

人壽保險－醫療保障

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滙豐自願醫保靈活計劃

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简体



滙豐保險
HSBC Life

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）

HSBC Life (International) Limited (Incorporated in Bermuda with limited liability)

周全保障 靈活滿足您的需要

健康身體成就快樂人生。滙豐保險與您同行，為健康提供周全可靠的保障。滙豐保險自願醫保靈活計劃（「滙豐靈活醫保」、「本計劃」或「您的保單」）全面照顧您的需要，讓您可隨時隨地享用優質醫療服務，無憂暢享人生。

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（「滙豐保險」、「本公司」、「我們」）
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，請參閱本計劃的保單條款（「條款及保障」）。

計劃特點

在醫療路上為您提供全面支援



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提供即時保障，讓您毋須擔心突如其來的住院費用－

- 本計劃提供**即時醫療保障**，並全額支付³**未知的已有病症²**的醫療開支。



全額支付³癌症治療費用

當您需要住院時，我們將全額支付³醫療費用，確保您可接受優質治療－

- 本計劃率先⁴涵蓋創新療法，全額支付³**肝癌的組織碎化治療**開支。
- 若您不幸確診癌症，本計劃將全額支付³**手術或非手術癌症治療**開支。



涵蓋指定重建手術以提升您的生活質素

我們希望您能得到最佳的治療，助您恢復健康和提升生活質素－

- 若受保人因意外受傷而導致身體部位受損或存在缺陷，或患上乳癌而需接受手術治療，本計劃將全額支付³**指定重建手術**的費用。



周全保障涵蓋門診服務

我們全程照料您住院前後的康復之旅－

- 本計劃將支付高達全額³的**入院前和出院後的門診及／或急症治療費用**。



多元復康支援

為助您早日康復，本計劃將全額支付³以下費用－

- 出院或日間手術後長達90日的家中**看護服務**（由合資格護士提供）
- 高達－

港幣30,000元	出院／日間手術後物理治療門診服務（屬上述入院前和出院後的門診及／或急症治療以外的額外保障）
港幣80,000元	復康治療

計劃特點

時刻守護您與摯愛



靈活計劃選項

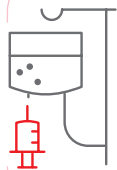
5個計劃選項（銅級、銀級、金級、鉑級和鑽級），及由港幣0元至港幣100,000元4個等級的每年自付費以供選擇，配合您的醫療所需。

您亦可於55歲生日當天或其後每隔5年的生日（例如60歲¹、65歲¹、70歲¹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。



自選環球保障

4個地域範圍⁵選項，您可根據需要作出選擇。無論身在何處，我們的周全保障⁵會為您支付住院及手術費用³，不設細項賠償限額，讓您身處外地亦享有猶如在本地的醫療支援。



續保承諾為您提供持續保障

我們承諾守護您的健康，保證續保至100歲¹。



靈活調整病房保障級別

我們會採用醫院自訂的病房標準，並根據以下方式處理索償個案－

- 如入住高於標準私人病房級別的豪華病房，我們會應用病房級別賠償調整百分比⁶以計算保障。
- 如入住較低級別的病房，可享高達每日港幣2,000元的現金保障。

計劃特點

身在海外亦能享用增值服務



免找數服務^{7, 8}及住院保證免按金服務*

接受所需治療而毋須預繳費用 –

- 入住滙豐保險的全方位醫療網絡名單上的香港及中國內地醫院可享免找數服務^{7, 8}。
- 入住指定中國內地或海外醫院可享高達7,000美元的住院保證免按金服務*。

只需於接受治療前獲得預先批核便可享用以上服務。



醫療禮賓服務¹¹

如您須接受的治療屬醫療所需，您可致電醫療禮賓服務熱線，由醫療禮賓顧問代您預約診症服務、處理及遞交醫療費用索償相關的文件和表格。

如您為本計劃的鑽級保單持有人，您更可於每次入院接受屬醫療所需的治療時使用貴賓車服務[^]，往返醫院及您所選擇的香港地點。



第二醫療意見⁹

如您不幸患上保單及用戶指南第二醫療意見⁹的條款及細則中所列的任何嚴重疾病，我們可協助您向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⁹。



全球緊急支援¹⁰

如您在海外遇上緊急事故，只需聯絡由我們的合作夥伴 Allianz Worldwide Partners (Hong Kong) Limited 提供的24小時全球緊急援助中心便可獲得協助。

計劃特點

保費折扣唯您與摯愛專享



無索償折扣¹²

我們為您提供**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年向本計劃沒有索償或未曾作出索償，便可享有保費折扣，並如下表所示逐年遞增：

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個或以上保單年度	15%



家庭折扣優惠

您可獲享**10%家庭折扣優惠**，如合資格的家庭成員－

1. 為滙豐靈活醫保的現有**受保人**或
2. 同時成功投保，成為另一份滙豐靈活醫保的**受保人**

符合享有保費折扣的家庭成員包括：

- 保單持有人或其配偶或伴侶¹³或他們的：
- 子女(包括繼／合法領養子女)；
- 父母(包括繼／合法之無血緣關係的父母)；
- 兄弟姐妹(包括繼／合法之無血緣關係的兄弟姐妹)；
- 祖父母／外祖父母(包括繼／合法之無血緣關係的祖父母／外祖父母)；
- 孫子女／外孫子女(包括繼／合法之無血緣關係的孫子女／外孫子女)。

* 中國內地及海外醫院住院保證免收按金服務是由非本公司之代理的獨立承辦商（「獨立服務供應商」）作協辦機構提供的自選服務，並須受以下條款約束：

a. 此服務的條款須受中國內地及海外醫院住院保證免收按金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。

b. 此為自選服務，客戶可透過書面通知本公司選擇退出。

c. 受保人使用任何獨立服務供應商之服務，須受獨立服務供應商（可不時修訂）的條款及細則約束。

d. 本公司毋須就該機構提供之服務作表述、保證及承諾。

e. 本公司毋須就以下任何及全部情況向保單持有人或受保人承擔任何責任：(i)由任何指定中國內地及海外醫院提供的任何療程及服務，(ii)任何由協辦機構或獨立服務供應商提供的行動、活動、服務或回覆，或(iii)受保人及／或保單持有人因該協辦機構、獨立服務供應商或其代理提供之任何服務或建議或該等服務之供應而直接或間接蒙受或產生之任何損失、損害、費用、起訴、訴訟或法律程序。

^ 「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，並須至少提前一個工作天預約此項服務。此服務須受醫療禮賓服務的詳細條款及細則約束，並取決於服務供應商當時的貴賓車供應情況。貴賓車接送服務提供者為獨立第三者，並非本公司代理。本公司對服務提供者提供的貴賓車安排服務不承擔任何義務或責任，本公司毋須就該服務提供者之任何行為或未履行行為而承擔任何責任。本公司對此等服務不負任何責任，且該服務可能隨時更改，恕不另行通知。

參考Jonathan的個案

Jonathan眼見優質醫療服務收費不斷上升，意識到涵蓋意外受傷及疾病的保障對自己及摯親非常重要。他購買3份每年自付費港幣16,000元的靈活醫保（銀級），並以自己為保單持有人，妻子、兒子及自己為各份保單的受保人。

