

Vital Care Voluntary Health Insurance Flexi Plan - Bronze level premium table

Standard premium schedule with levy (HKD)

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	7,161	597.20	4,470	372.87	2,018	168.27	1,847	154.05	50	16,084	1,341.44	10,514	876.88	5,820	485.38	4,945	412.41
1	7,161	597.20	4,470	372.87	2,018	168.27	1,847	154.05	51	16,825	1,403.20	11,010	918.22	6,136	511.71	5,208	434.33
2	7,161	597.20	4,470	372.87	2,018	168.27	1,847	154.05	52	17,640	1,471.17	11,529	961.46	6,472	539.84	5,490	457.86
3	7,161	597.20	4,470	372.87	2,018	168.27	1,847	154.05	53	18,476	1,540.94	12,093	1,008.61	6,835	570.07	5,796	483.38
4	7,161	597.20	4,470	372.87	2,018	168.27	1,847	154.05	54	19,386	1,616.82	12,696	1,058.86	7,232	603.20	6,135	511.71
5	7,042	587.29	4,327	360.86	1,934	161.26	1,731	144.34	55	20,399	1,701.30	13,353	1,113.71	7,660	638.84	6,505	542.44
6	6,978	581.98	4,327	360.86	1,934	161.26	1,731	144.34	56	21,540	1,796.39	14,121	1,177.68	8,148	679.58	6,920	577.08
7	6,901	575.57	4,327	360.86	1,934	161.26	1,731	144.34	57	22,796	1,901.20	14,983	1,249.55	8,703	725.83	7,390	616.32
8	6,836	570.07	4,327	360.86	1,934	161.26	1,731	144.34	58	24,338	2,029.83	15,952	1,330.43	9,318	777.18	7,917	660.26
9	6,777	565.16	4,327	360.86	1,934	161.26	1,731	144.34	59	26,043	2,171.97	17,030	1,420.32	9,976	832.03	8,453	705.00
10	6,706	559.26	4,264	355.66	2,008	167.47	1,826	152.25	60	27,883	2,325.42	18,216	1,519.22	10,678	890.49	9,043	754.15
11	6,644	554.05	4,202	350.45	2,008	167.47	1,826	152.25	61	29,834	2,488.19	19,463	1,623.22	11,394	950.25	9,665	806.01
12	6,579	548.65	4,139	345.24	2,008	167.47	1,826	152.25	62	31,893	2,659.86	20,761	1,731.43	12,123	1,011.11	10,313	860.16
13	6,510	542.94	4,077	340.04	2,008	167.47	1,826	152.25	63	33,922	2,829.13	22,102	1,843.34	12,864	1,072.87	10,984	916.02
14	6,432	536.44	4,014	334.73	2,041	170.27	1,855	154.65	64	36,022	3,004.20	23,477	1,958.06	13,647	1,138.14	11,672	973.37
15	6,351	529.73	3,952	329.63	2,076	173.17	1,855	154.65	65	38,185	3,184.68	24,876	2,074.67	14,456	1,205.70	12,374	1,032.03
16	6,248	521.12	3,905	325.63	2,123	177.08	1,855	154.65	66	40,402	3,369.57	26,269	2,190.89	15,280	1,274.37	13,080	1,090.89
17	6,164	514.11	3,892	324.62	2,170	180.98	1,855	154.65	67	42,647	3,556.75	27,636	2,304.80	16,096	1,342.44	13,772	1,148.55
18	6,158	513.61	3,927	327.53	2,222	185.29	1,855	154.65	68	44,590	3,718.82	28,973	2,416.31	16,899	1,409.41	14,449	1,205.10
19	6,188	516.12	3,984	332.23	2,279	190.09	1,863	155.36	69	46,523	3,880.08	30,276	2,525.02	17,671	1,473.77	15,116	1,260.66
20	6,265	522.52	4,075	339.84	2,337	194.89	1,907	159.06	70	48,456	4,041.24	31,541	2,630.53	18,417	1,536.03	15,769	1,315.11
21	6,409	534.53	4,184	348.95	2,395	199.80	1,939	161.66	71	50,405	4,203.80	32,860	2,740.54	19,210	1,602.10	16,470	1,373.67
22	6,588	549.45	4,297	358.36	2,452	204.50	1,979	165.06	72	52,355	4,366.46	34,213	2,853.35	20,005	1,668.37	17,173	1,432.23
23	6,753	563.16	4,401	367.07	2,516	209.81	2,020	168.47	73	54,593	4,553.05	35,623	2,970.97	20,839	1,737.94	17,908	1,493.49
24	6,944	579.08	4,529	377.68	2,578	215.01	2,065	172.27	74	56,889	4,744.54	37,098	3,093.99	21,722	1,811.61	18,682	1,558.06
