050 per day	(每保单年度最多180日 Maximum 180 days per Policy Year)				
d. 专科医生费¹⁵ Specialist's fee¹⁵	\$6,000	\$8,000	\$8,700	\$9,500	\$13,800	(每保单年度 per Policy Year)				
e. 深切治疗 Intensive care	每日 \$4,500 per day	每日 \$5,000 per day	每日 \$7,000 per day	每日 \$8,600 per day	每日 \$11,200 per day	(每保单年度最多25日 Maximum 25 days per Policy Year)				
f. 外科医生费 (每项手术, 按手术表划分的手术分类) Surgeon's fee (Per surgery, subject to surgical category for the surgery/procedure in the Schedule of Surgical Procedures)										
复杂 Complex	\$65,000	\$70,000	\$87,500	\$112,500	\$147,500					
大型 Major	\$30,000	\$42,000	\$52,500	\$67,500	\$88,500					
中型 Intermediate	\$15,500	\$21,000	\$26,250	\$33,750	\$44,250					
小型 Minor	\$6,000	\$8,400	\$10,500	\$13,500	\$17,700					

	赔偿限额 Benefit Limit (港元 HK\$)									
	计划 Plan X	计划 Plan XM	计划 Plan 1	计划 Plan 1M	计划 Plan 2	计划 Plan 2M	计划 Plan 3	计划 Plan 3M	计划 Plan 4	计划 Plan 4M
g. 麻醉科医生费 Anaesthetist's fee	外科医生费的40% ¹⁶ 40% of Surgeon's fee payable ¹⁶									
h. 手术室费 Operating theatre charges	外科医生费的40% ¹⁶ 40% of Surgeon's fee payable ¹⁶									
i. 订明诊断成像 检测^{15,17} Prescribed Diagnostic Imaging Tests^{15,17}	\$22,500		\$25,000		\$30,000		\$35,000		\$40,000	
	(每保单年度 per Policy Year) 设30%共同保险 Subject to 30% Coinsurance									
j. 订明非手术癌 症治疗¹⁸ Prescribed Non-surgical Cancer Treatments¹⁸	\$80,000		\$82,000		\$96,000		\$110,000		\$124,000	
	(每保单年度 per Policy Year)									
k. 入院前或出院 后 / 日间手术 前后的门诊护 理¹⁵ Pre- and post- Confinement / Day Case Procedure outpatient care¹⁵	每次\$580 per visit 高达 Up to \$3,000		每次\$600 per visit 高达 Up to \$3,300		每次\$900 per visit 高达 Up to \$4,950		每次\$1,400 per visit 高达 Up to \$7,700		每次\$2,100 per visit 高达 Up to \$11,550	
	(每保单年度 per Policy Year)									
	<ul style="list-style-type: none"> - 住院 / 日间手术前最多1次门诊或急症门诊 - 出院 / 日间手术后90日内最多3次跟进门诊 - 1 prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure - 3 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure) 									
l. 精神科治疗¹ Psychiatric treatments¹	\$30,000		\$34,000		\$45,000		\$60,000		\$80,000	
	(每保单年度 per Policy Year)									
(II) 其他保障 Other benefits										
a. 住院陪床⁷ Hospital companion bed⁷	每日 \$300 per day		每日 \$400 per day		每日 \$500 per day		每日 \$630 per day		每日 \$800 per day	
	(每保单年度最多180日 Maximum 180 days per Policy Year)									
b. 家中看护津贴¹⁵ Home nursing¹⁵ (适用于出院后起计 60日内 Applicable within 60 days after discharge)	每日 \$380 per day		每日 \$475 per day		每日 \$620 per day		每日 \$935 per day		每日 \$1,365 per day	
	(每保单年度最多60日 Maximum 60 days per Policy Year)									
c. 洗肾保障¹⁵ Renal dialysis¹⁵	\$25,000		\$30,300		\$60,250		\$90,400		\$120,480	
	(每十年期 per 10-year period)									
d. 意外的额外津贴 Additional benefit for Accident	\$8,500		\$12,000		\$18,000		\$22,000		\$34,000	
	(每保单年度 per Policy Year)									

	赔偿限额 Benefit Limit (港元 HK\$)									
	计划 Plan X	计划 Plan XM	计划 Plan 1	计划 Plan 1M	计划 Plan 2	计划 Plan 2M	计划 Plan 3	计划 Plan 3M	计划 Plan 4	计划 Plan 4M
e. 身故保障 Death benefit	\$5,000		\$5,000		\$10,000		\$15,000		\$20,000	
f. 医疗意外事故 保障 Medical negligence benefit	\$150,000		\$175,000		\$200,000		\$250,000		\$300,000	
g. 自选额外医疗 保障 ¹⁹ Optional extra major medical benefit ¹⁹	-	\$100,000 (每保单年度 per Policy Year) 设20% 共同保险 Subject to 20% Coinsurance	-	\$120,000 (每保单年度 per Policy Year) 设20% 共同保险 Subject to 20% Coinsurance	-	\$200,000 (每保单年度 per Policy Year) 设20% 共同保险 Subject to 20% Coinsurance	-	\$400,000 (每保单年度 per Policy Year) 设20% 共同保险 Subject to 20% Coinsurance	-	\$600,000 (每保单年度 per Policy Year) 设20% 共同保险 Subject to 20% Coinsurance
(I)基本保障项目 (a) - (I)及(II)其他 保障项目(a) - (d) 的每年保障限额 Annual Benefit Limit for (I) basic benefit items (a) - (I) and (II) other benefits items (a) - (d)	\$550,000		\$600,000		\$850,000		\$1,350,000		\$2,000,000	
	(每保单年度 per Policy Year)									
(I)基本保障项目 (a) - (I)及(II)其他 保障项目(a) - (g) 的终身保障限额 Lifetime Benefit Limit for (I) basic benefit items (a) - (I) and (II) other benefits items (a) - (g)	无 Nil									
其他 Others										
无索偿保费折扣 No claim premium discount	5-15%									
赔偿金额估算 ⁸ Estimate of the claimable amount ⁸	免费 Free									