Jonathan為受保人的保單－

保單持有人及受保人	Jonathan	每年保障限額	港幣25,000,000元
投保年齡 ¹	38	終身保障限額	無
保障級別	靈活醫保（銀級）	每年自付費	港幣16,000元
保單生效日期	2025年4月15日	每年保費	港幣7,712元

節省稅款

Jonathan身為納稅人及保單持有人，每年可就該課稅年度繳付的合資格保費獲享扣稅優惠¹⁴：

受保人（年齡 ¹ ）	已付保單年費 （視乎年齡 ¹ ／產品）	扣稅金額 （每名受保人上限為港幣8,000元）	節省稅款 （假設稅率 ¹⁵ 為15%）
本人  Jonathan (38)	港幣7,712元	港幣7,712元	港幣1,156元
妻子  Wendy (38)	港幣7,712元	港幣7,712元	港幣1,156元
兒子  Alvin (12)	港幣4,776元	港幣4,776元	港幣716元
各項總額	<u>港幣20,200元</u>	<u>港幣20,200元</u>	<u>港幣3,028元</u>



由於Jonathan的合資格家庭成員（詳情請參閱本產品冊子第5頁）亦為滙豐自願靈活醫保之受保人，他的3份保單更可能獲享**10%家庭折扣優惠**，合共港幣2,020元。

索償事例－危疾



及後，Jonathan反覆受頭痛和頭暈問題長時間困擾，於是決定到香港某大私家醫院求醫。

醫生為他進行磁力共振掃描後，發現他的左顳葉有一個腦腫瘤。Jonathan的治療方案包括但不限於－

- 手術前後進行多次**輻射成像檢查**，包括磁力共振掃描
- **抽取活體組織檢查腫瘤**
- **兩項複雜手術和一項小型手術**（有關定義請參閱保單條款），包括左顳骨開顳手術以切除腫瘤

Jonathan於手術後留院14日接受觀察，然後進行為期6個月的化療療程，確保徹底消滅所有殘餘的癌細胞。



住院及手術項目	滙豐靈活醫保的實際償付額
(a) 病房及膳食 (14日)	港幣31,000元
(b) 雜項開支	港幣254,000元
(c) 主診醫生巡房費	港幣35,000元
(d) 專科醫生費	港幣12,000元
(e) 深切治療 (1日)	港幣7,500元
(f) 外科醫生費	港幣270,000元
(g) 麻醉科醫生費	港幣75,000元
(h) 手術室費	港幣37,000元
(i) 訂明診斷成像檢測	港幣110,000元
(j) 訂明非手術癌症治療	港幣1,321,000元
(k) 入院前或出院後／日間手術前後的門診護理	港幣4,900元
合共	港幣2,158,400元
實際總賠償金額 (港幣2,158,400元 減 港幣16,000元 自付費)	港幣2,142,400元

幸運地，Jonathan獲滙豐靈活醫保的保障，只需支付每年港幣16,000元的自付費，並在這艱難時刻獲得賠償餘下超過港幣二百萬元的醫療開支，讓他能夠專心休養，毋須擔心財務問題，康復後仍可選擇繼續進修。

增值服務照顧您的醫療所需

此外，身為滙豐靈活醫保的保單持有人，Jonathan得到醫療禮賓顧問¹¹全力協助，透過免找數服務^{7,8}，入住滙豐保險的全方位醫療網絡名單上的香港私家醫院更毋須支付住院及治療費用。



醫療禮賓服務¹¹為您打點一切

- 預約診症服務¹¹
- 申請預先批核享用免找數服務^{7,8}
- 遞交醫療費用索償表格和處理相關文件



免找數服務^{7,8}免除預付款項的煩惱

- 接受必要的治療而毋須支付任何款項^{7,8}

例子中顯示的資料僅供一般參考，僅為假設及僅供說明之用，不擬構成向任何人士作出推薦或建議，或作為任何治療決定的依據。有關預先批核、醫療索償程序及增值服務的詳情，請參閱www.hsbc.com.hk/vhis上的「用戶指南」。

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。實際節省的稅款視乎香港特別行政區稅務局對每個個案的審查及協議而定。上述例子僅供說明，並未包括任何折扣優惠。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所示款項。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

以下是保單的主要保障摘要。請參閱本計劃的保單條款（「條款及保障」），以獲取完整的保障、條款、細則及不保事項清單。

滙豐自願醫保靈活計劃		
保障級別	鑽級	鉑級
保障項目(a) - (I)及額外保障(I) - (VIII)的每年保障限額	每保單年度 港幣40,000,000元	每保單年度 港幣35,000,000元
保障項目(a) - (I)及額外保障(I) - (VIII)的終身保障限額	無	
地域範圍限制	全球 ⁽¹⁾	全球（美國除外）
可享病房級別	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⁾	
(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⁾	住院／日間手術前 門診或急症診症： - 超過30日：1次 30日內：全額支付⁽³⁾ 住院／日間手術後 跟進門診： 90日內：全額支付⁽³⁾ - 由第 91 天到第 180 天（任何情況下都在 180 天內）： 全額支付⁽³⁾（如涉及大型或複雜手術） （最多3次物理治療、脊骨神經治療、職業治療及／或言語治療）	
(l) 精神科治療	每保單年度港幣50,000元	每保單年度港幣30,000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30,000元	每保單年度港幣10,000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1次)	

滙豐自願醫保靈活計劃		
金級	銀級	銅級
每保單年度 港幣30,000,000元	每保單年度 港幣25,000,000元	每保單年度 港幣5,000,000元
無		港幣20,000,000元
亞洲 ⁽¹⁾ 、澳洲及紐西蘭		大中華 ⁽¹⁾
標準私家房	半私家房	普通房
全額支付 ⁽³⁾		
全額支付 ⁽³⁾ (受限於額外保障(II)「醫療裝置」的保障限額)		
全額支付 ⁽³⁾		
全額支付 ⁽³⁾		
全額支付 ⁽³⁾		
全額支付 ⁽³⁾ (不論手術的分類)		
全額支付 ⁽³⁾ (不論手術的分類)		
全額支付 ⁽³⁾ (不論手術的分類)		
全額支付 ⁽³⁾		
全額支付 ⁽³⁾		
住院／日間手術前 門診或急症診症： - 超過30日：1次 30日內：全額支付⁽³⁾ 住院／日間手術後 跟進門診： 90日內：全額支付⁽³⁾ - 由第 91 天到第 180 天 (任何情況下都在 180 天內)：全額支付⁽³⁾ (如涉及大型或複雜手術) (最多3次物理治療、脊骨神經治療、職業治療及／或言語治療)		
每保單年度港幣30,000元		
每保單年度港幣10,000元	每保單年度港幣6,000元	每保單年度港幣3,000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1次)		

