

醫療保險

Health Insurance

滙豐自願醫保靈活計劃

HSBC Voluntary Health Insurance Flexi Plan

全面醫療保障 靈活守護您與摯愛

All-round medical protection combining security and flexibility

瀏覽我們的產品冊子：

View our product brochure:

浏览我们的产品册子：

中文

ENG

简体



HSBC Life
滙豐保險

滙豐人壽保險（國際）有限公司
HSBC Life (International) Limited

靈活迎合所需 提供全面保障

人生變幻無常，世事未必盡如人意。當醫療通脹不斷加劇，而對優質醫療服務的需求亦不斷上升，這時候，保障自己與摯愛減低未來疾病帶來的影響便顯得更為重要。

滙豐自願醫保靈活計劃（「滙豐靈活醫保」或「您的保單」）不但涵蓋滙豐自願醫保標準計劃的基本醫療保障，更務求為您與摯愛提供全面醫療保障，讓您可於私營機構使用優質的醫療服務。如納稅人本人或其配偶為保單持有人，可就每課稅年度繳付的合資格保費作稅務扣減¹，每名受保人每年上限為港幣 8,000 元。

產品特點概覽



這是在自願醫保計劃框架下，由政府認可的個人償款住院保險產品。

註冊自願醫保產品的提供者	滙豐人壽保險（國際）有限公司
認可產品類別	靈活計劃
認可產品名稱	滙豐自願醫保靈活計劃
合資格的稅務扣減金額	納稅人本人或其配偶為保單持有人，可就每課稅年度繳付的合資格保費作稅務扣減，每名受保人每年上限為港幣 8,000 元。

本產品冊子僅提供基本資料，並不構成保險合約的部分。有關條款、細則及不保事項的詳情，請參閱有關保單條款。

計劃特點

保障未知的已有病症而不設等候期²



我們會從保單生效日起，為您合資格的疾病提供全面的醫療保障⁴，當中包括未知的已有病症²。

可享全港私家醫院免找數服務，減輕顧慮



您只要獲得我們的預先批核，便毋須擔心任何在香港的預付醫療費用。本公司將保留預先批核申請或免找數批核之最終決定權。

90 日家中看護服務，支援復康旅程



我們明白家中看護對康復過程十分重要。所以，如您在出院或完成日間手術後需要專業合資格護士的照顧，我們可提供最多 90 日的家中看護服務，協助您專心休養。

全面醫療保障，全方位守護健康



全額支付⁴ 住院及手術費用

當您面對醫療需要，我們將全額支付您的**住院及手術費用**而不設細項賠償限額，讓您毋須擔心不可預期的醫療開支。



涵蓋手術及非手術癌症治療

假若您不幸確診癌症，我們會為**合資格的治療費用**提供**全額保障**，當中包括手術及非手術治療（例如標靶治療及免疫治療等），金額高達您所選計劃的每年總保障限額。



額外保障

計劃更備有例如**器官移植的捐贈者保障**、**醫療裝置⁵**及**復康保障**等，全面照顧您的醫療所需。

計劃特點

靈活選項，輕鬆無憂



靈活計劃選項

4 個計劃選項 (銅級、銀級、金級和鑽級)、3 個不同地域⁶ 保障範圍，以及由港幣 0 元至港幣 100,000 元 4 個等級的每年自付費以供選擇，迎合您的醫療所需。

您亦可於 55 歲生日當天或其後每隔 5 年的生日 (例如 60 歲、65 歲、70 歲生日等) 的續保日前，調低或取消自付費一次而毋須重新核保。



病房級別細則簡單，免卻不滿的索償結果

我們會根據您所選醫院自訂的病房級別作定義。您只需跟從計劃可享病房級別作出選擇，而毋須擔心索償調整。

增值服務，無論在家或外地均享保障



第二醫療意見⁷

如您不幸確診保單中所列的任何嚴重疾病，我們可協助您於滙豐保險的全方位醫療網絡名單上的醫生或其他醫療專家尋求第二醫療意見。



全球緊急支援⁸

您可自動享有由我們合作夥伴 Allianz Worldwide Partners (Hong Kong) Limited 提供的全球緊急支援。當您身處海外公幹或旅行時，一旦遇上緊急事故，只需聯絡 24 小時緊急援助中心，便可獲得協助。



醫療禮賓服務⁹

如您 (受保人) 須接受的治療屬醫療所需，您可致電醫療禮賓服務熱線，我們將委派醫療禮賓顧問為您服務。無論是否選擇網絡醫生，均可代您預約診症服務，以及處理保險有關文件，包括入院預先批核及醫療費用索償表格等。

專為滙豐靈活醫保 (鑽級) 受保人而設

每次在香港住院，您可免費使用一次貴賓車安排服務，往返醫院及香港市區住所/工作地點，舒適直達。請於最少一個工作天前預約，服務受醫療禮賓服務詳細條款及細則約束，並視乎服務供應商於有關期間貴賓車的供應情況而定。

保費折扣，唯您與摯愛專享



無索償折扣¹⁰

我們為您送上**無索償折扣**的保費優惠，以鼓勵您保持身體健康。如您連續 3 年沒有索償或未曾作出索償，便可以享有保費折扣，而折扣會如下圖所示，隨無索償期的年度逐年遞增：

於續保前的無索償期	無索償折扣百分比
連續 3 個保單年度	5%
連續 4 個保單年度	10%
連續 5 個或往後保單年度	15%



家庭成員投保， 專享折扣優惠

您可獲享 **10% 保費折扣** 優惠，如：

1. 您的「家庭成員」為「滙豐自願醫保靈活計劃」的現有受保人；或
2. 您與您的「家庭成員」同時成功投保

符合享有家庭成員保費折扣人士：

- 保單持有人；
- 保單持有人的配偶或伴侶¹¹；
- 保單持有人或保單持有人配偶或伴侶¹¹的子女（包括繼子女及合法領養子女）；
- 保單持有人或保單持有人配偶或伴侶¹¹的父母（包括繼父母及合法之無血緣關係的父母）；
- 保單持有人或保單持有人配偶或伴侶¹¹的兄弟姐妹（包括繼兄弟姐妹及合法之無血緣關係的兄弟姐妹）；或
- 保單持有人或保單持有人配偶或伴侶¹¹的祖父母／外祖父母（包括繼祖父母／外祖父母及合法之無血緣關係的祖父母／外祖父母）

參考 Chris 的個案

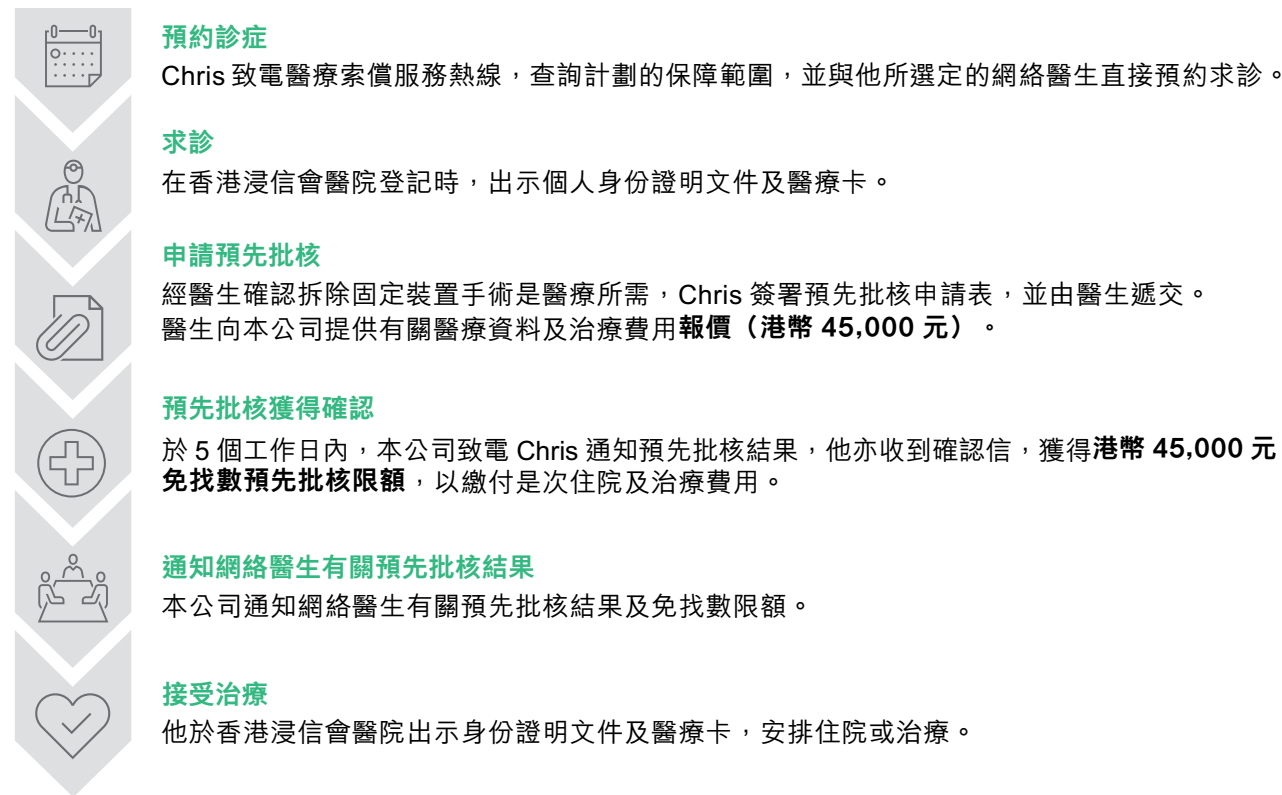
索償事例 — 緊急與意外住院

保單持有人及受保人	Chris	每年保障限額	港幣 5,000,000 元
投保年齡 ³	45	每年自付費	港幣 16,000 元
保障級別	銅級	每年保費	港幣 8,259 元
		保單生效日期	2020 年 8 月 1 日

情境：2021 年 1 月，Chris 踢足球時足踝受傷骨折，在香港浸信會醫院接受住院治療及骨折固定手術，總醫療費用為港幣 50,000 元。在「滙豐靈活醫保」的保障下，於扣除自付費港幣 16,000 元後，港幣 34,000 元的索償金額獲得全數賠償。

半年後，Chris 的醫生（亦為本公司的網絡醫生）建議拆除踝骨固定裝置，並安排於 7 月 1 至 3 日在香港浸信會醫院住院及接受手術。他在入院前計劃申請免找數服務。

幾個簡單步驟，享用便捷免找數服務



於住院期間及出院之前，他可享用免找數服務，惟預先批核須獲確認。

節省稅款

此外，Chris 每年更可就每課稅年度繳付的合資格保費獲享扣稅優惠¹：

受保人	已付保單年費 (視乎年齡/產品)	扣稅總額 (每名受保人上限為港幣 8,000 元)	節省稅款總額 (假設稅率 ¹² 為 15%)
Chris	港幣 8,259 元	港幣 8,000 元	港幣 1,200 元

上述例子僅供說明，並未包括任何折扣優惠。有關預先批核、醫療索償程序及增值服務的詳情，請參閱 <https://www.hsbc.com.hk/zh-hk/> 上的「用戶指南」（滙豐>保險>醫療保險>滙豐自願醫保計劃）。

實際所節省的稅款視乎香港特別行政區稅務局對每個個案的檢查及協議。如有任何疑問，應向專業的稅務顧問諮詢。以上賠償還視乎項目的保障範圍及限額，由本公司根據逐一個案而定。詳情請參閱「保障表」部分。

保障表

以下是保單的保障重點摘要。請參閱保單條款，以獲取完整的條款、保障、相關細則及不保事項。

滙豐自願醫保靈活計劃					
		銅級	銀級	金級	鑽級
計劃摘要	每年自付費	認可產品編號			
	無	F00049-01-000-02	F00049-05-000-02	F00049-09-000-02	F00049-13-000-02
	港幣 16,000 元	F00049-02-000-02	F00049-06-000-02	F00049-10-000-02	F00049-14-000-02
	港幣 50,000 元	F00049-03-000-02	F00049-07-000-02	F00049-11-000-02	F00049-15-000-02
	港幣 100,000 元	F00049-04-000-02	F00049-08-000-02	F00049-12-000-02	F00049-16-000-02
保單年期	保證每年續保至受保人 100 歲				
投保年齡 ³	15 天至 80 歲				
保障級別					
保障項目 (a) - (I) 及額外保障 (I) - (VI) 的每年保障限額	每保單年度 港幣 5,000,000 元	每保單年度 港幣 25,000,000 元	每保單年度 港幣 30,000,000 元	每保單年度 港幣 40,000,000 元	
保障項目 (a) - (I) 及額外保障 (I) - (VI) 的終身保障限額	港幣 20,000,000 元	無			
地域範圍限制	大中華 ⁽¹⁾	亞洲 ⁽¹⁾ 、澳洲及紐西蘭		全球 ⁽¹⁾	
可享病房級別	普通房	半私家房	標準私家房		
保障項目 ⁽²⁾					
(a) 病房及膳食	全額支付 ⁽³⁾				
(b) 雜項開支	全額支付 ⁽³⁾ (受規限於額外保障 (II) 「醫療裝置」的保障限額)				
(c) 主診醫生巡房費	全額支付 ⁽³⁾				
(d) 專科醫生費 ⁽⁴⁾	全額支付 ⁽³⁾				
(e) 深切治療	全額支付 ⁽³⁾ (每保單年度最多 30 日)				
(f) 外科醫生費	全額支付 ⁽³⁾ 不論手術的分類				
(g) 麻醉科醫生費	全額支付 ⁽³⁾ 不論手術的分類				
(h) 手術室費	全額支付 ⁽³⁾ 不論手術的分類				
(i) 訂明診斷成像 檢測 ^{(4) (5)}	全額支付 ⁽³⁾				
(j) 訂明非手術癌症 治療 ⁽⁶⁾	全額支付 ⁽³⁾				
(k) 入院前或出院後/ 日間手術 前後的門診 護理 ⁽⁴⁾	全額支付 ⁽³⁾ 以下列明之診症： <ul style="list-style-type: none"> • 住院/日間手術前最多一次門診或急症診症 • 出院/日間手術後 90 日內最多三次跟進門診 				
(l) 精神科治療	每保單年度 港幣 30,000 元	每保單年度 港幣 30,000 元	每保單年度 港幣 30,000 元	每保單年度 港幣 50,000 元	每保單年度 港幣 50,000 元
額外保障					
(I) 出院後/日間 手術後的門診 物理治療 ⁽⁴⁾	每保單年度 港幣 3,000 元	每保單年度 港幣 6,000 元	每保單年度 港幣 10,000 元	每保單年度 港幣 30,000 元	(出院/日間手術後 90 日內及只有當保障項目 (k) 的保障耗盡時才作出賠償，最多每日一次)

保障表

滙豐自願醫保靈活計劃				
	銅級	銀級	金級	鑽級
(II) 醫療裝置		指定項目：全額支付 ⁽³⁾ 其他項目：每保單年度港幣 150,000 元		指定項目：全額支付 ⁽³⁾ 其他項目：每保單年度港幣 300,000 元
(III) 住院陪床		全額支付 ⁽³⁾		
(IV) 門診洗腎		全額支付 ⁽³⁾		
(V) 家中看護 ⁽⁴⁾		(出院/日間手術後 90 日內；限於每日由一位合資格護士提供家中看護服務及每保單年度最多 90 日)		
(VI) 器官移植的捐贈者保障		器官移植總額之 30%		
(VII) 私人看護 ⁽⁴⁾		全額支付 ⁽³⁾ (限於每日由一位合資格護士提供私人看護服務及每保單年度最多 30 日)		
(VIII) 復康保障 ⁽⁴⁾		每保單年度港幣 80,000 元，每保單年度最多 90 日		
(IX) 善終服務和安寧療護 ⁽⁴⁾		不適用		每保單年度港幣 80,000 元，每保單年度最多 30 日
(X) 中醫門診		不適用		每次港幣 600 元 每日最多一次門診， 每次出院後/日間手術後最多十次門診 (出院後/日間手術後 90 日內適用)
(XI) 意外急症門診治療		全額支付 ⁽³⁾		
其他保障				
(I) 恩恤身故賠償		港幣 10,000 元		
(II) 較低級別病房現金保障	不適用		每日港幣 2,000 元 (每次住院最多十日)	
(III) 身體檢查保障	不適用		每保單年度港幣 1,000 元 (由第二保單年度開始)	每保單年度港幣 2,000 元 (由第二保單年度開始)

註：

- (1) 大中華是指中國內地、香港、澳門及台灣。亞洲是指阿富汗、孟加拉、不丹、汶萊、大中華、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊爾、菲律賓、新加坡、南韓、塔吉克、泰國、東帝汶、土庫曼、烏茲別克及越南。全球是指無地域限制範圍。只適用於香港的精神科治療及較低級別病房現金保障除外。詳情請參閱額外保障條款批註。
- (2) 同一項目的合資格費用不可獲上述表中多於一個保障項目的賠償(另有說明除外)。
- (3) 全額支付是指按本計劃的條款及保障應支付的合資格費用及其他費用。
- (4) 本公司有權要求有關書面建議的證明，例如轉介信或由主診醫生或註冊醫生在索償申請表內提供的陳述。
- (5) 檢測只包括電腦斷層掃描("CT" 掃描)、磁力共振掃描("MRI" 掃描)、正電子放射斷層掃描("PET" 掃描)、PET-CT 組合及 PET-MRI 組合。
- (6) 治療只包括放射性治療(包括質子治療)、化療、標靶治療、免疫治療及荷爾蒙治療。

此保障表受限於保單條款的條款和保障，並應與保單條款一併閱讀。

「滙豐靈活醫保」- 銅級保費表 (港幣)

標準保費表

屆時年齡 [#]	自付費								屆時年齡 [#]	自付費							
	0		16,000		50,000		100,000			0		16,000		50,000		100,000	
	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳		年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳
0	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90	50	16,068	1,340.10	10,503	876.00	5,814	484.90	4,940	412.00
1	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90	51	16,808	1,401.80	10,999	917.30	6,130	511.20	5,203	433.90
2	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90	52	17,622	1,469.70	11,517	960.50	6,466	539.30	5,485	457.40
3	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90	53	18,458	1,539.40	12,081	1,007.60	6,828	569.50	5,790	482.90
4	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90	54	19,367	1,615.20	12,683	1,057.80	7,225	602.60	6,129	511.20
5	7,035	586.70	4,323	360.50	1,932	161.10	1,729	144.20	55	20,379	1,699.60	13,340	1,112.60	7,652	638.20	6,498	541.90
6	6,971	581.40	4,323	360.50	1,932	161.10	1,729	144.20	56	21,518	1,794.60	14,107	1,176.50	8,140	678.90	6,913	576.50
7	6,894	575.00	4,323	360.50	1,932	161.10	1,729	144.20	57	22,773	1,899.30	14,968	1,248.30	8,694	725.10	7,383	615.70
8	6,829	569.50	4,323	360.50	1,932	161.10	1,729	144.20	58	24,314	2,027.80	15,936	1,329.10	9,309	776.40	7,909	659.60
9	6,770	564.60	4,323	360.50	1,932	161.10	1,729	144.20	59	26,017	2,169.80	17,013	1,418.90	9,966	831.20	8,445	704.30
10	6,699	558.70	4,260	355.30	2,006	167.30	1,824	152.10	60	27,855	2,323.10	18,198	1,517.70	10,667	889.60	9,034	753.40
11	6,637	553.50	4,198	350.10	2,006	167.30	1,824	152.10	61	29,804	2,485.70	19,444	1,621.60	11,383	949.30	9,655	805.20
12	6,572	548.10	4,135	344.90	2,006	167.30	1,824	152.10	62	31,861	2,657.20	20,740	1,729.70	12,111	1,010.10	10,303	859.30
13	6,503	542.40	4,073	339.70	2,006	167.30	1,824	152.10	63	33,888	2,826.30	22,080	1,841.50	12,851	1,071.80	10,973	915.10
14	6,426	535.90	4,010	334.40	2,039	170.10	1,853	154.50	64	35,986	3,001.20	23,454	1,956.10	13,633	1,137.00	11,660	972.40
15	6,345	529.20	3,948	329.30	2,074	173.00	1,853	154.50	65	38,147	3,181.50	24,851	2,072.60	14,442	1,204.50	12,362	1,031.00
16	6,242	520.60	3,901	325.30	2,121	176.90	1,853	154.50	66	40,362	3,366.20	26,243	2,188.70	15,265	1,273.10	13,067	1,089.80
17	6,158	513.60	3,888	324.30	2,168	180.80	1,853	154.50	67	42,604	3,553.20	27,608	2,302.50	16,080	1,341.10	13,758	1,147.40
18	6,152	513.10	3,923	327.20	2,220	185.10	1,853	154.50	68	44,545	3,715.10	28,944	2,413.90	16,882	1,408.00	14,435	1,203.90
19	6,182	515.60	3,980	331.90	2,277	189.90	1,861	155.20	69	46,477	3,876.20	30,246	2,522.50	17,653	1,472.30	15,101	1,259.40
20	6,259	522.00	4,071	339.50	2,335	194.70	1,905	158.90	70	48,408	4,037.20	31,509	2,627.90	18,399	1,534.50	15,753	1,313.80
21	6,403	534.00	4,180	348.60	2,393	199.60	1,937	161.50	71	50,355	4,199.60	32,827	2,737.80	19,191	1,600.50	16,454	1,372.30
22	6,581	548.90	4,293	358.00	2,450	204.30	1,977	164.90	72	52,303	4,362.10	34,179	2,850.50	19,985	1,666.70	17,156	1,430.80
23	6,746	562.60	4,397	366.70	2,513	209.60	2,018	168.30	73	54,538	4,548.50	35,587	2,968.00	20,818	1,736.20	17,890	1,492.00
24	6,937	578.50	4,524	377.30	2,575	214.80	2,063	172.10	74	56,832	4,739.80	37,061	3,090.90	21,700	1,809.80	18,663	1,556.50
25	7,149	596.20	4,661	388.70	2,641	220.30	2,107	175.70	75	59,190	4,936.40	38,607	3,219.80	22,637	1,887.90	19,476	1,624.30
26	7,380	615.50	4,800	400.30	2,701	225.30	2,153	179.60	76	61,595	5,137.00	40,188	3,351.70	23,597	1,968.00	20,284	1,691.70
27	7,624	635.80	4,939	411.90	2,755	229.80	2,198	183.30	77	64,097	5,345.70	41,841	3,489.50	24,663	2,056.90	21,164	1,765.10
28	7,814	651.70	5,073	423.10	2,798	233.40	2,243	187.10	78	66,725	5,564.90	43,560	3,632.90	25,825	2,153.80	22,100	1,843.10
29	8,005	667.60	5,199	433.60	2,834	236.40	2,287	190.70	79	69,437	5,791.00	45,341	3,781.40	27,071	2,257.70	23,084	1,925.20
30	8,183	682.50	5,316	443.40	2,864	238.90	2,333	194.60	80	72,227	6,023.70	47,183	3,935.10	28,398	2,368.40	24,113	2,011.00
31	8,354	696.70	5,436	453.40	2,895	241.40	2,382	198.70	81*	75,098	6,263.20	49,064	4,091.90	29,772	2,483.00	25,184	2,100.30
32	8,523	710.80	5,560	463.70	2,930	244.40	2,438	203.30	82*	78,043	6,508.80	50,966	4,250.60	31,098	2,593.60	26,287	2,192.30
33	8,739	728.80	5,679	473.60	2,967	247.40	2,500	208.50	83*	80,953	6,751.50	52,892	4,411.20	32,420	2,703.80	27,465	2,290.60
34	8,947	746.20	5,809	484.50	3,018	251.70	2,573	214.60	84*	83,759	6,985.50	54,743	4,565.60	33,590	2,801.40	28,542	2,380.40
35	9,172	764.90	5,949	496.10	3,077	256.60	2,651	221.10	85*	86,490	7,213.30	56,557	4,716.90	34,653	2,890.10	29,619	2,470.20
36	9,414	785.10	6,123	510.70	3,154	263.00	2,739	228.40	86*	89,160	7,435.90	58,376	4,868.60	35,705	2,977.80	30,723	2,562.30
37	9,671	806.60	6,302	525.60	3,256	271.60	2,837	236.60	87*	91,800	7,656.10	60,229	5,023.10	36,862	3,074.30	31,865	2,657.50
38	10,064	839.30	6,500	542.10	3,380	281.90	2,945	245.60	88*	94,680	7,896.30	62,139	5,182.40	38,038	3,172.40	33,065	2,757.60
39	10,488	874.70	6,706	559.30	3,527	294.20	3,062	255.40	89*	97,740	8,151.50	64,122	5,347.80	39,317	3,279.00	34,330	2,863.10
40	10,926	911.20	6,951	579.70	3,702	308.70	3,213	268.00	90*	100,903	8,415.30	66,156	5,517.40	40,747	3,398.30	35,655	2,973.60
41	11,381	949.20	7,168	597.80	3,886	324.10	3,365	280.60	91*	104,087	8,680.90	68,125	5,681.60	42,015	3,504.10	36,929	3,079.90
42	11,852	988.50	7,389	616.20	4,077	340.00	3,516	293.20	92*	107,052	8,928.10	70,001	5,838.10	43,240	3,606.20	38,198	3,185.70
43	12,228	1,019.80	7,640	637.20	4,277	356.70	3,669	306.00	93*	109,634	9,143.50	71,739	5,983.00	44,529	3,713.70	39,441	3,289.40
44	12,640	1,054.20	7,953	663.30	4,467	372.50	3,823	318.80	94*	111,882	9,331.00	73,304	6,113.60	45,698	3,811.20	40,649	3,390.10
45	13,074	1,090.40	8,259	688.80	4,656	388.30	3,960	330.30	95*	113,852	9,495.30	74,731	6,232.60	46,838	3,906.30	41,841	3,489.50
46	13,558	1,130.70	8,635	720.20	4,847	404.20	4,110	342.80	96*	115,605	9,641.50	76,071	6,344.30	48,102	4,011.70	43,055	3,590.80
47	14,087	1,174.90	9,074	756.80	5,048	421.00	4,275	356.50	97*	117,391	9,790.40	77,385	6,453.90	49,400	4,120.00	44,325	3,696.70
48	14,707	1,226.60	9,536	795.30	5,271	439.60	4,457	371.70	98*	119,196	9,940.90	78,695	6,563.20	50,789	4,235.80	45,671	3,809.00
49	15,359	1,280.90	9,998	833.80	5,525	460.80	4,688	391.00	99*	121,139	10,103.00	80,103	6,680.60	52,295	4,361.40	47,154	3,932.60

年齡指受保人上次生日時的年齡。

* 此保費只適用於續保。

此標準保費表並未包括由保險業監管局徵收的保費徵費及任何折扣優惠。

根據「滙豐自願醫保靈活計劃」的條款及保障第四部分第二節所述，本公司將有權在續保時按當時採用的標準保費表向所有同一類別保單調整標準保費。

以上列明保費為根據屆時年齡應支付的首年保費，而實際未來保單年度所需支付的保費有可能會作出調整。

2020年7月20日

「滙豐靈活醫保」- 銀級保費表 (港幣)