25	7,156	596.80	4,666	389.09	2,644	220.52	2,109	175.88	75	59,249	4,941.34	38,646	3,223.02	22,660	1,889.79	19,495	1,625.92
26	7,387	616.12	4,805	400.70	2,704	225.53	2,155	179.78	76	61,657	5,142.14	40,228	3,355.05	23,621	1,969.97	20,304	1,693.39
27	7,632	636.44	4,944	412.31	2,758	230.03	2,200	183.48	77	64,161	5,351.05	41,883	3,492.99	24,688	2,058.96	21,185	1,766.87
28	7,822	652.35	5,078	423.52	2,801	233.63	2,245	187.29	78	66,792	5,570.46	43,604	3,636.53	25,851	2,155.95	22,122	1,844.94
29	8,013	668.27	5,204	434.03	2,837	236.64	2,289	190.89	79	69,506	5,796.79	45,386	3,785.18	27,098	2,259.96	23,107	1,927.13
30	8,191	683.18	5,321	443.84	2,867	239.14	2,335	194.79	80	72,299	6,029.72	47,230	3,939.04	28,426	2,370.77	24,137	2,013.01
31	8,362	697.40	5,441	453.85	2,898	241.64	2,384	198.90	81*	75,173	6,269.46	49,113	4,095.99	29,802	2,485.48	25,209	2,102.40
32	8,532	711.51	5,566	464.16	2,933	244.64	2,440	203.50	82*	78,121	6,515.31	51,017	4,254.85	31,129	2,596.19	26,313	2,194.49
33	8,748	729.53	5,685	474.07	2,970	247.65	2,503	208.71	83*	81,034	6,758.25	52,945	4,415.61	32,452	2,706.50	27,492	2,292.89
34	8,956	746.95	5,815	484.98	3,021	251.95	2,576	214.81	84*	83,843	6,992.49	54,798	4,570.17	33,624	2,804.20	28,571	2,382.78
35	9,181	765.66	5,955	496.60	3,080	256.86	2,654	221.32	85*	86,576	7,220.51	56,614	4,721.62	34,688	2,892.99	29,649	2,472.67
36	9,423	785.89	6,129	511.21	3,157	263.26	2,742	228.63	86*	89,249	7,443.34	58,434	4,873.47	35,741	2,980.78	30,754	2,564.86
37	9,681	807.41	6,308	526.13	3,259	271.87	2,840	236.84	87*	91,892	7,663.76	60,289	5,028.12	36,899	3,077.37	31,897	2,660.16
38	10,074	840.14	6,507	542.64	3,383	282.18	2,948	245.85	88*	94,775	7,904.20	62,201	5,187.58	38,076	3,175.57	33,098	2,760.36
39	10,498	875.57	6,713	559.86	3,531	294.49	3,065	255.66	89*	97,838	8,159.65	64,186	5,353.15	39,356	3,282.28	34,364	2,865.96
40	10,937	912.11	6,958	580.28	3,706	309.01	3,216	268.27	90*	101,003	8,423.72	66,222	5,522.92	40,788	3,401.70	35,691	2,976.57
41	11,392	950.15	7,175	598.40	3,890	324.42	3,368	280.88	91*	104,187	8,689.58	68,193	5,687.28	42,057	3,507.60	36,966	3,082.98
42	11,864	989.49	7,396	616.82	4,081	340.34	3,520	293.49	92*	107,152	8,937.03	70,071	5,843.94	43,283	3,609.81	38,236	3,188.89
43	12,240	1,020.82	7,648	637.84	4,281	357.06	3,673	306.31	93*	109,734	9,152.64	71,811	5,988.98	44,574	3,717.41	39,480	3,292.69
44	12,653	1,055.25	7,961	663.96	4,471	372.87	3,827	319.12	94*	111,982	9,340.33	73,377	6,119.71	45,744	3,815.01	40,690	3,393.49
45	13,087	1,091.49	8,267	689.49	4,661	388.69	3,964	330.63	95*	113,952	9,504.80	74,806	6,238.83	46,885	3,910.21	41,883	3,492.99
46	13,572	1,131.83	8,644	720.92	4,852	404.60	4,114	343.14	96*	115,705	9,651.14	76,147	6,350.64	48,150	4,015.71	43,098	3,594.39
47	14,101	1,176.07	9,083	757.56	5,053	421.42	4,279	356.86	97*	117,491	9,800.19	77,462	6,460.35	49,449	4,124.12	44,369	3,700.40
48	14,722	1,227.83	9,546	796.10	5,276	440.04	4,461	372.07	98*	119,296	9,950.84	78,774	6,569.76	50,840	4,240.04	45,717	3,812.81
49	15,374	1,282.18	10,008	834.63	5,531	461.26	4,693	391.39	99*	121,239	10,113.10	80,183	6,687.28	52,347	4,365.76	47,201	3,936.53