表二：额外癌症多重保

Table 2 : Extra Cancer Benefit

(此保障不适用于扣税⁹ this benefit is non-tax deductible⁹)

保障 Benefit	保障概要 Summary	(港元 HK\$)					
		计划 Plan 1	计划 Plan 2	计划 Plan 3			
每次癌症最高保障总额 Overall Per Cancer Limit		\$1,000,000	\$1,500,000	\$2,000,000			
最高终身保障总额 Maximum Lifetime Limit		\$3,000,000	\$4,500,000	\$6,000,000			
治疗保障¹⁰ Medical Treatment Benefit¹⁰							
标靶治疗 Target Therapy 电疗 Radiotherapy 荷尔蒙治疗 Hormonal Therapy 免疫疗法 Immunotherapy 化疗 Chemotherapy	医院、医院日症房、癌症专科医生、癌症诊所或香港 / 澳门的诊所提供的治疗, 以及相关药物 (包括在家自行口服药物)。而化疗更包括输血及作为辅助化疗的粒细胞集落刺激因子注射。 Medical treatment performed in a Hospital, the day case unit of a Hospital, Cancer Specialist, Cancer Clinic, or clinic in Hong Kong/Macau. Plus, the cost of drugs (including oral drugs taken at home). For Chemotherapy, blood transfusion and Granulocyte Colony Stimulating Factor are also covered.	并无个别治疗项目的保障上限 赔偿按实际费用支付 No limit per course of medical treatment, full reimbursement of actual charges incurred					
皮肤癌之激光手术 Laser Surgery for Skin Cancer 食道癌、肺癌及皮肤癌之光动力治疗 Photodynamic Therapy for Esophagus, Lung or Skin Cancers 冷冻手术 Cryosurgery 射频消融术 Radiofrequency Ablation	进行手术之外科医生及麻醉师、手术室、获处方的药物、诊断之放射学 / 化验、护理、医生 / 专科医生巡房等的费用。 The fees for performing the procedure, including surgeon, anesthetist, operating theatre, prescribed medication, nursing, diagnostic radiology or laboratory charges, Doctor or specialist visit.						
抗排斥及止呕药物 Anti-Rejection and Anti-Nausea Drugs	于治疗期间须使用之抗排斥及止呕药物。 Anti-rejection and anti-nausea medication during the treatment of cancer.						
医疗诊症及诊断保障 Medical Consultation and Diagnostic Benefit							
癌症诊断检查 Cancer Diagnostic Investigation	化验、X光检查、CT扫描、磁力共振、PET扫描、细针抽吸细胞术(FNAC)、病理组织学或细胞学活检、其他医疗必需的癌症诊断检查费用, 以及找出合适化疗药物的基因测试。 Laboratory tests, X-ray, CT, MRI, PET Scans, fine needle aspiration cytology (FNAC), histopathology or cytology biopsies, other investigation modalities deemed medically necessary, and genetic testing to aid the identification of appropriate chemotherapy drugs.				并无个别治疗项目的保障上限 赔偿按实际费用支付 No limit per course of medical treatment, full reimbursement of actual charges incurred		

癌症监测检查 Cancer Monitoring Investigation	为监测接受治疗后的反应和进展, 以及为排除癌症复发, 于完成治疗后5年内的跟进及诊断检查。 Physical examinations and diagnostic tests to monitor the response and progress of the cancer treatment received, and follow-up evaluation to rule out any relapse of cancer for up to 5 years from the completion of cancer treatment.	并无个别治疗项目的保障上限 赔偿按实际费用支付 No limit per course of medical treatment, full reimbursement of actual charges incurred		
治疗前或治疗后诊症 (每次诊症金额及次数上限) Pre or Post-Treatment Consultation (Max. limit per visit & no. of visits)	接受癌症治疗前及完成治疗后5年内的癌症专科医生诊症。 Cancer specialist consultation before and up to 5 years after the completion of cancer treatment.	每次 \$1,000 per visit 20次 visits 30次 visits 40次 visits		
额外护理保障 Extra Care Benefit				
中医诊症 (每次诊症金额及次数上限) Chinese Herbalist Consultation (Max. limit per visit & no. of visits)	癌症治疗期间及完成治疗后5年内与癌症相关的中医治疗。 Chinese medical practitioner consultation during and up to 5 years after the completion of the cancer treatment.	每次 \$600 per visit 20次 visits 30次 visits 40次 visits		
纾缓护理 Palliative Care	为减轻患者不适或治疗的副作用, 而接受的内科和外科治疗。 Medical and surgical treatment to relieve the Insured Person's discomfort or side-effects due to the treatment.	\$20,000 \$30,000 \$40,000		
矫形手术 Reconstructive Surgery	因患癌症而需为面部及 / 或乳房重塑或重建而进行手术所需的外科医生、麻醉师、手术室、处方药物、诊断之放射学 / 化验、护理、医生 / 专科医生巡房及植入物的费用。 Procedures to reshape or rebuild the face and/or breast, including surgeon, anesthetist, operating theatre, prescribed medication, diagnostic radiology or laboratory charges, nursing, Doctor or specialist visit, and cost of implants.	并无个别治疗项目的保障上限 赔偿按实际治疗费用支付 No limit per course of medical treatment, full reimbursement of actual charges incurred		
寿险保障 Life Protection				
延续寿险保障 (以每张额外癌症多重保计算之最高保障额) Extension of Life Protection (maximum aggregate Sum Insured for each Extra Cancer Benefit)		\$500,000	\$750,000	\$1,000,000
身故保障²⁰ Death Benefit²⁰		\$1,000	\$1,500	\$2,000