標準保費表

屆時年齡 [#]	自付費								屆時年齡 [#]	自付費							
	0		16,000		50,000		100,000			0		16,000		50,000		100,000	
	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳		年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳
0	8,483	707.50	4,947	412.60	2,675	223.10	2,437	203.20	50	21,809	1,818.90	11,951	996.70	7,273	606.60	6,683	557.40
1	8,483	707.50	4,947	412.60	2,675	223.10	2,437	203.20	51	22,639	1,888.10	12,475	1,040.40	7,676	640.20	6,991	583.00
2	8,483	707.50	4,947	412.60	2,675	223.10	2,437	203.20	52	23,559	1,964.80	13,064	1,089.50	8,092	674.90	7,321	610.60
3	8,456	705.20	4,947	412.60	2,675	223.10	2,437	203.20	53	24,531	2,045.90	13,679	1,140.80	8,529	711.30	7,680	640.50
4	8,437	703.60	4,947	412.60	2,675	223.10	2,437	203.20	54	25,597	2,134.80	14,352	1,197.00	9,007	751.20	8,085	674.30
5	8,420	702.20	4,862	405.50	2,560	213.50	2,332	194.50	55	26,815	2,236.40	15,098	1,259.20	9,524	794.30	8,533	711.70
6	8,402	700.70	4,862	405.50	2,560	213.50	2,332	194.50	56	28,203	2,352.10	15,976	1,332.40	10,113	843.40	9,046	754.40
7	8,385	699.30	4,862	405.50	2,560	213.50	2,332	194.50	57	29,771	2,482.90	16,914	1,410.60	10,800	900.70	9,639	803.90
8	8,366	697.70	4,862	405.50	2,560	213.50	2,332	194.50	58	31,719	2,645.40	18,015	1,502.50	11,608	968.10	10,326	861.20
9	8,349	696.30	4,862	405.50	2,560	213.50	2,332	194.50	59	33,974	2,833.40	19,306	1,610.10	12,486	1,041.30	11,070	923.20
10	8,332	694.90	4,833	403.10	2,665	222.30	2,427	202.40	60	36,630	3,054.90	20,746	1,730.20	13,404	1,117.90	11,935	995.40
11	8,314	693.40	4,805	400.70	2,665	222.30	2,427	202.40	61	39,719	3,312.60	22,240	1,854.80	14,342	1,196.10	12,908	1,076.50
12	8,297	692.00	4,776	398.30	2,665	222.30	2,427	202.40	62	43,184	3,601.50	23,890	1,992.40	15,289	1,275.10	13,815	1,152.20
13	8,279	690.50	4,752	396.30	2,665	222.30	2,427	202.40	63	46,813	3,904.20	25,664	2,140.40	16,213	1,352.20	14,707	1,226.60
14	8,262	689.10	4,732	394.60	2,707	225.80	2,478	206.70	64	50,621	4,221.80	27,514	2,294.70	17,177	1,432.60	15,643	1,304.60
15	8,245	687.60	4,718	393.50	2,749	229.30	2,478	206.70	65	54,344	4,532.30	29,357	2,448.40	18,183	1,516.50	16,624	1,386.40
16	8,227	686.10	4,717	393.40	2,807	234.10	2,478	206.70	66	57,871	4,826.40	31,298	2,610.30	19,215	1,602.50	17,637	1,470.90
17	8,210	684.70	4,732	394.60	2,868	239.20	2,478	206.70	67	61,176	5,102.10	33,227	2,771.10	20,234	1,687.50	18,644	1,554.90
18	8,266	689.40	4,766	397.50	2,928	244.20	2,478	206.70	68	63,881	5,327.70	35,076	2,925.30	21,251	1,772.30	19,657	1,639.40
19	8,365	697.60	4,821	402.10	3,001	250.30	2,562	213.70	69	66,472	5,543.80	36,861	3,074.20	22,230	1,854.00	20,642	1,721.50
20	8,528	711.20	4,896	408.30	3,090	257.70	2,646	220.70	70	69,167	5,768.50	38,662	3,224.40	23,171	1,932.50	21,599	1,801.40
21	8,806	734.40	4,996	416.70	3,184	265.50	2,728	227.50	71	72,022	6,006.60	40,379	3,367.60	24,168	2,015.60	22,614	1,886.00
22	9,169	764.70	5,118	426.80	3,283	273.80	2,811	234.40	72	75,060	6,260.00	41,964	3,499.80	25,170	2,099.20	23,641	1,971.70
23	9,534	795.10	5,263	438.90	3,390	282.70	2,895	241.40	73	78,669	6,561.00	43,403	3,619.80	26,188	2,184.10	24,692	2,059.30
24	9,971	831.60	5,427	452.60	3,487	290.80	2,977	248.30	74	82,458	6,877.00	44,673	3,725.70	27,228	2,270.80	25,769	2,149.10
25	10,458	872.20	5,611	468.00	3,582	298.70	3,060	255.20	75	86,276	7,195.40	45,814	3,820.90	28,311	2,361.10	26,896	2,243.10
26	10,959	914.00	5,809	484.50	3,672	306.20	3,143	262.10	76	90,097	7,514.10	46,875	3,909.40	29,377	2,450.00	27,908	2,327.50
27	11,447	954.70	6,010	501.20	3,755	313.20	3,226	269.00	77	93,926	7,833.40	48,026	4,005.40	30,507	2,544.30	28,981	2,417.00
28	11,807	984.70	6,210	517.90	3,833	319.70	3,309	276.00	78	97,694	8,147.70	49,369	4,117.40	31,712	2,644.80	30,126	2,512.50
29	12,111	1,010.10	6,396	533.40	3,905	325.70	3,392	282.90	79	101,283	8,447.00	50,950	4,249.20	32,995	2,751.80	31,345	2,614.20
30	12,362	1,031.00	6,568	547.80	3,961	330.30	3,476	289.90	80	104,634	8,726.50	52,866	4,409.00	34,359	2,865.50	32,641	2,722.30
31	12,587	1,049.80	6,719	560.40	4,008	334.30	3,560	296.90	81*	107,771	8,988.10	55,026	4,589.20	35,772	2,983.40	33,984	2,834.30
32	12,773	1,065.30	6,848	571.10	4,054	338.10	3,642	303.70	82*	110,476	9,213.70	57,452	4,791.50	37,298	3,110.70	35,433	2,955.10
33	13,026	1,086.40	6,967	581.00	4,096	341.60	3,728	310.90	83*	113,107	9,433.10	59,924	4,997.70	38,885	3,243.00	36,940	3,080.80
34	13,264	1,106.20	7,088	591.10	4,142	345.40	3,810	317.80	84*	115,771	9,655.30	62,153	5,183.60	40,232	3,355.30	38,220	3,187.50
35	13,474	1,123.70	7,211	601.40	4,202	350.40	3,893	324.70	85*	118,495	9,882.50	64,183	5,352.90	41,522	3,462.90	39,570	3,300.10
36	13,656	1,138.90	7,349	612.90	4,289	357.70	3,977	331.70	86*	121,262	10,113.30	66,156	5,517.40	42,764	3,566.50	40,898	3,410.90
37	13,855	1,155.50	7,514	626.70	4,393	366.40	4,066	339.10	87*	124,184	10,356.90	67,980	5,669.50	43,863	3,658.20	41,992	3,502.10
38	14,192	1,183.60	7,712	643.20	4,527	377.60	4,171	347.90	88*	126,869	10,580.90	69,997	5,837.70	44,951	3,748.90	43,072	3,592.20
39	14,559	1,214.20	7,925	660.90	4,688	391.00	4,268	356.00	89*	129,170	10,772.80	72,227	6,023.70	46,166	3,850.20	44,119	3,679.50
40	14,989	1,250.10	8,156	680.20	4,876	406.70	4,417	368.40	90*	131,190	10,941.20	74,551	6,217.60	47,384	3,951.80	45,120	3,763.00
41	15,499	1,292.60	8,407	701.10	5,069	422.80	4,594	383.10	91*	132,870	11,081.40	76,856	6,409.80	48,546	4,048.70	46,024	3,838.40
42	16,090	1,341.90	8,680	723.90	5,267	439.30	4,788	399.30	92*	134,421	11,210.70	79,015	6,589.90	49,761	4,150.10	46,937	3,914.50
43	16,647	1,388.40	8,963	747.50	5,463	455.60	4,998	416.80	93*	136,038	11,345.60	80,770	6,736.20	50,967	4,250.60	47,888	3,993.90
44	17,286	1,441.70	9,277	773.70	5,657	471.80	5,224	435.70	94*	137,764	11,489.50	82,367	6,869.40	52,135	4,348.10	48,909	4,079.00
45	17,983	1,499.80	9,635	803.60	5,846	487.60	5,427	452.60	95*	139,615	11,643.90	83,771	6,986.50	53,433	4,456.30	50,017	4,171.40
46	18,717	1,561.00	10,037	837.10	6,053	504.80	5,645	470.80	96*	141,582	11,807.90	85,021	7,090.80	54,876	4,576.70	51,223	4,272.00
47	19,448	1,622.00	10,463	872.60	6,295	525.00	5,871	489.60	97*	143,615	11,977.50	86,285	7,196.20	56,405	4,704.20	52,516	4,379.80
48	20,234	1,687.50	10,927	911.30	6,576	548.40	6,103	509.00	98*	145,717	12,152.80	87,689	7,313.30	58,131	4,848.10	53,946	4,499.10
49	21,014	1,752.60	11,426	952.90	6,901	575.50	6,386	532.60	99*	147,652	12,314.20	89,063	7,427.90	59,953	5,000.10	55,409	4,621.10

年齡指受保人上次生日時的年齡。

* 此保費只適用於續保。

此標準保費表並未包括由保險業監管局徵收的保費徵費及任何折扣優惠。

根據「滙豐自願醫保靈活計劃」的條款及保障第四部分第二節所述，本公司將有權在續保時按當時採用的標準保費表向所有同一類別保單調整標準保費。

以上列明保費為根據屆時年齡應支付的首年保費，而實際未來保單年度所需支付的保費有可能會作出調整。

2020年7月20日

「滙豐靈活醫保」- 金級保費表 (港幣)

標準保費表

屆時年齡 [#]	自付費								屆時年齡 [#]	自付費							
	0		16,000		50,000		100,000			0		16,000		50,000		100,000	
	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳		年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳
0	12,633	1,053.60	8,895	741.80	6,327	527.70	4,741	395.40	50	29,616	2,470.00	21,131	1,762.30	14,799	1,234.20	10,733	895.10
1	12,633	1,053.60	8,895	741.80	6,327	527.70	4,741	395.40	51	30,947	2,581.00	22,065	1,840.20	15,450	1,288.50	11,201	934.20
2	12,633	1,053.60	8,895	741.80	6,327	527.70	4,741	395.40	52	32,450	2,706.30	22,997	1,917.90	16,100	1,342.70	11,730	978.30
3	12,406	1,034.70	8,633	720.00	6,327	527.70	4,741	395.40	53	33,960	2,832.30	24,048	2,005.60	16,840	1,404.50	12,262	1,022.70
4	12,273	1,023.60	8,548	712.90	6,145	512.50	4,611	384.60	54	35,607	2,969.60	25,149	2,097.40	17,627	1,470.10	12,843	1,071.10
5	12,114	1,010.30	8,084	674.20	6,145	512.50	4,611	384.60	55	37,465	3,124.60	26,306	2,193.90	18,451	1,538.80	13,498	1,125.70
6	11,932	995.10	8,005	667.60	5,940	495.40	4,479	373.50	56	39,439	3,289.20	27,639	2,305.10	19,406	1,618.50	14,193	1,183.70
7	11,746	979.60	7,839	653.80	5,940	495.40	4,479	373.50	57	41,623	3,471.40	29,140	2,430.30	20,472	1,707.40	14,963	1,247.90
8	11,542	962.60	7,720	643.80	5,768	481.10	4,377	365.00	58	44,172	3,683.90	30,834	2,571.60	21,639	1,804.70	15,860	1,322.70
9	11,310	943.30	7,648	637.80	5,691	474.60	4,377	365.00	59	46,923	3,913.40	32,691	2,726.40	22,931	1,912.40	16,828	1,403.50
10	11,112	926.70	7,579	632.10	5,625	469.10	4,297	358.40	60	49,845	4,157.10	34,718	2,895.50	24,355	2,031.20	17,859	1,489.40
11	10,988	916.40	7,525	627.60	5,600	467.00	4,221	352.00	61	53,040	4,423.50	36,784	3,067.80	25,821	2,153.50	18,985	1,583.30
12	10,954	913.60	7,498	625.30	5,508	459.40	4,174	348.10	62	56,456	4,708.40	38,880	3,242.60	27,355	2,281.40	20,190	1,683.80
13	11,020	919.10	7,538	628.70	5,461	455.40	4,197	350.00	63	59,991	5,003.20	41,068	3,425.10	28,963	2,415.50	21,437	1,787.80
14	11,198	933.90	7,609	634.60	5,496	458.40	4,260	355.30	64	63,779	5,319.20	43,497	3,627.60	30,637	2,555.10	22,773	1,899.30
15	11,428	953.10	7,710	643.00	5,576	465.00	4,340	362.00	65	67,837	5,657.60	46,154	3,849.20	32,378	2,700.30	24,208	2,018.90
16	11,667	973.00	7,828	652.90	5,673	473.10	4,424	369.00	66	72,148	6,017.10	49,042	4,090.10	34,184	2,850.90	25,737	2,146.50
17	11,936	995.50	7,957	663.60	5,782	482.20	4,519	376.90	67	76,658	6,393.30	52,159	4,350.10	36,036	3,005.40	27,333	2,279.60
18	12,268	1,023.20	8,094	675.00	5,878	490.20	4,636	386.60	68	80,972	6,753.10	55,420	4,622.00	37,950	3,165.00	28,629	2,387.70
19	12,486	1,041.30	8,238	687.00	5,981	498.80	4,760	397.00	69	85,371	7,119.90	58,708	4,896.20	39,938	3,330.80	29,892	2,493.00
20	12,881	1,074.30	8,375	698.50	6,114	509.90	4,885	407.40	70	89,807	7,489.90	61,938	5,165.60	41,962	3,499.60	31,116	2,595.10
21	13,205	1,101.30	8,541	712.30	6,269	522.80	4,957	413.40	71	94,267	7,861.90	65,116	5,430.70	44,065	3,675.00	32,394	2,701.70
22	13,542	1,129.40	8,722	727.40	6,432	536.40	5,101	425.40	72	98,603	8,223.50	68,236	5,690.90	46,246	3,856.90	33,706	2,811.10
23	13,894	1,158.80	8,924	744.30	6,605	550.90	5,236	436.70	73	103,124	8,600.50	71,298	5,946.30	48,490	4,044.10	35,074	2,925.20
24	14,250	1,188.50	9,137	762.00	6,784	565.80	5,381	448.80	74	107,634	8,976.70	74,333	6,199.40	50,763	4,233.60	36,509	3,044.90
25	14,604	1,218.00	9,359	780.50	6,970	581.30	5,505	459.10	75	112,173	9,355.20	77,482	6,462.00	53,106	4,429.00	38,016	3,170.50
26	14,936	1,245.70	9,559	797.20	7,147	596.10	5,630	469.50	76	116,725	9,734.90	80,747	6,734.30	55,504	4,629.00	39,557	3,299.10
27	15,248	1,271.70	9,763	814.20	7,317	610.20	5,754	479.90	77	121,491	10,132.30	84,251	7,026.50	57,938	4,832.00	41,172	3,433.70
28	15,540	1,296.00	9,976	832.00	7,482	624.00	5,834	486.60	78	126,432	10,544.40	87,738	7,317.30	60,430	5,039.90	42,851	3,573.80
29	15,817	1,319.10	10,199	850.60	7,635	636.80	5,920	493.70	79	131,362	10,955.60	90,994	7,588.90	63,004	5,254.50	44,591	3,718.90
30	16,069	1,340.20	10,423	869.30	7,760	647.20	6,008	501.10	80	136,206	11,359.60	94,041	7,843.00	65,604	5,471.40	46,394	3,869.30
31	16,377	1,365.80	10,705	892.80	7,902	659.00	6,095	508.30	81*	140,907	11,751.60	96,836	8,076.10	68,213	5,689.00	48,236	4,022.90
32	16,692	1,392.10	11,010	918.20	8,059	672.10	6,187	516.00	82*	145,055	12,097.60	99,126	8,267.10	70,674	5,894.20	50,098	4,178.20
33	17,040	1,421.10	11,345	946.20	8,248	687.90	6,308	526.10	83*	148,821	12,411.70	101,149	8,435.80	72,967	6,085.40	51,984	4,335.50
34	17,393	1,450.60	11,680	974.10	8,464	705.90	6,432	536.40	84*	152,294	12,701.30	103,102	8,598.70	74,946	6,250.50	53,796	4,486.60
35	17,749	1,480.30	12,029	1,003.20	8,690	724.70	6,557	546.90	85*	155,539	12,972.00	104,967	8,754.20	76,713	6,397.90	55,570	4,634.50
36	18,120	1,511.20	12,376	1,032.20	8,936	745.30	6,687	557.70	86*	158,547	13,222.80	106,804	8,907.50	78,288	6,529.20	57,350	4,783.00
37	18,465	1,540.00	12,773	1,065.30	9,214	768.40	6,810	568.00	87*	161,707	13,486.40	108,729	9,068.00	79,853	6,659.70	59,163	4,934.20
38	19,001	1,584.70	13,178	1,099.00	9,493	791.70	6,998	583.60	88*	164,956	13,757.30	110,791	9,240.00	81,438	6,791.90	60,559	5,050.60
39	19,569	1,632.10	13,640	1,137.60	9,776	815.30	7,197	600.20	89*	168,238	14,031.00	112,912	9,416.90	83,077	6,928.60	61,996	5,170.50
40	20,186	1,683.50	14,173	1,182.00	10,116	843.70	7,414	618.30	90*	171,575	14,309.40	115,096	9,599.00	84,775	7,070.20	63,486	5,294.70
41	20,859	1,739.60	14,753	1,230.40	10,481	874.10	7,652	638.20	91*	175,020	14,596.70	117,313	9,783.90	86,492	7,213.40	64,998	5,420.80
42	21,651	1,805.70	15,332	1,278.70	10,850	904.90	7,930	661.40	92*	178,616	14,896.60	119,616	9,976.00	88,290	7,363.40	66,598	5,554.30
43	22,383	1,866.70	15,952	1,330.40	11,249	938.20	8,188	682.90	93*	182,334	15,206.70	122,004	10,175.10	90,168	7,520.00	68,286	5,695.10
44	23,177	1,933.00	16,604	1,384.80	11,694	975.30	8,466	706.10	94*	186,189	15,528.20	124,472	10,381.00	92,130	7,683.60	70,068	5,843.70
45	24,090	2,009.10	17,222	1,436.30	12,120	1,010.80	8,789	733.00	95*	190,139	15,857.60	127,012	10,592.80	94,169	7,853.70	71,937	5,999.50
46	25,077	2,091.40	17,875	1,490.80	12,569	1,048.30	9,136	761.90	96*	194,153	16,192.40	129,612	10,809.60	96,289	8,030.50	73,890	6,162.40
47	26,046	2,172.20	18,648	1,555.20	13,094	1,092.00	9,477	790.40	97*	198,248	16,533.90	132,285	11,032.60	98,504	8,215.20	75,937	6,333.10
48	27,189	2,267.60	19,419	1,619.50	13,615	1,135.50	9,878	823.80	98*	202,319	16,873.40	134,961	11,255.70	100,485	8,380.40	78,055	6,509.80
49	28,405	2,369.00	20,226	1,686.80	14,165	1,181.40	10,307	859.60	99*	206,641	17,233.90	137,832	11,495.20	102,942	8,585.40	80,042	6,675.50

年齡指受保人上次生日時的年齡。

* 此保費只適用於續保。

此標準保費表並未包括由保險業監管局徵收的保費徵費及任何折扣優惠。

根據「滙豐自願醫保靈活計劃」的條款及保障第四部分第二節所述，本公司將有權在續保時按當時採用的標準保費表向所有同一類別保單調整標準保費。

以上列明保費為根據屆時年齡應支付的首年保費，而實際未來保單年度所需支付的保費有可能會作出調整。

2020年7月20日

「滙豐靈活醫保」- 鑽級保費表 (港幣)

標準保費表

屆時年齡 [#]	自付費								屆時年齡 [#]	自付費							
	0		16,000		50,000		100,000			0		16,000		50,000		100,000	
	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳		年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳
0	29,336	2,446.60	20,852	1,739.10	14,650	1,221.80	10,956	913.70	50	66,906	5,580.00	47,375	3,951.10	33,460	2,790.60	24,220	2,019.90
1	29,336	2,446.60	20,852	1,739.10	14,650	1,221.80	10,956	913.70	51	69,495	5,795.90	49,196	4,102.90	34,705	2,894.40	25,129	2,095.80
2	29,336	2,446.60	20,852	1,739.10	14,650	1,221.80	10,956	913.70	52	72,450	6,042.30	51,177	4,268.20	35,966	2,999.60	26,165	2,182.20
3	29,005	2,419.00	20,635	1,721.00	14,485	1,208.00	10,956	913.70	53	75,625	6,307.10	53,312	4,446.20	37,393	3,118.60	27,280	2,275.20
4	27,885	2,325.60	19,850	1,655.50	14,485	1,208.00	10,490	874.90	54	78,807	6,572.50	55,579	4,635.30	38,882	3,242.80	28,396	2,368.20
5	27,001	2,251.90	19,069	1,590.40	13,854	1,155.40	10,490	874.90	55	82,156	6,851.80	57,967	4,834.40	40,387	3,368.30	29,574	2,466.50
6	26,238	2,188.20	18,677	1,557.70	13,277	1,107.30	9,717	810.40	56	85,679	7,145.60	60,552	5,050.00	42,101	3,511.20	30,811	2,569.60
7	25,225	2,103.80	17,968	1,498.50	12,800	1,067.50	9,717	810.40	57	89,510	7,465.10	63,423	5,289.50	44,017	3,671.00	32,157	2,681.90
8	24,407	2,035.50	17,395	1,450.70	12,386	1,033.00	9,315	776.90	58	94,073	7,845.70	66,648	5,558.40	46,180	3,851.40	33,761	2,815.70
9	23,691	1,975.80	16,896	1,409.10	12,145	1,012.90	9,065	756.00	59	99,311	8,282.50	70,294	5,862.50	48,643	4,056.80	35,600	2,969.00
10	23,298	1,943.10	16,619	1,386.00	11,840	987.50	8,928	744.60	60	105,181	8,772.10	74,399	6,204.90	51,453	4,291.20	37,661	3,140.90
11	23,052	1,922.50	16,571	1,382.00	11,647	971.40	8,842	737.40	61	111,722	9,317.60	78,909	6,581.00	54,428	4,539.30	39,959	3,332.60
12	22,985	1,916.90	16,544	1,379.80	11,575	965.40	8,818	735.40	62	118,809	9,908.70	83,809	6,989.70	57,604	4,804.20	42,448	3,540.20
13	23,125	1,928.60	16,637	1,387.50	11,582	965.90	8,868	739.60	63	126,288	10,532.40	89,087	7,429.90	60,965	5,084.50	45,075	3,759.30
14	23,495	1,959.50	16,837	1,404.20	11,589	966.50	8,997	750.30	64	134,296	11,200.30	94,723	7,899.90	64,483	5,377.90	47,889	3,993.90
15	23,964	1,998.60	17,124	1,428.10	11,754	980.30	9,163	764.20	65	142,872	11,915.50	100,700	8,398.40	68,152	5,683.90	50,904	4,245.40
16	24,474	2,041.10	17,493	1,458.90	11,975	998.70	9,341	779.00	66	151,971	12,674.40	106,898	8,915.30	71,945	6,000.20	54,110	4,512.80
17	25,046	2,088.80	17,909	1,493.60	12,179	1,015.70	9,542	795.80	67	161,496	13,468.80	113,260	9,445.90	75,831	6,324.30	57,460	4,792.20
18	25,745	2,147.10	18,365	1,531.60	12,383	1,032.70	9,787	816.20	68	170,525	14,221.80	119,720	9,984.60	79,834	6,658.20	60,640	5,057.40
19	26,473	2,207.80	18,861	1,573.00	12,613	1,051.90	10,042	837.50	69	179,732	14,989.60	126,203	10,525.30	83,976	7,003.60	63,886	5,328.10
20	27,220	2,270.10	19,389	1,617.00	12,962	1,081.00	10,304	859.40	70	188,996	15,762.30	132,609	11,059.60	88,179	7,354.10	67,157	5,600.90
21	28,020	2,336.90	19,919	1,661.20	13,347	1,113.10	10,583	882.60	71	198,262	16,535.10	139,070	11,598.40	92,510	7,715.30	70,452	5,875.70
22	28,816	2,403.30	20,441	1,704.80	13,733	1,145.30	10,862	905.90	72	207,243	17,284.10	145,529	12,137.10	97,007	8,090.40	73,631	6,140.80
23	29,522	2,462.10	20,954	1,747.60	14,076	1,173.90	11,109	926.50	73	216,570	18,061.90	151,985	12,675.50	101,613	8,474.50	76,936	6,416.50
24	30,209	2,519.40	21,441	1,788.20	14,418	1,202.50	11,349	946.50	74	225,835	18,834.60	158,444	13,214.20	106,252	8,861.40	80,224	6,690.70
25	30,882	2,575.60	21,896	1,826.10	14,761	1,231.10	11,586	966.30	75	235,088	19,606.30	164,988	13,760.00	111,002	9,257.60	83,515	6,965.20
26	31,496	2,626.80	22,309	1,860.60	15,110	1,260.20	11,801	984.20	76	244,315	20,375.90	171,576	14,309.40	115,857	9,662.50	86,775	7,237.00
27	32,062	2,674.00	22,683	1,891.80	15,460	1,289.40	11,998	1,000.60	77	253,891	21,174.50	178,245	14,865.60	120,706	10,066.90	90,194	7,522.20
28	32,478	2,708.70	23,021	1,920.00	15,691	1,308.60	12,144	1,012.80	78	263,679	21,990.80	184,953	15,425.10	125,616	10,476.40	93,710	7,815.40
29	32,877	2,741.90	23,351	1,947.50	15,936	1,329.10	12,285	1,024.60	79	273,368	22,798.90	191,669	15,985.20	130,667	10,897.60	97,207	8,107.10
30	33,301	2,777.30	23,696	1,976.20	16,187	1,350.00	12,433	1,036.90	80	282,858	23,590.40	198,206	16,530.40	135,760	11,322.40	100,654	8,394.50
31	33,850	2,823.10	24,107	2,010.50	16,437	1,370.80	12,625	1,052.90	81*	292,128	24,363.50	204,442	17,050.50	140,884	11,749.70	104,046	8,677.40
32	34,525	2,879.40	24,620	2,053.30	16,761	1,397.90	12,863	1,072.80	82*	300,399	25,053.30	210,339	17,542.30	145,735	12,154.30	107,111	8,933.10
33	35,420	2,954.00	25,262	2,106.90	17,280	1,441.20	13,175	1,098.80	83*	308,008	25,687.90	215,900	18,006.10	150,250	12,530.90	110,013	9,175.10
34	36,547	3,048.00	26,027	2,170.70	17,917	1,494.30	13,571	1,131.80	84*	315,207	26,288.30	221,024	18,433.40	154,238	12,863.40	112,699	9,399.10
35	37,872	3,158.50	26,920	2,245.10	18,645	1,555.00	14,034	1,170.40	85*	322,073	26,860.90	225,945	18,843.80	157,826	13,162.70	115,287	9,614.90
36	39,320	3,279.30	27,983	2,333.80	19,493	1,625.70	14,543	1,212.90	86*	328,535	27,399.80	230,790	19,247.90	161,041	13,430.80	117,756	9,820.90
37	40,908	3,411.70	29,180	2,433.60	20,469	1,707.10	15,099	1,259.30	87*	335,331	27,966.60	235,625	19,651.10	164,249	13,698.40	120,367	10,038.60
38	42,999	3,586.10	30,493	2,543.10	21,470	1,790.60	15,831	1,320.30	88*	342,334	28,550.70	240,517	20,059.10	167,500	13,969.50	123,076	10,264.50
39	45,103	3,761.60	31,914	2,661.60	22,490	1,875.70	16,569	1,381.90	89*	349,431	29,142.50	245,565	20,480.10	170,853	14,249.10	125,849	10,495.80
40	47,246	3,940.30	33,436	2,788.60	23,616	1,969.60	17,320	1,444.50	90*	356,667	29,746.00	250,772	20,914.40	174,314	14,537.80	128,704	10,733.90
41	49,477	4,126.40	34,945	2,914.40	24,749	2,064.10	18,102	1,509.70	91*	364,185	30,373.00	256,115	21,360.00	177,854	14,833.00	131,641	10,978.90
42	51,777	4,318.20	36,430	3,038.30	25,821	2,153.50	18,907	1,576.80	92*	372,034	31,027.60	261,657	21,822.20	181,552	15,141.40	134,731	11,236.60
43	53,780	4,485.30	37,868	3,158.20	26,865	2,240.50	19,611	1,635.60	93*	380,171	31,706.30	267,412	22,302.20	185,397	15,462.10	137,964	11,506.20
44	55,698	4,645.20	39,233	3,272.00	27,894	2,326.40	20,284	1,691.70	94*	388,621	32,411.00	273,359	22,798.10	189,403	15,796.20	141,354	11,788.90
45	57,518	4,797.00	40,508	3,378.40	28,773	2,399.70	20,922	1,744.90	95*	397,305	33,135.20	279,480	23,308.60	193,549	16,142.00	144,881	12,083.10
46	59,228	4,939.60	41,746	3,481.60	29,590	2,467.80	21,523	1,795.00	96*	406,149	33,872.80	285,724	23,829.40	197,826	16,498.70	148,524	12,386.90
47	60,874	5,076.90	43,002	3,586.40	30,494	2,543.20	22,100	1,843.10	97*	415,184	34,626.30	292,130	24,363.60	202,265	16,868.90	152,298	12,701.70
48	62,630	5,223.30	44,317	3,696.00	31,366	2,615.90	22,717	1,894.60	98*	424,123	35,371.90	298,466	24,892.10	206,075	17,186.70	156,121	13,020.50
49	64,660	5,392.60	45,755	3,816.00	32,312	2,694.80	23,431	1,954.10	99*	433,672	36,168.20	305,278	25,460.20	210,945	17,592.80	160,243	13,364.30