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

* The premiums shown are for renewal only.

This Standard Premium Schedule includes levy which is collected by the Insurance Authority.

The above premium rates shown are for reference only, they may differ slightly from the premium payable.

Vital Care Voluntary Health Insurance Flexi Plan is underwritten by the **HSBC Life (International) Limited** (Incorporated in Bermuda with limited liability).

Vital Care Voluntary Health Insurance Flexi Plan - Silver level premium table

Standard premium schedule with levy (HKD)

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	8,491	708.21	4,952	413.01	2,678	223.32	2,439	203.40	50	21,831	1,820.72	11,963	997.70	7,280	607.21	6,690	557.96
1	8,491	708.21	4,952	413.01	2,678	223.32	2,439	203.40	51	22,662	1,889.99	12,487	1,041.44	7,684	640.84	6,998	583.58
2	8,491	708.21	4,952	413.01	2,678	223.32	2,439	203.40	52	23,583	1,966.76	13,077	1,090.59	8,100	675.57	7,328	611.21
3	8,464	705.91	4,952	413.01	2,678	223.32	2,439	203.40	53	24,556	2,047.95	13,693	1,141.94	8,538	712.01	7,688	641.14
4	8,445	704.30	4,952	413.01	2,678	223.32	2,439	203.40	54	25,623	2,136.93	14,366	1,198.20	9,016	751.95	8,093	674.97
5	8,428	702.90	4,867	405.91	2,563	213.71	2,334	194.69	55	26,842	2,238.64	15,113	1,260.46	9,534	795.09	8,542	712.41
6	8,410	701.40	4,867	405.91	2,563	213.71	2,334	194.69	56	28,231	2,354.45	15,992	1,333.73	10,123	844.24	9,055	755.15
7	8,393	700.00	4,867	405.91	2,563	213.71	2,334	194.69	57	29,801	2,485.38	16,931	1,412.01	10,811	901.60	9,649	804.70
8	8,374	698.40	4,867	405.91	2,563	213.71	2,334	194.69	58	31,751	2,648.05	18,033	1,504.00	11,620	969.07	10,336	862.06
9	8,357	697.00	4,867	405.91	2,563	213.71	2,334	194.69	59	34,008	2,836.23	19,325	1,611.71	12,498	1,042.34	11,081	924.12
10	8,340	695.59	4,838	403.50	2,668	222.52	2,429	202.60	60	36,667	3,057.95	20,767	1,731.93	13,417	1,119.02	11,947	996.40
11	8,322	694.09	4,810	401.10	2,668	222.52	2,429	202.60	61	39,759	3,315.91	22,262	1,856.65	14,356	1,197.30	12,921	1,077.58
12	8,305	692.69	4,781	398.70	2,668	222.52	2,429	202.60	62	43,227	3,605.10	23,914	1,994.39	15,304	1,276.38	13,829	1,153.35
13	8,287	691.19	4,757	396.70	2,668	222.52	2,429	202.60	63	46,860	3,908.10	25,690	2,142.54	16,229	1,353.55	14,722	1,227.83
14	8,270	689.79	4,737	394.99	2,710	226.03	2,480	206.91	64	50,672	4,226.02	27,542	2,296.99	17,194	1,434.03	15,659	1,305.90
15	8,253	688.29	4,723	393.89	2,752	229.53	2,480	206.91	65	54,398	4,536.83	29,386	2,450.85	18,201	1,518.02	16,641	1,387.79
16	8,235	686.79	4,722	393.79	2,810	234.33	2,480	206.91	66	57,929	4,831.23	31,329	2,612.91	19,234	1,604.10	17,655	1,472.37
17	8,218	685.38	4,737	394.99	2,871	239.44	2,480	206.91	67	61,237	5,107.20	33,260	2,773.87	20,254	1,689.19	18,663	1,556.45
18	8,274	690.09	4,771	397.90	2,931	244.44	2,480	206.91	68	63,945	5,333.03	35,111	2,928.23	21,272	1,774.07	19,677	1,641.04
19	8,373	698.30	4,826	402.50	3,004	250.55	2,565	213.91	69	66,538	5,549.34	36,898	3,077.27	22,252	1,855.85	20,663	1,723.22
20	8,537	711.91	4,901	408.71	3,093	257.96	2,649	220.92	70	69,236	5,774.27	38,701	3,227.62	23,194	1,934.43	21,621	1,803.20
21	8,815	735.13	5,001	417.12	3,187	265.77	2,731	227.73	71	72,094	6,012.61	40,419	3,370.97	24,192	2,017.62	22,637	1,887.89
22	9,178	765.46	5,123	427.23	3,286	274.07	2,814	234.63	72	75,135	6,266.26	42,006	3,503.30	25,195	2,101.30	23,665	1,973.67