表三: 住院现金津贴

Table 3 : Hospital Income Benefit

(此保障不适用于扣税⁹ this benefit is non-tax deductible⁹)

	保障额 Benefit (港元 HK\$)				
	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 4	计划 Plan 5
a. 每日保障 ^{11,12,13} Daily Benefit ^{11,12,13}	\$600	\$900	\$1,200	\$1,500	\$2,000
b. 深切治疗 ^{12,13} Intensive Care ^{12,13} (每日 per day)	\$1,200	\$1,800	\$2,400	\$3,000	\$4,000
c. 身故保障 ²⁰ Death Benefit ²⁰	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
d. 24小时全球保障 ¹³ 24-Hour Worldwide Coverage ¹³	适用 Applicable				

投保资料 Basic Information

	“税”安心医疗计划 TaxVantage Plus Medical Plan	额外癌症多重保 Extra Cancer Benefit	住院现金津贴 Hospital Income Benefit	
			计划 Plan 1	计划 Plan 2-5
投保年龄 (以上次生日年龄计算) Issue Age (At Last Birthday)	0至80岁 Age 0-80	0至70岁 Age 0-70	0至65岁 Age 0-65	18至65岁 Age 18-65
保障年期 Benefit Term	至100岁 To Age 100	至100岁 To Age 100	至75岁 To Age 75	
缴付保费年期 Premium Payment Term	至100岁 To Age 100	至100岁 To Age 100	至75岁 To Age 75	

保单资料 Policy Information

保单类别 Plan Type	基本计划 Basic Plan	附加保障 Supplementary Benefit
保单货币单位 Currency	港元 HK\$	
保费 ²¹ Premium ²¹	<ul style="list-style-type: none"> - 保证每年续保, 保费并非保证。续期保费会按受保人当时实际年龄及同类保障级别的保费率作出调整。如符合无索偿保费折扣要求, 续期保费可享受折扣 - 保费按每年/ 每半年/ 每季/ 每月缴付 - Guaranteed yearly renewable, the premium is non-guaranteed. The renewal premium will be adjusted based on the Insured Person's attained age and at the premium rate in effect of the same level of benefit at the time of policy renewal. If the requirements for no claim premium discount are fulfilled, a discount on the renewal premium can be enjoyed. - Annual / Semi-annual / Quarterly / Monthly Payment 	<ul style="list-style-type: none"> - 每年续期, 保费并非保证。续期保费会按受保人当时实际年龄及同类保障级别的保费率作出调整 - 保费按每年/ 每半年/ 每季/ 每月缴付 - Yearly renewable, the premium is non-guaranteed. The renewal premium will be adjusted based on the Insured Person's attained age and at the premium rate in effect of the same level of benefit at the time of policy renewal. - Annual / Semi-annual / Quarterly / Monthly Payment

保单资料 Policy Information

	“税”安心医疗计划 TaxVantage Plus Medical Plan	额外癌症多重保 Extra Cancer Benefit	住院现金津贴 Hospital Income Benefit
税务扣减 Tax Deduction	适用 Eligible	不适用 Not eligible	
最低保障额 Minimum Sum Insured	计划 Plan X	计划 Plan 1	\$600
最高保障额 Maximum Sum Insured	计划 Plan 4M	计划 Plan 3	\$2,000 ¹¹
续保 Renewability	保证 Guaranteed	非保证 ²² Non-guaranteed ²²	
保障类别 Type of Benefit	偿款产品 — 赔偿实际住院及医疗费用 (受限于计划内每项保障的最高保障额) Indemnity Product – Reimburses the actual hospitalization and medical expenses (subject to the maximum limit of each benefit item of the plan)	偿款产品 — 赔偿实际治疗费用 ¹⁰ 、额外护理、癌症诊断及诊断费用 Indemnity Product – Reimburses the actual medical treatment expenses ¹⁰ , extra care, cancer consultation and diagnosis expenses	非偿款产品 — 于住院期间提供每日现金保障 Non-indemnity Product – Provides daily cash benefits during the period of hospitalization

有关保费、条款及保障详情，请浏览本公司网页 www.yflife.com。

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YFLife 萬通保險

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“税”安心医疗计划 (独立保单)

TaxVantage Plus Medical Plan (Standalone Plan)

每年保费 (港元) Annual Premium (HK\$)