年齡指受保人上次生日時的年齡。

* 此保費只適用於續保。

此標準保費表並未包括由保險業監管局徵收的保費徵費及任何折扣優惠。

根據「滙豐自願醫保靈活計劃」的條款及保障第四部分第二節所述，本公司將有權在續保時按當時採用的標準保費表向所有同一類別保單調整標準保費。

以上列明保費為根據屆時年齡應支付的首年保費，而實際未來保單年度所需支付的保費有可能會作出調整。

2020年7月20日

重要事項

核保的披露責任

您必須披露所有影響本公司作出核保決定的資料。本公司有權就失實陳述或欺詐的情況宣告保單無效。若您在提交文件中，錯誤申報非健康資料（包括但不限於年齡），本公司有權根據正確資料調整過去、現在及將來的保費或宣告保單無效。

冷靜期

「滙豐自願醫保靈活計劃」是一份政府認可的醫療保險計劃，其並非等同於或類似任何類型的銀行存款。部分保費將付作保險及相關之費用，包括但不限於開立保單，售後服務及索償之費用。

如您對保單不滿意、或保單之保障跟您原有的保險計劃之保障重疊或高於您的需要，您有權以書面通知要求滙豐人壽保險（國際）有限公司取消保單及取回所有已繳交的保費及保費徵費。如要取消，您要求取消保單的書面通知必須由您簽署並由滙豐人壽保險（國際）有限公司位於香港九龍深旺道 1 號滙豐中心 1 座 18 樓的辦事處於「冷靜期」內直接收到（即是為緊接本條款及保障和保單資料頁或冷靜期通知書交付予您或您的指定代表之日起計的 21 個曆日內（以較早者為準））。

若曾獲賠償或將獲得賠償，則不獲發還保費。上述取消的權利並不適用於續保。在此情況下，本條款及保障將被視為由保單生效日起無效，本公司亦無須承擔任何賠償責任。

取消保單

冷靜期過後，若您在該保單年度期間沒有就本條款及保障獲得任何賠償，您可以在 30 日前以書面方式通知本公司要求取消本條款及保障。

保費調整

首次保費將根據您於保單簽發時的年齡及其他因素（包括但不限於您的風險級別，以及保單之保障級別）計算。保費並非保證不變，本公司可在任何一個保單週年日更改保費。根據「滙豐自願醫保靈活計劃」的條款及保障第四部分第二節所述，本公司將有權在續保時按當時採用的標準保費表向所有同一類別保單調整標準保費。我們考慮的因素包括但不限於 (i) 本公司的索償及保單續保率及 (ii) 預期未來的理賠支出（反映所有保單因醫療趨勢、醫療成本通脹及計劃內容改動所帶來的影響）。

自殺條款

若受保人於本計劃的保單生效日起計一年內自殺身故，無論自殺當時受保人的神志是否正常，將不獲支付本保單應付的恩恤身故賠償。

重要事項

保單終止條款

我們有權於以下任何情況之下終止您的保單：

- 保單持有人在 31 天的寬限期屆滿時仍未繳交保費；
- 受保人身故翌日；
- 本公司不再獲《保險業條例》授權承保或繼續承保本保單；或
- 若本保單在適用於保單持有人或受保人的法律下已經或將會不合法

有關終止條款的詳情請參閱保單條款。

醫療所需

「醫療所需」是指按照一般公認的醫療標準，就診斷或治療相關傷病接受醫療服務的需要，而醫療服務必須符合下列條件

- (a) 需要註冊醫生的專業知識或轉介；
- (b) 符合該傷病的診斷及治療所需；
- (c) 按良好而審慎的醫學標準及主診註冊醫生審慎的專業判斷提供，而非主要為對您、其家庭成員、照顧人員或主診註冊醫生帶來方便或舒適而提供；
- (d) 在環境最適當及符合一般公認的醫療標準的設備下，提供醫療服務；及
- (e) 按主診註冊醫生審慎的專業判斷，以最適當的水平向您安全及有效地提供

合理及慣常

本公司必須參照以下資料（如適用）以釐定合理及慣常收費：

- 由保險或醫學業界進行的治療或服務費用統計及調查；
- 公司內部或業界的賠償統計；
- 政府憲報；及／或
- 提供治療、服務或物料當地的其他相關參考資料

適用法例

本保單必須在香港簽發並受香港法律管轄及闡釋。本公司及保單持有人均同意遵從香港法院的司法裁判權。

主要風險

信貸風險及無力償債風險

「滙豐靈活醫保」乃一份由我們簽發的保單。您須承受我們的信貸風險，因您支付的所有保費將成為我們資產的一部分，惟您對我們的任何資產均沒有任何權利或擁有權。在任何情況下，您只可向我們追討賠償。

延誤或漏繳到期保費的風險

如有任何延誤或漏繳到期保費，可能會導致保單終止。若您的保單失效，將不獲發還已繳保費。

通脹風險

您必須考慮通貨膨脹風險，因為這可能導致將來的生活費較今天的為高。由於通貨膨脹風險的緣故，您須預期即使我們已盡其所能履行保單責任，您或您所指定的受益人將來收到的實質金額仍可能較低。

主要不保事項

主要不保事項

本公司將不會賠償與下列項目相關或由其引致的費用：

- 非醫療所需治療、治療程序、藥物、檢測或服務。
- 純粹為接受診斷程序或專職醫療服務（包括但不限於物理治療、職業治療及言語治療）而住院，該住院期間所招致的全部或部分費用。
- 在保單生效日前，因感染或出現人體免疫力缺乏病毒（"HIV"）及其相關的傷病，惟因性侵犯、醫療援助、器官移植、輸血或捐血、或出生時受 HIV 感染所引致的傷病則除外。
- 倚賴或過量服用藥物、酒精、毒品或類似物質（或受其影響）、故意自殘身體或企圖自殺、參與非法活動、或性病及經由性接觸傳染的疾病或其後遺症。
- 以美容或整容為目的的服務，惟因意外而受傷除外，或矯正視力或屈光不正的服務，而該等視力問題可透過驗配眼鏡或隱形眼鏡矯正，包括但不限於角膜激光矯視手術。
- 預防性治療及預防性護理，包括但不限於並無症狀下的一般身體檢查、定期檢測或篩查程序。
- 牙科醫生進行的牙科治療及口腔頷面手術，惟因意外引致在住院期間接受的急症治療及手術則除外。
- 醫療服務及輔導服務的費用 - 產科狀況及其併發症，包括但不限於懷孕、分娩、墮胎或流產的診斷檢測；節育或恢復生育。
- 購買屬耐用用品的醫療設備及儀器，包括但不限於輪椅、助聽器及非處方藥物等。
- 傳統中醫治療（適用於鑽級之中醫門診除外），包括但不限於中草藥治療、跌打、針灸以及另類治療，包括但不限於氣功、按摩治療、香薰治療。
- 實驗性或未經證實醫療成效的醫療技術或治療程序。
- 受保人 8 歲前發病或確診的先天性疾病。
- 已獲任何法律，或由任何政府、僱主或第三方提供的醫療或保險計劃賠償的合資格費用。
- 戰爭（不論宣戰與否）、內戰、侵略、外敵行動、敵對行動、叛亂、革命、起義、或軍事政變或奪權事故。

上述只供參考，有關全部及詳細不保事項，請參閱此計劃之保單條款。

註

1. 合資格的稅務扣減只適用於保單持有人或其配偶，並且為香港納稅人。就自願醫保保單繳付的合資格保費（不包括保費徵費）可獲得之稅務扣減，將於每個課稅年度根據扣除保費折扣（如有）後之已繳保費計算。實際所節省的稅款可能低於例子款項，而且視乎香港特別行政區稅務局對每個個案的檢查及協議。如欲獲取更多資訊，請瀏覽 www.ird.gov.hk 或尋求獨立的稅務建議。
2. 「投保前已有病症」是指受保人於保單簽發日或保單生效日（以較早日期為準）前已存在的任何不適、疾病、受傷、生理、心理或醫療狀況或機能退化，包括先天性疾病。在以下情況發生時，一般審慎人士理應已可察覺到投保前已有病症 - (a) 病症已被確診；或 (b) 病症已出現清楚明顯的病徵或症狀；或 (c) 已尋求、獲得或接受病症的醫療建議或治療。本公司可對在投保申請文件及任何其後就相關申請提交予本公司的資料或文件中披露的投保前已有病症加設個別不保項目。「未知的投保前已有病症」指保單持有人及／或受保人在投保時不察覺，及理應不察覺的投保前已有病症。有關詳細條款及細則，請參閱保單條款。
3. 除文義另有所指外，本產品冊子提及的年齡均指受保人上一次生日的年齡。
4. 全額支付指根據本保單的條款及保障所支付的實際合資格醫療費用及其他費用。
5. 如進行植入醫療裝置的外科手術產生的外科醫生費，本保障將賠償下列項目的合資格費用：
 - a) 指定項目

於符合醫療所需的手術或置換程序中植入受保人體內的下列醫療裝置：

 - i) 起搏器；
 - ii) 經皮冠狀動脈腔內成形術的支架；
 - iii) 單聚焦眼內人造晶體；
 - iv) 人工心瓣；
 - v) 金屬或人工關節置換；
 - vi) 用於更換或植入骨間的人工韌帶；及
 - vii) 人工椎間盤。
 - b) 其他項目

就任何其他因醫療所需植入受保人體內的醫療裝置，本保障須支付該醫療裝置需收取的金額。

若需了解本保障詳情，請參閱保單條款中的條款及細則。
6. 對於滙豐自願醫保靈活計劃，您可就計劃選項獲享以下地域範圍的全額支付金額：
 - 銅級 — 大中華；
 - 銀級及金級 — 亞洲、澳洲及紐西蘭；
 - 鑽級 — 全球

您亦享有滙豐自願醫保標準計劃的全球保障，但須受限於保單列明的自付費，詳情請參閱保單條款。

	大中華 ⁽¹⁾	亞洲 ⁽¹⁾ 、澳洲及紐西蘭	全球 ⁽¹⁾
銅級	全額支付(設有港幣 5 百萬元每年保障限額及港幣 2 千萬元終身保障限額)	標準計劃保障	
銀級	全額支付(設有港幣 2 千 5 百萬元每年保障限額，並無終身保障限額)		標準計劃保障
金級	全額支付(設有港幣 3 千萬元每年保障限額，並無終身保障限額)		標準計劃保障
鑽級	全額支付(設有港幣 4 千萬元每年保障限額，並無終身保障限額)		

7. 第二醫療意見是由獨立的醫療服務機構提供。該機構為獨立的承辦商，並非本公司的代理。本公司不須就該醫療機構及／或醫院向保單持有人或任何受保人士所提供的醫療意見及任何有關事項而承擔責任。本公司不時修訂有關條款及細則之權利而不作預先通知。
8. 此服務受全球緊急支援服務之條款及細則約束。本公司保留不時修訂有關條款及細則之權利而不作預先通知。這項是自選服務，客戶可以書面通知本公司退出這項服務。
9. 醫療禮賓服務並不屬於滙豐自願醫保保單的一部分。有關醫療禮賓服務，請參閱本公司的網站所列條款及細則：
<https://www.hsbc.com.hk/insurance/products/medical-and-critical-illness/vhis/>
有關醫療禮賓服務部分條款及細則的簡略摘要如下：
 - a) 醫療禮賓服務（「醫療禮賓服務」）專為滙豐自願醫保合資格客戶而設，並須受本文所有條款及細則約束。
 - b) 對於醫療禮賓服務，「合資格客戶」僅指滙豐自願醫保有關保單的合資格受保人。
 - c) 醫療禮賓服務只適用於關乎合資格客戶有關保單的情況，並受本文所有條款約束。
 - d) 任何人士或保單持有人如非滙豐自願醫保受保人，均不可視為醫療禮賓服務合資格客戶。
 - e) 在任何情況下，醫療禮賓服務須受滙豐保險所定條款及細則約束。
 - f) 於任何及所有情況下，即使已安排或確認有關預約，醫療禮賓服務仍須視乎供應情況而定。以下任何事項並無保證：a) 無論已否預約，均不保證可與醫生會面或接受醫生診治；b) 無論已否預約，均不保證可安排或準時提供貴賓車服務（只限滙豐自願醫保靈活計劃（鑽級）受保人）。
 - g) 滙豐保險有權隨時及不時酌情更改及修訂本條款及細則，並可取消及／或終止醫療禮賓服務提供的任何服務。對於本條款及細則的任何更改，或滙豐保險就醫療禮賓服務行使任何酌情權而可能造成的任何直接或間接損失、損害、利益損失或支出，滙豐保險毋須承擔責任。
 - h) 如因任何延誤或未能履行任何醫療禮賓服務或有關事項，而可能造成任何直接或間接損失、損害、利益損失或傷害，滙豐保險毋須承擔責任。有關情況包括但不限於以下所述：
 - i) 超出滙豐保險或滙豐保險任何服務供應商合理控制範圍以外的任何事件；或
 - ii) 滙豐保險無法合理預期的任何事件；或
 - iii) 關乎任何服務供應商或獨立承辦商（包括但不限於任何汽車公司及醫療供應商）的任何事宜、延遲、服務、服務水準、遺漏、意外或事件；或
 - iv) 任何醫療禮賓服務或任何貴賓車安排服務的任何延遲或無法使用情況；或
 - v) 關乎任何醫療禮賓服務或任何貴賓車安排服務的任何服務質素。

- i) 滙豐於醫療禮賓服務擔任協調角色，目標是於滙豐保險指定服務範圍內，並受本文所有條款及細則約束下，為合資格客戶提供特定支援。即使在此刊載任何內容，滙豐保險並不提供亦不會提供以下任何服務：a) 須具備有關醫療業務牌照的任何醫療服務；b) 須具備有關汽車業務牌照的運輸服務。合資格客戶如有危急或嚴重事故，需要緊急救援服務，應直接聯絡救護車而非使用醫療禮賓服務。
- j) 於香港安排貴賓車接送服務（「貴賓車安排服務」），只為受保於滙豐靈活醫保（鑽級）的合資格客戶提供，並受本文所有條款約束：
- 於本文所有條款及細則約束下，滙豐保險將於有關保單有效期間協助合資格客戶與第三方服務供應商安排，於滙豐保險指定的香港境內服務地區提供貴賓車接送服務，往返住所／工作地點及醫院（須符合有關保單定義）。貴賓車安排服務只限須於本港醫院接受治療及住院的合資格客戶，並於有關期間符合以下貴賓車安排服務的醫療準則（「貴賓車安排服務的醫療準則」）：
- 於本條款及細則有效的有關期間，如受保人（須為合資格客戶）患上有關保單定義的傷病，並經有關保單定義的註冊醫生建議，根據醫療所需住院接受治療（須符合有關保單定義）。
10. 在扣除無索償折扣後，本公司須就前 5 個保單年度作出的索償按「本保單」支付賠償，則無索償折扣應納入相關應付索償而重新計算，及保單持有人須向本公司交回重新計算的金額與實際支付予保單持有人的無索償折扣之間的差額。
11. 伴侶是指與保單持有人忠誠地保持持續、以及唯一的關係的人士（不論同性或異性）。請注意雖然保單的保障延申至伴侶，但基於香港現行法例，伴侶未能享有稅款扣減¹的優惠。
12. 就 2022/23 課稅年度而言，標準稅率為 15%。

更多資料

策劃未來的理財方案，是人生的重要一步。我們樂意助您評估目前及未來的需要，讓您進一步了解「滙豐靈活醫保」如何助您實現目標。歡迎蒞臨滙豐分行，以安排進行理財計劃評估。

瀏覽 www.hsbc.com.hk/insurance

親臨 任何一間滙豐分行



您可透過二維碼
瀏覽產品的相關網頁。

滙豐自願醫保靈活計劃

滙豐人壽保險（國際）有限公司

HSBC Life (International) Limited 滙豐人壽保險（國際）有限公司（「本公司」或「我們」）是於百慕達註冊成立之有限公司。本公司為滙豐集團旗下從事承保業務的附屬公司之一。

香港特別行政區辦事處

香港九龍深旺道 1 號滙豐中心 1 座 18 樓

本公司獲保險業監管局（「保監局」）授權及受其監管，於香港特別行政區經營長期保險業務。

香港上海滙豐銀行有限公司（「滙豐」）乃根據保險業條例（香港法例第 41 章）註冊為本公司於香港特別行政區分銷人壽保險之保險代理機構。「滙豐自願醫保靈活計劃」為本公司之產品而非滙豐之產品，由本公司所承保並只擬在香港特別行政區透過滙豐銷售。本公司將負責為您提供保險保障及保單之醫療網絡管理。

對於滙豐與您之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解中心的職權範圍），滙豐須與您進行金融糾紛調解計劃程序；此外，有關涉及您上述保單條款及細則的任何糾紛，將直接由本公司與您共同解決。

本公司對本產品冊子所刊載資料的準確性承擔全部責任，並確認在作出一切合理查詢後，盡其所知所信，本產品冊子並無遺漏足以令其任何聲明具誤導成份的其他事實。本產品冊子所刊載之資料乃一摘要。有關詳盡的條款及細則，請參閱您的保單。

2023 年 2 月

滙豐人壽保險（國際）有限公司榮獲以下獎項：



由滙豐人壽保險（國際）有限公司（註冊成立於百慕達之有限公司）刊發
Issued by HSBC Life (International) Limited (Incorporated in Bermuda with limited liability)



Flexible and comprehensive coverage to meet your needs

Life can be surprising, but not always in desirable ways. At a time when medical inflation is accelerating with the rising demand for quality medical services, it is important to safeguard your future and that of your loved ones against the consequences of unexpected illnesses.

HSBC Voluntary Health Insurance Flexi Plan ("HSBC VHIS Flexi Plan" or "your policy") is designed to provide you and your loved ones with all-round medical coverage, including access to quality medical care in the private sector, in addition to the basic benefits of HSBC Voluntary Health Insurance Standard Plan. **Taxpayer who or whose spouse is the policyholder may claim up to HKD8,000 in tax deduction¹ on qualifying premiums paid per insured person per year.**

Product features at a glance



This is a standalone individual indemnity hospital insurance plan certified under Voluntary Health Insurance Scheme (VHIS).

Registered VHIS provider	HSBC Life (International) Limited
Type of certified plan	Flexi Plan
Name of certified plan	HSBC Voluntary Health Insurance Flexi Plan
Eligible tax deduction amount	A taxpayer who or whose spouse is the policyholder is entitled to a maximum annual deduction of HKD8,000 in respect of qualifying premiums for each insured person paid in each year of assessment

This product brochure contains general information only. It does not form part of a contract of insurance. For detailed terms, conditions and exclusions, please refer to the relevant Policy Provisions.

Key features

No waiting period for unknown pre-existing conditions²



We will provide you with the full medical coverage⁴ immediately starting from the policy's effective date for any eligible illnesses, including those arising from unknown pre-existing conditions².

Cashless Arrangement in Hong Kong's private hospitals to minimise hassle



You won't need to worry about any **upfront out-of-pocket expenses** in a medical situation in Hong Kong as long as you have obtained pre-authorisation from us. The final decision of the pre-authorisation application or direct billing approval is subject to the discretion of the Company.

90-day home nursing services to support your recovery journey



We understand the importance of home nursing services to recovering patients. We will provide up to 90 days of **home nursing service** if you need a qualified nurse after your hospital discharge or the completion of a day case procedure.

All-round medical protection to provide comprehensive care



Full coverage⁴ for hospitalisation and surgical fees

In the event that you require medical care, we will fully cover your **hospitalisation and surgical fees without sub-limits**, thus removing any uncertainty about out-of-pocket expenses.



Surgical and non-surgical cancer treatments are both covered

If you are unfortunately diagnosed with cancer, we will provide **full coverage of eligible treatment expenses**, both surgical or non-surgical (eg targeted therapy and immunotherapy, etc.) up to the total annual benefit limit of your chosen plan.



Additional benefits

Such as **donor's benefit for organ transplantation, medical implants⁵ and rehabilitation benefit** can give you a more comprehensive medical care.

Key features

Flexible options for your peace of mind



Flexible plan options

4 plan options (Bronze, Silver, Gold and Diamond), coverage for 3 geographic locations/regions⁶ and 4 levels of annual deductibles ranging from HKD0 to HKD100,000 are available to suit your medical needs.

You also have 1 opportunity per lifetime to remove or decrease the deductible without re-underwriting before the policy renewal date, specifically on the insured person's 55th birthday; or every 5 years thereafter (ie on the 60th, 65th, 70th birthday, etc.).



Simple hospital-defined ward class levels to avoid undesirable claim outcome

We will follow your chosen **hospital's own definitions** of ward class levels. You just need to choose the room type as per your plan coverage, secure in the knowledge that no claim adjustment will be applied.

Value-added services for your protection at home and abroad



Second medical opinion⁷

If you are unfortunately diagnosed with any of the critical illnesses covered in your policy, we can help you obtain a second medical opinion upon request from a Care+ Medical Network by HSBC Life's doctor or other medical experts.



Worldwide emergency assistance⁸

You will automatically be entitled to the worldwide emergency assistance service provided by our partner, Allianz Worldwide Partners (Hong Kong) Limited. In the event of an emergency during a business trip or holiday, you can simply call the 24-hour worldwide emergency and medical helpline for assistance.



Medical Concierge Service⁹

If you (as an insured person) ever require medically necessary treatment, you may receive support from our Medical Concierge Consultant via the Medical Concierge Service hotline. Whether you prefer a network or non-network doctor, we may assist you with making medical appointments, as well as handling insurance-related documentation including pre-authorisation for hospital admission and claim submission for reimbursement.

For insured person of HSBC VHIS Flexi Plan (Diamond level) only

You may also enjoy a complimentary round-trip limousine service within Hong Kong between one downtown location from home/work to hospital for in-patient treatment in Hong Kong. A reservation of at least one working day in advance is required, subject to the detailed terms and conditions of Medical Concierge Service and availability of a limousine from our service provider at the relevant time.

Premium discounts for you and your loved ones



No claim discount¹⁰

You can enjoy a **no-claim discount** on your premium for taking good care of your health. If you have not received any benefit or submitted a claim for 3 consecutive years, you will start to enjoy a premium discount which increases each year with your claim free period as follows:

Claim-free period preceding a renewal date	No-claim discount percentage
3 consecutive policy years	5%
4 consecutive policy years	10%
5 or more consecutive policy years	15%



Family discount

A **10% premium discount** will be offered if

1. Your family member(s) is currently insured under HSBC Voluntary Health Insurance Flexi Plan; or
2. You and your family member(s) successfully enrol for the policy at the same time

Eligibility for enjoying the family discount:

- The policyholder;
- Spouse or partner¹¹ of the policyholder;
- Child of the policyholder or the policyholder's spouse or partner¹¹ (including any step-child and legally adopted child);
- Parents of the policyholder or the policyholder's spouse or partner¹¹ (including any step-parents and legally adoptive parents);
- Siblings of the policyholder or the policyholder's spouse or partner¹¹ (including any step-siblings and legally adoptive siblings); and
- Grandparents of the policyholder or the policyholder's spouse or partner¹¹ (including any step-grandparents and legally adoptive grandparents)

Let's look at Chris's story

Claim case illustration – Accident and Emergency

Policyholder and insured person	Chris	Annual benefit limit	HKD5,000,000
Issue age³	45	Annual deductible amount	HKD16,000
Benefit level	Bronze	Annual premium	HKD8,259
		Policy effective date	1 Aug, 2020

Scenario: Chris suffered an ankle fracture from a football game in January 2021. He made a reimbursement claim of HKD50,000 for his HSBC VHIS Flexi Plan coverage, which was due to Hong Kong Baptist Hospital ("HKBH") for treatment of the ankle fracture and bone fixation surgery. He was fully reimbursed for HKD34,000 after applying the deductible of HKD16,000 for the claims.

