

# HealthFlexi Voluntary Health Insurance Plan

## 「智選無憂」自願醫療保障計劃



### Standard premium schedule 標準保費表

For insured persons from age 0 to 64 years at policy commencement 只適用於保單生效時年齡介乎0至64歲之受保人

Age 年齡	Annual (HKD) 年繳 (港元)							
Gender 性別	Male 男性				Female 女性			
Plan level 計劃級別	Essential 精選	Essential with SMM <sup>^</sup> 精選附帶附加醫療保障	Advanced 特選	Advanced with SMM <sup>^</sup> 特選附帶附加醫療保障	Essential 精選	Essential with SMM <sup>^</sup> 精選附帶附加醫療保障	Advanced 特選	Advanced with SMM <sup>^</sup> 特選附帶附加醫療保障
0	5,412	7,056	7,836	10,560	4,596	5,976	6,636	8,940
1	5,208	6,768	7,512	10,140	4,452	5,796	6,420	8,676
2	4,992	6,480	7,200	9,720	4,296	5,556	6,180	8,328
3	4,788	6,216	6,912	9,336	4,128	5,376	5,976	8,052
4	4,332	5,628	6,252	8,436	3,876	5,040	5,592	7,548
5	3,936	5,100	5,676	7,656	3,576	4,632	5,136	6,936
6	3,456	4,476	5,028	6,792	3,288	4,272	4,812	6,492
7	3,300	4,296	4,836	6,516	3,240	4,212	4,740	6,396
8	3,168	4,116	4,656	6,276	3,108	4,056	4,548	6,132
9	3,060	3,972	4,476	6,036	3,048	3,960	4,476	6,048
10	2,976	3,852	4,368	5,892	2,976	3,876	4,440	5,988
11	2,892	3,756	4,332	5,856	2,832	3,696	4,272	5,760
12	2,796	3,636	4,176	5,628	2,916	3,780	4,380	5,916
13	2,676	3,468	4,008	5,412	3,036	3,948	4,440	6,000
14	2,688	3,480	4,032	5,448	3,048	3,960	4,452	6,012
15	2,748	3,576	4,140	5,580	3,060	3,972	4,488	6,048
16	2,796	3,612	4,188	5,652	3,072	3,996	4,500	6,060
17	2,916	3,792	4,368	5,916	3,096	4,008	4,536	6,108
18	2,976	3,852	4,392	5,928	3,108	4,020	4,596	6,216
19	2,988	3,888	4,416	5,976	3,132	4,068	4,608	6,228
20	3,000	3,900	4,452	6,012	3,156	4,092	4,620	6,240
21	3,048	3,960	4,476	6,036	3,168	4,116	4,716	6,360
22	3,060	3,972	4,488	6,048	3,240	4,200	4,728	6,396
23	3,072	3,996	4,500	6,072	3,252	4,212	4,896	6,588
24	3,096	4,008	4,512	6,096	3,336	4,356	5,028	6,792
25	3,108	4,020	4,536	6,108	3,516	4,560	5,172	6,996
26	3,120	4,032	4,548	6,120	3,528	4,572	5,268	7,116
27	3,132	4,056	4,596	6,180	3,576	4,656	5,280	7,128
28	3,156	4,068	4,608	6,192	3,696	4,788	5,436	7,320
29	3,168	4,116	4,620	6,228	3,768	4,896	5,556	7,500
30	3,192	4,152	4,680	6,336	3,852	5,016	5,676	7,656
31	3,276	4,236	4,812	6,492	4,128	5,376	6,036	8,148
32	3,336	4,332	4,920	6,636	4,236	5,496	6,192	8,352
33	3,408	4,428	5,028	6,780	4,332	5,628	6,348	8,556
34	3,516	4,560	5,172	6,996	4,476	5,820	6,576	8,856
35	3,612	4,716	5,328	7,188	4,656	6,060	6,816	9,216
36	3,756	4,860	5,436	7,356	4,716	6,120	6,828	9,228
37	3,876	5,028	5,616	7,572	4,896	6,348	7,092	9,576
38	3,996	5,196	5,796	7,812	5,052	6,576	7,320	9,876
39	4,116	5,352	5,868	7,932	5,196	6,756	7,380	9,960
40	4,296	5,568	5,928	8,016	5,448	7,080	7,536	10,176
41	4,440	5,772	6,000	8,100	5,616	7,296	7,596	10,236
42	4,560	5,928	6,216	8,388	5,760	7,488	7,848	10,596
43	4,728	6,156	6,228	8,412	5,952	7,740	7,908	10,668
44	4,920	6,396	6,480	8,748	6,168	8,016	8,136	10,956