已届年龄 Attained Age	标准保费 Standard Premium											
	计划 Plan X		计划 Plan XM		计划 Plan 1		计划 Plan 1M		计划 Plan 2		计划 Plan 2M	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0-17	2,957	2,979	3,409	3,429	3,379	3,588	3,895	4,131	5,290	5,640	6,275	6,689
18	2,992	3,487	3,445	4,018	3,419	4,200	3,937	4,839	5,345	6,568	6,342	7,790
19	3,026	3,613	3,485	4,161	3,456	4,352	3,982	5,012	5,409	6,846	6,416	8,121
20	3,062	3,699	3,527	4,263	3,498	4,457	4,029	5,136	5,477	6,986	6,496	8,286
21	3,095	3,944	3,569	4,543	3,536	4,750	4,077	5,472	5,548	7,442	6,581	8,829
22	3,136	4,143	3,613	4,773	3,581	4,991	4,128	5,749	5,628	7,821	6,672	9,277
23	3,179	4,302	3,659	4,957	3,632	5,182	4,181	5,972	5,708	8,122	6,770	9,634
24	3,219	4,504	3,706	5,189	3,678	5,426	4,235	6,251	5,789	8,504	6,864	10,087
25	3,257	4,682	3,753	5,390	3,721	5,639	4,288	6,494	5,870	8,847	6,961	10,491
26	3,298	4,814	3,802	5,548	3,767	5,800	4,343	6,682	5,953	9,104	7,058	10,796
27	3,342	4,993	3,850	5,753	3,819	6,015	4,398	6,930	6,042	9,447	7,163	11,204
28	3,389	5,170	3,901	5,956	3,870	6,227	4,458	7,175	6,133	9,788	7,271	11,608
29	3,442	5,345	3,962	6,158	3,931	6,439	4,526	7,418	6,241	10,130	7,400	12,012
30	3,501	5,522	4,032	6,360	4,000	6,651	4,607	7,662	6,371	10,471	7,551	12,416
31	3,604	5,697	4,153	6,565	4,118	6,863	4,745	7,908	6,560	10,813	7,776	12,822
32	3,706	5,875	4,271	6,770	4,235	7,078	4,880	8,154	6,732	11,156	7,981	13,227
33	3,814	6,073	4,395	6,997	4,356	7,316	5,020	8,429	6,908	11,532	8,190	13,674
34	3,901	6,293	4,495	7,244	4,457	7,581	5,136	8,728	7,073	11,932	8,384	14,150
35	4,016	6,521	4,626	7,511	4,587	7,855	5,286	9,048	7,262	12,352	8,608	14,647
36	4,053	6,764	4,668	7,790	4,630	8,148	5,333	9,384	7,301	12,787	8,655	15,164
37	4,157	7,028	4,790	8,095	4,750	8,467	5,472	9,753	7,502	13,244	8,895	15,710
38	4,318	7,358	4,973	8,474	4,932	8,863	5,681	10,210	7,779	13,773	9,223	16,342
39	4,506	7,661	5,192	8,826	5,147	9,229	5,933	10,632	8,150	14,346	9,663	17,019
40	4,748	7,978	5,468	9,188	5,425	9,610	6,248	11,069	8,544	14,936	10,130	17,721
41	5,054	8,241	5,823	9,494	5,775	9,929	6,653	11,438	9,207	15,501	10,912	18,386
42	5,388	8,583	6,207	9,886	6,156	10,339	7,091	11,911	9,773	16,144	11,585	19,151
43	5,754	8,933	6,627	10,289	6,574	10,761	7,572	12,396	10,384	16,806	12,312	19,934
44	6,105	9,392	7,032	10,818	6,975	11,315	8,034	13,034	11,055	17,692	13,107	20,985
45	6,341	9,861	7,305	11,357	7,244	11,879	8,347	13,683	11,429	18,585	13,552	22,044
46	6,766	10,381	7,793	11,955	7,730	12,506	8,905	14,402	12,222	19,521	14,488	23,155
47	7,209	10,805	8,305	12,446	8,238	13,018	9,490	14,994	12,945	20,376	15,352	24,169
48	7,636	11,226	8,792	12,927	8,725	13,523	10,047	15,573	13,667	21,228	16,212	25,175
49	8,044	11,649	9,265	13,417	9,192	14,034	10,586	16,164	14,395	22,081	17,075	26,184
50	8,340	12,068	9,608	13,901	9,529	14,540	10,978	16,747	14,978	22,932	17,761	27,189
51	8,854	12,463	10,199	14,355	10,118	15,015	11,653	17,294	15,900	23,728	18,858	28,132
52	9,285	12,852	10,697	14,802	10,609	15,484	12,221	17,833	16,682	24,518	19,782	29,064
53	9,718	13,241	11,193	15,248	11,105	15,952	12,791	18,371	17,469	25,303	20,714	29,994
54	10,157	13,625	11,699	15,691	11,606	16,414	13,368	18,903	18,261	26,085	21,654	30,919
55	10,601	14,008	12,210	16,132	12,113	16,877	13,952	19,434	19,060	26,862	22,603	31,836
56	11,060	14,400	12,737	16,582	12,636	17,349	14,553	19,978	19,889	27,646	23,585	32,765
57	11,542	14,798	13,293	17,041	13,189	17,827	15,188	20,531	20,744	28,431	24,597	33,695
58	12,048	15,237	13,876	17,548	13,766	18,357	15,855	21,140	21,521	29,255	25,528	34,672

此标准保费表并未包括由保险业监管局征收的保费征费。

以上保费为每年保费。每半年保费、每季保费及每月保费为每年保费乘以一个因数，而该因数就每半年保费、每季保费及每月保费分别为0.52、0.262及0.0883。

This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.

The above premiums are annual premiums. Half-yearly premiums, quarterly premiums and monthly premiums are equal to annual premiums multiplied by a factor, with the factor equals to 0.52, 0.262 and 0.0883 for half-yearly premiums, quarterly premiums and monthly premiums respectively.

由2025/01/01起生效
With effect from 2025/01/01

“税”安心医疗计划 (独立保单)

TaxVantage Plus Medical Plan (Standalone Plan)

每年保费 (港元) Annual Premium (HK\$)