保障表（續）

滙豐自願醫保靈活計劃		
	鑽級	鉑級
額外保障		
(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300,000元	指定項目：全額支付 ⁽³⁾ 其他項目：每保單年度港幣150,000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⁾	全額支付 ⁽³⁾ (出院／日間手術後90日內；限於每日由1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) 指定重建手術保障 ⁽⁴⁾	全額支付 ⁽³⁾	
(VIII) 肝癌的組織碎化治療保障	全額支付 ⁽³⁾	
(IX) 私人看護 ⁽⁴⁾	全額支付 ⁽³⁾ (限於住院期間每日由1位合資格護士提供私人看護服務及每保單年度最多30日)	
(X) 復康保障 ⁽⁴⁾	每保單年度港幣80,000元 (每保單年度最多90日) 此保障償付認可／持牌復康單位／設施所收取的合資格費用；或於出院後180日內須入住該認可復康單位／設施的狀況，而有關治療與由同一原因引起的狀況直接相關且由此導致。詳情請參閱本計劃的保單條款（「條款及保障」）。	
(XI) 意外急症門診治療	全額支付 ⁽³⁾	
(XII) 善終服務和安寧療護 ⁽⁴⁾	每保單年度港幣80,000元 (每保單年度最多30日)	不適用
(XIII) 中醫門診	每次港幣600元 每日最多1次門診，每次 出院後／日間手術後最多 10次門診 (出院後／日間手術後90日內適用)	不適用
其他保障		
(I) 恩恤身故賠償	每份保單港幣10,000元	
(II) 較低級別病房現金保障	每日港幣2,000元 (每次住院最多10日)	
(III) 身體檢查保障	每保單年度港幣2,000元 (由第二保單年度開始)	每保單年度港幣1,000元 (由第二保單年度開始)

滙豐自願醫保靈活計劃		
金級	銀級	銅級
指定項目：全額支付 ⁽³⁾ 其他項目：每保單年度港幣150,000元		
全額支付 ⁽³⁾		
全額支付 ⁽³⁾		
全額支付 ⁽³⁾ (出院／日間手術後90日內；限於每日由1位合資格護士提供家中看護服務及 每保單年度最多90日)		
器官移植總額之30%		
全額支付 ⁽³⁾		
全額支付 ⁽³⁾		
全額支付 ⁽³⁾ (限於住院期間每日由1位合資格護士提供私人看護服務及每保單年度最多30日)		
每保單年度港幣80,000元 (每保單年度最多90日) 此保障償付認可／持牌復康單位／設施所收取的合資格費用；或於出院後180日內須入住 該認可復康單位／設施的狀況，而有關治療與由同一原因引起的狀況直接相關且由此導致。 詳情請參閱本計劃的保單條款 (「條款及保障」)。		
全額支付 ⁽³⁾		
不適用		
不適用		
每份保單港幣10,000元		
每日港幣2,000元 (每次住院最多10日)	每日港幣1,000元 (每次住院最多10日)	不適用
每保單年度港幣1,000元 (由第二保單年度開始)	不適用	不適用

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、柬埔寨、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、巴基斯坦、菲律賓、新加坡、南韓、斯里蘭卡、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) 全額支付是指根據您的保單條款 (「條款及保障」) 所支付的實際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) 治療只包括化療、放射性治療、標靶治療、免疫治療及荷爾蒙治療。

此保障表受限於本計劃的保單條款 (「條款及保障」)，並應與其一併閱讀。

標準保費表

「滙豐靈活醫保」－ 銀級保費表（港幣）

屆時 年齡 [*]	自付費							
	0		16,000		50,000		100,000	
	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
1	8,483	707.50	4,947	412.60	2,675	223.10	2,437	203.20
2	8,483	707.50	4,947	412.60	2,675	223.10	2,437	203.20
3	8,456	705.20	4,947	412.60	2,675	223.10	2,437	203.20
4	8,437	703.60	4,947	412.60	2,675	223.10	2,437	203.20
5	8,420	702.20	4,862	405.50	2,560	213.50	2,332	194.50
6	8,402	700.70	4,862	405.50	2,560	213.50	2,332	194.50
7	8,385	699.30	4,862	405.50	2,560	213.50	2,332	194.50
8	8,366	697.70	4,862	405.50	2,560	213.50	2,332	194.50
9	8,349	696.30	4,862	405.50	2,560	213.50	2,332	194.50
10	8,332	694.90	4,833	403.10	2,665	222.30	2,427	202.40
11	8,314	693.40	4,805	400.70	2,665	222.30	2,427	202.40
12	8,297	692.00	4,776	398.30	2,665	222.30	2,427	202.40
13	8,279	690.50	4,752	396.30	2,665	222.30	2,427	202.40
14	8,262	689.10	4,732	394.60	2,707	225.80	2,478	206.70
15	8,245	687.60	4,718	393.50	2,749	229.30	2,478	206.70
16	8,227	686.10	4,717	393.40	2,807	234.10	2,478	206.70
17	8,210	684.70	4,732	394.60	2,868	239.20	2,478	206.70
18	8,266	689.40	4,766	397.50	2,928	244.20	2,478	206.70
19	8,365	697.60	4,821	402.10	3,001	250.30	2,562	213.70
20	8,528	711.20	4,896	408.30	3,090	257.70	2,646	220.70
21	8,806	734.40	4,996	416.70	3,184	265.50	2,728	227.50
22	9,169	764.70	5,118	426.80	3,283	273.80	2,811	234.40
23	9,534	795.10	5,263	438.90	3,390	282.70	2,895	241.40
24	9,971	831.60	5,427	452.60	3,487	290.80	2,977	248.30
25	10,458	872.20	5,611	468.00	3,582	298.70	3,060	255.20
26	10,959	914.00	5,809	484.50	3,672	306.20	3,143	262.10
27	11,447	954.70	6,010	501.20	3,755	313.20	3,226	269.00
28	11,807	984.70	6,210	517.90	3,833	319.70	3,309	276.00
29	12,111	1,010.10	6,396	533.40	3,905	325.70	3,392	282.90
30	12,362	1,031.00	6,568	547.80	3,961	330.30	3,476	289.90
31	12,587	1,049.80	6,719	560.40	4,008	334.30	3,560	296.90
32	12,773	1,065.30	6,848	571.10	4,054	338.10	3,642	303.70
33	13,026	1,086.40	6,967	581.00	4,096	341.60	3,728	310.90
34	13,264	1,106.20	7,088	591.10	4,142	345.40	3,810	317.80
35	13,474	1,123.70	7,211	601.40	4,202	350.40	3,893	324.70
36	13,656	1,138.90	7,349	612.90	4,289	357.70	3,977	331.70
37	13,855	1,155.50	7,514	626.70	4,393	366.40	4,066	339.10
38	14,192	1,183.60	7,712	643.20	4,527	377.60	4,171	347.90
39	14,559	1,214.20	7,925	660.90	4,688	391.00	4,268	356.00
40	14,989	1,250.10	8,156	680.20	4,876	406.70	4,417	368.40
41	15,499	1,292.60	8,407	701.10	5,069	422.80	4,594	383.10
42	16,090	1,341.90	8,680	723.90	5,267	439.30	4,788	399.30
43	16,647	1,388.40	8,963	747.50	5,463	455.60	4,998	416.80
44	17,286	1,441.70	9,277	773.70	5,657	471.80	5,224	435.70
45	17,983	1,499.80	9,635	803.60	5,846	487.60	5,427	452.60
46	18,717	1,561.00	10,037	837.10	6,053	504.80	5,645	470.80
47	19,448	1,622.00	10,463	872.60	6,295	525.00	5,871	489.60
48	20,234	1,687.50	10,927	911.30	6,576	548.40	6,103	509.00
49	21,014	1,752.60	11,426	952.90	6,901	575.50	6,386	532.60