<sup>^</sup>SMM: supplementary major medical 附加醫療保障

Please read together with the "Note" section on the last page. 請連同最後一頁之「注意事項」一同閱讀。

Age 年齡	Annual (HKD) 年繳 ( 港元 )							
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Plan level 計劃級別	Essential 精選	Essential with SMM <sup>^</sup> 精選附帶附加醫療保障	Advanced 特選	Advanced with SMM <sup>^</sup> 特選附帶附加醫療保障	Essential 精選	Essential with SMM <sup>^</sup> 精選附帶附加醫療保障	Advanced 特選	Advanced with SMM <sup>^</sup> 特選附帶附加醫療保障
45	5,256	6,828	6,912	9,336	6,552	8,508	8,628	11,640
46	5,412	7,032	6,996	9,432	6,696	8,700	8,640	11,676
47	5,592	7,272	7,236	9,756	6,840	8,892	8,832	11,928
48	5,820	7,572	7,536	10,152	7,032	9,156	9,096	12,276
49	6,048	7,860	7,812	10,548	7,236	9,396	9,336	12,600
50	6,360	8,268	8,220	11,088	7,440	9,672	9,612	12,996
51	7,236	9,396	9,336	12,588	8,268	10,752	10,680	14,436
52	7,596	9,852	9,792	13,212	8,532	11,088	11,016	14,868
53	7,980	10,380	10,308	13,920	8,820	11,460	11,388	15,372
54	8,388	10,908	10,836	14,628	9,120	11,856	11,796	15,900
55	8,988	11,688	11,616	15,672	9,600	12,480	12,396	16,740
56	9,156	11,892	11,820	15,948	9,648	12,540	12,468	16,836
57	9,612	12,516	12,420	16,776	9,996	12,996	12,900	17,412
58	10,140	13,176	13,116	17,676	10,368	13,476	13,392	18,072
59	10,656	13,836	13,740	18,552	10,740	13,968	13,896	18,732
60	11,508	14,952	14,856	20,052	11,496	14,940	14,856	20,040
61	12,696	16,476	16,380	22,116	12,552	16,320	16,236	21,900
62	13,260	17,232	17,136	23,136	13,056	16,968	16,860	22,752
63	13,920	18,096	17,976	24,276	13,620	17,712	17,592	23,748
64	14,616	18,996	18,876	25,476	14,220	18,492	18,372	24,816
65*	15,012	19,512	19,380	26,160	14,316	18,612	18,492	24,972
66*	15,912	20,676	20,556	27,732	15,132	19,680	19,548	26,400
67*	16,572	21,552	21,408	28,896	15,756	20,472	20,340	27,456
68*	17,100	22,236	22,092	29,820	16,260	21,132	21,000	28,356
69*	17,628	22,908	22,776	30,732	16,752	21,768	21,636	29,196
70*	18,732	24,348	24,216	32,676	17,952	23,328	23,196	31,296
71*	20,196	26,256	26,088	35,220	19,416	25,236	25,068	33,828
72*	20,628	26,820	26,652	35,976	19,872	25,836	25,668	34,656
73*	21,060	27,396	27,216	36,732	20,316	26,412	26,256	35,436
74*	21,456	27,876	27,696	37,392	20,736	26,940	26,772	36,132
75*	21,900	28,476	28,296	38,196	21,156	27,492	27,312	36,876
76*	24,096	31,296	31,116	41,988	23,256	30,228	30,048	40,560
77*	24,396	31,716	31,536	42,552	23,616	30,672	30,480	41,148
78*	24,756	32,160	31,956	43,140	24,012	31,212	31,020	41,868
79*	25,092	32,616	32,412	43,752	24,396	31,716	31,512	42,540
80*	25,656	33,348	33,156	44,736	24,972	32,472	32,256	43,548
81*	28,716	37,320	37,092	50,076	27,936	36,300	36,072	48,696
82*	29,028	37,740	37,500	50,628	28,212	36,696	36,456	49,200
83*	29,856	38,796	38,556	52,056	29,040	37,752	37,512	50,640
84*	30,636	39,816	39,576	53,412	29,868	38,820	38,580	52,080
85*	31,308	40,716	40,440	54,600	30,672	39,876	39,612	53,496
86*	31,668	41,160	40,896	55,212	31,080	40,416	40,140	54,192
87*	32,016	41,616	41,340	55,812	31,476	40,920	40,668	54,888
88*	32,460	42,192	41,928	56,616	31,956	41,532	41,268	55,716
89*	32,916	42,780	42,516	57,396	32,436	42,156	41,892	56,556
90*	33,432	43,476	43,188	58,296	32,940	42,828	42,552	57,456
91*	33,816	43,956	43,680	58,956	33,336	43,320	43,056	58,116
92*	34,188	44,436	44,160	59,616	33,696	43,800	43,536	58,752
93*	34,656	45,048	44,760	60,420	34,140	44,388	44,112	59,556
94*	35,100	45,636	45,348	61,212	34,596	44,952	44,676	60,300
95*	35,628	46,308	46,020	62,136	35,052	45,576	45,288	61,128
96*	36,000	46,788	46,500	62,772	35,412	46,032	45,756	61,752
97*	36,312	47,196	46,896	63,312	35,712	46,416	46,128	62,268
98*	36,720	47,736	47,436	64,056	36,108	46,956	46,656	62,976
99*	37,116	48,228	47,928	64,716	36,492	47,448	47,148	63,636