已届年龄 Attained Age	标准保费 Standard Premium											
	计划 Plan X		计划 Plan XM		计划 Plan 1		计划 Plan 1M		计划 Plan 2		计划 Plan 2M	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
59	12,570	15,673	14,477	18,052	14,363	18,882	16,541	21,748	22,461	30,067	26,644	35,637
60	13,111	16,107	15,100	18,552	14,981	19,404	17,252	22,350	23,445	30,882	27,807	36,601
61	13,661	16,549	15,734	19,059	15,610	19,938	17,978	22,962	24,594	31,639	29,159	37,505
62	14,214	17,008	16,370	19,588	16,241	20,492	18,706	23,598	25,618	32,333	30,372	38,336
63	14,789	17,493	17,033	20,146	16,898	21,075	19,463	24,270	26,673	33,287	31,625	39,467
64	15,366	18,331	17,697	21,113	17,557	22,086	20,220	25,436	27,738	34,769	32,884	41,227
65	15,950	19,257	18,367	22,180	18,223	23,200	20,986	26,721	28,804	36,735	34,149	43,549
66	16,392	20,200	18,878	23,264	18,729	24,338	21,571	28,029	29,606	38,741	35,098	45,917
67	16,854	21,167	19,410	24,379	19,258	25,502	22,180	29,371	30,585	40,758	36,251	48,300
68	17,316	22,180	19,944	25,541	19,786	26,721	22,788	30,773	31,587	42,808	37,431	50,719
69	18,161	23,297	20,916	26,832	20,752	28,069	23,900	32,326	33,197	44,940	39,335	53,248
70	19,083	24,435	21,976	28,141	21,804	29,439	25,112	33,905	34,889	47,084	41,340	55,791
71	19,727	25,189	22,665	28,941	22,542	30,348	25,898	34,868	35,869	48,743	42,446	57,652
72	20,198	25,348	23,137	29,038	23,079	30,539	26,437	34,984	36,783	48,971	43,437	57,813
73	20,401	25,471	23,334	29,132	23,310	30,687	26,663	35,098	37,199	49,117	43,880	57,932
74	20,599	25,598	23,558	29,274	23,537	30,839	26,918	35,270	37,577	49,119	44,321	57,941
75	20,931	25,661	23,935	29,341	23,944	30,886	27,381	35,317	38,230	49,140	45,086	57,971
76	21,098	25,715	24,124	29,403	24,162	30,921	27,629	35,356	38,479	49,158	45,384	57,983
77	21,396	25,787	24,464	29,486	24,533	30,979	28,050	35,422	39,074	49,183	46,084	58,015
78	21,711	25,854	24,825	29,559	24,921	31,027	28,497	35,476	39,706	49,214	46,829	58,053
79	22,245	25,914	25,433	29,626	25,565	31,070	29,229	35,523	40,736	49,254	48,044	58,100
80	22,273	25,953	25,467	29,673	25,627	31,089	29,302	35,543	40,840	49,275	48,164	58,127
81*	22,904	25,994	26,187	29,721	26,383	31,108	30,166	35,567	42,053	49,301	49,597	58,160
82*	23,311	26,032	26,652	29,762	26,883	31,123	30,737	35,582	42,845	49,322	50,530	58,184
83*	23,708	26,067	27,104	29,804	27,373	31,136	31,294	35,598	43,625	49,345	51,451	58,210
84*	24,095	26,109	27,549	29,855	27,851	31,156	31,844	35,625	44,400	49,368	52,362	58,239
85*	24,327	26,148	27,813	29,895	28,152	31,171	32,187	35,639	44,784	49,391	52,820	58,266
86*	24,346	26,185	27,834	29,938	28,206	31,187	32,249	35,657	44,963	49,415	53,026	58,293
87*	24,405	26,226	27,902	29,985	28,309	31,206	32,366	35,677	45,097	49,437	53,184	58,320
88*	24,462	26,265	27,969	30,030	28,408	31,222	32,482	35,698	45,228	49,461	53,344	58,347
89*	24,522	26,301	28,034	30,072	28,511	31,235	32,595	35,714	45,360	49,482	53,499	58,372
90*	24,574	26,341	28,096	30,116	28,605	31,254	32,704	35,732	45,489	49,506	53,654	58,399
91*	24,635	26,382	28,165	30,162	28,710	31,271	32,824	35,753	45,620	49,530	53,810	58,431
92*	24,737	26,418	28,285	30,206	28,862	31,286	33,002	35,771	45,836	49,552	54,066	58,458
93*	24,837	26,458	28,397	30,251	29,013	31,303	33,173	35,792	46,050	49,572	54,321	58,482
94*	24,940	26,498	28,515	30,297	29,168	31,322	33,349	35,812	46,261	49,597	54,572	58,513
95*	25,038	26,536	28,628	30,339	29,317	31,337	33,522	35,827	46,476	49,620	54,826	58,536
96*	25,142	26,575	28,744	30,384	29,473	31,353	33,694	35,847	46,692	49,644	55,079	58,563
97*	25,242	26,615	28,859	30,431	29,625	31,370	33,871	35,866	46,907	49,666	55,336	58,593
98*	25,344	26,655	28,975	30,475	29,779	31,386	34,046	35,886	47,122	49,688	55,591	58,619
99*	25,444	26,692	29,091	30,518	29,933	31,401	34,225	35,903	47,337	49,713	55,847	58,647

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由2025/01/01起生效
With effect from 2025/01/01

“税”安心医疗计划 (独立保单)

TaxVantage Plus Medical Plan (Standalone Plan)

每年保费 (港元) Annual Premium (HK\$)