Half a year later, his doctor (who is in the Company's network doctor list) advised him to have the bone fixation devices removed. Chris would like to apply for pre-authorisation to enjoy the Cashless Arrangement service for the planned HKBH admission from 1-3 July 2021.


Take these simple steps to enjoy cashless convenience

- 1 **Book appointment**
Chris called the medical claims service hotline to ask about his coverage, and made his appointment with his preferred network doctor directly.
- 2 **Medical consultation**
He presented his personal identification document and medical card during registration at HKBH.
- 3 **Pre-authorisation request submission**
Once his doctor confirmed that the removal of the fixation devices is medically necessary, Chris signed a pre-authorisation request form and his doctor handled the submission for him.
His doctor provided the Company with his medical and treatment information as well as the **treatment expense quotation (HKD45,000)**.
- 4 **Receive pre-authorisation confirmation**
The Company then informed Chris of the result of his pre-authorisation request via telephone within 5 working days. He received a confirmation letter granting him a **HKD45,000 guaranteed cashless pre-approval limit** for the planned admission and treatment.
- 5 **Pre-authorisation notification to network doctor**
The Company also notified the network doctor of the pre-authorisation assessment result and approved credit limit.
- 6 **Receive treatment**
Chris simply presented his personal identification document and medical card at HKBH for admission and treatment.

During confinement and before his discharge from hospital, he can also enjoy the Cashless Arrangement, subject to the approval and confirmation of the pre-authorisation.

Tax efficiency

Moreover, Chris can also enjoy tax deduction¹ on qualifying premiums paid in each year of assessment:

Insured person	Annual premium paid (Depending on age/product)	Tax-deductible amount (Capped at HKD8,000 per insured person)	Amount of tax saved (Assuming 15% tax rate ¹²)
 Chris	HKD8,259	HKD8,000	HKD1,200

The above example is for illustrative purposes only without discounts. For more details of the pre-authorisation, medical claim procedures and value-added services, please refer to the User Guide on www.hsbc.com.hk (HSBC > Insurance > Medical Plans > HSBC Voluntary Health Insurance Scheme).

The actual tax saving is subject to review and agreement by the Inland Revenue Department of the Hong Kong SAR on a case by case basis. You should always consult with a professional tax advisor if in doubt. The above is also subject to plan coverage and item sub-limit, which will be determined by the Company at the discretion on a case by case basis. Please refer to the "Benefit schedule" section for details.

Benefit schedule

Below is a summary of the key benefits of the policy. Please refer to your Policy Provisions for the full list of benefits, terms, conditions and exclusions.

HSBC Voluntary Health Insurance Flexi Plan					
		Bronze level	Silver level	Gold level	Diamond level
Product summary	Annual deductible	Certification number			
	Nil	F00049-01-000-02	F00049-05-000-02	F00049-09-000-02	F00049-13-000-02
	HKD16,000	F00049-02-000-02	F00049-06-000-02	F00049-10-000-02	F00049-14-000-02
	HKD50,000	F00049-03-000-02	F00049-07-000-02	F00049-11-000-02	F00049-15-000-02
	HKD100,000	F00049-04-000-02	F00049-08-000-02	F00049-12-000-02	F00049-16-000-02
Policy term	Guaranteed renewable annually up to age 100 of the insured person				
Issue age³	15 days to age 80				
Benefit level					
Annual benefit limit for benefit items (a) - (I) and enhanced benefits (I) - (VI)		HKD5,000,000 per policy year	HKD25,000,000 per policy year	HKD30,000,000 per policy year	HKD40,000,000 per policy year
Lifetime benefit limit for benefit items (a) - (I) and enhanced benefits (I) - (VI)		HKD20,000,000		Nil	
Geographic limitation		Greater China ⁽¹⁾	Asia ⁽¹⁾ , Australia and New Zealand		Worldwide ⁽¹⁾
Entitled ward class		General ward	Semi-private room	Standard private room	
Benefit items⁽²⁾					
(a) Room and board			Full cover ⁽³⁾		
(b) Miscellaneous charges		(subject to limit of benefit (II) "medical implants" under enhanced benefits)			
(c) Attending doctor's visit fee			Full cover ⁽³⁾		
(d) Specialist's fee ⁽⁴⁾			Full cover ⁽³⁾		
(e) Intensive care			Full cover ⁽³⁾ (Maximum 30 days per policy year)		
(f) Surgeon's fee			Full cover ⁽³⁾ regardless of the surgical category		
(g) Anaesthetist's fee					
(h) Operating theatre charges					
(i) Prescribed diagnostic imaging tests ^{(4) (5)}			Full cover ⁽³⁾		
(j) Prescribed non-surgical cancer treatments ⁽⁶⁾			Full cover ⁽³⁾		
(k) Pre- and post-confinement/Day case procedure outpatient care ⁽⁴⁾		Full cover ⁽³⁾ for the following specified visits: <ul style="list-style-type: none"> • 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) Psychiatric treatments		HKD30,000 per policy year			HKD50,000 per policy year
Enhanced benefits					
(I) Post-confinement/Day case procedure outpatient physiotherapy ⁽⁴⁾		HKD3,000 per policy year	HKD6,000 per policy year	HKD10,000 per policy year	HKD30,000 per policy year
		(within 90 days after discharge from hospital or completion of day case procedure and payable only if benefit item (k) is exhausted, maximum 1 visit per day)			

Benefit schedule

HSBC Voluntary Health Insurance Flexi Plan			
	Bronze level	Silver level	Diamond level
(II) Medical implants		Specified items: Full cover ⁽³⁾ Other items: HKD150,000 per policy year	Specified items: Full cover ⁽³⁾ Other items: HKD300,000 per policy year
(III) Companion bed		Full cover ⁽³⁾	
(IV) Outpatient kidney dialysis		Full cover ⁽³⁾	
(V) Home nursing ⁽⁴⁾	(within 90 days after discharge from hospital or completion of day case procedure; home nursing services provided by 1 qualified nurse per day for a maximum of 90 days per policy year)	Full cover ⁽³⁾	
(VI) Donor's benefit for organ transplantation		30% of total transplantation cost	
(VII) Private nursing ⁽⁴⁾	(private nursing services provided by 1 qualified nurse per day for a maximum of 30 days per policy year)	Full cover ⁽³⁾	
(VIII) Rehabilitation benefit ⁽⁴⁾		HKD80,000 per policy year, up to 90 days per policy year	
(IX) Hospice and palliative ⁽⁴⁾		N/A	HKD80,000 per policy year, up to 30 days per policy year
(X) Chinese medicine practitioner outpatient care		N/A	HKD600 per visit Maximum 1 follow-up outpatient visit per day, maximum 10 follow-up outpatient visits per confinement/day case procedure (within 90 days after discharge from hospital or completion of day case procedure)
(XI) Emergency outpatient treatment for accident		Full cover ⁽³⁾	
Other benefits			
(I) Compassionate death benefit		HKD10,000	
(II) Cash benefit for lower ward class	N/A		HKD2,000 per day (Maximum 10 days per confinement)
(III) Check-up benefit	N/A		HKD1,000 per policy year (Starting from the 2 nd policy year) HKD2,000 per policy year (Starting from the 2 nd policy year)

Notes:

- (1) Greater China shall mean mainland China, Hong Kong, Macau and Taiwan. Asia shall mean Afghanistan, Bangladesh, Bhutan, Brunei, Greater China, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Malaysia, Maldives, Mongolia, Myanmar, Nepal, Philippines, Singapore, South Korea, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam. Worldwide shall mean no geographical limitation. Except for psychiatric treatment and cash benefit for lower ward class are applicable to Hong Kong only. Please refer to the Additional Benefit Provisions Endorsement for more details.
- (2) Eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above, unless otherwise specified.
- (3) Full cover shall mean the actual amount of eligible expenses and other expenses charged and payable in accordance to the terms and benefits of your policy.
- (4) The Company shall have the right to ask for proof of recommendation, eg a written referral or testifying statement on the claim form by the attending doctor or a registered medical practitioner.
- (5) 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.
- (6) Treatments covered here only include radiotherapy (including proton therapy), chemotherapy, targeted therapy, immunotherapy and hormonal therapy.

This benefit schedule is subject to and shall be read together with the terms and benefits of the Policy Provisions.

HSBC VHIS Flexi Plan - Bronze level premium table (HKD)

Standard premium schedule

Attained age [#]	Deductible								Attained age [#]	Deductible							
	0		16,000		50,000		100,000			0		16,000		50,000		100,000	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly		Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90	50	16,068	1,340.10	10,503	876.00	5,814	484.90	4,940	412.00
1	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90	51	16,808	1,401.80	10,999	917.30	6,130	511.20	5,203	433.90
2	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90	52	17,622	1,469.70	11,517	960.50	6,466	539.30	5,485	457.40
3	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90	53	18,458	1,539.40	12,081	1,007.60	6,828	569.50	5,790	482.90
4	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90	54	19,367	1,615.20	12,683	1,057.80	7,225	602.60	6,129	511.20
5	7,035	586.70	4,323	360.50	1,932	161.10	1,729	144.20	55	20,379	1,699.60	13,340	1,112.60	7,652	638.20	6,498	541.90
6	6,971	581.40	4,323	360.50	1,932	161.10	1,729	144.20	56	21,518	1,794.60	14,107	1,176.50	8,140	678.90	6,913	576.50
7	6,894	575.00	4,323	360.50	1,932	161.10	1,729	144.20	57	22,773	1,899.30	14,968	1,248.30	8,694	725.10	7,383	615.70
8	6,829	569.50	4,323	360.50	1,932	161.10	1,729	144.20	58	24,314	2,027.80	15,936	1,329.10	9,309	776.40	7,909	659.60
9	6,770	564.60	4,323	360.50	1,932	161.10	1,729	144.20	59	26,017	2,169.80	17,013	1,418.90	9,966	831.20	8,445	704.30
10	6,699	558.70	4,260	355.30	2,006	167.30	1,824	152.10	60	27,855	2,323.10	18,198	1,517.70	10,667	889.60	9,034	753.40
11	6,637	553.50	4,198	350.10	2,006	167.30	1,824	152.10	61	29,804	2,485.70	19,444	1,621.60	11,383	949.30	9,655	805.20
12	6,572	548.10	4,135	344.90	2,006	167.30	1,824	152.10	62	31,861	2,657.20	20,740	1,729.70	12,111	1,010.10	10,303	859.30
13	6,503	542.40	4,073	339.70	2,006	167.30	1,824	152.10	63	33,888	2,826.30	22,080	1,841.50	12,851	1,071.80	10,973	915.10
14	6,426	536.90	4,010	334.40	2,039	170.10	1,853	154.50	64	35,986	3,001.20	23,454	1,956.10	13,633	1,137.00	11,660	972.40
15	6,345	529.20	3,948	329.30	2,074	173.00	1,853	154.50	65	38,147	3,181.50	24,851	2,072.60	14,442	1,204.50	12,362	1,031.00
16	6,242	520.60	3,901	325.30	2,121	176.90	1,853	154.50	66	40,362	3,366.20	26,243	2,188.70	15,265	1,273.10	13,067	1,089.80
17	6,158	513.60	3,888	324.30	2,168	180.80	1,853	154.50	67	42,604	3,553.20	27,608	2,302.50	16,080	1,341.10	13,758	1,147.40
18	6,152	513.10	3,923	327.20	2,220	185.10	1,853	154.50	68	44,545	3,715.10	28,944	2,413.90	16,882	1,408.00	14,435	1,203.90
19	6,182	515.60	3,980	331.90	2,277	189.90	1,861	155.20	69	46,477	3,876.20	30,246	2,522.50	17,653	1,472.30	15,101	1,259.40
20	6,259	522.00	4,071	339.50	2,335	194.70	1,905	158.90	70	48,408	4,037.20	31,509	2,627.90	18,399	1,534.50	15,753	1,313.80
21	6,403	534.00	4,180	348.60	2,393	199.60	1,937	161.50	71	50,355	4,199.60	32,827	2,737.80	19,191	1,600.50	16,454	1,372.30
22	6,581	548.90	4,293	358.00	2,450	204.30	1,977	164.90	72	52,303	4,362.10	34,179	2,850.50	19,985	1,666.70	17,156	1,430.80
23	6,746	562.60	4,397	366.70	2,513	209.60	2,018	168.30	73	54,538	4,548.50	35,587	2,968.00	20,818	1,736.20	17,890	1,492.00
24	6,937	578.50	4,524	377.30	2,575	214.80	2,063	172.10	74	56,832	4,739.80	37,061	3,090.90	21,700	1,809.80	18,663	1,556.50
25	7,149	596.20	4,661	388.70	2,641	220.30	2,107	175.70	75	59,190	4,936.40	38,607	3,219.80	22,637	1,887.90	19,476	1,624.30
26	7,380	615.50	4,800	400.30	2,701	225.30	2,153	179.60	76	61,595	5,137.00	40,188	3,351.70	23,597	1,968.00	20,284	1,691.70
27	7,624	635.80	4,939	411.90	2,755	229.80	2,198	183.30	77	64,097	5,345.70	41,841	3,489.50	24,663	2,056.90	21,164	1,765.10
28	7,814	651.70	5,073	423.10	2,798	233.40	2,243	187.10	78	66,725	5,564.90	43,560	3,632.90	25,825	2,153.80	22,100	1,843.10
29	8,005	667.60	5,199	433.60	2,834	236.40	2,287	190.70	79	69,437	5,791.00	45,341	3,781.40	27,071	2,257.70	23,084	1,925.20
30	8,183	682.50	5,316	443.40	2,864	238.90	2,333	194.60	80	72,227	6,023.70	47,183	3,935.10	28,398	2,368.40	24,113	2,011.00
31	8,354	696.70	5,436	453.40	2,895	241.40	2,382	198.70	81*	75,098	6,263.20	49,064	4,091.90	29,772	2,483.00	25,184	2,100.30
32	8,523	710.80	5,560	463.70	2,930	244.40	2,438	203.30	82*	78,043	6,508.80	50,966	4,250.60	31,098	2,593.60	26,287	2,192.30
33	8,739	728.80	5,679	473.60	2,967	247.40	2,500	208.50	83*	80,953	6,751.50	52,892	4,411.20	32,420	2,703.80	27,465	2,290.60
34	8,947	746.20	5,809	484.50	3,018	251.70	2,573	214.60	84*	83,759	6,985.50	54,743	4,565.60	33,590	2,801.40	28,542	2,380.40
35	9,172	764.90	5,949	496.10	3,077	256.60	2,651	221.10	85*	86,490	7,213.30	56,557	4,716.90	34,653	2,890.10	29,619	2,470.20
36	9,414	785.10	6,123	510.70	3,154	263.00	2,739	228.40	86*	89,160	7,435.90	58,376	4,868.60	35,705	2,977.80	30,723	2,562.30
37	9,671	806.60	6,302	525.60	3,256	271.60	2,837	236.60	87*	91,800	7,656.10	60,229	5,023.10	36,862	3,074.30	31,865	2,657.50
38	10,064	839.30	6,500	542.10	3,380	281.90	2,945	245.60	88*	94,680	7,896.30	62,139	5,182.40	38,038	3,172.40	33,065	2,757.60
39	10,488	874.70	6,706	559.30	3,527	294.20	3,062	255.40	89*	97,740	8,151.50	64,122	5,347.80	39,317	3,279.00	34,330	2,863.10
40	10,926	911.20	6,951	579.70	3,702	308.70	3,213	268.00	90*	100,903	8,415.30	66,156	5,517.40	40,747	3,398.30	35,655	2,973.60
41	11,381	949.20	7,168	597.80	3,886	324.10	3,365	280.60	91*	104,087	8,680.90	68,125	5,681.60	42,015	3,504.10	36,929	3,079.90
42	11,852	988.50	7,389	616.20	4,077	340.00	3,516	293.20	92*	107,052	8,928.10	70,001	5,838.10	43,240	3,606.20	38,198	3,185.70
43	12,228	1,019.80	7,640	637.20	4,277	356.70	3,669	306.00	93*	109,634	9,143.50	71,739	5,983.00	44,529	3,713.70	39,441	3,289.40
44	12,640	1,054.20	7,953	663.30	4,467	372.50	3,823	318.80	94*	111,882	9,331.00	73,304	6,113.60	45,698	3,811.20	40,649	3,390.10
45	13,074	1,090.40	8,259	688.80	4,656	388.30	3,960	330.30	95*	113,852	9,495.30	74,731	6,232.60	46,838	3,906.30	41,841	3,489.50
46	13,558	1,130.70	8,635	720.20	4,847	404.20	4,110	342.80	96*	115,605	9,641.50	76,071	6,344.30	48,102	4,011.70	43,055	3,590.80
47	14,087	1,174.90	9,074	756.80	5,048	421.00	4,275	356.50	97*	117,391	9,790.40	77,385	6,453.90	49,400	4,120.00	44,325	3,696.70
48	14,707	1,226.60	9,536	795.30	5,271	439.60	4,457	371.70	98*	119,196	9,940.90	78,695	6,563.20	50,789	4,235.80	45,671	3,809.00
49	15,359	1,280.90	9,998	833.80	5,525	460.80	4,688	391.00	99*	121,139	10,103.00	80,103	6,680.60	52,295	4,361.40	47,154	3,932.60

[#] Age refers to the age of the Insured Person on his or her last birthday.

* The premiums shown are for renewal only.

This premium above does not include levy which is collected by the Insurance Authority and discount (if any).

In accordance with Section 2 of Part 4 of the Terms and Benefits of HSBC Voluntary Health Insurance Flexi Plan, the Company shall have the right to adjust the standard premium at renewal according to the prevailing standard premium schedule adopted by the Company on an overall portfolio basis. First year premium is based on the premium above according to the attained age, but the actual premiums payable in the future policy years may be subject to adjustment.

20 Jul 2020

HSBC VHIS Flexi Plan - Silver level premium table (HKD)

Standard premium schedule

Attained age [#]	Deductible								Attained age [#]	Deductible							
	0		16,000		50,000		100,000			0		16,000		50,000		100,000	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly		Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0	8,483	707.50	4,947	412.60	2,675	223.10	2,437	203.20	50	21,809	1,818.90	11,951	996.70	7,273	606.60	6,683	557.40
1	8,483	707.50	4,947	412.60	2,675	223.10	2,437	203.20	51	22,639	1,888.10	12,475	1,040.40	7,676	640.20	6,991	583.00
2	8,483	707.50	4,947	412.60	2,675	223.10	2,437	203.20	52	23,559	1,964.80	13,064	1,089.50	8,092	674.90	7,321	610.60
3	8,456	705.20	4,947	412.60	2,675	223.10	2,437	203.20	53	24,531	2,045.90	13,679	1,140.80	8,529	711.30	7,680	640.50
4	8,437	703.60	4,947	412.60	2,675	223.10	2,437	203.20	54	25,597	2,134.80	14,352	1,197.00	9,007	751.20	8,085	674.30
5	8,420	702.20	4,862	405.50	2,560	213.50	2,332	194.50	55	26,815	2,236.40	15,098	1,259.20	9,524	794.30	8,533	711.70
6	8,402	700.70	4,862	405.50	2,560	213.50	2,332	194.50	56	28,203	2,352.10	15,976	1,332.40	10,113	843.40	9,046	754.40
7	8,385	699.30	4,862	405.50	2,560	213.50	2,332	194.50	57	29,771	2,482.90	16,914	1,410.60	10,800	900.70	9,639	803.90
8	8,366	697.70	4,862	405.50	2,560	213.50	2,332	194.50	58	31,719	2,645.40	18,015	1,502.50	11,608	968.10	10,326	861.20
9	8,349	696.30	4,862	405.50	2,560	213.50	2,332	194.50	59	33,974	2,833.40	19,306	1,610.10	12,486	1,041.30	11,070	923.20
10	8,332	694.90	4,833	403.10	2,665	222.30	2,427	202.40	60	36,630	3,054.90	20,746	1,730.20	13,404	1,117.90	11,935	995.40
11	8,314	693.40	4,805	400.70	2,665	222.30	2,427	202.40	61	39,719	3,312.60	22,240	1,854.80	14,342	1,196.10	12,908	1,076.50
12	8,297	692.00	4,776	398.30	2,665	222.30	2,427	202.40	62	43,184	3,601.50	23,890	1,992.40	15,289	1,275.10	13,815	1,152.20
13	8,279	690.50	4,752	396.30	2,665	222.30	2,427	202.40	63	46,813	3,904.20	25,664	2,140.40	16,213	1,352.20	14,707	1,226.60
14	8,262	689.10	4,732	394.60	2,707	225.80	2,478	206.70	64	50,621	4,221.80	27,514	2,294.70	17,177	1,432.60	15,643	1,304.60
15	8,245	687.60	4,718	393.50	2,749	229.30	2,478	206.70	65	54,344	4,532.30	29,357	2,448.40	18,183	1,516.50	16,624	1,386.40
16	8,227	686.10	4,717	393.40	2,807	234.10	2,478	206.70	66	57,871	4,826.40	31,298	2,610.30	19,215	1,602.50	17,637	1,470.90
17	8,210	684.70	4,732	394.60	2,868	239.20	2,478	206.70	67	61,176	5,102.10	33,227	2,771.10	20,234	1,687.50	18,644	1,554.90
18	8,266	689.40	4,766	397.50	2,928	244.20	2,478	206.70	68	63,881	5,327.70	35,076	2,925.30	21,251	1,772.30	19,657	1,639.40
19	8,365	697.60	4,821	402.10	3,001	250.30	2,562	213.70	69	66,472	5,543.80	36,861	3,074.20	22,230	1,854.00	20,642	1,721.50
20	8,528	711.20	4,896	408.30	3,090	257.70	2,646	220.70	70	69,167	5,768.50	38,662	3,224.40	23,171	1,932.50	21,599	1,801.40
21	8,806	734.40	4,996	416.70	3,184	265.50	2,728	227.50	71	72,022	6,006.60	40,379	3,367.60	24,168	2,015.60	22,614	1,886.00
22	9,169	764.70	5,118	426.80	3,283	273.80	2,811	234.40	72	75,060	6,260.00	41,964	3,499.80	25,170	2,099.20	23,641	1,971.70
23	9,534	795.10	5,263	438.90	3,390	282.70	2,895	241.40	73	78,669	6,561.00	43,403	3,619.80	26,188	2,184.10	24,692	2,059.30
24	9,971	831.60	5,427	452.60	3,487	290.80	2,977	248.30	74	82,458	6,877.00	44,673	3,725.70	27,228	2,270.80	25,769	2,149.10
25	10,458	872.20	5,611	468.00	3,582	298.70	3,060	255.20	75	86,276	7,195.40	45,814	3,820.90	28,311	2,361.10	26,896	2,243.10
26	10,959	914.00	5,809	484.50	3,672	306.20	3,143	262.10	76	90,097	7,514.10	46,875	3,909.40	29,377	2,450.00	27,908	2,327.50
27	11,447	954.70	6,010	501.20	3,755	313.20	3,226	269.00	77	93,926	7,833.40	48,026	4,005.40	30,507	2,544.30	28,981	2,417.00
28	11,807	984.70	6,210	517.90	3,833	319.70	3,309	276.00	78	97,694	8,147.70	49,369	4,117.40	31,712	2,644.80	30,126	2,512.50
29	12,111	1,010.10	6,396	533.40	3,905	325.70	3,392	282.90	79	101,283	8,447.00	50,950	4,249.20	32,995	2,751.80	31,345	2,614.20
30	12,362	1,031.00	6,568	547.80	3,961	330.30	3,476	289.90	80	104,634	8,726.50	52,866	4,409.00	34,359	2,865.50	32,641	2,722.30
31	12,587	1,049.80	6,719	560.40	4,008	334.30	3,560	296.90	81*	107,771	8,988.10	55,026	4,589.20	35,772	2,983.40	33,984	2,834.30
32	12,773	1,065.30	6,848	571.10	4,054	338.10	3,642	303.70	82*	110,476	9,213.70	57,452	4,791.50	37,298	3,110.70	35,433	2,955.10
33	13,026	1,086.40	6,967	581.00	4,096	341.60	3,728	310.90	83*	113,107	9,433.10	59,924	4,997.70	38,885	3,243.00	36,940	3,080.80
34	13,264	1,106.20	7,088	591.10	4,142	345.40	3,810	317.80	84*	115,771	9,655.30	62,153	5,183.60	40,232	3,355.30	38,220	3,187.50
35	13,474	1,123.70	7,211	601.40	4,202	350.40	3,893	324.70	85*	118,495	9,882.50	64,183	5,352.90	41,522	3,462.90	39,570	3,300.10
36	13,656	1,138.90	7,349	612.90	4,289	357.70	3,977	331.70	86*	121,262	10,113.30	66,156	5,517.40	42,764	3,566.50	40,898	3,410.90
37	13,855	1,155.50	7,514	626.70	4,393	366.40	4,066	339.10	87*	124,184	10,356.90	67,980	5,669.50	43,863	3,658.20	41,992	3,502.10
38	14,192	1,183.60	7,712	643.20	4,527	377.60	4,171	347.90	88*	126,869	10,580.90	69,997	5,837.70	44,951	3,748.90	43,072	3,592.20
39	14,559	1,214.20	7,925	660.90	4,688	391.00	4,268	356.00	89*	129,170	10,772.80	72,227	6,023.70	46,166	3,850.20	44,119	3,679.50
40	14,989	1,250.10	8,156	680.20	4,876	406.70	4,417	368.40	90*	131,190	10,941.20	74,551	6,217.60	47,384	3,951.80	45,120	3,763.00
41	15,499	1,292.60	8,407	701.10	5,069	422.80	4,594	383.10	91*	132,870	11,081.40	76,856	6,409.80	48,546	4,048.70	46,024	3,838.40
42	16,090	1,341.90	8,680	723.90	5,267	439.30	4,788	399.30	92*	134,421	11,210.70	79,015	6,589.90	49,761	4,150.10	46,937	3,914.50
43	16,647	1,388.40	8,963	747.50	5,463	455.60	4,998	416.80	93*	136,038	11,345.60	80,770	6,736.20	50,967	4,250.60	47,888	3,993.90
44	17,286	1,441.70	9,277	773.70	5,657	471.80	5,224	435.70	94*	137,764	11,489.50	82,367	6,869.40	52,135	4,348.10	48,909	4,079.00
45	17,983	1,499.80	9,635	803.60	5,846	487.60	5,427	452.60	95*	139,615	11,643.90	83,771	6,986.50	53,433	4,456.30	50,017	4,171.40
46	18,717	1,561.00	10,037	837.10	6,053	504.80	5,645	470.80	96*	141,582	11,807.90	85,021	7,090.80	54,876	4,576.70	51,223	4,272.00
47	19,448	1,622.00	10,463	872.60	6,295	525.00	5,871	489.60	97*	143,615	11,977.50	86,285	7,196.20	56,405	4,704.20	52,516	4,379.80
48	20,234	1,687.50	10,927	911.30	6,576	548.40	6,103	509.00	98*	145,717	12,152.80	87,689	7,313.30	58,131	4,848.10	53,946	4,499.10
49	21,014	1,752.60	11,426	952.90	6,901	575.50	6,386	532.60	99*	147,652	12,314.20	89,063	7,427.90	59,953	5,000.10	55,409	4,621.10

[#] Age refers to the age of the Insured Person on his or her last birthday.