\*For renewal only 只限續保

<sup>^</sup>SMM: supplementary major medical 附加醫療保障

Please read together with the "Note" section on the last page. 請連同最後一頁之「注意事項」一同閱讀。

For insured persons from age 65 to 80 years at policy commencement 只適用於保單生效時年齡介乎65至80之受保人

Age 年齡	Annual (HKD) 年繳 ( 港元 )							
Gender 性別	Male 男性				Female 女性			
Plan level 計劃級別	Essential 精選	Essential with SMM <sup>^</sup> 精選附帶附加醫療保障	Advanced 特選	Advanced with SMM <sup>^</sup> 特選附帶附加醫療保障	Essential 精選	Essential with SMM <sup>^</sup> 精選附帶附加醫療保障	Advanced 特選	Advanced with SMM <sup>^</sup> 特選附帶附加醫療保障
65	25,008	32,508	32,316	43,608	23,868	31,020	30,828	41,616
66	26,508	34,476	34,236	46,236	25,236	32,796	32,580	43,992
67	27,636	35,916	35,676	48,168	26,232	34,116	33,888	45,756
68	28,032	36,456	36,216	48,888	26,640	34,632	34,416	46,476
69	28,428	36,948	36,720	49,572	27,012	35,112	34,896	47,088
70	29,736	38,652	38,412	51,852	28,488	37,032	36,792	49,668
71	31,560	41,028	40,776	55,032	30,312	39,408	39,156	52,860
72	31,740	41,256	40,992	55,332	30,576	39,756	39,492	53,316
73	31,908	41,496	41,220	55,656	30,792	40,020	39,768	53,688
74	32,016	41,616	41,340	55,812	30,936	40,212	39,948	53,928
75	32,196	41,856	41,592	56,148	31,092	40,428	40,176	54,228
76	34,896	45,360	45,072	60,852	33,708	43,812	43,536	58,776
77	34,908	45,372	45,096	60,876	33,720	43,836	43,548	58,788
78	34,920	45,396	45,108	60,888	33,816	43,968	43,680	58,968
79	34,932	45,408	45,120	60,900	33,876	44,040	43,776	59,076
80	35,148	45,696	45,396	61,296	34,212	44,472	44,196	59,652
81*	38,796	50,436	50,112	67,656	37,740	49,056	48,756	65,796
82*	38,808	50,448	50,136	67,668	37,752	49,068	48,768	65,808
83*	39,792	51,732	51,396	69,396	38,736	50,340	50,016	67,536
84*	40,836	53,088	52,752	71,220	39,816	51,768	51,432	69,432
85*	41,748	54,276	53,916	72,792	40,896	53,160	52,836	71,316
86*	42,216	54,876	54,528	73,620	41,436	53,868	53,520	72,252
87*	42,672	55,476	55,128	74,412	41,976	54,576	54,216	73,188
88*	43,272	56,256	55,908	75,468	42,600	55,380	55,032	74,280
89*	43,896	57,048	56,688	76,536	43,236	56,208	55,848	75,396
90*	44,580	57,948	57,576	77,736	43,920	57,096	56,736	76,596
91*	45,096	58,608	58,236	78,612	44,436	57,756	57,396	77,472
92*	45,576	59,256	58,872	79,476	44,928	58,416	58,032	78,336
93*	46,200	60,060	59,676	80,556	45,528	59,196	58,812	79,392
94*	46,800	60,840	60,456	81,636	46,116	59,928	59,556	80,400
95*	47,496	61,740	61,356	82,836	46,740	60,756	60,372	81,516
96*	47,988	62,388	61,992	83,688	47,208	61,380	60,996	82,332
97*	48,408	62,928	62,532	84,420	47,616	61,896	61,500	83,028
98*	48,960	63,648	63,252	85,392	48,156	62,592	62,196	83,976
99*	49,476	64,308	63,900	86,268	48,660	63,252	62,856	84,852