已届年龄 Attained Age	标准保费 Standard Premium							
	计划 Plan 3		计划 Plan 3M		计划 Plan 4		计划 Plan 4M	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0-17	8,797	8,897	10,332	10,447	12,077	12,282	16,198	16,474
18	8,913	10,301	10,466	12,095	12,164	13,044	16,312	17,496
19	9,036	10,875	10,611	12,769	12,264	13,844	16,450	18,570
20	9,160	11,005	10,758	12,924	12,362	14,516	16,580	19,473
21	9,284	11,717	10,903	13,759	12,477	15,335	16,733	20,569
22	9,411	12,316	11,050	14,466	12,590	16,011	16,887	21,473
23	9,536	12,788	11,199	15,017	12,734	16,522	17,080	22,161
24	9,666	13,382	11,352	15,713	12,888	17,189	17,286	23,060
25	9,795	13,920	11,502	16,347	13,039	17,847	17,491	23,940
26	9,929	14,312	11,660	16,807	13,196	18,320	17,700	24,568
27	10,077	14,841	11,834	17,423	13,363	18,969	17,926	25,443
28	10,256	15,369	12,040	18,048	13,556	19,622	18,184	26,319
29	10,458	15,899	12,278	18,671	13,790	20,271	18,497	27,186
30	10,689	16,431	12,552	19,295	14,058	20,922	18,857	28,059
31	10,998	16,964	12,913	19,920	14,429	21,570	19,348	28,929
32	11,264	17,491	13,230	20,536	14,751	22,221	19,784	29,801
33	11,596	18,047	13,617	21,191	15,158	23,002	20,328	30,849
34	11,830	18,648	13,891	21,901	15,430	23,863	20,696	32,002
35	12,137	19,280	14,251	22,637	15,734	24,737	21,105	33,173
36	12,170	19,949	14,289	23,425	16,127	25,619	21,631	34,361
37	12,332	20,660	14,484	24,257	16,261	26,512	21,814	35,558
38	12,724	21,425	14,940	25,157	16,698	27,439	22,396	36,803
39	13,415	22,241	15,753	26,114	17,729	28,466	23,781	38,178
40	14,267	23,073	16,754	27,095	18,777	29,561	25,187	39,645
41	15,433	23,945	18,121	28,115	20,291	30,706	27,214	41,183
42	16,314	24,835	19,157	29,159	21,417	31,892	28,724	42,774
43	17,401	25,839	20,434	30,339	22,842	33,163	30,638	44,481
44	18,584	27,268	21,821	32,015	24,399	34,983	32,724	46,919
45	19,158	28,703	22,493	33,699	25,117	36,798	33,686	49,354
46	20,311	30,135	23,850	35,382	26,612	38,614	35,691	51,790
47	21,609	31,566	25,376	37,062	28,348	40,432	38,019	54,224
48	22,736	32,997	26,696	38,741	29,903	42,246	40,104	56,660
49	23,958	34,436	28,130	40,434	31,504	44,061	42,252	59,091
50	24,981	35,868	29,334	42,119	32,845	45,879	44,052	61,530
51	26,541	37,215	31,161	43,694	34,631	47,573	46,446	63,803
52	27,867	38,549	32,719	45,264	36,494	49,265	48,946	66,071
53	29,190	39,876	34,272	46,820	38,447	50,942	51,567	68,321
54	30,523	41,199	35,836	48,375	40,503	52,610	54,324	70,560
55	31,860	42,515	37,406	49,918	42,669	54,270	57,230	72,782
56	33,224	43,825	39,012	51,455	44,473	55,923	59,647	75,002
57	34,607	45,124	40,632	52,982	46,757	57,564	62,706	77,202
58	35,671	46,413	41,885	54,498	48,606	59,199	65,189	79,395

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“税”安心医疗计划 (独立保单)

TaxVantage Plus Medical Plan (Standalone Plan)

每年保费 (港元) Annual Premium (HK\$)

已届年龄 Attained Age	标准保费 Standard Premium							
	计划 Plan 3		计划 Plan 3M		计划 Plan 4		计划 Plan 4M	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
59	37,295	47,702	43,790	56,009	50,996	60,822	68,397	81,575
60	39,050	48,978	45,849	57,508	53,427	62,439	71,654	83,741
61	41,030	49,858	48,174	58,542	56,267	63,447	75,464	85,093
62	42,835	51,286	50,294	60,218	58,952	65,166	79,062	87,397
63	44,690	52,509	52,472	61,652	61,682	66,678	82,725	89,428
64	46,798	54,552	54,945	64,050	64,506	69,371	86,513	93,041
65	48,990	57,488	57,518	67,498	67,374	73,449	90,359	98,505
66	51,235	61,369	60,156	72,053	70,383	78,350	94,395	105,081
67	53,499	65,273	62,814	76,639	73,488	83,276	98,558	111,686
68	55,788	68,852	65,502	80,837	76,767	87,784	102,955	117,729
69	58,234	72,405	68,373	85,013	80,149	92,267	107,491	123,743
70	60,771	75,942	71,349	89,166	83,720	96,720	112,280	129,716
71	62,694	78,236	73,390	91,580	86,559	99,598	115,738	133,176
72	64,281	78,627	74,966	91,694	89,118	100,058	118,715	133,285
73	64,965	78,864	75,613	91,793	90,476	100,321	120,288	133,376
74	65,811	79,552	76,586	92,577	91,662	101,397	121,848	134,785
75	66,931	81,122	77,875	94,385	93,235	103,591	123,915	137,675
76	67,526	82,106	78,560	95,523	94,072	104,974	125,012	139,501
77	68,508	83,165	79,697	96,747	95,450	106,448	126,835	141,448
78	69,543	84,209	80,900	97,962	96,897	108,160	128,758	143,725
79	71,284	84,722	82,928	98,558	99,329	108,604	131,988	144,315
80	71,373	84,749	83,028	98,589	99,457	108,921	132,158	144,735
81*	73,770	84,778	85,816	98,626	102,809	109,239	136,611	145,157
82*	74,708	84,802	86,910	98,651	104,128	109,554	138,365	145,576
83*	76,014	84,830	88,427	98,682	105,947	109,870	140,784	145,999
84*	77,294	84,854	89,919	98,714	107,740	110,185	143,167	146,415
85*	77,738	84,882	90,435	98,744	108,366	110,504	143,996	146,838
86*	78,224	84,911	91,001	98,775	108,955	110,818	144,780	147,257
87*	78,461	84,934	91,275	98,804	109,198	111,136	145,103	147,674
88*	78,694	84,961	91,549	98,840	109,436	111,452	145,419	148,098
89*	78,924	84,987	91,816	98,865	109,675	111,769	145,736	148,521
90*	79,157	85,014	92,086	98,898	109,911	112,086	146,053	148,942
91*	79,386	85,036	92,350	98,923	110,148	112,401	146,362	149,358
92*	79,762	85,067	92,790	98,960	110,586	112,720	146,947	149,784
93*	80,138	85,096	93,228	98,995	111,024	113,037	147,532	150,206
94*	80,514	85,119	93,662	99,020	111,466	113,352	148,115	150,623
95*	80,890	85,148	94,103	99,055	111,904	113,669	148,695	151,043
96*	81,265	85,171	94,537	99,082	112,342	113,987	149,281	151,468
97*	81,646	85,200	94,980	99,111	112,779	114,302	149,862	151,884
98*	82,022	85,224	95,416	99,143	113,220	114,621	150,447	152,306
99*	82,396	85,255	95,852	99,177	113,658	114,937	151,030	152,729