* The premiums shown are for renewal only.

This premium above does not include levy which is collected by the Insurance Authority and discount (if any).

In accordance with Section 2 of Part 4 of the Terms and Benefits of HSBC Voluntary Health Insurance Flexi Plan, the Company shall have the right to adjust the standard premium at renewal according to the prevailing standard premium schedule adopted by the Company on an overall portfolio basis. First year premium is based on the premium above according to the attained age, but the actual premiums payable in the future policy years may be subject to adjustment.

HSBC VHIS Flexi Plan - Gold level premium table (HKD)

Standard premium schedule

Attained age [#]	Deductible								Attained age [#]	Deductible							
	0		16,000		50,000		100,000			0		16,000		50,000		100,000	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly		Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0	12,633	1,053.60	8,895	741.80	6,327	527.70	4,741	395.40	50	29,616	2,470.00	21,131	1,762.30	14,799	1,234.20	10,733	895.10
1	12,633	1,053.60	8,895	741.80	6,327	527.70	4,741	395.40	51	30,947	2,581.00	22,065	1,840.20	15,450	1,288.50	11,201	934.20
2	12,633	1,053.60	8,895	741.80	6,327	527.70	4,741	395.40	52	32,450	2,706.30	22,997	1,917.90	16,100	1,342.70	11,730	978.30
3	12,406	1,034.70	8,633	720.00	6,327	527.70	4,741	395.40	53	33,960	2,832.30	24,048	2,005.60	16,840	1,404.50	12,262	1,022.70
4	12,273	1,023.60	8,548	712.90	6,145	512.50	4,611	384.60	54	35,607	2,969.60	25,149	2,097.40	17,627	1,470.10	12,843	1,071.10
5	12,114	1,010.30	8,084	674.20	6,145	512.50	4,611	384.60	55	37,465	3,124.60	26,306	2,193.90	18,451	1,538.80	13,498	1,125.70
6	11,932	995.10	8,005	667.60	5,940	495.40	4,479	373.50	56	39,439	3,289.20	27,639	2,305.10	19,406	1,618.50	14,193	1,183.70
7	11,746	979.60	7,839	653.80	5,940	495.40	4,479	373.50	57	41,623	3,471.40	29,140	2,430.30	20,472	1,707.40	14,963	1,247.90
8	11,542	962.60	7,720	643.80	5,768	481.10	4,377	365.00	58	44,172	3,683.90	30,834	2,571.60	21,639	1,804.70	15,860	1,322.70
9	11,310	943.30	7,648	637.80	5,691	474.60	4,377	365.00	59	46,923	3,913.40	32,691	2,726.40	22,931	1,912.40	16,828	1,403.50
10	11,112	926.70	7,579	632.10	5,625	469.10	4,297	358.40	60	49,845	4,157.10	34,718	2,895.50	24,355	2,031.20	17,859	1,489.40
11	10,988	916.40	7,525	627.60	5,600	467.00	4,221	352.00	61	53,040	4,423.50	36,784	3,067.80	25,821	2,153.50	18,985	1,583.30
12	10,954	913.60	7,498	625.30	5,508	459.40	4,174	348.10	62	56,456	4,708.40	38,880	3,242.60	27,355	2,281.40	20,190	1,683.80
13	11,020	919.10	7,538	628.70	5,461	455.40	4,197	350.00	63	59,991	5,003.20	41,068	3,425.10	28,963	2,415.50	21,437	1,787.80
14	11,198	933.90	7,609	634.60	5,496	458.40	4,260	355.30	64	63,779	5,319.20	43,497	3,627.60	30,637	2,555.10	22,773	1,899.30
15	11,428	953.10	7,710	643.00	5,576	465.00	4,340	362.00	65	67,837	5,657.60	46,154	3,849.20	32,378	2,700.30	24,208	2,018.90
16	11,667	973.00	7,828	652.90	5,673	473.10	4,424	369.00	66	72,148	6,017.10	49,042	4,090.10	34,184	2,850.90	25,737	2,146.50
17	11,936	995.50	7,957	663.60	5,782	482.20	4,519	376.90	67	76,658	6,393.30	52,159	4,350.10	36,036	3,005.40	27,333	2,279.60
18	12,268	1,023.20	8,094	675.00	5,878	490.20	4,636	386.60	68	80,972	6,753.10	55,420	4,622.00	37,950	3,165.00	28,629	2,387.70
19	12,486	1,041.30	8,238	687.00	5,981	498.80	4,760	397.00	69	85,371	7,119.90	58,708	4,896.20	39,938	3,330.80	29,892	2,493.00
20	12,881	1,074.30	8,375	698.50	6,114	509.90	4,885	407.40	70	89,807	7,489.90	61,938	5,165.60	41,962	3,499.60	31,116	2,595.10
21	13,205	1,101.30	8,541	712.30	6,269	522.80	4,957	413.40	71	94,267	7,861.90	65,116	5,430.70	44,065	3,675.00	32,394	2,701.70
22	13,542	1,129.40	8,722	727.40	6,432	536.40	5,101	425.40	72	98,603	8,223.50	68,236	5,690.90	46,246	3,856.90	33,706	2,811.10
23	13,894	1,158.80	8,924	744.30	6,605	550.90	5,236	436.70	73	103,124	8,600.50	71,298	5,946.30	48,490	4,044.10	35,074	2,925.20
24	14,250	1,188.50	9,137	762.00	6,784	565.80	5,381	448.80	74	107,634	8,976.70	74,333	6,199.40	50,763	4,233.60	36,509	3,044.90
25	14,604	1,218.00	9,359	780.50	6,970	581.30	5,505	459.10	75	112,173	9,355.20	77,482	6,462.00	53,106	4,429.00	38,016	3,170.50
26	14,936	1,245.70	9,559	797.20	7,147	596.10	5,630	469.50	76	116,725	9,734.90	80,747	6,734.30	55,504	4,629.00	39,557	3,299.10
27	15,248	1,271.70	9,763	814.20	7,317	610.20	5,754	479.90	77	121,491	10,132.30	84,251	7,026.50	57,938	4,832.00	41,172	3,433.70
28	15,540	1,296.00	9,976	832.00	7,482	624.00	5,834	486.60	78	126,432	10,544.40	87,738	7,317.30	60,430	5,039.90	42,851	3,573.80
29	15,817	1,319.10	10,199	850.60	7,635	636.80	5,920	493.70	79	131,362	10,955.60	90,994	7,588.90	63,004	5,254.50	44,591	3,718.90
30	16,069	1,340.20	10,423	869.30	7,760	647.20	6,008	501.10	80	136,206	11,359.60	94,041	7,843.00	65,604	5,471.40	46,394	3,869.30
31	16,377	1,365.80	10,705	892.80	7,902	659.00	6,095	508.30	81*	140,907	11,751.60	96,836	8,076.10	68,213	5,689.00	48,236	4,022.90
32	16,692	1,392.10	11,010	918.20	8,059	672.10	6,187	516.00	82*	145,055	12,097.60	99,126	8,267.10	70,674	5,894.20	50,098	4,178.20
33	17,040	1,421.10	11,345	946.20	8,248	687.90	6,308	526.10	83*	148,821	12,411.70	101,149	8,435.80	72,967	6,085.40	51,984	4,335.50
34	17,393	1,450.60	11,680	974.10	8,464	705.90	6,432	536.40	84*	152,294	12,701.30	103,102	8,598.70	74,946	6,250.50	53,796	4,486.60
35	17,749	1,480.30	12,029	1,003.20	8,690	724.70	6,557	546.90	85*	155,539	12,972.00	104,967	8,754.20	76,713	6,397.90	55,570	4,634.50
36	18,120	1,511.20	12,376	1,032.20	8,936	745.30	6,687	557.70	86*	158,547	13,222.80	106,804	8,907.50	78,288	6,529.20	57,350	4,783.00
37	18,465	1,540.00	12,773	1,065.30	9,214	768.40	6,810	568.00	87*	161,707	13,486.40	108,729	9,068.00	79,853	6,659.70	59,163	4,934.20
38	19,001	1,584.70	13,178	1,099.00	9,493	791.70	6,998	583.60	88*	164,956	13,757.30	110,791	9,240.00	81,438	6,791.90	60,559	5,050.60
39	19,569	1,632.10	13,640	1,137.60	9,776	815.30	7,197	600.20	89*	168,238	14,031.00	112,912	9,416.90	83,077	6,928.60	61,996	5,170.50
40	20,186	1,683.50	14,173	1,182.00	10,116	843.70	7,414	618.30	90*	171,575	14,309.40	115,096	9,599.00	84,775	7,070.20	63,486	5,294.70
41	20,859	1,739.60	14,753	1,230.40	10,481	874.10	7,652	638.20	91*	175,020	14,596.70	117,313	9,783.90	86,492	7,213.40	64,998	5,420.80
42	21,651	1,805.70	15,332	1,278.70	10,850	904.90	7,930	661.40	92*	178,616	14,896.60	119,616	9,976.00	88,290	7,363.40	66,598	5,554.30
43	22,383	1,866.70	15,952	1,330.40	11,249	938.20	8,188	682.90	93*	182,334	15,206.70	122,004	10,175.10	90,168	7,520.00	68,286	5,695.10
44	23,177	1,933.00	16,604	1,384.80	11,694	975.30	8,466	706.10	94*	186,189	15,528.20	124,472	10,381.00	92,130	7,683.60	70,068	5,843.70
45	24,090	2,009.10	17,222	1,436.30	12,120	1,010.80	8,789	733.00	95*	190,139	15,857.60	127,012	10,592.80	94,169	7,853.70	71,937	5,999.50
46	25,077	2,091.40	17,875	1,490.80	12,569	1,048.30	9,136	761.90	96*	194,153	16,192.40	129,612	10,809.60	96,289	8,030.50	73,890	6,162.40
47	26,046	2,172.20	18,648	1,555.20	13,094	1,092.00	9,477	790.40	97*	198,248	16,533.90	132,285	11,032.60	98,504	8,215.20	75,937	6,333.10
48	27,189	2,267.60	19,419	1,619.50	13,615	1,135.50	9,878	823.80	98*	202,319	16,873.40	134,961	11,255.70	100,485	8,380.40	78,055	6,509.80
49	28,405	2,369.00	20,226	1,686.80	14,165	1,181.40	10,307	859.60	99*	206,641	17,233.90	137,832	11,495.20	102,942	8,585.40	80,042	6,675.50

[#] Age refers to the age of the Insured Person on his or her last birthday.

* The premiums shown are for renewal only.

This premium above does not include levy which is collected by the Insurance Authority and discount (if any).

In accordance with Section 2 of Part 4 of the Terms and Benefits of HSBC Voluntary Health Insurance Flexi Plan, the Company shall have the right to adjust the standard premium at renewal according to the prevailing standard premium schedule adopted by the Company on an overall portfolio basis. First year premium is based on the premium above according to the attained age, but the actual premiums payable in the future policy years may be subject to adjustment.

20 Jul 2020

HSBC VHIS Flexi Plan - Diamond level premium table (HKD)

Standard premium schedule

Attained age [#]	Deductible								Attained age [#]	Deductible							
	0		16,000		50,000		100,000			0		16,000		50,000		100,000	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly		Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0	29,336	2,446.60	20,852	1,739.10	14,650	1,221.80	10,956	913.70	50	66,906	5,580.00	47,375	3,951.10	33,460	2,790.60	24,220	2,019.90
1	29,336	2,446.60	20,852	1,739.10	14,650	1,221.80	10,956	913.70	51	69,495	5,795.90	49,196	4,102.90	34,705	2,894.40	25,129	2,095.80
2	29,336	2,446.60	20,852	1,739.10	14,650	1,221.80	10,956	913.70	52	72,450	6,042.30	51,177	4,268.20	35,966	2,999.60	26,165	2,182.20
3	29,005	2,419.00	20,635	1,721.00	14,485	1,208.00	10,956	913.70	53	75,625	6,307.10	53,312	4,446.20	37,383	3,118.60	27,280	2,275.20
4	27,885	2,325.60	19,850	1,655.50	14,485	1,208.00	10,490	874.90	54	78,807	6,572.50	55,579	4,635.30	38,882	3,242.80	28,396	2,368.20
5	27,001	2,251.90	19,069	1,590.40	13,854	1,155.40	10,490	874.90	55	82,156	6,851.80	57,967	4,834.40	40,387	3,368.30	29,574	2,466.50
6	26,238	2,188.20	18,677	1,557.70	13,277	1,107.30	9,717	810.40	56	85,679	7,145.60	60,552	5,050.00	42,101	3,511.20	30,811	2,569.60
7	25,225	2,103.80	17,968	1,498.50	12,800	1,067.50	9,717	810.40	57	89,510	7,465.10	63,423	5,289.50	44,017	3,671.00	32,157	2,681.90
8	24,407	2,035.50	17,395	1,450.70	12,386	1,033.00	9,315	776.90	58	94,073	7,845.70	66,648	5,558.40	46,180	3,851.40	33,761	2,815.70
9	23,691	1,975.80	16,896	1,409.10	12,145	1,012.90	9,065	756.00	59	99,311	8,282.50	70,294	5,862.50	48,643	4,056.80	35,600	2,969.00
10	23,298	1,943.10	16,619	1,386.00	11,840	987.50	8,928	744.60	60	105,181	8,772.10	74,399	6,204.90	51,453	4,291.20	37,661	3,140.90
11	23,052	1,922.50	16,571	1,382.00	11,647	971.40	8,842	737.40	61	111,722	9,317.60	78,909	6,581.00	54,428	4,539.30	39,959	3,332.60
12	22,985	1,916.90	16,544	1,379.80	11,575	965.40	8,818	735.40	62	118,809	9,908.70	83,809	6,989.70	57,604	4,804.20	42,448	3,540.20
13	23,125	1,928.60	16,637	1,387.50	11,582	965.90	8,868	739.60	63	126,288	10,532.40	89,087	7,429.90	60,965	5,084.50	45,075	3,759.30
14	23,495	1,959.50	16,837	1,404.20	11,589	966.50	8,997	750.30	64	134,296	11,200.30	94,723	7,899.90	64,483	5,377.90	47,889	3,993.90
15	23,964	1,998.60	17,124	1,428.10	11,754	980.30	9,163	764.20	65	142,872	11,915.50	100,700	8,398.40	68,152	5,683.90	50,904	4,245.40
16	24,474	2,041.10	17,493	1,458.90	11,975	998.70	9,341	779.00	66	151,971	12,674.40	106,898	8,915.30	71,945	6,000.20	54,110	4,512.80
17	25,046	2,088.80	17,909	1,493.60	12,179	1,015.70	9,542	795.80	67	161,496	13,468.80	113,260	9,445.90	75,831	6,324.30	57,460	4,792.20
18	25,745	2,147.10	18,365	1,531.60	12,383	1,032.70	9,787	816.20	68	170,525	14,221.80	119,720	9,984.60	79,834	6,658.20	60,640	5,057.40
19	26,473	2,207.80	18,861	1,573.00	12,613	1,051.90	10,042	837.50	69	179,732	14,989.60	126,203	10,525.30	83,976	7,003.60	63,886	5,328.10
20	27,220	2,270.10	19,389	1,617.00	12,962	1,081.00	10,304	859.40	70	188,996	15,762.30	132,609	11,059.60	88,179	7,354.10	67,157	5,600.90
21	28,020	2,336.90	19,919	1,661.20	13,347	1,113.10	10,583	882.60	71	198,262	16,535.10	139,070	11,598.40	92,510	7,715.30	70,452	5,875.70
22	28,816	2,403.30	20,441	1,704.80	13,733	1,145.30	10,862	905.90	72	207,243	17,284.10	145,529	12,137.10	97,007	8,090.40	73,631	6,140.80
23	29,522	2,462.10	20,954	1,747.60	14,076	1,173.90	11,109	926.50	73	216,570	18,061.90	151,985	12,675.50	101,613	8,474.50	76,936	6,416.50
24	30,209	2,519.40	21,441	1,788.20	14,418	1,202.50	11,349	946.50	74	225,835	18,834.60	158,444	13,214.20	106,252	8,861.40	80,224	6,690.70
25	30,882	2,575.60	21,896	1,826.10	14,761	1,231.10	11,586	966.30	75	235,088	19,606.30	164,988	13,760.00	111,002	9,257.60	83,515	6,965.20
26	31,496	2,626.80	22,309	1,860.60	15,110	1,260.20	11,801	984.20	76	244,315	20,375.90	171,576	14,309.40	115,857	9,662.50	86,775	7,237.00
27	32,062	2,674.00	22,683	1,891.80	15,460	1,289.40	11,998	1,000.60	77	253,891	21,174.50	178,245	14,865.60	120,706	10,066.90	90,194	7,522.20
28	32,478	2,708.70	23,021	1,920.00	15,691	1,308.60	12,144	1,012.80	78	263,679	21,990.80	184,953	15,425.10	125,616	10,476.40	93,710	7,815.40
29	32,877	2,741.90	23,351	1,947.50	15,936	1,329.10	12,285	1,024.60	79	273,368	22,798.90	191,669	15,985.20	130,667	10,897.60	97,207	8,107.10
30	33,301	2,777.30	23,696	1,976.20	16,187	1,350.00	12,433	1,036.90	80	282,858	23,590.40	198,206	16,530.40	135,760	11,322.40	100,654	8,394.50
31	33,850	2,823.10	24,107	2,010.50	16,437	1,370.80	12,625	1,052.90	81*	292,128	24,363.50	204,442	17,050.50	140,884	11,749.70	104,046	8,677.40
32	34,525	2,879.40	24,620	2,053.30	16,761	1,397.90	12,863	1,072.80	82*	300,399	25,053.30	210,339	17,542.30	145,735	12,154.30	107,111	8,933.10
33	35,420	2,954.00	25,262	2,106.90	17,280	1,441.20	13,175	1,098.80	83*	308,008	25,687.90	215,900	18,006.10	150,250	12,530.90	110,013	9,175.10
34	36,547	3,048.00	26,027	2,170.70	17,917	1,494.30	13,571	1,131.80	84*	315,207	26,288.30	221,024	18,433.40	154,238	12,863.40	112,699	9,399.10
35	37,872	3,158.50	26,920	2,245.10	18,645	1,555.00	14,034	1,170.40	85*	322,073	26,860.90	225,945	18,843.80	157,826	13,162.70	115,287	9,614.90
36	39,320	3,279.30	27,983	2,333.80	19,493	1,625.70	14,543	1,212.90	86*	328,535	27,399.80	230,790	19,247.90	161,041	13,430.80	117,756	9,820.90
37	40,908	3,411.70	29,180	2,433.60	20,469	1,707.10	15,099	1,259.30	87*	335,331	27,966.60	235,625	19,651.10	164,249	13,698.40	120,367	10,038.60
38	42,999	3,586.10	30,493	2,543.10	21,470	1,790.60	15,831	1,320.30	88*	342,334	28,550.70	240,517	20,059.10	167,500	13,969.50	123,076	10,264.50
39	45,103	3,761.60	31,914	2,661.60	22,490	1,875.70	16,569	1,381.90	89*	349,431	29,142.50	245,565	20,480.10	170,853	14,249.10	125,849	10,495.80
40	47,246	3,940.30	33,436	2,788.60	23,616	1,969.60	17,320	1,444.50	90*	356,667	29,746.00	250,772	20,914.40	174,314	14,537.80	128,704	10,733.90
41	49,477	4,126.40	34,945	2,914.40	24,749	2,064.10	18,102	1,509.70	91*	364,185	30,373.00	256,115	21,360.00	177,854	14,833.00	131,641	10,978.90
42	51,777	4,318.20	36,430	3,038.30	25,821	2,153.50	18,907	1,576.80	92*	372,034	31,027.60	261,657	21,822.20	181,552	15,141.40	134,731	11,236.60
43	53,780	4,485.30	37,868	3,158.20	26,865	2,240.50	19,611	1,635.60	93*	380,171	31,706.30	267,412	22,302.20	185,397	15,462.10	137,964	11,506.20
44	55,698	4,645.20	39,233	3,272.00	27,894	2,326.40	20,284	1,691.70	94*	388,621	32,411.00	273,359	22,798.10	189,403	15,796.20	141,354	11,788.90
45	57,518	4,797.00	40,508	3,378.40	28,773	2,399.70	20,922	1,744.90	95*	397,305	33,135.20	279,480	23,308.60	193,549	16,142.00	144,881	12,083.10
46	59,228	4,939.60	41,746	3,481.60	29,590	2,467.80	21,523	1,795.00	96*	406,149	33,872.80	285,724	23,829.40	197,826	16,498.70	148,524	12,386.90
47	60,874	5,076.90	43,002	3,586.40	30,494	2,543.20	22,100	1,843.10	97*	415,184	34,626.30	292,130	24,363.60	202,265	16,868.90	152,298	12,701.70
48	62,630	5,223.30	44,317	3,696.00	31,366	2,615.90	22,717	1,894.60	98*	424,123	35,371.90	298,466	24,892.10	206,075	17,186.70	156,121	13,020.50
49	64,660	5,392.60	45,755	3,816.00	32,312	2,694.80	23,431	1,954.10	99*	433,672	36,168.20	305,278	25,460.20	210,945	17,592.80	160,243	13,364.30

[#] Age refers to the age of the Insured Person on his or her last birthday.

* The premiums shown are for renewal only.

This premium above does not include levy which is collected by the Insurance Authority and discount (if any).

In accordance with Section 2 of Part 4 of the Terms and Benefits of HSBC Voluntary Health Insurance Flexi Plan, the Company shall have the right to adjust the standard premium at renewal according to the prevailing standard premium schedule adopted by the Company on an overall portfolio basis. First year premium is based on the premium above according to the attained age, but the actual premiums payable in the future policy years may be subject to adjustment.

20 Jul 2020

Important notes

Disclosure obligation for underwriting

You are required to declare all requisite information that would affect the underwriting decisions of the Company. The Company has the right to declare the policy void due to any misrepresentation or fraud. If the non-health related information of the insured person (including but not limited to age) is misstated in the application, the Company may adjust the premium, for the past, current or future policy year, or declare the policy void on the basis of the correct information.

Cooling-off period

HSBC Voluntary Health Insurance Flexi Plan is a government certified health insurance plan, which is not equivalent or similar to any kind of bank deposit. Part of the premium pays for the insurance and related costs including, but not limited to, policy acquisition, maintenance and claims costs.

If you are not satisfied with your policy, or our plan's coverage overlaps with your other existing protection plans coverage or exceed your needs, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and levies paid by giving a written notice to HSBC Life (International) Limited. Your request to cancel must be signed by you and received directly by the office of HSBC Life (International) Limited at 18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong within the cooling-off period (that is, a period of 21 calendar days immediately following the day of the delivery to you or your nominated representative of these terms and benefits and the policy schedule or the cooling-off notice; whichever is the earlier).

No refund can be made if a benefit payment has been made, is to be made or impending. The above cancellation right shall not apply at renewal. In such event, these terms and benefits shall be deemed to have been void from the policy effective date and the Company shall not be liable to pay any benefit.

Policy cancellation

You can request to cancel the policy after the cooling-off period by giving 30 days prior written notice to the Company, provided that there has been no benefit payment during the relevant policy year.

Premium adjustment

The initial premium is based on the age of the insured person at the time of policy issuance and other factors including but not limited to risk class of the insured person and the benefit level of your policy. Premiums are not guaranteed and may be changed by the Company at any of the policy anniversaries. In accordance with Section 2 of Part 4 of the Terms and Benefits of HSBC Voluntary Health Insurance Flexi Plan, the Company shall have the right to adjust the standard premium at renewal according to the prevailing standard premium schedule adopted by the Company on an overall portfolio basis. We consider factors including but not limited to (i) the Company's claims and policy persistency experience and (ii) expected claim outgo in future (reflecting the impact of medical trend, medical cost inflation and product feature revisions).

Suicide

If the insured person commits suicide within 1 year from the policy effective date of the policy, whether sane or insane, no compassionate death benefit will be payable under this policy.

Important notes

Termination conditions

We have the right to terminate your policy under any of the following circumstances:

- Non-payment of premiums after a grace period of 31 days after the premium due date;
- 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 the policy; or
- If this policy is or becomes illegal under the law applicable to the policyholder or the insured person

Please refer to the Policy Provisions for detailed terms and conditions on termination.

Medically necessary

It refers to 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

- (a) Require the expertise of, or be referred by, a registered medical practitioner;
- (b) Be consistent with the diagnosis and necessary for the investigation and treatment of the disability;
- (c) 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;
- (d) 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
- (e) 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

Reasonable and customary

In determining whether a charge is Reasonable and Customary, the Company shall make reference to the followings (if applicable):

- Treatment or service fee statistics and surveys in the insurance or medical industry;
- Internal or industry claim statistics;
- Gazette published by the Government; and/or
- Other pertinent source of reference in the locality where the treatments, services or supplies are provided

Applicable laws

This policy is issued in Hong Kong and shall be governed by and construed in accordance with the laws of Hong Kong. The Company and policyholder agree to be subject to the exclusive jurisdiction of the Hong Kong courts.

Key risks

Credit and insolvency risks

HSBC VHIS Flexi Plan is an insurance policy issued by us. **You are subject to our credit risk** because all your premiums paid become part of our assets. You do not have any rights or ownership over any of our assets. You can only claim against us under all circumstances.

Risk from the delay or missing the payment of premiums due

Delayed or missed payments **may lead to a discontinuation of your policy**. If your policy is lapsed, you will not get back the premium you have paid.

Inflation risk

You must take into account the **risk of inflation, which will likely cause the future cost of living to rise**. With inflation in place, you should expect that **you or your assigned beneficiary(ies) will receive an amount that is less in real terms in the future**, even if we have done our best to serve your policy.

Key exclusions

Key exclusions

Under these terms and benefits, the Company shall not pay any benefits in relation to or arising from the following expenses:

- Treatments, procedures, medications, tests or services which are not medically necessary.
- For the whole or part of the confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy.
- HIV and its related disability, which is contracted or occurs before the policy effective date, except for sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth.
- The dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae.
- Services for beautification or cosmetic purposes, unless necessitated by injury caused by an accident, or correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to LASIK.
- Prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions.
- Dental treatment and oral and maxillofacial procedures performed by a dentist except for emergency treatment and surgery during confinement arising from an accident.
- Medical services and counselling services relating to maternity conditions and its complications, including but not limited to diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control.
- Purchase of durable medical equipment or appliances including but not limited to wheelchairs, hearing aids and over-the-counter drugs etc.
- Traditional Chinese medicine treatment, except for the Chinese Medicine Practitioner outpatient care benefit payable under Diamond plan, including but not limited to herbal treatment, bone-setting, acupuncture, and other forms of alternative treatment including but not limited to qigong, massage therapy and aromatherapy.
- Experimental or unproven medical technology or procedure.
- Congenital condition(s) which have manifested or been diagnosed before the insured person attained the age of 8 years.
- Eligible expenses which have been reimbursed under any law, or medical programme or insurance policy provided by any government, company or other third party.
- War (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.

The above list is for reference only. Please refer to your Policy Provisions for the full list of exclusions.