\*For renewal only 只限續保

For insured persons from age 0 to 64 years at policy commencement 只適用於保單生效時年齡介乎0至64歲之受保人

Age 年齡	Monthly (HKD) 月繳 (港元)							
Gender 性別	Male 男性				Female 女性			
Plan level 計劃級別	Essential 精選	Essential with SMM <sup>^</sup> 精選附帶附加醫療保障	Advanced 特選	Advanced with SMM <sup>^</sup> 特選附帶附加醫療保障	Essential 精選	Essential with SMM <sup>^</sup> 精選附帶附加醫療保障	Advanced 特選	Advanced with SMM <sup>^</sup> 特選附帶附加醫療保障
0	451	588	653	880	383	498	553	745
1	434	564	626	845	371	483	535	723
2	416	540	600	810	358	463	515	694
3	399	518	576	778	344	448	498	671
4	361	469	521	703	323	420	466	629
5	328	425	473	638	298	386	428	578
6	288	373	419	566	274	356	401	541
7	275	358	403	543	270	351	395	533
8	264	343	388	523	259	338	379	511
9	255	331	373	503	254	330	373	504
10	248	321	364	491	248	323	370	499
11	241	313	361	488	236	308	356	480
12	233	303	348	469	243	315	365	493
13	223	289	334	451	253	329	370	500
14	224	290	336	454	254	330	371	501
15	229	298	345	465	255	331	374	504
16	233	301	349	471	256	333	375	505
17	243	316	364	493	258	334	378	509
18	248	321	366	494	259	335	383	518
19	249	324	368	498	261	339	384	519
20	250	325	371	501	263	341	385	520
21	254	330	373	503	264	343	393	530
22	255	331	374	504	270	350	394	533
23	256	333	375	506	271	351	408	549
24	258	334	376	508	278	363	419	566
25	259	335	378	509	293	380	431	583
26	260	336	379	510	294	381	439	593
27	261	338	383	515	298	388	440	594
28	263	339	384	516	308	399	453	610
29	264	343	385	519	314	408	463	625
30	266	346	390	528	321	418	473	638
31	273	353	401	541	344	448	503	679
32	278	361	410	553	353	458	516	696
33	284	369	419	565	361	469	529	713
34	293	380	431	583	373	485	548	738
35	301	393	444	599	388	505	568	768
36	313	405	453	613	393	510	569	769
37	323	419	468	631	408	529	591	798
38	333	433	483	651	421	548	610	823
39	343	446	489	661	433	563	615	830
40	358	464	494	668	454	590	628	848
41	370	481	500	675	468	608	633	853
42	380	494	518	699	480	624	654	883
43	394	513	519	701	496	645	659	889
44	410	533	540	729	514	668	678	913
45	438	569	576	778	546	709	719	970
46	451	586	583	786	558	725	720	973
47	466	606	603	813	570	741	736	994
48	485	631	628	846	586	763	758	1,023
49	504	655	651	879	603	783	778	1,050
50	530	689	685	924	620	806	801	1,083
51	603	783	778	1,049	689	896	890	1,203
52	633	821	816	1,101	711	924	918	1,239
53	665	865	859	1,160	735	955	949	1,281