23	9,544	795.90	5,268	439.34	3,393	282.98	2,898	241.64	73	78,748	6,567.56	43,446	3,623.42	26,214	2,186.28	24,717	2,061.36
24	9,981	832.43	5,432	453.05	3,490	291.09	2,980	248.55	74	82,540	6,883.88	44,718	3,729.43	27,255	2,273.07	25,795	2,151.25
25	10,468	873.07	5,617	468.47	3,586	299.00	3,063	255.46	75	86,362	7,202.60	45,860	3,824.72	28,339	2,363.46	26,923	2,245.34
26	10,970	914.91	5,815	484.98	3,676	306.51	3,146	262.36	76	90,187	7,521.61	46,922	3,913.31	29,406	2,452.45	27,936	2,329.83
27	11,458	955.65	6,016	501.70	3,759	313.51	3,229	269.27	77	94,020	7,841.23	48,074	4,009.41	30,538	2,546.84	29,010	2,419.42
28	11,819	985.68	6,216	518.42	3,837	320.02	3,312	276.28	78	97,792	8,155.85	49,418	4,121.52	31,744	2,647.44	30,156	2,515.01
29	12,123	1,011.11	6,402	533.93	3,909	326.03	3,395	283.18	79	101,383	8,455.45	51,001	4,253.45	33,028	2,754.55	31,376	2,616.81
30	12,374	1,032.03	6,575	548.35	3,965	330.63	3,479	290.19	80	104,734	8,735.23	52,919	4,413.41	34,393	2,868.37	32,674	2,725.02
31	12,600	1,050.85	6,726	560.96	4,012	334.63	3,564	297.20	81*	107,871	8,997.09	55,081	4,593.79	35,808	2,986.38	34,018	2,837.13
32	12,786	1,066.37	6,855	571.67	4,058	338.44	3,646	304.00	82*	110,576	9,222.91	57,509	4,796.29	37,335	3,113.81	35,468	2,958.06
33	13,039	1,087.49	6,974	581.58	4,100	341.94	3,732	311.21	83*	113,207	9,442.53	59,984	5,002.70	38,924	3,246.24	36,977	3,083.88
34	13,277	1,107.31	7,095	591.69	4,146	345.75	3,814	318.12	84*	115,871	9,664.96	62,215	5,188.78	40,272	3,358.66	38,258	3,190.69
35	13,487	1,124.82	7,218	602.00	4,206	350.75	3,897	325.02	85*	118,595	9,892.38	64,247	5,358.25	41,564	3,466.36	39,610	3,303.40
36	13,670	1,140.04	7,356	613.51	4,293	358.06	3,981	332.03	86*	121,362	10,123.41	66,222	5,522.92	42,807	3,570.07	40,939	3,414.31
37	13,869	1,156.66	7,522	627.33	4,397	366.77	4,070	339.44	87*	124,284	10,367.26	68,048	5,675.17	43,907	3,661.86	42,034	3,505.60
38	14,206	1,184.78	7,720	643.84	4,532	377.98	4,175	348.25	88*	126,969	10,591.48	70,067	5,843.54	44,996	3,752.65	43,115	3,595.79
39	14,574	1,215.41	7,933	661.56	4,693	391.39	4,272	356.36	89*	129,270	10,783.57	72,299	6,029.72	46,212	3,854.05	44,163	3,683.18
40	15,004	1,251.35	8,164	680.88	4,881	407.11	4,421	368.77	90*	131,290	10,952.14	74,626	6,223.82	47,431	3,955.75	45,165	3,766.76
41	15,515	1,293.89	8,415	701.80	5,074	423.22	4,599	383.48	91*	132,970	11,092.48	76,933	6,416.21	48,595	4,052.75	46,070	3,842.24
42	16,106	1,343.24	8,689	724.62	5,272	439.74	4,793	399.70	92*	134,521	11,221.91	79,094	6,596.49	49,811	4,154.25	46,984	3,918.41
43	16,664	1,389.79	8,972	748.25	5,468	456.06	5,003	417.22	93*	136,138	11,356.95	80,851	6,742.94	51,018	4,254.85	47,936	3,997.89
44	17,303	1,443.14	9,286	774.47	5,663	472.27	5,229	436.14	94*	137,864	11,500.99	82,449	6,876.27	52,187	4,352.45	48,958	4,083.08
45	18,001	1,501.30	9,645	804.40	5,852	488.09	5,432	453.05	95*	139,715	11,655.54	83,855	6,993.49	53,486	4,460.76	50,067	4,175.57
46	18,736	1,562.56	10,047	837.94	6,059	505.30	5,651	471.27	96*	141,682	11,819.71	85,106	7,097.89	54,931	4,581.28	51,274	4,276.27
47	19,467	1,623.62	10,473	873.47	6,301	525.53	5,877	490.09	97*	143,715	11,989.48	86,371	7,203.40	56,461	4,708.90	52,569	4,384.18
48	20,254	1,689.19	10,938	912.21	6,583	548.95	6,109	509.51	98*	145,817	12,164.95	87,777	7,320.61	58,189	4,852.95	54,000	4,503.60
49	21,035	1,754.35	11,437	953.85	6,908	576.08	6,392	533.13	99*	147,752	12,326.51	89,152	7,435.33	60,013	5,005.10	55,464	4,625.72