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With effect from 2025/01/01

额外癌症多重保 (附加保障)

Extra Cancer Benefit (Supplementary Benefit)

每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age of Last Birthday	男性非吸烟者 Male Non-smoker			男性吸烟者 Male smoker			女性非吸烟者 Female Non-smoker			女性吸烟者 Female smoker		
	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 1	计划 Plan 2	计划 Plan 3
0-14	465	630	750	N/A	N/A	N/A	475	642	775	N/A	N/A	N/A
15	466	634	759	467	638	762	477	652	785	487	665	800
16	467	639	769	469	645	776	480	663	797	526	719	865
17	474	649	781	480	663	807	491	679	822	570	784	948
18	486	663	804	501	693	846	509	705	858	614	850	1,032
19	498	685	829	526	729	891	535	740	905	659	916	1,116
20	516	713	867	552	767	941	566	783	960	704	982	1,200
21	536	743	909	581	810	997	607	841	1,022	752	1,052	1,288
22	556	773	950	611	853	1,053	648	897	1,095	800	1,122	1,376
23	578	805	991	641	897	1,109	690	958	1,169	849	1,193	1,462
24	603	843	1,033	673	941	1,165	734	1,020	1,243	899	1,265	1,548
25	629	880	1,076	705	985	1,221	780	1,081	1,317	951	1,336	1,634
26	656	917	1,119	737	1,029	1,279	828	1,144	1,391	1,005	1,410	1,721
27	683	954	1,163	769	1,075	1,337	880	1,210	1,465	1,061	1,487	1,809
28	710	991	1,210	801	1,121	1,395	934	1,278	1,539	1,125	1,564	1,901
29	739	1,028	1,260	835	1,167	1,453	988	1,348	1,623	1,191	1,646	2,006
30	772	1,070	1,307	887	1,233	1,513	1,057	1,441	1,728	1,268	1,747	2,126
31	807	1,114	1,355	960	1,326	1,616	1,135	1,548	1,857	1,351	1,860	2,259
32	845	1,163	1,404	1,099	1,509	1,827	1,303	1,774	2,125	1,537	2,102	2,531
33	884	1,213	1,461	1,238	1,694	2,040	1,471	2,002	2,396	1,744	2,381	2,861
34	926	1,267	1,524	1,377	1,883	2,266	1,639	2,231	2,668	2,001	2,727	3,269
35	978	1,339	1,612	1,516	2,075	2,500	1,807	2,458	2,940	2,284	3,109	3,723
36	1,032	1,414	1,706	1,655	2,268	2,737	1,975	2,687	3,214	2,570	3,494	4,178
37	1,093	1,498	1,812	1,794	2,460	2,974	2,143	2,920	3,487	2,870	3,904	4,669
38	1,154	1,584	1,919	1,933	2,654	3,211	2,311	3,149	3,762	3,171	4,314	5,162
39	1,215	1,671	2,028	2,072	2,848	3,452	2,479	3,379	4,037	3,472	4,724	5,653
40	1,286	1,772	2,154	2,211	3,043	3,694	2,647	3,604	4,312	3,773	5,134	6,145
41	1,357	1,878	2,300	2,350	3,239	3,936	2,815	3,833	4,591	4,074	5,544	6,638
42	1,486	2,055	2,506	2,519	3,475	4,227	2,987	4,069	4,877	4,375	5,955	7,130
43	1,616	2,235	2,728	2,754	3,799	4,623	3,164	4,311	5,168	4,676	6,366	7,622
44	1,824	2,525	3,085	3,135	4,329	5,273	3,345	4,558	5,465	5,007	6,818	8,167
45	2,055	2,848	3,483	3,531	4,877	5,944	3,528	4,808	5,765	5,363	7,304	8,751
46	2,302	3,194	3,914	3,972	5,494	6,705	3,714	5,064	6,074	5,740	7,821	9,375
47	2,570	3,574	4,391	4,430	6,138	7,507	3,906	5,328	6,395	6,135	8,361	10,025
48	2,838	3,956	4,871	4,910	6,816	8,355	4,117	5,617	6,744	6,565	8,948	10,731
49	3,114	4,351	5,373	5,409	7,523	9,241	4,341	5,929	7,127	7,019	9,575	11,494
50	3,396	4,755	5,888	5,931	8,264	10,173	4,570	6,247	7,517	7,482	10,213	12,269
51	3,692	5,180	6,429	6,497	9,070	11,191	4,806	6,574	7,917	7,980	10,903	13,115
52	4,057	5,702	7,091	7,143	9,987	12,346	5,070	6,945	8,380	8,529	11,668	14,055
53	4,542	6,392	7,962	8,009	11,210	13,873	5,343	7,333	8,865	9,083	12,442	15,013
54	5,159	7,265	9,055	9,243	12,946	16,036	5,616	7,717	9,350	9,638	13,217	15,973
55	5,865	8,264	10,307	10,662	14,942	18,519	5,899	8,113	9,836	10,203	14,004	16,937
56	6,677	9,415	11,752	12,083	16,944	21,017	6,187	8,521	10,349	10,770	14,797	17,919
57	7,577	10,699	13,377	13,504	18,955	23,541	6,491	8,954	10,894	11,357	15,626	18,955
58	8,479	11,985	15,002	14,926	20,970	26,068	6,822	9,428	11,496	11,965	16,485	20,035
59	9,382	13,273	16,628	16,348	22,988	28,600	7,155	9,908	12,130	12,590	17,380	21,173
60	10,289	14,563	18,255	17,770	25,008	31,137	7,530	10,451	12,809	13,215	18,278	22,311
61	11,196	15,853	19,880	19,192	27,031	33,677	7,905	10,986	13,488	13,841	19,178	23,450
62	12,103	17,145	21,506	20,614	29,054	36,221	8,280	11,524	14,169	14,474	20,084	24,596
63	13,011	18,438	23,133	22,036	31,080	38,795	8,655	12,076	14,893	15,223	21,143	25,933
64	14,009	19,865	24,954	23,816	33,624	42,031	9,061	12,674	15,675	16,120	22,432	27,578
65	15,170	21,546	27,114	25,701	36,351	45,532	9,539	13,384	16,612	17,280	24,106	29,721
66	16,418	23,356	29,445	27,652	39,165	49,135	10,181	14,337	17,869	18,945	26,531	32,857
67	18,257	25,986	32,781	29,967	42,465	53,304	11,113	15,711	19,668	20,740	29,231	36,272
68	20,305	28,927	36,527	32,771	46,463	58,360	12,280	17,421	21,895	22,594	31,933	39,773
69	22,401	31,945	40,383	35,885	50,921	64,019	13,624	19,389	24,456	24,464	34,635	43,331