<sup>^</sup>SMM: supplementary major medical 附加醫療保障

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54	699	909	903	1,219	760	988	983	1,325
55	749	974	968	1,306	800	1,040	1,033	1,395
56	763	991	985	1,329	804	1,045	1,039	1,403
57	801	1,043	1,035	1,398	833	1,083	1,075	1,451
58	845	1,098	1,093	1,473	864	1,123	1,116	1,506
59	888	1,153	1,145	1,546	895	1,164	1,158	1,561
60	959	1,246	1,238	1,671	958	1,245	1,238	1,670
61	1,058	1,373	1,365	1,843	1,046	1,360	1,353	1,825
62	1,105	1,436	1,428	1,928	1,088	1,414	1,405	1,896
63	1,160	1,508	1,498	2,023	1,135	1,476	1,466	1,979
64	1,218	1,583	1,573	2,123	1,185	1,541	1,531	2,068
65*	1,251	1,626	1,615	2,180	1,193	1,551	1,541	2,081
66*	1,326	1,723	1,713	2,311	1,261	1,640	1,629	2,200
67*	1,381	1,796	1,784	2,408	1,313	1,706	1,695	2,288
68*	1,425	1,853	1,841	2,485	1,355	1,761	1,750	2,363
69*	1,469	1,909	1,898	2,561	1,396	1,814	1,803	2,433
70*	1,561	2,029	2,018	2,723	1,496	1,944	1,933	2,608
71*	1,683	2,188	2,174	2,935	1,618	2,103	2,089	2,819
72*	1,719	2,235	2,221	2,998	1,656	2,153	2,139	2,888
73*	1,755	2,283	2,268	3,061	1,693	2,201	2,188	2,953
74*	1,788	2,323	2,308	3,116	1,728	2,245	2,231	3,011
75*	1,825	2,373	2,358	3,183	1,763	2,291	2,276	3,073
76*	2,008	2,608	2,593	3,499	1,938	2,519	2,504	3,380
77*	2,033	2,643	2,628	3,546	1,968	2,556	2,540	3,429
78*	2,063	2,680	2,663	3,595	2,001	2,601	2,585	3,489
79*	2,091	2,718	2,701	3,646	2,033	2,643	2,626	3,545
80*	2,138	2,779	2,763	3,728	2,081	2,706	2,688	3,629
81*	2,393	3,110	3,091	4,173	2,328	3,025	3,006	4,058
82*	2,419	3,145	3,125	4,219	2,351	3,058	3,038	4,100
83*	2,488	3,233	3,213	4,338	2,420	3,146	3,126	4,220
84*	2,553	3,318	3,298	4,451	2,489	3,235	3,215	4,340
85*	2,609	3,393	3,370	4,550	2,556	3,323	3,301	4,458
86*	2,639	3,430	3,408	4,601	2,590	3,368	3,345	4,516
87*	2,668	3,468	3,445	4,651	2,623	3,410	3,389	4,574
88*	2,705	3,516	3,494	4,718	2,663	3,461	3,439	4,643
89*	2,743	3,565	3,543	4,783	2,703	3,513	3,491	4,713
90*	2,786	3,623	3,599	4,858	2,745	3,569	3,546	4,788
91*	2,818	3,663	3,640	4,913	2,778	3,610	3,588	4,843
92*	2,849	3,703	3,680	4,968	2,808	3,650	3,628	4,896
93*	2,888	3,754	3,730	5,035	2,845	3,699	3,676	4,963
94*	2,925	3,803	3,779	5,101	2,883	3,746	3,723	5,025
95*	2,969	3,859	3,835	5,178	2,921	3,798	3,774	5,094
96*	3,000	3,899	3,875	5,231	2,951	3,836	3,813	5,146
97*	3,026	3,933	3,908	5,276	2,976	3,868	3,844	5,189
98*	3,060	3,978	3,953	5,338	3,009	3,913	3,888	5,248
99*	3,093	4,019	3,994	5,393	3,041	3,954	3,929	5,303

\*For renewal only 只限續保

For insured persons from age 65 to 80 years at policy commencement 只適用於保單生效時年齡介乎65至80歲之受保人