屆時 年齡 [*]	自付費							
	0		16,000		50,000		100,000	
	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳
50	21,809	1,818.90	11,951	996.70	7,273	606.60	6,683	557.40
51	22,639	1,888.10	12,475	1,040.40	7,676	640.20	6,991	583.00
52	23,559	1,964.80	13,064	1,089.50	8,092	674.90	7,321	610.60
53	24,531	2,045.90	13,679	1,140.80	8,529	711.30	7,680	640.50
54	25,597	2,134.80	14,352	1,197.00	9,007	751.20	8,085	674.30
55	26,815	2,236.40	15,098	1,259.20	9,524	794.30	8,533	711.70
56	28,203	2,352.10	15,976	1,332.40	10,113	843.40	9,046	754.40
57	29,771	2,482.90	16,914	1,410.60	10,800	900.70	9,639	803.90
58	31,719	2,645.40	18,015	1,502.50	11,608	968.10	10,326	861.20
59	33,974	2,833.40	19,306	1,610.10	12,486	1,041.30	11,070	923.20
60	36,630	3,054.90	20,746	1,730.20	13,404	1,117.90	11,935	995.40
61	39,719	3,312.60	22,240	1,854.80	14,342	1,196.10	12,908	1,076.50
62	43,184	3,601.50	23,890	1,992.40	15,289	1,275.10	13,815	1,152.20
63	46,813	3,904.20	25,664	2,140.40	16,213	1,352.20	14,707	1,226.60
64	50,621	4,221.80	27,514	2,294.70	17,177	1,432.60	15,643	1,304.60
65	54,344	4,532.30	29,357	2,448.40	18,183	1,516.50	16,624	1,386.40
66	57,871	4,826.40	31,298	2,610.30	19,215	1,602.50	17,637	1,470.90
67	61,176	5,102.10	33,227	2,771.10	20,234	1,687.50	18,644	1,554.90
68	63,881	5,327.70	35,076	2,925.30	21,251	1,772.30	19,657	1,639.40
69	66,472	5,543.80	36,861	3,074.20	22,230	1,854.00	20,642	1,721.50
70	69,167	5,768.50	38,662	3,224.40	23,171	1,932.50	21,599	1,801.40
71	72,022	6,006.60	40,379	3,367.60	24,168	2,015.60	22,614	1,886.00
72	75,060	6,260.00	41,964	3,499.80	25,170	2,099.20	23,641	1,971.70
73	78,669	6,561.00	43,403	3,619.80	26,188	2,184.10	24,692	2,059.30
74	82,458	6,877.00	44,673	3,725.70	27,228	2,270.80	25,769	2,149.10
75	86,276	7,195.40	45,814	3,820.90	28,311	2,361.10	26,896	2,243.10
76	90,097	7,514.10	46,875	3,909.40	29,377	2,450.00	27,908	2,327.50
77	93,926	7,833.40	48,026	4,005.40	30,507	2,544.30	28,981	2,417.00
78	97,694	8,147.70	49,369	4,117.40	31,712	2,644.80	30,126	2,512.50
79	101,283	8,447.00	50,950	4,249.20	32,995	2,751.80	31,345	2,614.20
80	104,634	8,726.50	52,866	4,409.00	34,359	2,865.50	32,641	2,722.30
81*	107,771	8,988.10	55,026	4,589.20	35,772	2,983.40	33,984	2,834.30
82*	110,476	9,213.70	57,452	4,791.50	37,298	3,110.70	35,433	2,955.10
83*	113,107	9,433.10	59,924	4,997.70	38,885	3,243.00	36,940	3,080.80
84*	115,771	9,655.30	62,153	5,183.60	40,232	3,355.30	38,220	3,187.50
85*	118,495	9,882.50	64,183	5,352.90	41,522	3,462.90	39,570	3,300.10
86*	121,262	10,113.30	66,156	5,517.40	42,764	3,566.50	40,898	3,410.90
87*	124,184	10,356.90	67,980	5,669.50	43,863	3,658.20	41,992	3,502.10
88*	126,869	10,580.90	69,997	5,837.70	44,951	3,748.90	43,072	3,592.20
89*	129,170	10,772.80	72,227	6,023.70	46,166	3,850.20	44,119	3,679.50
90*	131,190	10,941.20	74,551	6,217.60	47,384	3,951.80	45,120	3,763.00
91*	132,870	11,081.40	76,856	6,409.80	48,546	4,048.70	46,024	3,838.40
92*	134,421	11,210.70	79,015	6,589.90	49,761	4,150.10	46,937	3,914.50
93*	136,038	11,345.60	80,770	6,736.20	50,967	4,250.60	47,888	3,993.90
94*	137,764	11,489.50	82,367	6,869.40	52,135	4,348.10	48,909	4,079.00
95*	139,615	11,643.90	83,771	6,986.50	53,433	4,456.30	50,017	4,171.40
96*	141,582	11,807.90	85,021	7,090.80	54,876	4,576.70	51,223	4,272.00
97*	143,615	11,977.50	86,285	7,196.20	56,405	4,704.20	52,516	4,379.80
98*	145,717	12,152.80	87,689	7,313.30	58,131	4,848.10	53,946	4,499.10
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折扣優惠。

根據滙豐自願醫保靈活計劃的保單條款（「條款及保障」）第四部分第2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。

標準保費表

「滙豐靈活醫保」－ 銅級保費表 (港幣)