Endnotes

- Tax deduction eligibility is only applicable to policyholders or his/her spouse who are Hong Kong taxpayers. Tax deduction for the qualifying premiums paid under VHIS policy (not including levy) will be based on the premiums paid after deducting the premium discount (if any) for each year of assessment. The actual tax saving may be lower than the illustrated amount and is subject to review and agreement by the Inland Revenue Department of the Hong Kong SAR on a case by case basis. For more information, please refer to www.ird.gov.hk or seek independent tax advice.
- Pre-existing condition(s) shall mean, in respect of the insured person, any sickness, disease, injury, physical, mental or medical condition or physiological degradation, including congenital condition, that has existed prior to the policy issuance date or the policy effective date, whichever is earlier. An ordinary prudent person shall be reasonably aware of a pre-existing condition, where - (a) it has been diagnosed; (b) it has manifested clear and distinct signs or symptoms; or (c) medical advice or treatment has been sought, recommended or received. The Company may impose case-based exclusion(s) to the pre-existing condition(s) notified to the Company in the application for the plan and any subsequent information or document submitted to the Company for the purpose of the application. Unknown pre-existing condition(s) refers to any pre-existing condition(s) that the policyholder and/or insured person was not aware and would not reasonably have been aware of at the time of application. Please refer to the Policy Provisions for the full and detailed terms and conditions.
- Unless otherwise specified, all ages mentioned in this product brochure refer to the age of the insured person on his or her last birthday.
- Full coverage shall mean the actual amount of eligible expenses and other expenses charged and payable in accordance to the terms and benefits of this policy.
- If surgeon's fee charged on a surgical procedure for placement of a medical implant, this is payable for the eligible expenses charged on the following items:
 - Specified items
For the following medical implants implanted in the insured person's body during surgery or used in replacement procedures which are medically necessary:
 - pace maker;
 - stents for percutaneous transluminal coronary angioplasty;
 - monofocal intraocular lens;
 - artificial cardiac valve;
 - metallic or artificial joints for joint replacement;
 - prosthetic ligaments for replacement or implantation between bones; and
 - prosthetic intervertebral disc.
 - Other items
For any other medically necessary medical device placed inside the insured person's body, the cost of such medical device shall be payable under this benefit. For the details of the benefit, please refer to the terms and conditions in Policy Provisions.
- For HSBC Voluntary Health Insurance Flexi Plan, the full coverage amount can be received for the following countries/regions depending on the plan level:
 - Bronze level – Greater China;
 - Silver & Gold level – Asia, Australia and New Zealand;
 - Diamond level – Worldwide
 You are also eligible to enjoy the benefits of HSBC Voluntary Health Insurance Standard Plan, which includes worldwide coverage but subject to the deductible amount of the policy. Please refer to Policy Provisions for more details.

	Greater China ⁽¹⁾	Asia ⁽¹⁾ , Australia and New Zealand	Worldwide ⁽¹⁾
Bronze	Full coverage with HKD5m annual benefit limit and HKD20m lifetime benefit limit	Standard Plan benefits	
Silver	Full coverage with HKD25m annual benefit limit and no lifetime benefit limit		Standard Plan benefits
Gold	Full coverage with HKD30m annual benefit limit and no lifetime benefit limit		Standard Plan benefits
Diamond	Full coverage with HKD40m annual benefit limit and no lifetime benefit limit		

- The second medical opinion is provided by a medical service provider which is an independent contractor and is not an agent of the Company. The Company shall not be held responsible for or liable to the policyholder or of the insured person for anything in relation to such medical opinion given by the medical service provider and/or hospital. The Company reserves the right to amend the terms and conditions thereof from time to time without prior notice.
- The provision of services is subject to the terms and conditions of the worldwide emergency assistance. The Company reserves the right to amend the terms and conditions thereof from time to time without prior notice. This is an optional service. Clients can opt-out the services by writing to the Company.
- Medical Concierge Service ("Medical Concierge Service") is not a part of the policy in respect of HSBC Voluntary Health Insurance Scheme ("HSBC VHIS"). For more details of the Medical Concierge Service, please refer to the detailed terms and conditions on our website: <https://www.hsbc.com.hk/insurance/products/medical-and-critical-illness/vhis/>.
A brief summary of some of the terms and conditions of Medical Concierge Service as follows:
 - The Medical Concierge Service is applicable to Eligible Customers in respect of HSBC VHIS, subject to all the terms and conditions herein.
 - Regarding Medical Concierge Service, "Eligible Customers" shall mean eligible insured person(s) in respect of the Relevant Policy issued in respect of HSBC VHIS.
 - Medical Concierge Service shall only be applicable for matters concerning the Relevant Policy for Eligible Customers, subject to all the terms herein.
 - Any policyholder or person who is not an insured person of HSBC VHIS shall not constitute an Eligible Customer for the Medical Concierge Service.
 - The Medical Concierge Service, at all times, be subject to the terms and conditions as determined by HSBC Life.
 - The Medical Concierge Service shall be subject to availability, under any and all circumstances. There is no guaranteed in respect of any of the following:
 - Availability of a doctor or accessibility to a doctor, regardless of whether an appointment has been arranged or not;
 - Availability or punctuality of the limousine arrangement (for insured person of HSBC VHIS Flexi Plan (Diamond level) only), regardless of whether an appointment has been arranged.
 - HSBC Life shall have the right to change and revise these terms and conditions of Medical Concierge Service (at its discretion, without any prior notice) at any time and from time to time. Any offer for Medical Concierge Service may be withdrawn and/or terminated by HSBC Life at its discretion. HSBC Life shall not be liable for any loss, damages, costs or expenses which may arise (directly or indirectly) from any change of these terms and conditions, or any exercise of HSBC Life's discretion in respect of Medical Concierge Service.
 - HSBC Life shall not be liable for any loss, damage, costs, or injury (which may arise directly or indirectly) from any fault, failure, cancellation, delay, or exercise of HSBC Life's discretion in or relating to the performance of any matters or services under or related to the Medical Concierge Service, including but not limited to circumstances where such failure or delay is relating to:
 - Any matters which are beyond the reasonable control of HSBC Life or any of HSBC Life's service provider(s), or
 - Any matters which could not reasonably have been foreseen by HSBC Life, or
 - Any matter, delay, service, service standard, fault, omission, accident or incident relating to any service providers or independent contractors, including but not limited to any vehicle company and medical provider(s), or
 - Any unavailability, or delay of any Medical Concierge Service or any Limousine Arrangement Service, or
 - Quality of any service relating to the any Medical Concierge Service or any Limousine Arrangement Service.

- i) HSBC's role under the Medical Concierge Service is a facilitator, with the objective to provide specified support to Eligible Customers within HSBC Life's designated scope of services, subject to all the terms and conditions herein. Notwithstanding anything stated herein, HSBC Life does not and shall not provide any kind of the following services: a) Medical services or any kind of services which require licensing in the medical field; b) Transportation services which require licensing relating to vehicles. Eligible Customers who need emergency service or are in critical or serious condition should directly arrange for an ambulance, and should not use our Medical Concierge Service.
- j) Hong Kong transportation arrangements for limousine service may be arranged for Eligible Customers who are insured persons of HSBC VHIS Flexi Plan (Diamond level) only ("Limousine Arrangement Service"), subject to all of the following:
 Subject to all the terms and conditions, HSBC Life will assist Eligible Customers to arrange a third party service provider to arrange local limousine transportation within HSBC Life's designated scope of limousine service areas in Hong Kong during the term of the Relevant Policy from home/workplace to Hospital (as defined in the Relevant Policy), or vice versa, provided that the use of Limousine Arrangement Service shall be restricted to those Eligible Customers who need to be hospitalised for in-patient treatment in Hong Kong; and meet the medical criteria for Limousine Arrangement Service at the relevant time ("Medical Criteria for Limousine Arrangement Service") as follows:
 During the relevant period while these terms and conditions are in force, the insured person (being an Eligible Customer), as a result of a Disability (as defined in the Relevant Policy) and upon the recommendation of a registered medical practitioner (as defined in the Relevant Policy), is Confined (being Medically Necessary) in a Hospital (as defined in the Relevant Policy).
10. If after a no claim discount has been deducted, a claim incurred in respect of previous five (5) policy years becomes payable under this policy, the no claim discount shall be re-calculated by taking into account the relevant claim payable, and the policyholder shall return to the Company immediately the difference between the recalculated amount (in respect of no claim discount) and the no claim discount actually paid to the policyholder.
11. Partner shall mean a person (of the same or opposite gender) with whom an individual is committed in a continuous and exclusive relationship. Please note that even though the policy coverage extends to partner(s), partner policies will not be eligible for tax deduction¹ under the current laws of Hong Kong.
12. For the year of assessment 2022/23, the standard tax rate is 15%.

More information

Planning for your financial future is important. Let us review your current and future needs to help you decide if HSBC VHIS Flexi Plan is the right product to help you fulfil your goals. You can visit any HSBC branch and arrange for a financial planning review with us.

Click www.hsbc.com.hk/insurance

Visit any HSBC branch



You can find more information about the product on HSBC's website by scanning the QR code.

HSBC Voluntary Health Insurance Flexi Plan

HSBC Life (International) Limited

HSBC Life (International) Limited (“the Company”, “we” or “us”) is incorporated in Bermuda with limited liability, and is one of the HSBC Group’s insurance underwriting subsidiaries.

Hong Kong Special Administrative Region office

18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong

The Company is authorised and regulated by the Insurance Authority (“IA”) to carry on long-term insurance business in the Hong Kong Special Administrative Region.

The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agency of the Company for the distribution of life insurance products in the Hong Kong Special Administrative Region. HSBC Voluntary Health Insurance Flexi Plan is a product of the Company but not HSBC, underwritten by the Company and it is only intended for sale through HSBC in the Hong Kong Special Administrative Region. The Company will be responsible for providing your insurance coverage and handle the network management under your policy.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between HSBC and you out of the selling process or processing of the related transaction, HSBC is required to enter into a Financial Dispute Resolution Scheme process with you; however, any dispute over the contractual terms of the above insurance product should be resolved between the Company and you directly.

The Company accepts full responsibility for the accuracy of the information contained in the product brochure and confirms, having made all reasonable enquiries, that to the best of its knowledge and belief there are no other facts the omission of which would make any statement misleading. The information shown therein is intended as a general summary. Please refer to your insurance policy for the detailed terms and conditions.

February 2023

HSBC Life (International) Limited is the proud winner of the following awards:

HSBC Life (International) Limited
(Digital Policy Value Projections)



投資者及理財教育獎
Investor and Financial
Education Award 2021



医疗保险

汇丰自愿医保灵活计划

全面医疗保障 灵活守护您与挚爱



汇丰人寿保险(国际)有限公司

灵活迎合所需 提供全面保障

人生变幻无常，世事未必尽如人意。当医疗通胀不断加剧，而对优质医疗服务的需求亦不断上升，这时候，保障自己与挚爱减低未来疾病带来的影响便显得更为重要。

汇丰自愿医保灵活计划（「汇丰灵活医保」或「您的保单」）不但涵盖汇丰自愿医保标准计划的基本医疗保障，更务求为您与挚爱提供全面医疗保障，让您可于私营机构使用优质的医疗服务。**如纳税人本人或其配偶为保单持有人，可就每课税年度缴付的合资格保费作税务扣减¹，每名受保人每年上限为港币 8,000 元。**

产品特点概览



这是在自愿医保计划框架下，由政府认可的个人偿款住院保险产品。

注册自愿医保产品的提供者	汇丰人寿保险（国际）有限公司
认可产品类别	灵活计划
认可产品名称	汇丰自愿医保灵活计划
合资格的税务扣减金额	纳税人本人或其配偶为保单持有人，可就每课税年度缴付的合资格保费作税务扣减，每名受保人每年上限为港币 8,000 元。

本产品册子仅提供基本资料，并不构成保险合同的部分。有关条款、细则及不保事项的详情，请参阅有关保单条款。

计划特点

保障未知的已有病症而不设等候期²



我们会从保单生效日起，为您合格的疾病提供全面的医疗保障⁴，当中包括未知的已有病症²。

可享全港私家医院免找数服务，减轻顾虑



您只要获得我们的预先批核，便毋须担心任何在香港的预付医疗费用。本公司将保留预先批核申请或免找数批核之最终决定权。

90 日家中看护服务，支援复康旅程



我们明白家中看护对康复过程十分重要。所以，如您在出院或完成日间手术后需要专业合资格护士的照顾，我们可提供最多 90 日的家中看护服务，协助您专心休养。

全面医疗保障，全方位守护健康



全额支付⁴ 住院及手术费用

当您面对医疗需要，我们将全额支付您的**住院及手术费用**而不设**细项赔偿限额**，让您毋须担心不可预期的医疗开支。



涵盖手术及非手术癌症治疗

假若您不幸确诊癌症，我们会为**合格的治疗费用提供全额保障**，当中包括手术及非手术治疗（例如标靶治疗及免疫治疗等），金额高达您所选计划的每年总保障限额。



额外保障

计划更备有例如**器官移植的捐赠者保障**、**医疗装置⁵**及**复康保障**等，全面照顾您的医疗所需。

计划特点

灵活选项，轻松无忧

灵活计划选项

4 个计划选项（铜级、银级、金级和钻级）、3 个不同地域⁶ 保障范围，以及由港币 0 元至港币 100,000 元 4 个等级的每年自付费以供选择，迎合您的医疗所需。

您亦可于 55 岁生日当天或其后每隔 5 年的生日（例如 60 岁、65 岁、70 岁生日等）的续保日前，调低或取消自付费一次而毋须重新核保。



病房级别细则简单，免却不满的索偿结果

我们会根据您所选医院自订的病房级别作定义。您只需跟从计划可享病房级别作出选择，而毋须担心索偿调整。

增值服务，无论在家或外地均享保障



第二医疗意见⁷

如您不幸确诊保单中所列的任何严重疾病，我们可协助您于汇丰保险的全方位医疗网络名单上的医生或其他医疗专家寻求第二医疗意见。



全球紧急支援⁸

您可自动享有由我们合作夥伴 Allianz Worldwide Partners (Hong Kong) Limited 提供的全球紧急支援。当您身处海外公干或旅行时，一旦遇上紧急事故，只需联络 24 小时紧急援助中心，便可获得协助。



医疗礼宾服务⁹

如您（投保人）须接受的治疗属医疗所需，您可致电医疗礼宾服务热线，我们将委派医疗礼宾顾问为您服务。无论是否选择网络医生，均可代您预约诊症服务，以及处理保险有关文件，包括入院预先批核及医疗费用索偿表格等。

专为汇丰灵活医保（钻级）投保人而设

每次在香港住院，您可免费使用一次贵宾车安排服务，往返医院及香港市区住所／工作地点，舒适直达。请于最少一个工作天前预约，服务受医疗礼宾服务详细条款及细则约束，并视乎服务供应商于有关期间贵宾车的供应情况而定。

保费折扣，唯您与挚爱专享



无索偿折扣¹⁰

我们为您送上**无索偿折扣**的保费优惠，以鼓励您保持身体健康。如您连续 3 年没有索偿或未曾作出索偿，便可以享有保费折扣，而折扣会如下图所示，随无索偿期的年度逐年递增：

于续保前的无索偿期	无索偿折扣百分比
连续 3 个保单年度	5%
连续 4 个保单年度	10%
连续 5 个或往后保单年度	15%



家庭成员投保， 专享折扣优惠

您可获享 **10% 保费折扣** 优惠，如：

1. 您的「家庭成员」为「汇丰自愿医保灵活计划」的现有受保人；或
2. 您与您的「家庭成员」同时成功投保

符合享有家庭成员保费折扣人士：

- 保单持有人；
- 保单持有人的配偶或伴侣¹¹；
- 保单持有人或保单持有人配偶或伴侣¹¹ 的子女（包括继子女及合法领养子女）；
- 保单持有人或保单持有人配偶或伴侣¹¹ 的父母（包括继父母及合法之无血缘关系的父母）；
- 保单持有人或保单持有人配偶或伴侣¹¹ 的兄弟姐妹（包括继兄弟姐妹及合法之无血缘关系的兄弟姐妹）；或
- 保单持有人或保单持有人配偶或伴侣¹¹ 的祖父母／外祖父母（包括继祖父母／外祖父母及合法之无血缘关系的祖父母／外祖父母）

参考 Chris 的个案







索偿事例 — 紧急与意外住院

保单持有人及受保人	Chris	每年保障限额	港币 5,000,000 元
投保年龄 ³	45	每年自付费	港币 16,000 元
保障级别	铜级	每年保费	港币 8,259 元
		保单生效日期	2020 年 8 月 1 日

情境：2021 年 1 月，Chris 踢足球时足踝受伤骨折，在香港浸信会医院接受住院治疗及骨折固定手术，总医疗费用为港币 50,000 元。在「汇丰灵活医保」的保障下，于扣除自付费港币 16,000 元后，港币 34,000 元的索偿金额获得全数赔偿。

半年后，Chris 的医生（亦为本公司的网络医生）建议拆除踝骨固定装置，并安排于 7 月 1 至 3 日在香港浸信会医院住院及接受手术。他在入院前计划申请免找数服务。

几个简单步骤，享用便捷免找数服务

- 
预约诊症
Chris 致电医疗索偿服务热线，查询计划的保障范围，并与他所选定的网络医生直接预约求诊。
- 
求诊
在香港浸信会医院登记时，出示个人身份证明文件及医疗卡。
- 
申请预先批核
经医生确认拆除固定装置手术是医疗所需，Chris 签署预先批核申请表，并由医生递交。医生向本公司提供有关医疗资料及治疗费用**报价（港币 45,000 元）**。
- 
预先批核获得确认
于 5 个工作日内，本公司致电 Chris 通知预先批核结果，他亦收到确认信，获得**港币 45,000 元免找数预先批核限额**，以缴付是次住院及治疗费用。
- 
通知网络医生有关预先批核结果
本公司通知网络医生有关预先批核结果及免找数限额。
- 
接受治疗
他于香港浸信会医院出示身份证明文件及医疗卡，安排住院或治疗。

于住院期间及出院之前，他可享用免找数服务，惟预先批核须获确认。

节省税款

此外，Chris 每年更可就每课税年度缴付的合资格保费获享扣税优惠¹：

受保人	已付保单年费 (视乎年龄/产品)	扣税总额 (每名受保人上限为港币 8,000 元)	节省税款总额 (假设税率 ¹² 为 15%)
 Chris	港币 8,259 元	港币 8,000 元	港币 1,200 元

上述例子仅供说明，并未包括任何折扣优惠。有关预先批核、医疗索偿程序及增值服务的详情，请参阅 <https://www.hsbc.com.hk/zh-cn/> 上的「用户指南」（汇丰>保险>医疗保险>汇丰自愿医保计划）。

实际所节省的税款视乎香港特别行政区税务局对每个个案的检查及协议。如有任何疑问，应向专业的税务顾问咨询。以上赔偿还视乎项目的保障范围及限额，由本公司根据逐一个案而定。详情请参阅「保障表」部分。

保障表

以下是保单的保障重点摘要。请参阅保单条款，以获取完整的条款、保障、相关细则及不保事项。

汇丰自愿医保灵活计划

计划摘要	汇丰自愿医保灵活计划				
	铜级	银级	金级	钻级	
每年自付费	无	F00049-01-000-02	F00049-05-000-02	F00049-09-000-02	F00049-13-000-02
	港币 16,000 元	F00049-02-000-02	F00049-06-000-02	F00049-10-000-02	F00049-14-000-02
	港币 50,000 元	F00049-03-000-02	F00049-07-000-02	F00049-11-000-02	F00049-15-000-02
	港币 100,000 元	F00049-04-000-02	F00049-08-000-02	F00049-12-000-02	F00049-16-000-02
计划摘要	认可产品编号				
保单年期	保证每年续保至投保人 100 岁				
投保年龄³	15 天至 80 岁				
保障级别					
保障项目 (a) - (I) 及额外保障 (I) - (VI) 的每年保障限额	每保单年度 港币 5,000,000 元	每保单年度 港币 25,000,000 元	每保单年度 港币 30,000,000 元	每保单年度 港币 40,000,000 元	
保障项目 (a) - (I) 及额外保障 (I) - (VI) 的终身保障限额	港币 20,000,000 元		无		
地域范围限制	大中华 ⁽¹⁾	亚洲 ⁽¹⁾ 、澳洲及纽西兰		全球 ⁽¹⁾	
可享病房级别	普通房	半私家房	标准私家房		
保障项目⁽²⁾					
(a) 病房及膳食	全额支付 ⁽³⁾				
(b) 杂项开支	全额支付 ⁽³⁾ (受限于额外保障 (II) 「医疗装置」的保障限额)				
(c) 主诊医生巡房费	全额支付 ⁽³⁾				
(d) 专科医生费 ⁽⁴⁾	全额支付 ⁽³⁾				
(e) 深切治疗	全额支付 ⁽³⁾ (每保单年度最多 30 日)				
(f) 外科医生费	全额支付 ⁽³⁾ 不论手术的分类				
(g) 麻醉科医生费	全额支付 ⁽³⁾ 不论手术的分类				
(h) 手术室费	全额支付 ⁽³⁾ 不论手术的分类				
(i) 订明诊断成像检测 ^{(4) (5)}	全额支付 ⁽³⁾				
(j) 订明非手术癌症治疗 ⁽⁶⁾	全额支付 ⁽³⁾				
(k) 入院前或出院后/ 日间手术 前后的门诊 护理 ⁽⁴⁾	全额支付 ⁽³⁾ 以下列明之诊症： • 住院/日间手术前最多一次门诊或急诊诊症 • 出院/日间手术后 90 日内最多三次跟进门诊				
(l) 精神科治疗	每保单年度 港币 30,000 元	每保单年度 港币 6,000 元	每保单年度 港币 10,000 元	每保单年度 港币 50,000 元	
额外保障					
(l) 出院后/日间手术后的门诊物理治疗 ⁽⁴⁾	每保单年度 港币 3,000 元	每保单年度 港币 6,000 元	每保单年度 港币 10,000 元	每保单年度 港币 30,000 元	
	(出院/日间手术后 90 日内及只有当保障项目 (k) 的保障耗尽时才作出赔偿，最多每日一次)				

保障表

汇丰自愿医保灵活计划			
	铜级	银级	钻级
(II) 医疗装置		指定项目：全额支付 ⁽³⁾ 其他项目：每保单年度港币 150,000 元	指定项目：全额支付 ⁽³⁾ 其他项目：每保单年度 港币 300,000 元
(III) 住院陪床		全额支付 ⁽³⁾	
(IV) 门诊洗肾		全额支付 ⁽³⁾	
(V) 家中看护 ⁽⁴⁾		全额支付 ⁽³⁾ (出院/日间手术后 90 日内；限于每日由一位合格护士提供家中看护服务及 每保单年度最多 90 日)	
(VI) 器官移植的捐赠者保障		器官移植总额之 30%	
(VII) 私人看护 ⁽⁴⁾		全额支付 ⁽³⁾ (限于每日由一位合格护士提供私人看护服务及每保单年度最多 30 日)	
(VIII) 复康保障 ⁽⁴⁾		每保单年度港币 80,000 元，每保单年度最多 90 日	
(IX) 善终服务和安宁疗护 ⁽⁴⁾		不适用	每保单年度 港币 80,000 元，每保单 年度最多 30 日
(X) 中医门诊		不适用	每次港币 600 元 每日最多一次门诊， 每次出院后/日间手术 后最多十次门诊 (出院后/日间手术后 90 日内适用)
(XI) 意外急症门诊治疗		全额支付 ⁽³⁾	
其他保障			
(I) 恩恤身故赔偿		港币 10,000 元	
(II) 较低级别病房现金保障	不适用		每日港币 2,000 元 (每次住院最多十日)
(III) 身体检查保障	不适用		每保单年度 港币 1,000 元 (由第二保单年度开始) 每保单年度 港币 2,000 元 (由第二保单年度开始)

注：

- (1) 大中华是指中国内地、香港、澳门及台湾。亚洲是指阿富汗、孟加拉、不丹、汶莱、大中华、印度、印尼、日本、哈萨克、吉尔吉斯、老挝、马来西亚、马尔代夫、蒙古、缅甸、尼泊尔、菲律宾、新加坡、南韩、塔吉克、泰国、东帝汶、土库曼、乌兹别克及越南。全球是指无地域限制范围。只适用于香港的精神科治疗及较低级别病房现金保障除外。详情请参阅额外保障条款批注。
- (2) 同一项目的合格费用不可获上述表中多于一个保障项目的赔偿(另有说明除外)。
- (3) 全额支付是指按本计划的条款及保障应支付的合格费用及其他费用。
- (4) 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。
- (5) 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。
- (6) 治疗只包括放射性治疗(包括质子治疗)、化疗、标靶治疗、免疫治疗及荷尔蒙治疗。

此保障表受限于保单条款的条款和保障，应与保单条款一并阅读。

「汇丰灵活医保」- 铜级保费表 (港币)