Age 年齡	Monthly (HKD) 月繳 ( 港元 )							
Gender 性別	Male 男性				Female 女性			
Plan level 計劃級別	Essential 精選	Essential with SMM <sup>^</sup> 精選附帶附加醫療保障	Advanced 特選	Advanced with SMM <sup>^</sup> 特選附帶附加醫療保障	Essential 精選	Essential with SMM <sup>^</sup> 精選附帶附加醫療保障	Advanced 特選	Advanced with SMM <sup>^</sup> 特選附帶附加醫療保障
65	2,084	2,709	2,693	3,634	1,989	2,585	2,569	3,468
66	2,209	2,873	2,853	3,853	2,103	2,733	2,715	3,666
67	2,303	2,993	2,973	4,014	2,186	2,843	2,824	3,813
68	2,336	3,038	3,018	4,074	2,220	2,886	2,868	3,873
69	2,369	3,079	3,060	4,131	2,251	2,926	2,908	3,924
70	2,478	3,221	3,201	4,321	2,374	3,086	3,066	4,139
71	2,630	3,419	3,398	4,586	2,526	3,284	3,263	4,405
72	2,645	3,438	3,416	4,611	2,548	3,313	3,291	4,443
73	2,659	3,458	3,435	4,638	2,566	3,335	3,314	4,474
74	2,668	3,468	3,445	4,651	2,578	3,351	3,329	4,494
75	2,683	3,488	3,466	4,679	2,591	3,369	3,348	4,519
76	2,908	3,780	3,756	5,071	2,809	3,651	3,628	4,898
77	2,909	3,781	3,758	5,073	2,810	3,653	3,629	4,899
78	2,910	3,783	3,759	5,074	2,818	3,664	3,640	4,914
79	2,911	3,784	3,760	5,075	2,823	3,670	3,648	4,923
80	2,929	3,808	3,783	5,108	2,851	3,706	3,683	4,971
81*	3,233	4,203	4,176	5,638	3,145	4,088	4,063	5,483
82*	3,234	4,204	4,178	5,639	3,146	4,089	4,064	5,484
83*	3,316	4,311	4,283	5,783	3,228	4,195	4,168	5,628
84*	3,403	4,424	4,396	5,935	3,318	4,314	4,286	5,786
85*	3,479	4,523	4,493	6,066	3,408	4,430	4,403	5,943
86*	3,518	4,573	4,544	6,135	3,453	4,489	4,460	6,021
87*	3,556	4,623	4,594	6,201	3,498	4,548	4,518	6,099
88*	3,606	4,688	4,659	6,289	3,550	4,615	4,586	6,190
89*	3,658	4,754	4,724	6,378	3,603	4,684	4,654	6,283
90*	3,715	4,829	4,798	6,478	3,660	4,758	4,728	6,383
91*	3,758	4,884	4,853	6,551	3,703	4,813	4,783	6,456
92*	3,798	4,938	4,906	6,623	3,744	4,868	4,836	6,528
93*	3,850	5,005	4,973	6,713	3,794	4,933	4,901	6,616
94*	3,900	5,070	5,038	6,803	3,843	4,994	4,963	6,700
95*	3,958	5,145	5,113	6,903	3,895	5,063	5,031	6,793
96*	3,999	5,199	5,166	6,974	3,934	5,115	5,083	6,861
97*	4,034	5,244	5,211	7,035	3,968	5,158	5,125	6,919
98*	4,080	5,304	5,271	7,116	4,013	5,216	5,183	6,998
99*	4,123	5,359	5,325	7,189	4,055	5,271	5,238	7,071

\*For renewal only 只限續保

## Note 注意事項：

1. This standard premium schedule does not include levy which is collected by the Insurance Authority. For general information on the applicable levy rates, please visit [www.zurich.com.hk/ia-levy](http://www.zurich.com.hk/ia-levy).  
此標準保費表並未包括由保險業監管局徵收的保費徵費。有關徵費率詳情，請瀏覽 [www.zurich.com.hk/ia-levy](http://www.zurich.com.hk/ia-levy)。
2. The standard premium is not guaranteed and may be adjusted depending on the age last birthday of the insured person at each renewal date. The standard premium schedule (effective as at July 20, 2020) is for reference only and may be revised from time to time without notice to you. Please visit our website [www.zurich.com.hk/vhis](http://www.zurich.com.hk/vhis) for the latest premium table  
標準保費將於每個續保日隨受保人上一個生日所達之年齡改變及並非保證。此標準保費表所列之保費（2020年7月20日起生效）只供參考及可能會隨時更改而不另行通知。請瀏覽本公司網站[www.zurich.com.hk/vhis](http://www.zurich.com.hk/vhis)以查閱最新標準保費表。
3. Age refers to age of the insured person on his or her last birthday. 年齡是指受保人上一個生日所達之歲數。

HealthFlexi Voluntary Health Insurance Plan Certification Numbers 「智選無憂」自願醫療保障計劃認可產品編號

Essential精選	F00044-01-000-01
Essential with supplementary major medical精選附帶附加醫療保障	F00044-01-001-01
Advanced特選	F00044-02-000-01
Advanced with supplementary major medical特選附帶附加醫療保障	F00044-02-001-01