屆時 年齡 [#]	自付費							
	0		16,000		50,000		100,000	
	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
1	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90
2	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90
3	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90
4	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90
5	7,035	586.70	4,323	360.50	1,932	161.10	1,729	144.20
6	6,971	581.40	4,323	360.50	1,932	161.10	1,729	144.20
7	6,894	575.00	4,323	360.50	1,932	161.10	1,729	144.20
8	6,829	569.50	4,323	360.50	1,932	161.10	1,729	144.20
9	6,770	564.60	4,323	360.50	1,932	161.10	1,729	144.20
10	6,699	558.70	4,260	355.30	2,006	167.30	1,824	152.10
11	6,637	553.50	4,198	350.10	2,006	167.30	1,824	152.10
12	6,572	548.10	4,135	344.90	2,006	167.30	1,824	152.10
13	6,503	542.40	4,073	339.70	2,006	167.30	1,824	152.10
14	6,426	535.90	4,010	334.40	2,039	170.10	1,853	154.50
15	6,345	529.20	3,948	329.30	2,074	173.00	1,853	154.50
16	6,242	520.60	3,901	325.30	2,121	176.90	1,853	154.50
17	6,158	513.60	3,888	324.30	2,168	180.80	1,853	154.50
18	6,152	513.10	3,923	327.20	2,220	185.10	1,853	154.50
19	6,182	515.60	3,980	331.90	2,277	189.90	1,861	155.20
20	6,259	522.00	4,071	339.50	2,335	194.70	1,905	158.90
21	6,403	534.00	4,180	348.60	2,393	199.60	1,937	161.50
22	6,581	548.90	4,293	358.00	2,450	204.30	1,977	164.90
23	6,746	562.60	4,397	366.70	2,513	209.60	2,018	168.30
24	6,937	578.50	4,524	377.30	2,575	214.80	2,063	172.10
25	7,149	596.20	4,661	388.70	2,641	220.30	2,107	175.70
26	7,380	615.50	4,800	400.30	2,701	225.30	2,153	179.60
27	7,624	635.80	4,939	411.90	2,755	229.80	2,198	183.30
28	7,814	651.70	5,073	423.10	2,798	233.40	2,243	187.10
29	8,005	667.60	5,199	433.60	2,834	236.40	2,287	190.70
30	8,183	682.50	5,316	443.40	2,864	238.90	2,333	194.60
31	8,354	696.70	5,436	453.40	2,895	241.40	2,382	198.70
32	8,523	710.80	5,560	463.70	2,930	244.40	2,438	203.30
33	8,739	728.80	5,679	473.60	2,967	247.40	2,500	208.50
34	8,947	746.20	5,809	484.50	3,018	251.70	2,573	214.60
35	9,172	764.90	5,949	496.10	3,077	256.60	2,651	221.10
36	9,414	785.10	6,123	510.70	3,154	263.00	2,739	228.40
37	9,671	806.60	6,302	525.60	3,256	271.60	2,837	236.60
38	10,064	839.30	6,500	542.10	3,380	281.90	2,945	245.60
39	10,488	874.70	6,706	559.30	3,527	294.20	3,062	255.40
40	10,926	911.20	6,951	579.70	3,702	308.70	3,213	268.00
41	11,381	949.20	7,168	597.80	3,886	324.10	3,365	280.60
42	11,852	988.50	7,389	616.20	4,077	340.00	3,516	293.20
43	12,228	1,019.80	7,640	637.20	4,277	356.70	3,669	306.00
44	12,640	1,054.20	7,953	663.30	4,467	372.50	3,823	318.80
45	13,074	1,090.40	8,259	688.80	4,656	388.30	3,960	330.30
46	13,558	1,130.70	8,635	720.20	4,847	404.20	4,110	342.80
47	14,087	1,174.90	9,074	756.80	5,048	421.00	4,275	356.50
48	14,707	1,226.60	9,536	795.30	5,271	439.60	4,457	371.70
49	15,359	1,280.90	9,998	833.80	5,525	460.80	4,688	391.00

屆時 年齡 [#]	自付費							
	0		16,000		50,000		100,000	
	年繳	月繳	年繳	月繳	年繳	月繳	年繳	月繳
50	16,068	1,340.10	10,503	876.00	5,814	484.90	4,940	412.00
51	16,808	1,401.80	10,999	917.30	6,130	511.20	5,203	433.90
52	17,622	1,469.70	11,517	960.50	6,466	539.30	5,485	457.40
53	18,458	1,539.40	12,081	1,007.60	6,828	569.50	5,790	482.90
54	19,367	1,615.20	12,683	1,057.80	7,225	602.60	6,129	511.20
55	20,379	1,699.60	13,340	1,112.60	7,652	638.20	6,498	541.90
56	21,518	1,794.60	14,107	1,176.50	8,140	678.90	6,913	576.50
57	22,773	1,899.30	14,968	1,248.30	8,694	725.10	7,383	615.70
58	24,314	2,027.80	15,936	1,329.10	9,309	776.40	7,909	659.60
59	26,017	2,169.80	17,013	1,418.90	9,966	831.20	8,445	704.30
60	27,855	2,323.10	18,198	1,517.70	10,667	889.60	9,034	753.40
61	29,804	2,485.70	19,444	1,621.60	11,383	949.30	9,655	805.20
62	31,861	2,657.20	20,740	1,729.70	12,111	1,010.10	10,303	859.30
63	33,888	2,826.30	22,080	1,841.50	12,851	1,071.80	10,973	915.10
64	35,986	3,001.20	23,454	1,956.10	13,633	1,137.00	11,660	972.40
65	38,147	3,181.50	24,851	2,072.60	14,442	1,204.50	12,362	1,031.00
66	40,362	3,366.20	26,243	2,188.70	15,265	1,273.10	13,067	1,089.80
67	42,604	3,553.20	27,608	2,302.50	16,080	1,341.10	13,758	1,147.40
68	44,545	3,715.10	28,944	2,413.90	16,882	1,408.00	14,435	1,203.90
69	46,477	3,876.20	30,246	2,522.50	17,653	1,472.30	15,101	1,259.40
70	48,408	4,037.20	31,509	2,627.90	18,399	1,534.50	15,753	1,313.80
71	50,355	4,199.60	32,827	2,737.80	19,191	1,600.50	16,454	1,372.30
72	52,303	4,362.10	34,179	2,850.50	19,985	1,666.70	17,156	1,430.80
73	54,538	4,548.50	35,587	2,968.00	20,818	1,736.20	17,890	1,492.00
74	56,832	4,739.80	37,061	3,090.90	21,700	1,809.80	18,663	1,556.50
75	59,190	4,936.40	38,607	3,219.80	22,637	1,887.90	19,476	1,624.30
76	61,595	5,137.00	40,188	3,351.70	23,597	1,968.00	20,284	1,691.70
77	64,097	5,345.70	41,841	3,489.50	24,663	2,056.90	21,164	1,765.10
78	66,725	5,564.90	43,560	3,632.90	25,825	2,153.80	22,100	1,843.10
79	69,437	5,791.00	45,341	3,781.40	27,071	2,257.70	23,084	1,925.20
80	72,227	6,023.70	47,183	3,935.10	28,398	2,368.40	24,113	2,011.00
81*	75,098	6,263.20	49,064	4,091.90	29,772	2,483.00	25,184	2,100.30
82*	78,043	6,508.80	50,966	4,250.60	31,098	2,593.60	26,287	2,192.30
83*	80,953	6,751.50	52,892	4,411.20	32,420	2,703.80	27,465	2,290.60
84*	83,759	6,985.50	54,743	4,565.60	33,590	2,801.40	28,542	2,380.40
85*	86,490	7,213.30	56,557	4,716.90	34,653	2,890.10	29,619	2,470.20
86*	89,160	7,435.90	58,376	4,868.60	35,705	2,977.80	30,723	2,562.30
87*	91,800	7,656.10	60,229	5,023.10	36,862	3,074.30	31,865	2,657.50
88*	94,680	7,896.30	62,139	5,182.40	38,038	3,172.40	33,065	2,757.60
89*	97,740	8,151.50	64,122	5,347.80	39,317	3,279.00	34,330	2,863.10
90*	100,903	8,415.30	66,156	5,517.40	40,747	3,398.30	35,655	2,973.60
91*	104,087	8,680.90	68,125	5,681.60	42,015	3,504.10	36,929	3,079.90
92*	107,052	8,928.10	70,001	5,838.10	43,240	3,606.20	38,198	3,185.70
93*	109,634	9,143.50	71,739	5,983.00	44,529	3,713.70	39,441	3,289.40
94*	111,882	9,331.00	73,304	6,113.60	45,698	3,811.20	40,649	3,390.10
95*	113,852	9,495.30	74,731	6,232.60	46,838	3,906.30	41,841	3,489.50
96*	115,605	9,641.50	76,071	6,344.30	48,102	4,011.70	43,055	3,590.80
97*	117,391	9,790.40	77,385	6,453.90	49,400	4,120.00	44,325	3,696.70
98*	119,196	9,940.90	78,695	6,563.20	50,789	4,235.80	45,671	3,809.00
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折扣優惠。