标准保费表

届时年龄 [#]	自付费								届时年龄 [#]	自付费							
	0		16,000		50,000		100,000			0		16,000		50,000		100,000	
	年缴	月缴	年缴	月缴	年缴	月缴	年缴	月缴		年缴	月缴	年缴	月缴	年缴	月缴	年缴	月缴
0	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90	50	16,068	1,340.10	10,503	876.00	5,814	484.90	4,940	412.00
1	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90	51	16,808	1,401.80	10,999	917.30	6,130	511.20	5,203	433.90
2	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90	52	17,622	1,469.70	11,517	960.50	6,466	539.30	5,485	457.40
3	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90	53	18,458	1,539.40	12,081	1,007.60	6,828	569.50	5,790	482.90
4	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90	54	19,367	1,615.20	12,683	1,057.80	7,225	602.60	6,129	511.20
5	7,035	586.70	4,323	360.50	1,932	161.10	1,729	144.20	55	20,379	1,699.60	13,340	1,112.60	7,652	638.20	6,498	541.90
6	6,971	581.40	4,323	360.50	1,932	161.10	1,729	144.20	56	21,518	1,794.60	14,107	1,176.50	8,140	678.90	6,913	576.50
7	6,894	575.00	4,323	360.50	1,932	161.10	1,729	144.20	57	22,773	1,899.30	14,968	1,248.30	8,694	725.10	7,383	615.70
8	6,829	569.50	4,323	360.50	1,932	161.10	1,729	144.20	58	24,314	2,027.80	15,936	1,329.10	9,309	776.40	7,909	659.60
9	6,770	564.60	4,323	360.50	1,932	161.10	1,729	144.20	59	26,017	2,169.80	17,013	1,418.90	9,966	831.20	8,445	704.30
10	6,699	558.70	4,260	355.30	2,006	167.30	1,824	152.10	60	27,855	2,323.10	18,198	1,517.70	10,667	889.60	9,034	753.40
11	6,637	553.50	4,198	350.10	2,006	167.30	1,824	152.10	61	29,804	2,485.70	19,444	1,621.60	11,383	949.30	9,655	805.20
12	6,572	548.10	4,135	344.90	2,006	167.30	1,824	152.10	62	31,861	2,657.20	20,740	1,729.70	12,111	1,010.10	10,303	859.30
13	6,503	542.40	4,073	339.70	2,006	167.30	1,824	152.10	63	33,888	2,826.30	22,080	1,841.50	12,851	1,071.80	10,973	915.10
14	6,426	535.90	4,010	334.40	2,039	170.10	1,853	154.50	64	35,986	3,001.20	23,454	1,956.10	13,633	1,137.00	11,660	972.40
15	6,345	529.20	3,948	329.30	2,074	173.00	1,853	154.50	65	38,147	3,181.50	24,851	2,072.60	14,442	1,204.50	12,362	1,031.00
16	6,242	520.60	3,901	325.30	2,121	176.90	1,853	154.50	66	40,362	3,366.20	26,243	2,188.70	15,265	1,273.10	13,067	1,089.80
17	6,158	513.60	3,888	324.30	2,168	180.80	1,853	154.50	67	42,604	3,553.20	27,608	2,302.50	16,080	1,341.10	13,758	1,147.40
18	6,152	513.10	3,923	327.20	2,220	185.10	1,853	154.50	68	44,545	3,715.10	28,944	2,413.90	16,882	1,408.00	14,435	1,203.90
19	6,182	515.60	3,980	331.90	2,277	189.90	1,861	155.20	69	46,477	3,876.20	30,246	2,522.50	17,653	1,472.30	15,101	1,259.40
20	6,259	522.00	4,071	339.50	2,335	194.70	1,905	158.90	70	48,408	4,037.20	31,509	2,627.90	18,399	1,534.50	15,753	1,313.80
21	6,403	534.00	4,180	348.60	2,393	199.60	1,937	161.50	71	50,355	4,199.60	32,827	2,737.80	19,191	1,600.50	16,454	1,372.30
22	6,581	548.90	4,293	358.00	2,450	204.30	1,977	164.90	72	52,303	4,362.10	34,179	2,850.50	19,985	1,666.70	17,156	1,430.80
23	6,746	562.60	4,397	366.70	2,513	209.60	2,018	168.30	73	54,538	4,548.50	35,587	2,968.00	20,818	1,736.20	17,890	1,492.00
24	6,937	578.50	4,524	377.30	2,575	214.80	2,063	172.10	74	56,832	4,739.80	37,061	3,090.90	21,700	1,809.80	18,663	1,556.50
25	7,149	596.20	4,661	388.70	2,641	220.30	2,107	175.70	75	59,190	4,936.40	38,607	3,219.80	22,637	1,887.90	19,476	1,624.30
26	7,380	615.50	4,800	400.30	2,701	225.30	2,153	179.60	76	61,595	5,137.00	40,188	3,351.70	23,597	1,968.00	20,284	1,691.70
27	7,624	635.80	4,939	411.90	2,755	229.80	2,198	183.30	77	64,097	5,345.70	41,841	3,489.50	24,663	2,056.90	21,164	1,765.10
28	7,814	651.70	5,073	423.10	2,798	233.40	2,243	187.10	78	66,725	5,564.90	43,560	3,632.90	25,825	2,153.80	22,100	1,843.10
29	8,005	667.60	5,199	433.60	2,834	236.40	2,287	190.70	79	69,437	5,791.00	45,341	3,781.40	27,071	2,257.70	23,084	1,925.20
30	8,183	682.50	5,316	443.40	2,864	238.90	2,333	194.60	80	72,227	6,023.70	47,183	3,935.10	28,398	2,368.40	24,113	2,011.00
31	8,354	696.70	5,436	453.40	2,895	241.40	2,382	198.70	81*	75,098	6,263.20	49,064	4,091.90	29,772	2,483.00	25,184	2,100.30
32	8,523	710.80	5,560	463.70	2,930	244.40	2,438	203.30	82*	78,043	6,508.80	50,966	4,250.60	31,098	2,593.60	26,287	2,192.30
33	8,739	728.80	5,679	473.60	2,967	247.40	2,500	208.50	83*	80,953	6,751.50	52,892	4,411.20	32,420	2,703.80	27,465	2,290.60
34	8,947	746.20	5,809	484.50	3,018	251.70	2,573	214.60	84*	83,759	6,985.50	54,743	4,565.60	33,590	2,801.40	28,542	2,380.40
35	9,172	764.90	5,949	496.10	3,077	256.60	2,651	221.10	85*	86,490	7,213.30	56,557	4,716.90	34,653	2,890.10	29,619	2,470.20
36	9,414	785.10	6,123	510.70	3,154	263.00	2,739	228.40	86*	89,160	7,435.90	58,376	4,868.60	35,705	2,977.80	30,723	2,562.30
37	9,671	806.60	6,302	525.60	3,256	271.60	2,837	236.60	87*	91,800	7,656.10	60,229	5,023.10	36,862	3,074.30	31,865	2,657.50
38	10,064	839.30	6,500	542.10	3,380	281.90	2,945	245.60	88*	94,680	7,896.30	62,139	5,182.40	38,038	3,172.40	33,065	2,757.60
39	10,488	874.70	6,706	559.30	3,527	294.20	3,062	255.40	89*	97,740	8,151.50	64,122	5,347.80	39,317	3,279.00	34,330	2,863.10
40	10,926	911.20	6,951	579.70	3,702	308.70	3,213	268.00	90*	100,903	8,415.30	66,156	5,517.40	40,747	3,398.30	35,655	2,973.60
41	11,381	949.20	7,168	597.80	3,886	324.10	3,365	280.60	91*	104,087	8,680.90	68,125	5,681.60	42,015	3,504.10	36,929	3,079.90
42	11,852	988.50	7,389	616.20	4,077	340.00	3,516	293.20	92*	107,052	8,928.10	70,001	5,838.10	43,240	3,606.20	38,198	3,185.70
43	12,228	1,019.80	7,640	637.20	4,277	356.70	3,669	306.00	93*	109,634	9,143.50	71,739	5,983.00	44,529	3,713.70	39,441	3,289.40
44	12,640	1,054.20	7,953	663.30	4,467	372.50	3,823	318.80	94*	111,882	9,331.00	73,304	6,113.60	45,698	3,811.20	40,649	3,390.10
45	13,074	1,090.40	8,259	688.80	4,656	388.30	3,960	330.30	95*	113,852	9,495.30	74,731	6,232.60	46,838	3,906.30	41,841	3,489.50
46	13,558	1,130.70	8,635	720.20	4,847	404.20	4,110	342.80	96*	115,605	9,641.50	76,071	6,344.30	48,102	4,011.70	43,055	3,590.80
47	14,087	1,174.90	9,074	756.80	5,048	421.00	4,275	356.50	97*	117,391	9,790.40	77,385	6,453.90	49,400	4,120.00	44,325	3,696.70
48	14,707	1,226.60	9,536	795.30	5,271	439.60	4,457	371.70	98*	119,196	9,940.90	78,695	6,563.20	50,789	4,235.80	45,671	3,809.00
49	15,359	1,280.90	9,998	833.80	5,525	460.80	4,688	391.00	99*	121,139	10,103.00	80,103	6,680.60	52,295	4,361.40	47,154	3,932.60

年龄指受保人上次生日时的年龄。

* 此保费只适用于续保。

此标准保费表并未包括由保险业监管局徵收的保费徵费及任何折扣优惠。

根据「汇丰自愿医保灵活计划」的条款及保障第四部分第二节所述，本公司将有权在续保时按当时采用的标准保费表向所有同一类别保单调整标准保费。

以上列明保费为根据届时年龄应支付的首年保费，而实际未来保单年度所需支付的保费有可能会作出调整。

2020年7月20日

「汇丰灵活医保」- 银级保费表 (港币)

标准保费表

届时年龄 [#]	自付费								届时年龄 [#]	自付费							
	0		16,000		50,000		100,000			0		16,000		50,000		100,000	
	年缴	月缴	年缴	月缴	年缴	月缴	年缴	月缴		年缴	月缴	年缴	月缴	年缴	月缴	年缴	月缴
0	8,483	707.50	4,947	412.60	2,675	223.10	2,437	203.20	50	21,809	1,818.90	11,951	996.70	7,273	606.60	6,683	557.40
1	8,483	707.50	4,947	412.60	2,675	223.10	2,437	203.20	51	22,639	1,888.10	12,475	1,040.40	7,676	640.20	6,991	583.00
2	8,483	707.50	4,947	412.60	2,675	223.10	2,437	203.20	52	23,559	1,964.80	13,064	1,089.50	8,092	674.90	7,321	610.60
3	8,456	705.20	4,947	412.60	2,675	223.10	2,437	203.20	53	24,531	2,045.90	13,679	1,140.80	8,529	711.30	7,680	640.50
4	8,437	703.60	4,947	412.60	2,675	223.10	2,437	203.20	54	25,597	2,134.80	14,352	1,197.00	9,007	751.20	8,085	674.30
5	8,420	702.20	4,862	405.50	2,560	213.50	2,332	194.50	55	26,815	2,236.40	15,098	1,259.20	9,524	794.30	8,533	711.70
6	8,402	700.70	4,862	405.50	2,560	213.50	2,332	194.50	56	28,203	2,352.10	15,976	1,332.40	10,113	843.40	9,046	754.40
7	8,385	699.30	4,862	405.50	2,560	213.50	2,332	194.50	57	29,771	2,482.90	16,914	1,410.60	10,800	900.70	9,639	803.90
8	8,366	697.70	4,862	405.50	2,560	213.50	2,332	194.50	58	31,719	2,645.40	18,015	1,502.50	11,608	968.10	10,326	861.20
9	8,349	696.30	4,862	405.50	2,560	213.50	2,332	194.50	59	33,974	2,833.40	19,306	1,610.10	12,486	1,041.30	11,070	923.20
10	8,332	694.90	4,833	403.10	2,665	222.30	2,427	202.40	60	36,630	3,054.90	20,746	1,730.20	13,404	1,117.90	11,935	995.40
11	8,314	693.40	4,805	400.70	2,665	222.30	2,427	202.40	61	39,719	3,312.60	22,240	1,854.80	14,342	1,196.10	12,908	1,076.50
12	8,297	692.00	4,776	398.30	2,665	222.30	2,427	202.40	62	43,184	3,601.50	23,890	1,992.40	15,289	1,275.10	13,815	1,152.20
13	8,279	690.50	4,752	396.30	2,665	222.30	2,427	202.40	63	46,813	3,904.20	25,664	2,140.40	16,213	1,352.20	14,707	1,226.60
14	8,262	689.10	4,732	394.60	2,707	225.80	2,478	206.70	64	50,621	4,221.80	27,514	2,294.70	17,177	1,432.60	15,643	1,304.60
15	8,245	687.60	4,718	393.50	2,749	229.30	2,478	206.70	65	54,344	4,532.30	29,357	2,448.40	18,183	1,516.50	16,624	1,386.40
16	8,227	686.10	4,717	393.40	2,807	234.10	2,478	206.70	66	57,871	4,826.40	31,298	2,610.30	19,215	1,602.50	17,637	1,470.90
17	8,210	684.70	4,732	394.60	2,868	239.20	2,478	206.70	67	61,176	5,102.10	33,227	2,771.10	20,234	1,687.50	18,644	1,554.90
18	8,266	689.40	4,766	397.50	2,928	244.20	2,478	206.70	68	63,881	5,327.70	35,076	2,925.30	21,251	1,772.30	19,657	1,639.40
19	8,365	697.60	4,821	402.10	3,001	250.30	2,562	213.70	69	66,472	5,543.80	36,861	3,074.20	22,230	1,854.00	20,642	1,721.50
20	8,528	711.20	4,896	408.30	3,090	257.70	2,646	220.70	70	69,167	5,768.50	38,662	3,224.40	23,171	1,932.50	21,599	1,801.40
21	8,806	734.40	4,996	416.70	3,184	265.50	2,728	227.50	71	72,022	6,006.60	40,379	3,367.60	24,168	2,015.60	22,614	1,886.00
22	9,169	764.70	5,118	426.80	3,283	273.80	2,811	234.40	72	75,060	6,260.00	41,964	3,499.80	25,170	2,099.20	23,641	1,971.70
23	9,534	795.10	5,263	438.90	3,390	282.70	2,895	241.40	73	78,669	6,561.00	43,403	3,619.80	26,188	2,184.10	24,692	2,059.30
24	9,971	831.60	5,427	452.60	3,487	290.80	2,977	248.30	74	82,458	6,877.00	44,673	3,725.70	27,228	2,270.80	25,769	2,149.10
25	10,458	872.20	5,611	468.00	3,582	298.70	3,060	255.20	75	86,276	7,195.40	45,814	3,820.90	28,311	2,361.10	26,896	2,243.10
26	10,959	914.00	5,809	484.50	3,672	306.20	3,143	262.10	76	90,097	7,514.10	46,875	3,909.40	29,377	2,450.00	27,908	2,327.50
27	11,447	954.70	6,010	501.20	3,755	313.20	3,226	269.00	77	93,926	7,833.40	48,026	4,005.40	30,507	2,544.30	28,981	2,417.00
28	11,807	984.70	6,210	517.90	3,833	319.70	3,309	276.00	78	97,694	8,147.70	49,369	4,117.40	31,712	2,644.80	30,126	2,512.50
29	12,111	1,010.10	6,396	533.40	3,905	325.70	3,392	282.90	79	101,283	8,447.00	50,950	4,249.20	32,995	2,751.80	31,345	2,614.20
30	12,362	1,031.00	6,568	547.80	3,961	330.30	3,476	289.90	80	104,634	8,726.50	52,866	4,409.00	34,359	2,865.50	32,641	2,722.30
31	12,587	1,049.80	6,719	560.40	4,008	334.30	3,560	296.90	81*	107,771	8,988.10	55,026	4,589.20	35,772	2,983.40	33,984	2,834.30
32	12,773	1,065.30	6,848	571.10	4,054	338.10	3,642	303.70	82*	110,476	9,213.70	57,452	4,791.50	37,298	3,110.70	35,433	2,955.10
33	13,026	1,086.40	6,967	581.00	4,096	341.60	3,728	310.90	83*	113,107	9,433.10	59,924	4,997.70	38,885	3,243.00	36,940	3,080.80
34	13,264	1,106.20	7,088	591.10	4,142	345.40	3,810	317.80	84*	115,771	9,655.30	62,153	5,183.60	40,232	3,355.30	38,220	3,187.50
35	13,474	1,123.70	7,211	601.40	4,202	350.40	3,893	324.70	85*	118,495	9,882.50	64,183	5,352.90	41,522	3,462.90	39,570	3,300.10
36	13,656	1,138.90	7,349	612.90	4,289	357.70	3,977	331.70	86*	121,262	10,113.30	66,156	5,517.40	42,764	3,566.50	40,898	3,410.90
37	13,855	1,155.50	7,514	626.70	4,393	366.40	4,066	339.10	87*	124,184	10,356.90	67,980	5,669.50	43,863	3,658.20	41,992	3,502.10
38	14,192	1,183.60	7,712	643.20	4,527	377.60	4,171	347.90	88*	126,869	10,580.90	69,997	5,837.70	44,951	3,748.90	43,072	3,592.20
39	14,559	1,214.20	7,925	660.90	4,688	391.00	4,268	356.00	89*	129,170	10,772.80	72,227	6,023.70	46,166	3,850.20	44,119	3,679.50
40	14,989	1,250.10	8,156	680.20	4,876	406.70	4,417	368.40	90*	131,190	10,941.20	74,551	6,217.60	47,384	3,951.80	45,120	3,763.00
41	15,499	1,292.60	8,407	701.10	5,069	422.80	4,594	383.10	91*	132,870	11,081.40	76,856	6,409.80	48,546	4,048.70	46,024	3,838.40
42	16,090	1,341.90	8,680	723.90	5,267	439.30	4,788	399.30	92*	134,421	11,210.70	79,015	6,589.90	49,761	4,150.10	46,937	3,914.50
43	16,647	1,388.40	8,963	747.50	5,463	455.60	4,998	416.80	93*	136,038	11,345.60	80,770	6,736.20	50,967	4,250.60	47,888	3,993.90
44	17,286	1,441.70	9,277	773.70	5,657	471.80	5,224	435.70	94*	137,764	11,489.50	82,367	6,869.40	52,135	4,348.10	48,909	4,079.00
45	17,983	1,499.80	9,635	803.60	5,846	487.60	5,427	452.60	95*	139,615	11,643.90	83,771	6,986.50	53,433	4,456.30	50,017	4,171.40
46	18,717	1,561.00	10,037	837.10	6,053	504.80	5,645	470.80	96*	141,582	11,807.90	85,021	7,090.80	54,876	4,576.70	51,223	4,272.00
47	19,448	1,622.00	10,463	872.60	6,295	525.00	5,871	489.60	97*	143,615	11,977.50	86,285	7,196.20	56,405	4,704.20	52,516	4,379.80
48	20,234	1,687.50	10,927	911.30	6,576	548.40	6,103	509.00	98*	145,717	12,152.80	87,689	7,313.30	58,131	4,848.10	53,946	4,499.10
49	21,014	1,752.60	11,426	952.90	6,901	575.50	6,386	532.60	99*	147,652	12,314.20	89,063	7,427.90	59,953	5,000.10	55,409	4,621.10

[#] 年龄指受保人上次生日时的年龄。

* 此保费只适用于续保。

此标准保费表并未包括由保险业监管局徵收的保费徵费及任何折扣优惠。

根据「汇丰自愿医保灵活计划」的条款及保障第四部分第二节所述，本公司将有权在续保时按当时采用的标准保费表向所有同一类别保单调整标准保费。

以上列明保费为根据届时年龄应支付的首年保费，而实际未来保单年度所需支付的保费有可能会作出调整。

2020年7月20日

「汇丰灵活医保」- 金级保费表 (港币)

标准保费表

届时应保年龄 [#]	自付费							
	0		16,000		50,000		100,000	
	年缴	月缴	年缴	月缴	年缴	月缴	年缴	月缴
0	12,633	1,053.60	8,895	741.80	6,327	527.70	4,741	395.40
1	12,633	1,053.60	8,895	741.80	6,327	527.70	4,741	395.40
2	12,633	1,053.60	8,895	741.80	6,327	527.70	4,741	395.40
3	12,406	1,034.70	8,633	720.00	6,327	527.70	4,741	395.40
4	12,273	1,023.60	8,548	712.90	6,145	512.50	4,611	384.60
5	12,114	1,010.30	8,084	674.20	6,145	512.50	4,611	384.60
6	11,932	995.10	8,005	667.60	5,940	495.40	4,479	373.50
7	11,746	979.60	7,839	653.80	5,940	495.40	4,479	373.50
8	11,542	962.60	7,720	643.80	5,768	481.10	4,377	365.00
9	11,310	943.30	7,648	637.80	5,691	474.60	4,377	365.00
10	11,112	926.70	7,579	632.10	5,625	469.10	4,297	358.40
11	10,988	916.40	7,525	627.60	5,600	467.00	4,221	352.00
12	10,954	913.60	7,498	625.30	5,508	459.40	4,174	348.10
13	11,020	919.10	7,538	628.70	5,461	455.40	4,197	350.00
14	11,198	933.90	7,609	634.60	5,496	458.40	4,260	355.30
15	11,428	953.10	7,710	643.00	5,576	465.00	4,340	362.00
16	11,667	973.00	7,828	652.90	5,673	473.10	4,424	369.00
17	11,936	995.50	7,957	663.60	5,782	482.20	4,519	376.90
18	12,268	1,023.20	8,094	675.00	5,878	490.20	4,636	386.60
19	12,486	1,041.30	8,238	687.00	5,981	498.80	4,760	397.00
20	12,881	1,074.30	8,375	698.50	6,114	509.90	4,885	407.40
21	13,205	1,101.30	8,541	712.30	6,269	522.80	4,957	413.40
22	13,542	1,129.40	8,722	727.40	6,432	536.40	5,101	425.40
23	13,894	1,158.80	8,924	744.30	6,605	550.90	5,236	436.70
24	14,250	1,188.50	9,137	762.00	6,784	565.80	5,381	448.80
25	14,604	1,218.00	9,359	780.50	6,970	581.30	5,505	459.10
26	14,936	1,245.70	9,559	797.20	7,147	596.10	5,630	469.50
27	15,248	1,271.70	9,763	814.20	7,317	610.20	5,754	479.90
28	15,540	1,296.00	9,976	832.00	7,482	624.00	5,834	486.60
29	15,817	1,319.10	10,199	850.60	7,635	636.80	5,920	493.70
30	16,069	1,340.20	10,423	869.30	7,760	647.20	6,008	501.10
31	16,377	1,365.80	10,705	892.80	7,902	659.00	6,095	508.30
32	16,692	1,392.10	11,010	918.20	8,059	672.10	6,187	516.00
33	17,040	1,421.10	11,345	946.20	8,248	687.90	6,308	526.10
34	17,393	1,450.60	11,680	974.10	8,464	705.90	6,432	536.40
35	17,749	1,480.30	12,029	1,003.20	8,690	724.70	6,557	546.90
36	18,120	1,511.20	12,376	1,032.20	8,936	745.30	6,687	557.70
37	18,465	1,540.00	12,773	1,065.30	9,214	768.40	6,810	568.00
38	19,001	1,584.70	13,178	1,099.00	9,493	791.70	6,998	583.60
39	19,569	1,632.10	13,640	1,137.60	9,776	815.30	7,197	600.20
40	20,186	1,683.50	14,173	1,182.00	10,116	843.70	7,414	618.30
41	20,859	1,739.60	14,753	1,230.40	10,481	874.10	7,652	638.20
42	21,651	1,805.70	15,332	1,278.70	10,850	904.90	7,930	661.40
43	22,383	1,866.70	15,952	1,330.40	11,249	938.20	8,188	682.90
44	23,177	1,933.00	16,604	1,384.80	11,694	975.30	8,466	706.10
45	24,090	2,009.10	17,222	1,436.30	12,120	1,010.80	8,789	733.00
46	25,077	2,091.40	17,875	1,490.80	12,569	1,048.30	9,136	761.90
47	26,046	2,172.20	18,648	1,555.20	13,094	1,092.00	9,477	790.40
48	27,189	2,267.60	19,419	1,619.50	13,615	1,135.50	9,878	823.80
49	28,405	2,369.00	20,226	1,686.80	14,165	1,181.40	10,307	859.60

届时应保年龄 [#]	自付费							
	0		16,000		50,000		100,000	
	年缴	月缴	年缴	月缴	年缴	月缴	年缴	月缴
50	29,616	2,470.00	21,131	1,762.30	14,799	1,234.20	10,733	895.10
51	30,947	2,581.00	22,065	1,840.20	15,450	1,288.50	11,201	934.20
52	32,450	2,706.30	22,997	1,917.90	16,100	1,342.70	11,730	978.30
53	33,960	2,832.30	24,048	2,005.60	16,840	1,404.50	12,262	1,022.70
54	35,607	2,969.60	25,149	2,097.40	17,627	1,470.10	12,843	1,071.10
55	37,465	3,124.60	26,306	2,193.90	18,451	1,538.80	13,498	1,125.70
56	39,439	3,289.20	27,639	2,305.10	19,406	1,618.50	14,193	1,183.70
57	41,623	3,471.40	29,140	2,430.30	20,472	1,707.40	14,963	1,247.90
58	44,172	3,683.90	30,834	2,571.60	21,639	1,804.70	15,860	1,322.70
59	46,923	3,913.40	32,691	2,726.40	22,931	1,912.40	16,828	1,403.50
60	49,845	4,157.10	34,718	2,895.50	24,355	2,031.20	17,859	1,489.40
61	53,040	4,423.50	36,784	3,067.80	25,821	2,153.50	18,985	1,583.30
62	56,456	4,708.40	38,880	3,242.60	27,355	2,281.40	20,190	1,683.80
63	59,991	5,003.20	41,068	3,425.10	28,963	2,415.50	21,437	1,787.80
64	63,779	5,319.20	43,497	3,627.60	30,637	2,555.10	22,773	1,899.30
65	67,837	5,657.60	46,154	3,849.20	32,378	2,700.30	24,208	2,018.90
66	72,148	6,017.10	49,042	4,090.10	34,184	2,850.90	25,737	2,146.50
67	76,658	6,393.30	52,159	4,350.10	36,036	3,005.40	27,333	2,279.60
68	80,972	6,753.10	55,420	4,622.00	37,950	3,165.00	28,629	2,387.70
69	85,371	7,119.90	58,708	4,896.20	39,938	3,330.80	29,892	2,493.00
70	89,807	7,489.90	61,938	5,165.60	41,962	3,499.60	31,116	2,595.10
71	94,267	7,861.90	65,116	5,430.70	44,065	3,675.00	32,394	2,701.70
72	98,603	8,223.50	68,236	5,690.90	46,246	3,856.90	33,706	2,811.10
73	103,124	8,600.50	71,298	5,946.30	48,480	4,044.10	35,074	2,925.20
74	107,634	8,976.70	74,333	6,199.40	50,763	4,233.60	36,509	3,044.90
75	112,173	9,355.20	77,482	6,462.00	53,106	4,429.00	38,016	3,170.50
76	116,725	9,734.90	80,747	6,734.30	55,504	4,629.00	39,557	3,299.10
77	121,491	10,132.30	84,251	7,026.50	57,938	4,832.00	41,172	3,433.70
78	126,432	10,544.40	87,738	7,317.30	60,430	5,039.90	42,851	3,573.80
79	131,362	10,955.60	90,994	7,588.90	63,004	5,254.50	44,591	3,718.90
80	136,206	11,359.60	94,041	7,843.00	65,604	5,471.40	46,394	3,869.30
81*	140,907	11,751.60	96,836	8,076.10	68,213	5,689.00	48,236	4,022.90
82*	145,055	12,097.60	99,126	8,267.10	70,674	5,894.20	50,098	4,178.20
83*	148,821	12,411.70	101,149	8,435.80	72,967	6,085.40	51,984	4,335.50
84*	152,294	12,701.30	103,102	8,598.70	74,946	6,250.50	53,796	4,486.60
85*	155,539	12,972.00	104,967	8,754.20	76,713	6,397.90	55,570	4,634.50
86*	158,547	13,222.80	106,804	8,907.50	78,288	6,529.20	57,350	4,783.00
87*	161,707	13,486.40	108,729	9,068.00	79,853	6,659.70	59,163	4,934.20
88*	164,956	13,757.30	110,791	9,240.00	81,438	6,791.90	60,959	5,050.60
89*	168,238	14,031.00	112,912	9,416.90	83,077	6,928.60	62,796	5,170.50
90*	171,575	14,309.40	115,096	9,599.00	84,775	7,070.20	64,686	5,294.70
91*	175,020	14,596.70	117,313	9,783.90	86,492	7,213.40	66,628	5,420.80
92*	178,616	14,896.60	119,616	9,976.00	88,290	7,363.40	68,633	5,554.30
93*	182,334	15,206.70	122,004	10,175.10	90,168	7,520.00	70,706	5,695.10
94*	186,189	15,528.20	124,472	10,381.00	92,130	7,683.60	72,847	5,843.70
95*	190,139	15,857.60	127,012	10,592.80	94,169	7,853.70	75,059	5,999.50
96*	194,153	16,192.40	129,612	10,809.60	96,289	8,030.50	77,346	6,162.40
97*	198,248	16,533.90	132,285	11,032.60	98,504	8,215.20	79,707	6,333.10
98*	202,319	16,873.40	134,961	11,255.70	100,850	8,380.40	82,143	6,509.80
99*	206,641	17,233.90	137,832	11,495.20	102,942	8,585.40	84,700	6,675.50