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每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age of Last Birthday	男性非吸烟者 Male Non-smoker			男性吸烟者 Male smoker			女性非吸烟者 Female Non-smoker			女性吸烟者 Female smoker		
	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 1	计划 Plan 2	计划 Plan 3
70	24,559	35,042	44,325	39,150	55,598	69,961	15,125	21,588	27,317	26,340	37,342	46,897
71*	26,821	38,292	48,470	42,416	60,277	75,907	16,662	23,847	30,267	28,534	40,502	50,935
72*	29,111	41,599	52,707	45,972	65,387	82,422	18,238	26,137	33,221	30,880	43,878	55,247
73*	31,418	44,936	56,992	49,763	70,836	89,368	19,819	28,445	36,216	33,535	47,711	60,158
74*	33,773	48,350	61,386	53,723	76,531	96,636	21,406	30,766	39,231	36,345	51,771	65,364
75*	16,644	22,576	26,915	28,040	38,038	45,355	9,379	12,727	15,181	18,266	24,781	29,550
76*	17,487	23,720	28,280	29,328	39,787	47,442	9,824	13,331	15,902	19,016	25,799	30,765
77*	18,339	24,877	29,660	30,546	41,440	49,415	10,277	13,946	16,636	19,707	26,737	31,885
78*	19,193	26,036	31,043	31,651	42,941	51,207	10,740	14,576	17,388	20,332	27,587	32,901
79*	20,017	27,154	32,376	32,597	44,225	52,739	11,186	15,181	18,111	21,087	28,613	34,127
80*	20,667	28,036	33,428	33,315	45,200	53,904	11,593	15,734	18,771	21,495	29,169	34,793
81*	21,004	28,493	33,974	34,122	46,297	55,214	11,938	16,202	19,330	22,002	29,858	35,618
82*	21,191	28,748	34,279	34,586	46,928	55,969	12,200	16,558	19,756	22,344	30,324	36,176
83*	21,278	28,866	34,421	34,661	47,031	56,094	12,356	16,771	20,011	22,482	30,512	36,401
84*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
85*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
86*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
87*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
88*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
89*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
90*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
91*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
92*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
93*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
94*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
95*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
96*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
97*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
98*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474
99*	21,315	28,918	34,484	34,662	47,033	56,097	12,429	16,870	20,130	22,528	30,574	36,474

* 只适用于续保。For renewal only.

住院现金津贴 (附加保障)

Hospital Income Benefit (Supplementary Benefit)

每年保费 (港元) Annual Premium (HK\$)

上次生日年龄 Age of Last Birthday	计划 Plan 1 每日保障 Daily Benefit \$600		计划 Plan 2 每日保障 Daily Benefit \$900		计划 Plan 3 每日保障 Daily Benefit \$1,200		计划 Plan 4 每日保障 Daily Benefit \$1,500		计划 Plan 5 每日保障 Daily Benefit \$2,000	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0-17	510	510	-	-	-	-	-	-	-	-
18-30	540	702	810	1,053	1,080	1,404	1,350	1,755	1,800	2,340
31-35	552	718	828	1,076	1,104	1,435	1,380	1,795	1,840	2,393
36-40	570	741	855	1,112	1,140	1,482	1,425	1,853	1,900	2,470
41-45	720	900	1,080	1,350	1,440	1,800	1,800	2,250	2,400	3,000
46-50	828	994	1,242	1,490	1,656	1,987	2,070	2,485	2,760	3,313
51-55	1,320	1,584	1,980	2,376	2,640	3,168	3,300	3,960	4,400	5,280
56-60	1,560	1,716	2,340	2,574	3,120	3,432	3,900	4,290	5,200	5,720
61-65	1,950	2,145	2,925	3,218	3,900	4,290	4,875	5,363	6,500	7,150
66-70*	2,438	2,681	3,656	4,023	4,875	5,363	6,095	6,703	8,127	8,937
71-74*	3,170	3,486	4,753	5,230	6,338	6,972	7,925	8,715	10,567	11,620

* 只适用于续保。For renewal only.

此标准保费表并未包括由保险业监管局征收的保费征费。

以上保费为每年保费。每半年保费、每季保费及每月保费为每年保费乘以一个因数，而该因数就每半年保费、每季保费及每月保费分别为 0.52、0.262 及 0.0883。

This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.

The above premiums are annual premiums. Half-yearly premiums, quarterly premiums and monthly premiums are equal to annual premiums multiplied by a factor, with the factor equals to 0.52, 0.262 and 0.0883 for half-yearly premiums, quarterly premiums and monthly premiums respectively.

由2025/01/01起生效
With effect from 2025/01/01