根據滙豐自願醫保靈活計劃的保單條款（「條款及保障」）第四部分第2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。

計劃資料概要

每年自付費選項及相關認可產品編號

每年自付費	鑽級	鉑級	金級	銀級	銅級
認可產品編號					
無	F00049-13-000-03	F00049-17-000-01	F00049-09-000-03	F00049-05-000-03	F00049-01-000-03
港幣16,000元	F00049-14-000-03	F00049-18-000-01	F00049-10-000-03	F00049-06-000-03	F00049-02-000-03
港幣50,000元	F00049-15-000-03	F00049-19-000-01	F00049-11-000-03	F00049-07-000-03	F00049-03-000-03
港幣100,000元	F00049-16-000-03	F00049-20-000-01	F00049-12-000-03	F00049-08-000-03	F00049-04-000-03

保單年期 保證每年續保至受保人100歲¹

投保年齡¹ 15天至80歲¹

主要不保事項

按本保單條款（「條款及保障」），本公司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"）及其相關的傷病所招致的費用，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，惟屬肝癌的組織碎化治療保障範圍內則除外。
- 受保人年屆8歲¹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。

上列項目只供參考，有關不保事項的完整清單，請參閱本計劃的保單條款（「條款及保障」）。

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。若在提交文件中，錯誤申報受保人的非健康資料（包括但不限於年齡 ¹ ），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，您有權於「冷靜期」內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（即是為緊接本保單條款（「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，本保單條款（「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保單。
保費調整	首次保費將根據受保人於保單簽發時的年齡 ¹ 及其他因素（包括但不限於受保人的風險級別，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」的保單條款（「條款及保障」）第四部分第2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	若受保人於保單生效日起計1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

有關終止條款及細則的詳情請參閱本計劃的保單條款（「條款及保障」）。

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

- 需要註冊醫生的專業知識或轉介；
- 符合該傷病的診斷及治療所需；
- 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，而非主要為對受保人、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；
- 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
- 按主診註冊醫生審慎的專業判斷，以最適當的水平向受保人安全及有效地提供

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

如您在保費到期日起計的31日寬限期後仍未繳交保費，您的保單將自動終止。若您的保單被終止，您可能無法取回已繳付的保費。已終止的保單無法恢復。如欲繼續享有滙豐靈活醫保的保障，您需要重新投保及再次通過本公司的核保程序，這可能導致保費上升及加設個別不保事項。

通脹風險

您必須考慮通貨膨脹風險，因為這很可能導致未來的生活成本上升。由於通貨膨脹的緣故，您應預期即使我們已盡力履行保單責任，您或您的指定受益人將來收到的實質金額仍可能較低。

註

1. 除另有指明外，本產品冊子提及的年齡均指受保人上一次生日的年齡。
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；(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事項。未知的投保前已有病症是指保單持有人及／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，請參閱本計劃的保單條款（「條款及保障」）。
3. 全額支付是指根據本保單的保單條款（「條款及保障」）所支付的實際合資格費用及其他費用。
4. 截至2025年3月10日，基於我們對目前可用的市場資訊的理解及解讀，並與香港主要提供自願醫保計劃 – 靈活計劃的保險公司作出比較。
5. 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：

a) 銅級 – 大中華；
b) 銀級及金級 – 亞洲、澳洲及紐西蘭；
c) 鉑級 – 全球（美國除外）；
d) 鑽級 – 全球

您亦可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，詳情請參閱本計劃的保單條款（「條款及保障」）。

	大中華 ⁽¹⁾	亞洲 ⁽¹⁾ 、澳洲及紐西蘭	全球 ⁽¹⁾	美國
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	
鉑級	全額支付（設有港幣3千5百萬元每年保障限額，並無終身保障限額）			標準計劃保障
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）			

6. 病房級別賠償調整百分比是指在受保人於住院入住的病房級別高於其在本計劃的保障表列明的可享病房級別時，應用於計算應付賠償的賠償調整。入住標準私家病房以上任何病房級別的費用只會於滙豐靈活醫保（鑽級、鉑級或金級）下支付，並受病房級別賠償調整約束。詳情請參閱計劃的保單條款（「條款及保障」）。
7. 網絡醫生及網絡醫療機構為獨立第三者，並非本公司代理。本公司對網絡醫生及網絡醫療機構提供的醫療服務不承擔任何義務或責任，本公司毋須就該網絡醫生及網絡醫療機構之任何行為或未履行行為而承擔任何責任。網絡醫療機構提供免找數服務取決於(a)適用保障限額、自付費（如有）及保單之相關保單條款（「條款及保障」）下之不保事項；及(b)網絡醫療機構接受免找數服務。
8. 免找數服務乃付款保證服務且不屬於相關保單之產品特點的一部分。本公司可透過該免找數服務就相關保單代表保單持有人直接向網絡機構支付費用。這並非承認索償的資格及實際有權獲付的合資格醫療費用受相關保單的保單條款（「條款及保障」）所規限。此免找數服務將只會涵蓋在預先批核限額內及為醫療所需的指定醫療服務之醫療費用。

註

9. 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所提供的醫療意見及任何有關事項而承擔責任。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。
10. 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。
11. 醫療禮賓服務（「醫療禮賓服務」）並不屬於滙豐自願醫保計劃（「滙豐自願醫保」）保單的一部分。有關醫療禮賓服務的詳情，請參閱本公司的網站所列條款及細則：www.hsbc.com.hk/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，醫療禮賓服務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醫療禮賓服務的條款及細則而不作預先通知，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) 滙豐保險不對因滙豐保險在執行醫療禮賓服務下或與醫療禮賓服務相關的任何事項或服務時的任何過失、未能執行、取消、延誤或行使酌情權而造成的任何直接或間接損失、損害、利益損失或傷害承擔責任，有關事項或服務包括但不限於與下列各項有關的未能執行或延誤情況：
 - 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項；或
 - ii) 滙豐保險無法合理預期的任何事項；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）的任何事項、延誤、服務、服務水準、過失、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誤或無法使用情況；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，並受下列各項約束：
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）。
12. 如在扣除無索償折扣後，本公司須就前五(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就無索償折扣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。
13. 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伸至伴侶，但基於香港現行法例，伴侶未能享有稅務扣減¹³的優惠。
14. 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所示款項，而且視乎香港特別行政區稅務局對每個個案的審查及協議。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。
15. 數字僅為假設及僅供說明之用，並假設滙豐靈活醫保保單的保費合資格獲得稅務扣減。就2024/25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。歡迎您蒞臨任何一間滙豐分行，與我們預約會面。

瀏覽 www.hsbc.com.hk/insurance

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。本計劃並非銀行存款或銀行儲蓄計劃。這是在自願醫保計劃框架下，由政府認可的保險產品，您可選擇單獨投保本計劃，毋須同時購買其他類型的保險產品。

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。詳情請參閱您的保單和本計劃的保單條款（「條款及保障」）。

2025年4月

滙豐人壽保險（國際）有限公司榮獲以下獎項：







Flexible and extensive coverage to meet your needs

Your health is important to living a happy life. At HSBC Life, we know that having a reliable and comprehensive health plan gives you peace of mind. **HSBC Voluntary Health Insurance Flexi Plan** ("HSBC VHIS Flexi Plan", "the Plan" or "your policy") is made to suit your needs and to provide you with quality protections whenever and wherever you need medical services, so you can enjoy life without worries.