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

* The premiums shown are for renewal only.

This Standard Premium Schedule includes levy which is collected by the Insurance Authority.

The above premium rates shown are for reference only, they may differ slightly from the premium payable.

Vital Care Voluntary Health Insurance Flexi Plan is underwritten by the **HSBC Life (International) Limited** (Incorporated in Bermuda with limited liability).

Vital Care Voluntary Health Insurance Flexi Plan - Gold level premium table

Standard premium schedule with levy (HKD)

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	12,646	1,054.65	8,904	742.54	6,333	528.23	4,746	395.80	50	29,646	2,472.47	21,152	1,764.06	14,814	1,235.43	10,744	896.00
1	12,646	1,054.65	8,904	742.54	6,333	528.23	4,746	395.80	51	30,978	2,583.58	22,087	1,842.04	15,465	1,289.79	11,212	935.13
2	12,646	1,054.65	8,904	742.54	6,333	528.23	4,746	395.80	52	32,482	2,709.01	23,020	1,919.82	16,116	1,344.04	11,742	979.28
3	12,418	1,035.73	8,642	720.72	6,333	528.23	4,746	395.80	53	33,994	2,835.13	24,072	2,007.61	16,857	1,405.90	12,274	1,023.72
4	12,285	1,024.62	8,557	713.61	6,151	513.01	4,616	384.98	54	35,643	2,972.57	25,174	2,099.50	17,645	1,471.57	12,856	1,072.17
5	12,126	1,011.31	8,092	674.87	6,151	513.01	4,616	384.98	55	37,502	3,127.72	26,332	2,196.09	18,469	1,540.34	13,512	1,126.83
6	11,944	996.10	8,013	668.27	5,946	495.90	4,483	373.87	56	39,478	3,292.49	27,667	2,307.41	19,425	1,620.12	14,207	1,184.88
7	11,758	980.58	7,847	654.45	5,946	495.90	4,483	373.87	57	41,665	3,474.87	29,169	2,432.73	20,492	1,709.11	14,978	1,249.15
8	11,554	963.56	7,728	644.44	5,774	481.58	4,381	365.37	58	44,216	3,687.58	30,865	2,574.17	21,661	1,806.50	15,876	1,324.02
9	11,321	944.24	7,656	638.44	5,697	475.07	4,381	365.37	59	46,970	3,917.31	32,724	2,729.13	22,954	1,914.31	16,845	1,404.90
10	11,123	927.63	7,587	632.73	5,631	469.57	4,301	358.76	60	49,895	4,161.26	34,753	2,888.40	24,379	2,033.23	17,877	1,490.89
11	10,999	917.32	7,533	628.23	5,606	467.47	4,225	352.35	61	53,093	4,427.92	36,821	3,070.87	25,847	2,155.65	19,004	1,584.88
12	10,965	914.51	7,506	625.93	5,514	459.86	4,178	348.45	62	56,512	4,713.11	38,919	3,245.84	27,382	2,283.68	20,210	1,685.48
13	11,031	920.02	7,546	629.33	5,466	455.86	4,201	350.35	63	60,051	5,008.20	41,109	3,428.53	28,992	2,417.92	21,458	1,789.59
14	11,209	934.83	7,617	635.23	5,502	458.86	4,264	355.66	64	63,843	5,324.52	43,541	3,631.23	30,668	2,557.66	22,796	1,901.20
15	11,439	954.05	7,718	643.64	5,582	465.47	4,344	362.36	65	67,905	5,663.26	46,200	3,853.05	32,410	2,703.00	24,232	2,020.92
16	11,679	973.97	7,836	653.55	5,679	473.57	4,428	369.37	66	72,220	6,023.12	49,091	4,094.19	34,218	2,853.75	25,763	2,148.65
17	11,948	996.50	7,965	664.26	5,788	482.68	4,524	377.28	67	76,735	6,399.69	52,211	4,354.45	36,072	3,008.41	27,360	2,281.88
18	12,280	1,024.22	8,102	675.68	5,884	490.69	4,641	386.99	68	81,053	6,759.85	55,475	4,626.62	37,988	3,168.17	28,658	2,390.09
19	12,498	1,042.34	8,246	687.69	5,987	499.30	4,765	397.40	69	85,456	7,127.02	58,767	4,901.10	39,978	3,334.13	29,922	2,495.49
20	12,894	1,075.37	8,383	699.20	6,120	510.41	4,890	407.81	70	89,897	7,497.39	62,000	5,170.77	42,004	3,503.10	31,147	2,597.70
21	13,218	1,102.40	8,550	713.01	6,275	523.32	4,962	413.81	71	94,361	7,869.76	65,181	5,436.13	44,109	3,678.68	32,426	2,704.40
22	13,556	1,130.53	8,731	728.13	6,438	536.94	5,106	425.83	72	98,702	8,231.72	68,304	5,696.59	46,292	3,860.76	33,740	2,813.91