年龄指受保人上次生日时的年龄。

* 此保费只适用于续保。

此标准保费表并未包括由保险业监管局徵收的保费徵费及任何折扣优惠。

根据「汇丰自愿医保灵活计划」的条款及保障第四部分第二节所述，本公司将有权在续保时按当时采用的标准保费表向所有同一类别保单调整标准保费。

以上列明保费为根据届时应保年龄支付的首年保费，而实际未来保单年度所需支付的保费有可能会作出调整。

2020年7月20日

「汇丰灵活医保」- 钻级保费表 (港币)

标准保费表

届时 年龄 [#]	自付费								届时 年龄 [#]	自付费							
	0		16,000		50,000		100,000			0		16,000		50,000		100,000	
	年缴	月缴	年缴	月缴	年缴	月缴	年缴	月缴		年缴	月缴	年缴	月缴	年缴	月缴	年缴	月缴
0	29,336	2,446.60	20,852	1,739.10	14,650	1,221.80	10,956	913.70	50	66,906	5,580.00	47,375	3,951.10	33,460	2,790.60	24,220	2,019.90
1	29,336	2,446.60	20,852	1,739.10	14,650	1,221.80	10,956	913.70	51	69,495	5,795.90	49,196	4,102.90	34,705	2,894.40	25,129	2,095.80
2	29,336	2,446.60	20,852	1,739.10	14,650	1,221.80	10,956	913.70	52	72,540	6,042.30	51,177	4,268.20	35,966	2,999.60	26,165	2,182.20
3	29,005	2,419.00	20,635	1,721.00	14,485	1,208.00	10,956	913.70	53	75,625	6,307.10	53,312	4,446.20	37,393	3,118.60	27,280	2,275.20
4	27,885	2,325.60	19,850	1,655.50	14,485	1,208.00	10,490	874.90	54	78,807	6,572.50	55,579	4,635.30	38,882	3,242.80	28,396	2,368.20
5	27,001	2,251.90	19,069	1,590.40	13,854	1,155.40	10,490	874.90	55	82,156	6,851.80	57,967	4,834.40	40,387	3,368.30	29,574	2,466.50
6	26,238	2,188.20	18,677	1,557.70	13,277	1,107.30	9,717	810.40	56	85,679	7,145.60	60,552	5,050.00	42,101	3,511.20	30,811	2,569.60
7	25,225	2,103.80	17,968	1,498.50	12,800	1,067.50	9,717	810.40	57	89,510	7,465.10	63,423	5,289.50	44,017	3,671.00	32,157	2,681.90
8	24,407	2,035.50	17,395	1,450.70	12,386	1,033.00	9,315	776.90	58	94,073	7,845.70	66,648	5,558.40	46,180	3,851.40	33,761	2,815.70
9	23,691	1,975.80	16,896	1,409.10	12,145	1,012.90	9,065	756.00	59	99,311	8,282.50	70,294	5,862.50	48,643	4,056.80	35,600	2,969.00
10	23,298	1,943.10	16,619	1,386.00	11,840	987.50	8,928	744.60	60	105,181	8,772.10	74,399	6,204.90	51,453	4,291.20	37,661	3,140.90
11	23,052	1,922.50	16,571	1,382.00	11,647	971.40	8,842	737.40	61	111,722	9,317.60	78,909	6,581.00	54,428	4,539.30	39,959	3,332.60
12	22,985	1,916.90	16,544	1,379.80	11,575	965.40	8,818	735.40	62	118,809	9,908.70	83,809	6,989.70	57,604	4,804.20	42,448	3,540.20
13	23,125	1,928.60	16,637	1,387.50	11,582	965.90	8,868	739.60	63	126,288	10,532.40	89,087	7,429.90	60,965	5,084.50	45,075	3,759.30
14	23,495	1,959.50	16,837	1,404.20	11,589	966.50	8,997	750.30	64	134,296	11,200.30	94,723	7,899.90	64,483	5,377.90	47,889	3,993.90
15	23,964	1,998.60	17,124	1,428.10	11,754	980.30	9,163	764.20	65	142,872	11,915.50	100,700	8,398.40	68,152	5,683.90	50,904	4,245.40
16	24,474	2,041.10	17,493	1,458.90	11,975	998.70	9,341	779.00	66	151,971	12,674.40	106,898	8,915.30	71,945	6,000.20	54,110	4,512.80
17	25,046	2,088.80	17,909	1,493.60	12,179	1,015.70	9,542	795.80	67	161,496	13,468.80	113,260	9,445.90	75,831	6,324.30	57,460	4,792.20
18	25,745	2,147.10	18,365	1,531.60	12,383	1,032.70	9,787	816.20	68	170,525	14,221.80	119,720	9,984.60	79,834	6,658.20	60,640	5,057.40
19	26,473	2,207.80	18,861	1,573.00	12,613	1,051.90	10,042	837.50	69	179,732	14,989.60	126,203	10,525.30	83,976	7,003.60	63,886	5,328.10
20	27,220	2,270.10	19,389	1,617.00	12,962	1,081.00	10,304	859.40	70	188,996	15,762.30	132,609	11,059.60	88,179	7,354.10	67,157	5,600.90
21	28,020	2,336.90	19,919	1,661.20	13,347	1,113.10	10,583	882.60	71	198,262	16,535.10	139,070	11,598.40	92,510	7,715.30	70,452	5,875.70
22	28,816	2,403.30	20,441	1,704.80	13,733	1,145.30	10,862	905.90	72	207,243	17,284.10	145,529	12,137.10	97,007	8,090.40	73,631	6,140.80
23	29,522	2,462.10	20,954	1,747.60	14,076	1,173.90	11,109	926.50	73	216,570	18,061.90	151,985	12,675.50	101,613	8,474.50	76,936	6,416.50
24	30,209	2,519.40	21,441	1,788.20	14,418	1,202.50	11,349	946.50	74	225,835	18,834.60	158,444	13,214.20	106,252	8,861.40	80,224	6,690.70
25	30,882	2,575.60	21,896	1,826.10	14,761	1,231.10	11,586	966.30	75	235,088	19,606.30	164,988	13,760.00	111,002	9,257.60	83,515	6,965.20
26	31,496	2,626.80	22,309	1,860.60	15,110	1,260.20	11,801	984.20	76	244,315	20,375.90	171,576	14,309.40	115,857	9,662.50	86,775	7,237.00
27	32,062	2,674.00	22,683	1,891.80	15,460	1,289.40	11,998	1,000.60	77	253,891	21,174.50	178,245	14,865.60	120,706	10,066.90	90,194	7,522.20
28	32,478	2,708.70	23,021	1,920.00	15,691	1,308.60	12,144	1,012.80	78	263,679	21,990.80	184,953	15,425.10	125,616	10,476.40	93,710	7,815.40
29	32,877	2,741.90	23,351	1,947.50	15,936	1,329.10	12,285	1,024.60	79	273,368	22,798.90	191,669	15,985.20	130,667	10,897.60	97,207	8,107.10
30	33,301	2,777.30	23,696	1,976.20	16,187	1,350.00	12,433	1,036.90	80	282,858	23,590.40	198,206	16,530.40	135,760	11,322.40	100,654	8,394.50
31	33,850	2,823.10	24,107	2,010.50	16,437	1,370.80	12,625	1,052.90	81*	292,128	24,363.50	204,442	17,050.50	140,884	11,749.70	104,046	8,677.40
32	34,525	2,879.40	24,620	2,053.30	16,761	1,397.90	12,863	1,072.80	82*	300,399	25,053.30	210,339	17,542.30	145,735	12,154.30	107,111	8,933.10
33	35,420	2,954.00	25,262	2,106.90	17,280	1,441.20	13,175	1,098.80	83*	308,008	25,687.90	215,900	18,006.10	150,250	12,530.90	110,013	9,175.10
34	36,547	3,048.00	26,027	2,170.70	17,917	1,494.30	13,571	1,131.80	84*	315,207	26,288.30	221,024	18,433.40	154,238	12,863.40	112,699	9,399.10
35	37,872	3,158.50	26,920	2,245.10	18,645	1,555.00	14,034	1,170.40	85*	322,073	26,860.90	225,945	18,843.80	157,826	13,162.70	115,287	9,614.90
36	39,320	3,279.30	27,983	2,333.80	19,493	1,625.70	14,543	1,212.90	86*	328,535	27,399.80	230,790	19,247.90	161,041	13,430.80	117,756	9,820.90
37	40,908	3,411.70	29,180	2,433.60	20,469	1,707.10	15,099	1,259.30	87*	335,331	27,966.60	235,625	19,651.10	164,249	13,698.40	120,367	10,038.60
38	42,999	3,586.10	30,493	2,543.10	21,470	1,790.60	15,831	1,320.30	88*	342,334	28,550.70	240,517	20,059.10	167,500	13,969.50	123,076	10,264.50
39	45,103	3,761.60	31,914	2,661.60	22,490	1,875.70	16,569	1,381.90	89*	349,431	29,142.50	245,565	20,480.10	170,853	14,249.10	125,849	10,495.80
40	47,246	3,940.30	33,436	2,788.60	23,616	1,969.60	17,320	1,444.50	90*	356,667	29,746.00	250,772	20,914.40	174,314	14,537.80	128,704	10,733.90
41	49,477	4,126.40	34,945	2,914.40	24,749	2,064.10	18,102	1,509.70	91*	364,185	30,373.00	256,115	21,360.00	177,854	14,833.00	131,641	10,978.90
42	51,777	4,318.20	36,430	3,038.30	25,821	2,153.50	18,907	1,576.80	92*	372,034	31,027.60	261,657	21,822.20	181,552	15,141.40	134,731	11,236.60
43	53,780	4,485.30	37,868	3,158.20	26,865	2,240.50	19,611	1,635.60	93*	380,171	31,706.30	267,412	22,302.20	185,397	15,462.10	137,964	11,506.20
44	55,698	4,645.20	39,233	3,272.00	27,894	2,326.40	20,284	1,691.70	94*	388,621	32,411.00	273,359	22,798.10	189,403	15,796.20	141,354	11,788.90
45	57,518	4,797.00	40,508	3,378.40	28,773	2,399.70	20,922	1,744.90	95*	397,305	33,135.20	279,480	23,308.60	193,549	16,142.00	144,881	12,083.10
46	59,228	4,939.60	41,746	3,481.60	29,590	2,467.80	21,523	1,795.00	96*	406,149	33,872.80	285,724	23,829.40	197,826	16,498.70	148,524	12,386.90
47	60,874	5,076.90	43,002	3,586.40	30,494	2,543.20	22,100	1,843.10	97*	415,184	34,626.30	292,130	24,363.60	202,265	16,868.90	152,298	12,701.70
48	62,630	5,223.30	44,317	3,696.00	31,366	2,615.90	22,717	1,894.60	98*	424,123	35,371.90	298,466	24,892.10	206,075	17,186.70	156,121	13,020.50
49	64,660	5,392.60	45,755	3,816.00	32,312	2,694.80	23,431	1,954.10	99*	433,672	36,168.20	305,278	25,460.20	210,945	17,592.80	160,243	13,364.30

年龄指受保人上次生日时的年龄。

* 此保费只适用于续保。

此标准保费表并未包括由保险业监管局徵收的保费徵费及任何折扣优惠。

根据「汇丰自愿医保灵活计划」的条款及保障第四部分第二节所述，本公司将有权在续保时按当时采用的标准保费表向所有同一类别保单调整标准保费。

以上列明保费为根据届时年龄应支付的首年保费，而实际未来保单年度所需支付的保费有可能会作出调整。

2020年7月20日

重要事项

核保的披露责任

您必须披露所有影响本公司作出核保决定的资料。本公司有权就失实陈述或欺诈的情况宣告保单无效。若您在提交文件中，错误申报非健康资料（包括但不限于年龄），本公司有权根据正确资料调整过去、现在及将来的保费或宣告保单无效。

冷静期

「汇丰自愿医保灵活计划」是一份政府认可的医疗保险计划，其并非等同于或类似任何类型的银行存款。部分保费将付作保险及相关之费用，包括但不限于开立保单，售后服务及索偿之费用。

如您对保单不满意、或保单之保障跟您原有的保险计划之保障重迭或高于您的需要，您有权以书面通知要求汇丰人寿保险（国际）有限公司取消保单及取回所有已缴交的保费及保费徵费。如要取消，您要求取消保单的书面通知必须由您签署并由汇丰人寿保险（国际）有限公司位于香港九龙深旺道1号汇丰中心1座18楼的办事处于「冷静期」内直接收到（即是为紧接本条款及保障和保单资料页或冷静期通知书交付予您或您的指定代表之日起计的21个日历日内（以较早者为准））。

若曾获赔偿或将获得赔偿，则不获发还保费。上述取消的权利并不适用于续保。在此情况下，本条款及保障将被视为由保单生效日起无效，本公司亦无须承担任何赔偿责任。

取消保单

冷静期过后，若您在该保单年度期间没有就本条款及保障获得任何赔偿，您可以在30日前以书面方式通知本公司要求取消本条款及保障。

保费调整

首次保费将根据您于保单签发时的年龄及其他因素（包括但不限于您的风险级别，以及保单之保障级别）计算。保费并非保证不变，本公司可在任何一个保单周年日更改保费。根据「汇丰自愿医保灵活计划」的条款及保障第四部分第二节所述，本公司将有权在续保时按当时采用的标准保费表向所有同一类别保单调整标准保费。我们考虑的因素包括但不限于 (i) 本公司的索偿及保单续保率及 (ii) 预期未来的理赔支出（反映所有保单因医疗趋势、医疗成本通胀及计划内容改动所带来的影响）。

自杀条款

若投保人于本计划的保单生效日起计一年内自杀身故，无论自杀当时投保人的神志是否正常，将不获支付本保单应付的恩恤身故赔偿。

重要事项

保单终止条款

我们有权于以下任何情况之下终止您的保单：

- 保单持有人在 31 天的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；或
- 若本保单在适用于保单持有人或受保人的法律下已经或将会不合法

有关终止条款的详情请参阅保单条款。

医疗所需

「医疗所需」是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

- (a) 需要注册医生的专业知识或转介；
- (b) 符合该伤病的诊断及治疗所需；
- (c) 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，而非主要为对您、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；
- (d) 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
- (e) 按主诊注册医生审慎的专业判断，以最适当的水平向您安全及有效地提供

合理及惯常

本公司必须参照以下资料（如适用）以厘定合理及惯常收费：

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

适用法例

本保单必须在香港签发并受香港法律管辖及阐释。本公司及保单持有人均同意遵从香港法院的司法裁判权。

主要风险

信贷风险及无力偿债风险

「汇丰灵活医保」乃一份由我们签发的保单。**您须承受我们的信贷风险**，因您支付的所有保费将成为我们资产的一部分，惟您对我们的任何资产均没有任何权利或拥有权。在任何情况下，您只可向我们追讨赔偿。

延误或漏缴到期保费的风险

如有任何延误或漏缴到期保费，**可能会导致保单终止**。若您的保单失效，将不获发还已缴保费。

通胀风险

您必须考虑**通货膨胀风险**，因为这**可能导致将来的生活费较今天的为高**。由于通货膨胀风险的缘故，您须预期即使我们已尽其所能履行保单责任，**您或您所指定的受益人将来收到的实质金额仍可能较低**。

主要不保事项

主要不保事项

本公司将不会赔偿与下列项目相关或由其引致的费用：

- 非医疗所需治疗、治疗程序、药物、检测或服务。
- 纯粹为接受诊断程序或专职医疗服务（包括但不限于物理治疗、职业治疗及言语治疗）而住院，该住院期间所招致的全部或部分费用。
- 在保单生效日前，因感染或出现人体免疫力缺乏病毒（"HIV"）及其相关的伤病，惟因性侵犯、医疗援助、器官移植、输血或捐血、或出生时受 HIV 感染所引致的伤病则除外。
- 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、参与非法活动、或性病及经由性接触传染的疾病或其后遗症。
- 以美容或整容为目的的服务，惟因意外而受伤除外，或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，包括但不限于角膜激光矫视手术。
- 预防性治疗及预防性护理，包括但不限于并无症状下的一般身体检查、定期检测或筛查程序。
- 牙科医生进行的牙科治疗及口腔颌面手术，惟因意外引致在住院期间接受的急症治疗及手术则除外。
- 医疗服务及辅导服务的费用 - 产科状况及其并发症，包括但不限于怀孕、分娩、堕胎或流产的诊断检测；节育或恢复生育。
- 购买属耐用品的医疗设备及仪器，包括但不限于轮椅、助听器及非处方药物等。
- 传统中医治疗（适用于钻级之中医门诊除外），包括但不限于中草药治疗、跌打、针灸以及另类治疗，包括但不限于气功、按摩治疗、香薰治疗。
- 实验性或未经证实医疗成效的医疗技术或治疗程序。
- 投保人 8 岁前发病或确诊的先天性疾病。
- 已获任何法律，或由任何政府、雇主或第三方提供的医疗或保险计划赔偿的合资格费用。
- 战争（不论宣战与否）、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。

上述只供参考，有关全部及详细不保事项，请参阅此计划之保单条款。

注

1. 合格的税务扣减只适用于保单持有人或其配偶，并且为香港纳税人。就自愿医保保单缴付的合格保费（不包括保费徵费）可获得之税务扣减，将于每个课税年度根据扣除保费折扣（如有）后之已缴保费计算。实际所节省的税款可能低于例子款项，而且视乎香港特别行政区税务局对每个个案的检查及协议。如欲获取更多资讯，请浏览 www.ird.gov.hk 或寻求独立的税务建议。
2. 「投保前已有病症」是指受保人于保单签发日或保单生效日（以较早日期为准）前已存在的任何不适、疾病、受伤、生理、心理或医疗状况或机能退化，包括先天性疾病。在以下情况发生时，一般审慎人士理应已可察觉到投保前已有病症 - (a) 病症已被确诊；或 (b) 病症已出现清楚明显的病徵或症状；或 (c) 已寻求、获得或接受病症的医疗建议或治疗。本公司可对在投保申请文件及任何其后就相关申请提交予本公司的资料或文件中披露的投保前已有病症加设个别不保项目。「未知的投保前已有病症」指保单持有人及/或受保人在投保时不察觉，及理应不察觉的投保前已有病症。有关详细条款及细则，请参阅保单条款。
3. 除文义另有所指外，本产品册子提及的年龄均指受保人上一次生日的年龄。
4. 全额支付指根据本保单的条款及保障所支付的实际合格医疗费用及其他费用。
5. 如进行植入医疗装置的外科手术产生的外科医生费，本保障将赔偿下列项目的合格费用：
 - a) 指定项目

于符合医疗所需的手术或置换程序中植入受保人体内的下列医疗装置：

 - i) 起搏器；
 - ii) 经皮冠状动脉腔内成形术的支架；
 - iii) 单聚焦眼内人造晶体；
 - iv) 人工心瓣；
 - v) 金属或人工关节置换；
 - vi) 用于更换或植入骨间的人工韧带；及
 - vii) 人工椎间盘。
 - b) 其他项目

就任何其他因医疗所需植入受保人体内的医疗装置，本保障须支付该医疗装置需收取的金额。

若需了解本保障详情，请参阅保单条款中的条款及细则。
6. 对于汇丰自愿医保灵活计划，您可就计划选项获享以下地域范围的全额支付金额：
 - 铜级 — 大中华；
 - 银级及金级 — 亚洲、澳洲及纽西兰；
 - 钻级 — 全球

您亦享有汇丰自愿医保标准计划的全球保障，但须受限于保单列明的自付费，详情请参阅保单条款。

	大中华 ⁽¹⁾	亚洲 ⁽¹⁾ 、澳洲及纽西兰	全球 ⁽¹⁾
铜级	全额支付(设有港币 5 百万元每年保障限额及港币 2 千万元终身保障限额)	标准计划保障	
银级	全额支付(设有港币 2 千 5 百万元每年保障限额，并无终身保障限额)		标准计划保障
金级	全额支付(设有港币 3 千万元每年保障限额，并无终身保障限额)		标准计划保障
钻级	全额支付(设有港币 4 千万元每年保障限额，并无终身保障限额)		

7. 第二医疗意见是由独立的医疗服务机构提供。该机构为独立的承办商，并非本公司的代理。本公司不须就该医疗机构及/或医院向保单持有人或任何受保人士所提供的医疗意见及任何有关事项而承担责任。本公司不时修订有关条款及细则之权利而不作预先通知。
8. 此服务受全球紧急支援服务之条款及细则约束。本公司保留不时修订有关条款及细则之权利而不作预先通知。这项是自选服务，客户可以书面通知本公司退出这项服务。
9. 医疗礼宾服务并不属于汇丰自愿医保保单的一部分。有关医疗礼宾服务，请参阅本公司的网站所列条款及细则：<https://www.hsbc.com.hk/insurance/products/medical-and-critical-illness/vhis/>。
有关医疗礼宾服务部分条款及细则的简略摘要如下：
 - a) 医疗礼宾服务（「医疗礼宾服务」）专为汇丰自愿医保合格客户而设，并须受本文所有条款及细则约束。
 - b) 对于医疗礼宾服务，「合格客户」仅指汇丰自愿医保有关保单的合格受保人。
 - c) 医疗礼宾服务只适用于关乎合格客户有关保单的情况，并受本文所有条款约束。
 - d) 任何人士或保单持有人如非汇丰自愿医保受保人，均不可视为医疗礼宾服务合格客户。
 - e) 在任何情况下，医疗礼宾服务须受汇丰保险所定条款及细则约束。
 - f) 于任何及所有情况下，即使已安排或确认有关预约，医疗礼宾服务仍须视乎供应情况而定。以下任何事项并无保证：a) 无论是否预约，均不保证可与医生会面或接受医生诊治；b) 无论是否预约，均不保证可安排或准时提供贵宾车服务（只限汇丰自愿医保灵活计划（钻级）受保人）。
 - g) 汇丰保险有权随时及不时酌情更改及修订本条款及细则，并可取消及/或终止医疗礼宾服务提供的任何服务。对于本条款及细则的任何更改，或汇丰保险就医疗礼宾服务行使任何酌情权而可能造成的任何直接或间接损失、损害、利益损失或支出，汇丰保险毋须承担责任。
 - h) 如因任何延误或未能履行任何医疗礼宾服务或有关事项，而造成任何直接或间接损失、损害、利益损失或伤害，汇丰保险毋须承担责任。有关情况包括但不限于以下所述：
 - i) 超出汇丰保险或汇丰保险任何服务供应商合理控制范围以外的任何事件；或
 - ii) 汇丰保险无法合理预期的任何事件；或
 - iii) 关乎任何服务供应商或独立承办商（包括但不限于任何汽车公司及医疗供应商）的任何事宜、延迟、服务、服务水准、遗漏、意外或事件；或
 - iv) 任何医疗礼宾服务或任何贵宾车安排服务的任何延迟或无法使用情况；或
 - v) 关乎任何医疗礼宾服务或任何贵宾车安排服务的任何服务素质。

- i) 汇丰于医疗礼宾服务担任协调角色，目标是于汇丰保险指定服务范围内，并受本文所有条款及细则约束下，为合格客户提供特定支援。即使在此刊载任何内容，汇丰保险并不提供亦不会提供以下任何服务：a) 须具备有关医疗业务牌照的任何医疗服务；b) 须具备有关汽车业务牌照的运输服务。合格客户如有危急或严重事故，需要紧急救援服务，应直接联络救护车而非使用医疗礼宾服务。
- j) 于香港安排贵宾车接送服务（「贵宾车安排服务」），只为受保于汇丰灵活医保（钻级）的合格客户提供，并受本文所有条款约束：
- 于本文所有条款及细则约束下，汇丰保险将于有关保单有效期内协助合格客户与第三方服务供应商安排，于汇丰保险指定的香港境内服务地区提供贵宾车接送服务，往返住所／工作地点及医院（须符合有关保单定义）。贵宾车安排服务只限须于本港医院接受治疗及住院的合格客户，并于有关期间符合以下贵宾车安排服务的医疗准则（「贵宾车安排服务的医疗准则」）：
- 于本条款及细则有效的有关期间，如投保人（须为合格客户）患上有关保单定义的伤病，并经有关保单定义的注册医生建议，根据医疗所需住院接受治疗（须符合有关保单定义）。
10. 在扣除无索偿折扣后，本公司须就前 5 个保单年度作出的索偿按「本保单」支付赔偿，则无索偿折扣应纳入相关应付索偿而重新计算，及保单持有人须向本公司交回重新计算的金额与实际支付予保单持有人的无索偿折扣之间的差额。
11. 伴侣是指与保单持有人忠诚地保持持续、以及唯一的关系的人士（不论同性或异性）。请注意虽然保单的保障延申至伴侣，但基于香港现行法例，伴侣未能享有税款扣减¹的优惠。
12. 就 2022/23 课税年度而言，标准税率为 15%。

更多资料

策划未来的理财方案，是人生的重要一步。我们乐意助您评估目前及未来的需要，让您进一步了解「汇丰灵活医保」如何助您实现目标。欢迎莅临汇丰分行，以安排进行理财计划评估。

浏览 www.hsbc.com.hk/insurance

亲临 任何一间汇丰分行



您可透过二维码
浏览产品的相关网页。

汇丰自愿医保灵活计划

汇丰人寿保险(国际)有限公司

HSBC Life (International) Limited 汇丰人寿保险(国际)有限公司(「本公司」或「我们」)是于百慕达注册成立之有限公司。本公司为汇丰集团旗下从事承保业务的附属公司之一。

香港特别行政区办事处

香港九龙深旺道1号汇丰中心1座18楼

本公司获保险业监管局(「保监局」)授权及受其监管,于香港特别行政区经营长期保险业务。

香港上海汇丰银行有限公司(「汇丰」)乃根据保险业条例(香港法例第41章)注册为本公司于香港特别行政区分销人寿保险之保险代理机构。「汇丰自愿医保灵活计划」为本公司之产品而非汇丰之产品,由本公司所承保并只拟在香港特别行政区透过汇丰销售。本公司将负责为您提供保险保障及保单之医疗网络管理。

对于汇丰与您之间因销售过程或处理有关交易而产生的合资格争议(定义见金融纠纷调解计划的金融纠纷调解中心的职权范围),汇丰须与您进行金融纠纷调解计划程序;此外,有关涉及您上述保单条款及细则的任何纠纷,将直接由本公司与您共同解决。

本公司对本产品册子所刊载资料的准确性承担全部责任,并确认在作出一切合理查询后,尽其所知所信,本产品册子并无遗漏足以令其任何声明具误导成份的其他事实。本产品册子所刊载之资料乃一摘要。有关详尽的条款及细则,请参阅您的保单。

2023年2月

汇丰人寿保险(国际)有限公司荣获以下奖项:



由汇丰人寿保险(国际)有限公司(注册成立于百慕达之有限公司)刊发
Issued by HSBC Life (International) Limited (Incorporated in Bermuda with limited liability)