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 ("HSBC Life", "the Company", "we/us/our")
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 Policy Provisions ("Terms and Benefits") of the Plan.	

Key features

Extensive coverage and support in every stage of your medical journey



No waiting period for unknown pre-existing conditions²

We ensure you immediate protection along your health journey, allowing you to live worry-free from unexpected hospitalisation expenses -

- The Plan offers **immediate** medical coverage with full coverage³ over **unknown pre-existing conditions²**.



Full coverage³ over cancer treatments

When hospitalisation is necessary, our plan provides full coverage³ to ensure you receive protections over quality care -

- The Plan is first in market⁴ to offer cutting-edge full coverage³ over innovative treatments like **histotripsy for liver cancer**.
- If you are unfortunately diagnosed with cancer, the Plan will provide full coverage³ of both **surgical or non-surgical cancer treatment** expenses.



Enhanced quality of life with coverage on specified reconstructive surgeries

We strive to make sure you have protection over the best options to aid your recovery and improve your quality of life -

- Full expenses³ for **specified reconstructive surgeries** is covered if the insured person sustains an injury caused by accident with damage or defect to a body part, or undergoes surgical treatment for breast cancer.



All-round protection covering outpatient medical needs

Your recovery journey includes support both before and after your hospital stay -

- The Plan offers up to full coverage³ over **pre- and post-confinement outpatient visits and/or emergency consultations**.



Extensive rehabilitation support

Aiding your return to wellness, the Plan offers full coverage³ -

- Up to 90 days of **home nursing (provided by qualified nurse)** after hospital discharge or day case procedure.
- Up to -

HKD30,000	Post-confinement / Day case procedure outpatient physiotherapy (on top of the mentioned pre- and post-confinement outpatient visits and/or emergency consultations)
HKD80,000	Rehabilitation treatment

Key features

Unparalleled protection for you and your loved ones

Flexible plan options



5 plan options (Bronze, Silver, Gold, Platinum and Diamond), and 4 levels of annual deductibles ranging from HKD0 to HKD100,000 are available to suit your medical needs.

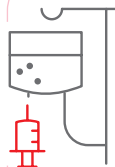
You also have 1 opportunity per lifetime to remove or decrease the deductible without re-underwriting before the policy renewal date, specifically on the insured person’s 55th birthday; or every 5 years thereafter (ie on the birthday of age¹ 60, 65, 70 , etc.).

Global coverage selection



4 options of coverage over a variety of geographic locations/regions⁵ to ensure you are covered wherever you go by your selection of global area with comprehensive coverage⁵ on hospitalisation and surgical fees³ without sub-limits.

Robust protection with renewal guaranteed



We secure your health with robust protection and **guaranteed renewal up to age¹ 100**.

Flexible fit for ward class definition



We follow the **hospital's own definitions** of ward class levels and additionally offering -

- Confinement coverage at the most luxurious room whose ward class is higher than the standard private ward, subject to **ward class adjustment factor⁶**.
- **Cash benefit** up to HKD2,000 per day for confinement at a ward class lower than the entitled.

Key features

Value-added services for additional protection at home and abroad



Cashless arrangement^{7, 8} and free hospital admission deposit guarantee service^{*}

Necessary medical treatments could be received without the need for upfront payments via -

- Cashless hospital admissions within Care+ Medical Network by HSBC Life across Hong Kong and Mainland China^{7, 8}.
- Free hospital admission deposit guarantee service^{*} of a waiver up to USD7,000 at designated mainland China or overseas hospitals.

Both subject to pre-approval prior to your treatment.



Medical Concierge Service¹¹

You may receive one-stop support from our Medical Concierge Consultant for every medically-necessary admission via the Medical Concierge Service hotline. You will be assisted seamlessly from making medical appointments, handling insurance-related documentation for claim submission for reimbursement.

As a policyholder of the Diamond level of Flexi Plan, you can even enjoy a round-trip limousine service[^] to and from hospital and a preferred location of your choice within Hong Kong for every medical-necessary admission.



Second medical opinion⁹

If you are unfortunately diagnosed with any of the critical illnesses listed at the terms and conditions of second medical opinion⁹ from the User Guide and covered in your policy, we can help you obtain a second medical opinion⁹ upon request from a Care+ Medical Network by HSBC Life's doctor or other medical experts.



Worldwide emergency assistance¹⁰

In the event of an emergency during a trip, you can simply call the 24-hour worldwide emergency and medical hotline provided by our partner, Allianz Worldwide Partners (Hong Kong) Limited for assistance.

Key features

Premium discounts for you and your loved ones



No claim discount¹²

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 under the Plan 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

You can enjoy a **10% family discount** if your **eligible family member** -

- 1. is an existing **life insured** under a HSBC VHIS Flexi Plan or
- 2. applies successfully as a **life insured** of another HSBC VHIS Flexi Plan at the same time:

Eligible family members include,

- The policyholder or his/her spouse or partner¹³ or their;
- Children (including any step- / legally adoptive children);
- Parents (including any step- / legally adoptive parents);
- Siblings (including any step- / legally adoptive siblings);
- Grandparents (including any step- / legally adoptive grandparents)
- Grandchildren (including any step- / legally adoptive grandchildren).

* The free hospital admission deposit guarantee service (in designated mainland China and overseas hospital) is an optional service that may be provided by an Assistance Company, which is an independent contractor ("Independent Service Provider") that is not an agent of the Company, subject to all of the following terms:

a. The provision of the service is subject to the terms and conditions applicable to the free hospital admission deposit guarantee service in designated mainland China and overseas hospital. HSBC Life (International) Limited ("the Company") reserves the right to amend such terms and conditions from time to time without prior notice.

b. This is an optional service. Clients can opt out of the service by writing to the Company.

c. The provision of the service shall be further subject to such terms and conditions as may be determined by the Independent Service Provider, from time to time, for any use of the Independent Service Provider's service by the insured person.

d. The Company shall not make (and does not make) any representation, warranty or undertaking as to the availability of the services.

e. The Company shall not be liable to the policyholder or the insured person in any respect of any and all of the following: (i) any medical treatment and services which may be provided by any of the designated hospitals in mainland China and overseas or any healthcare service provider anywhere, (ii) any action, activity, service or response in respect of any assistance company, or Independent Service Provider or (iii) any and all losses, damages, expenses, suits, actions or proceedings suffered or incurred (or which may be incurred or suffered) by the insured person, and/or the policyholder, whether directly or indirectly, arising from or in connection with any of the services provided or advice given by the assistance company, Independent Service Provider or its agents, or the availability of such services.