23	13,908	1,159.96	8,933	745.04	6,612	551.45	5,241	437.14	73	103,224	8,609.10	71,369	5,952.25	48,538	4,048.14	35,109	2,928.13
24	14,264	1,189.69	9,146	762.76	6,791	566.37	5,386	449.25	74	107,734	8,985.68	74,407	6,205.60	50,814	4,237.83	36,546	3,047.94
25	14,619	1,219.22	9,368	781.28	6,977	581.88	5,511	459.56	75	112,273	9,364.56	77,559	6,468.46	53,159	4,433.43	38,054	3,173.67
26	14,951	1,246.95	9,569	798.00	7,154	596.70	5,636	469.97	76	116,825	9,744.63	80,828	6,741.03	55,560	4,633.63	39,597	3,302.40
27	15,263	1,272.97	9,773	815.01	7,324	610.81	5,760	480.38	77	121,591	10,142.43	84,335	7,033.53	57,996	4,836.83	41,213	3,437.13
28	15,556	1,297.30	9,986	832.83	7,489	624.62	5,840	487.09	78	126,532	10,554.94	87,826	7,324.62	60,490	5,044.94	42,894	3,577.37
29	15,833	1,320.42	10,209	851.45	7,643	637.44	5,926	494.19	79	131,462	10,966.56	91,085	7,596.49	63,067	5,259.75	44,636	3,722.62
30	16,085	1,341.54	10,433	870.17	7,768	647.85	6,014	501.60	80	136,306	11,370.96	94,135	7,850.84	65,670	5,476.87	46,440	3,873.17
31	16,393	1,367.17	10,716	893.69	7,910	659.66	6,101	508.81	81*	141,007	11,763.35	96,933	8,084.18	68,281	5,694.69	48,284	4,026.92
32	16,709	1,393.49	11,021	919.12	8,067	672.77	6,193	516.52	82*	145,155	12,109.70	99,225	8,275.37	70,745	5,900.09	50,148	4,182.38
33	17,057	1,422.52	11,356	947.15	8,256	688.59	6,314	526.63	83*	148,921	12,424.11	101,249	8,444.24	73,040	6,091.49	52,036	4,339.84
34	17,410	1,452.05	11,692	975.07	8,472	706.61	6,438	536.94	84*	152,394	12,714.00	103,202	8,607.30	75,021	6,256.75	53,850	4,491.09
35	17,767	1,481.78	12,041	1,004.20	8,699	725.42	6,564	547.45	85*	155,639	12,984.97	105,067	8,762.95	76,790	6,404.30	55,626	4,639.13
36	18,138	1,512.71	12,388	1,033.23	8,945	746.05	6,694	558.26	86*	158,647	13,236.02	106,904	8,916.41	78,366	6,535.73	57,407	4,787.78
37	18,483	1,541.54	12,786	1,066.37	9,223	769.17	6,817	568.57	87*	161,807	13,499.89	108,829	9,077.07	79,933	6,666.36	59,222	4,939.13
38	19,020	1,586.28	13,191	1,100.10	9,502	792.49	7,005	584.18	88*	165,056	13,771.06	110,891	9,249.24	81,519	6,798.69	60,620	5,055.65
39	19,589	1,633.73	13,654	1,138.74	9,786	816.12	7,204	600.80	89*	168,338	14,045.03	113,012	9,426.32	83,160	6,935.53	62,058	5,175.67
40	20,206	1,685.18	14,187	1,183.18	10,126	844.54	7,421	618.92	90*	171,675	14,323.71	115,196	9,608.60	84,860	7,077.27	63,549	5,299.99
41	20,880	1,741.34	14,768	1,231.63	10,491	874.97	7,660	638.84	91*	175,120	14,611.30	117,413	9,793.68	86,578	7,220.61	65,063	5,426.22
42	21,673	1,807.51	15,347	1,279.98	10,861	905.80	7,938	662.06	92*	178,716	14,911.50	119,716	9,985.98	88,378	7,370.76	66,665	5,559.85
43	22,405	1,868.57	15,968	1,331.73	11,260	939.14	8,196	683.58	93*	182,434	15,221.91	122,104	10,185.28	90,258	7,527.52	68,354	5,700.80
44	23,200	1,934.93	16,621	1,386.18	11,706	976.28	8,474	706.81	94*	186,289	15,543.73	124,572	10,391.38	92,222	7,691.28	70,138	5,849.54
45	24,114	2,011.11	17,239	1,437.74	12,132	1,011.81	8,798	733.73	95*	190,239	15,873.46	127,112	10,603.39	94,263	7,861.55	72,009	6,005.50
46	25,102	2,093.49	17,893	1,492.29	12,582	1,049.35	9,145	762.66	96*	194,253	16,208.59	129,712	10,820.41	96,385	8,038.53	73,964	6,168.56
47	26,072	2,174.37	18,667	1,556.76	13,107	1,093.09	9,486	791.19	97*	198,348	16,550.43	132,385	11,043.63	98,603	8,223.42	76,013	6,339.43
48	27,216	2,269.87	19,438	1,621.12	13,629	1,136.64	9,888	824.62	98*	202,419	16,890.27	135,061	11,266.96	100,585	8,388.78	78,133	6,516.31
49	28,433	2,371.37	20,246	1,688.49	14,179	1,182.58	10,317	860.46	99*	206,741	17,251.13	137,932	11,506.70	103,042	8,593.99	80,122	6,682.18

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

* The premiums shown are for renewal only.

This Standard Premium Schedule includes levy which is collected by the Insurance Authority.

The above premium rates shown are for reference only, they may differ slightly from the premium payable.

Vital Care Voluntary Health Insurance Flexi Plan is underwritten by the **HSBC Life (International) Limited** (Incorporated in Bermuda with limited liability).

Vital Care Voluntary Health Insurance Flexi Plan - Diamond level premium table

Standard premium schedule with levy (HKD)

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	29,365	2,449.05	20,873	1,740.84	14,665	1,223.02	10,967	914.61	50	66,973	5,585.58	47,422	3,955.05	33,493	2,793.39	24,244	2,021.92
1	29,365	2,449.05	20,873	1,740.84	14,665	1,223.02	10,967	914.61	51	69,565	5,801.70	49,245	4,107.00	34,740	2,897.29	25,154	2,097.90
2	29,365	2,449.05	20,873	1,740.84	14,665	1,223.02	10,967	914.61	52	72,522	6,048.34	51,228	4,272.47	36,002	3,002.60	26,191	2,184.38
3	29,034	2,421.42	20,656	1,722.72	14,499	1,209.21	10,967	914.61	53	75,701	6,313.41	53,365	4,450.65	37,430	3,121.72	27,307	2,277.48
4	27,913	2,327.93	19,870	1,657.16	14,499	1,209.21	10,500	875.77	54	78,886	6,579.07	55,635	4,639.94	38,921	3,246.04	28,424	2,370.57
5	27,028	2,254.15	19,088	1,591.99	13,868	1,156.56	10,500	875.77	55	82,238	6,858.65	58,025	4,839.23	40,427	3,371.67	29,604	2,468.97
6	26,264	2,190.39	18,696	1,539.26	13,290	1,108.41	9,727	811.21	56	85,765	7,152.75	60,613	5,055.05	42,143	3,514.71	30,842	2,572.17
7	25,250	2,105.90	17,986	1,500.00	12,813	1,068.57	9,727	811.21	57	89,600	7,472.57	63,486	5,294.79	44,061	3,674.67	32,189	2,684.58
8	24,431	2,037.54	17,412	1,452.15	12,398	1,034.03	9,324	777.68	58	94,167	7,853.55	66,715	5,563.96	46,226	3,855.25	33,795	2,818.52
9	23,715	1,977.78	16,913	1,410.51	12,157	1,013.91	9,074	756.76	59	99,410	8,290.78	70,364	5,868.36	48,692	4,060.86	35,636	2,971.97
10	23,321	1,945.04	16,636	1,387.39	11,852	988.49	8,937	745.34	60	105,281	8,780.87	74,473	6,211.10	51,504	4,295.49	37,699	3,144.04
11	23,075	1,924.42	16,588	1,383.38	11,659	972.37	8,851	738.14	61	111,822	9,326.92	78,988	6,587.58	54,482	4,543.84	39,999	3,335.93
12	23,008	1,918.82	16,561	1,381.18	11,587	966.37	8,827	736.14	62	118,909	9,918.61	83,893	6,996.69	57,662	4,809.00	42,490	3,543.74
13	23,148	1,930.53	16,654	1,388.89	11,594	966.87	8,877	740.34	63	126,388	10,542.93	89,176	7,437.33	61,026	5,089.58	45,120	3,763.06
14	23,519	1,961.46	16,854	1,405.60	11,601	967.47	9,006	751.05	64	134,396	11,211.50	94,818	7,907.80	64,547	5,383.28	47,937	3,997.89
15	23,988	2,000.60	17,141	1,429.53	11,766	981.28	9,172	764.96	65	142,972	11,927.42	100,800	8,406.80	68,220	5,689.58	50,955	4,249.65
16	24,498	2,043.14	17,510	1,460.36	11,987	999.70	9,350	779.78	66	152,071	12,687.07	106,998	8,924.22	72,017	6,006.20	54,164	4,517.31
17	25,071	2,090.89	17,927	1,495.09	12,191	1,016.72	9,552	796.60	67	161,596	13,482.27	113,360	9,455.35	75,907	6,330.62	57,517	4,796.99
18	25,771	2,149.25	18,383	1,533.13	12,395	1,033.73	9,797	817.02	68	170,625	14,236.02	119,820	9,994.58	79,914	6,664.86	60,701	5,062.46
19	26,499	2,210.01	18,880	1,574.57	12,626	1,052.95	10,052	838.34	69	179,832	15,004.59	126,303	10,535.83	84,060	7,010.60	63,950	5,333.43
20	27,247	2,272.37	19,408	1,618.62	12,975	1,082.08	10,314	860.26	70	189,096	15,778.06	132,709	11,070.66	88,267	7,361.45	67,224	5,606.50
21	28,048	2,339.24	19,939	1,662.86	13,360	1,114.21	10,594	883.48	71	198,362	16,551.64	139,170	11,610.00	92,603	7,723.02	70,522	5,881.58
22	28,845	2,405.70	20,461	1,706.50	13,747	1,146.45	10,873	906.81	72	207,343	17,301.38	145,629	12,149.24	97,104	8,098.49	73,705	6,146.94
23	29,552	2,464.56	20,975	1,749.35	14,090	1,175.07	11,120	927.43	73	216,670	18,079.96	152,085	12,688.18	101,713	8,482.97	77,013	6,422.92
24	30,239	2,521.92	21,462	1,789.99	14,432	1,203.70	11,360	947.45	74	225,935	18,853.43	158,544	13,227.41	106,352	8,870.26	80,304	6,697.39
25	30,913	2,578.18	21,918	1,827.93	14,776	1,232.33	11,598	967.27	75	235,188	19,625.91	165,088	13,773.76	111,102	9,266.86	83,599	6,972.17
26	31,528	2,629.43	22,331	1,862.46	15,125	1,261.46	11,813	985.18	76	244,415	20,396.28	171,676	14,323.71	115,957	9,672.16	86,862	7,244.42
27	32,094	2,676.67	22,706	1,893.69	15,475	1,290.69	12,010	1,001.60	77	253,991	21,195.67	178,345	14,880.47	120,806	10,076.97	90,284	7,529.27
28	32,510	2,711.41	23,044	1,921.92	15,707	1,309.91	12,156	1,013.81	78	263,779	22,012.79	185,053	15,440.53	125,716	10,486.88	93,804	7,823.22
29	32,910	2,744.64	23,374	1,949.45	15,952	1,330.43	12,297	1,025.62	79	273,468	22,821.70	191,769	16,001.19	130,767	10,908.50	97,304	8,115.21
30	33,334	2,780.08	23,720	1,978.18	16,203	1,351.35	12,445	1,037.94	80	282,958	23,613.99	198,306	16,546.93	135,860	11,333.72	100,754	8,402.89
31	33,884	2,825.92	24,131	2,012.51	16,453	1,372.17	12,638	1,053.95	81*	292,228	24,387.86	204,542	17,067.55	140,984	11,761.45	104,146	8,686.08
32	34,560	2,882.28	24,645	2,055.35	16,778	1,399.30	12,876	1,073.87	82*	300,499	25,078.35	210,439	17,559.84	145,835	12,166.45	107,211	8,942.03
33	35,455	2,956.95	25,287	2,109.01	17,297	1,442.64	13,188	1,099.90	83*	308,108	25,713.59	216,000	18,024.11	150,350	12,543.43	110,113	9,184.28
34	36,584	3,051.05	26,053	2,172.87	17,935	1,495.79	13,585	1,132.93	84*	315,307	26,314.59	221,124	18,451.83	154,338	12,876.26	112,799	9,408.50
35	37,910	3,161.66	26,947	2,247.35	18,664	1,556.55	14,048	1,171.57	85*	322,173	26,887.76	226,045	18,862.64	157,926	13,175.86	115,387	9,624.51
36	39,359	3,282.58	28,011	2,336.13	19,512	1,627.33	14,558	1,214.11	86*	328,635	27,427.20	230,890	19,267.15	161,141	13,444.23	117,856	9,830.72
37	40,949	3,415.11	29,209	2,436.03	20,489	1,708.81	15,114	1,260.56	87*	335,431	27,994.57	235,725	19,670.75	164,349	13,712.10	120,467	10,048.64
38	43,042	3,589.69	30,523	2,545.64	21,491	1,792.39	15,847	1,321.62	88*	342,434	28,579.25	240,617	20,079.16	167,600	13,983.47	123,176	10,274.76
39	45,148	3,765.36	31,946	2,664.26	22,512	1,877.58	16,586	1,383.28	89*	349,531	29,171.64	245,665	20,500.58	170,953	14,263.35	125,949	10,506.30
40	47,293	3,944.24	33,469	2,791.39	23,640	1,971.57	17,337	1,445.94	90*	356,767	29,775.75	250,872	20,935.31	174,414	14,552.34	128,804	10,744.63
41	49,526	4,130.53	34,980	2,917.31	24,774	2,066.16	18,120	1,511.21	91*	364,285	30,403.37	256,215	21,381.36	177,954	14,847.83	131,741	10,989.88
42	51,829	4,322.52	36,466	3,041.34	25,847	2,155.65	18,926	1,578.38	92*	372,134	31,058.63	261,757	21,844.02	181,652	15,156.54	134,831	11,247.84
43	53,834	4,489.79	37,906	3,161.36	26,892	2,242.74	19,631	1,637.24	93*	380,271	31,738.01	267,512	22,324.50	185,497	15,477.56	138,064	11,517.71
44	55,754	4,649.85	39,272	3,275.27	27,922	2,328.73	20,304	1,693.39	94*	388,721	32,443.41	273,459	22,820.90	189,503	15,812.00	141,454	11,800.69
45	57,576	4,801.80	40,549	3,381.78	28,802	2,402.10	20,943	1,746.64	95*	397,405	33,168.34	279,580	23,331.91	193,649	16,158.14	144,981	12,095.18
46	59,287	4,944.54	41,788	3,485.08	29,620	2,470.27	21,545	1,796.80	96*	406,249	33,906.67	285,824	23,853.23	197,926	16,515.20	148,624	12,399.29
47	60,935	5,081.98	43,045	3,589.99	30,524	2,545.74	22,122	1,844.94	97*	415,284	34,660.93	292,230	24,387.96	202,365	16,885.77	152,398	12,714.40
48	62,693	5,228.52	44,361	3,699.70	31,397	2,618.52	22,740	1,896.49	98*	424,223	35,407.27	298,566	24,916.99	206,175	17,203.89	156,221	13,033.52
49	64,725	5,397.99	45,801	3,819.82	32,344	2,697.49	23,454	1,956.05	99*	433,772	36,204.37	305,378	25,485.66	211,045	17,610.39	160,343	13,377.66

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

* The premiums shown are for renewal only.

This Standard Premium Schedule includes levy which is collected by the Insurance Authority.

The above premium rates shown are for reference only, they may differ slightly from the premium payable.

Vital Care Voluntary Health Insurance Flexi Plan is underwritten by the **HSBC Life (International) Limited** (Incorporated in Bermuda with limited liability).