[^] Limousine service may be arranged for eligible customers who are insured persons of VHIS Flexi Plan (Diamond level) and are with a reservation of at least one working day in advance, subject to the detailed terms and conditions of Medical Concierge Service¹¹ and availability of a limousine from our service provider at the relevant time. Service providers of limousine transportation are independent third parties and are not agents of the Company. The Company shall not have any obligation or liability whatsoever in relation to the Limousine Arrangement Service provided, and shall not be responsible for any act or failure to act on the part of these service providers. HSBC Life has no liability on the services and the services may change from time to time without prior notice.

Let’s look at Jonathan’s story

With rising medical costs of quality medical services, Jonathan acknowledges the importance to safeguard his and his loved ones against unexpected injuries and illnesses. He purchases 3 (three) HSBC VHIS Flexi Plans (Silver level) of HKD16,000 deductible with himself being the policyholder, covering himself, his wife and son as insured persons respectively.

The Plan with Jonathan as the life insured -

Policyholder and insured person	Jonathan	Annual benefit limit	HKD25,000,000
Attained age ¹	38	Lifetime benefit limit	Nil
Benefit level	Flexi Plan (Silver level)	Annual deductible amount	HKD16,000
Policy effective date	15 April, 2025	Annual premium	HKD7,712

Tax efficiency

Jonathan as a taxpayer and the policyholder, is entitled to tax deduction¹⁴ on qualifying premiums paid in each year of assessment:

Life insured (Age ¹)	Annual premium paid (Depending on age ¹ /product)	Tax-deductible amount (Capped at HKD8,000 per insured person)	Amount of tax saved (Assuming 15% tax rate ¹⁵)
Self  Jonathan (38)	HKD7,712	HKD7,712	HKD1,156
Wife  Wendy (38)	HKD7,712	HKD7,712	HKD1,156
Son  Alvin (12)	HKD4,776	HKD4,776	HKD716
Total	<u>HKD20,200</u>	<u>HKD20,200</u>	<u>HKD3,028</u>



As the eligible family members (please refer to page 5 of this brochure for details) of Jonathan are the life insured under another HSBC VHIS Flexi Plan, he may enjoy **10% family discount** for the 3 policies of a total of HKD2,020.

Claim case illustration – Critical illness



Some time later, Jonathan experienced recurring headaches and dizziness for a prolonged duration, and had decided to seek medical advice in a **quality private hospital in Hong Kong**.

After an MRI scan, it was realise that there was a brain tumour in Jonathan's left temporal lobe and the treatment plan includes but not limited to -

- **Multiple radiographies** including MRI scans performed pre- and postsurgeries
- **Biopsy** for examinations of tumour tissue
- **2 complex and 1 minor surgeries** as defined under Policy Provisions including a left temporal craniotomy surgery to remove the tumour

Subsequently, Jonathan spent 14 days in the hospital under observation, followed by follow-up chemotherapy regimen of around 6 months to ensure the complete eradication of any remaining cancerous cells.



Hospital and surgical items	Actual reimbursement of HSBC VHIS Flexi Plan
(a) Room and board (14 days)	HKD31,000
(b) Miscellaneous charges	HKD254,000
(c) Attending doctor's visit fee	HKD35,000
(d) Specialist's fee	HKD12,000
(e) Intensive care (1 day)	HKD7,500
(f) Surgeon's fee	HKD270,000
(g) Anaesthetist's fee	HKD75,000
(h) Operating theatre charge	HKD37,000
(i) Prescribed Diagnostic Imaging Tests	HKD110,000
(j) Prescribed Non-surgical Cancer Treatments	HKD1,321,000
(k) Pre- and post-Confinement/ Day Case Procedure outpatient care	HKD4,900
Total	HKD2,158,400
Total claimable amount (HKD2,158,400 – HKD16,000 deductible)	<u>HKD2,142,400</u>

Fortunately, Jonathan is protected by the HSBC VHIS Flexi Plan, where he only has to pay for the HKD16,000 deductible of his policy, and are well covered over the remaining unexpected medical expenses of over HKD2 million arising from the challenging situation. This coverage allows him to concentrate on his recovery without the stress of financial concerns, while still providing him the flexibility to continue his further studies after his recovery.

Peace of mind with value-added service

What's more, as an HSBC VHIS Flexi Plan policyholder, Jonathan's medical journey has been assisted seamlessly by Medical Concierge Consultant¹¹ with no out-of-pocket expenses for confinement and treatment as he is admitted to a private hospital in Hong Kong under the Care+ Medical Network by HSBC Life with Cashless Arrangement^{7, 8}.



One-stop comfort with Medical Concierge Service¹¹

- Medical appointment booking¹¹
- Cashless Arrangement^{7, 8} pre-authorisation submission
- Claims forms filling and documents handling



Zero upfront charging with cashless^{7, 8} convenience

- Receive necessary medical treatments before making any payments^{7, 8}

The above example is for illustrative purposes only without discounts. The information shown in the example is for general reference, is hypothetical and for illustration only. It is not intended to constitute a recommendation or advice to any person or to be the basis for any treatment decision. 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/vhis.

Tax deduction eligibility is only applicable to policyholders or his/her spouse who are Hong Kong taxpayers. 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. The above example is for illustrative purposes only without discounts. 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. 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 section of Benefit Schedule for details.

Benefit schedule

Below is a summary of the key benefits of the policy. Please refer to Policy Provisions ("Terms and Benefits") of the Plan for the full list of benefits, terms, conditions and exclusions.

HSBC Voluntary Health Insurance Flexi Plan		
	Diamond level	Platinum level
Benefit level		
Annual benefit limit for benefit items (a) - (I) and enhanced benefits (I) - (VIII)	HKD40,000,000 per policy year	HKD35,000,000 per policy year
Lifetime benefit limit for benefit items (a) - (I) and enhanced benefits (I) - (VIII)	Nil	
Geographic limitation	Worldwide ⁽¹⁾	Worldwide excluding the United States
Entitled ward class	Standard private room	
Benefit items ⁽²⁾		
(a) Room and board	Full cover ⁽³⁾	
(b) Miscellaneous charges	Full cover ⁽³⁾ (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⁾	
(f) Surgeon’s fee	Full cover ⁽³⁾ (regardless of the surgical category)	
(g) Anaesthetist’s fee	Full cover ⁽³⁾ (regardless of the surgical category)	
(h) Operating theatre charges	Full cover ⁽³⁾ (regardless of the surgical category)	
(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⁾	Before each admission/ day case procedure Outpatient visit(s) or emergency consultation(s): - More than 30 days: 1 - Within 30 days: Fully covered⁽³⁾ After each admission/ day case procedure Follow-up outpatient visit(s): - Within 90 days: Fully covered⁽³⁾ - From 91st to 180th day (within 180 days in any case): Fully covered⁽³⁾ if major or complex surgical procedure related (A max of 3 for physiotherapy, chiropractic treatment, occupational therapy and/or speech therapy)	
(l) Psychiatric treatments	HKD50,000 per policy year	HKD30,000 per policy year
Enhanced benefits		
(I) Post-confinement/ Day case procedure outpatient physiotherapy ⁽⁴⁾	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)	HKD10,000 per policy year
(II) Medical implants	Specified items: Full cover ⁽³⁾ Other items: HKD300,000 per policy year	Specified items: Full cover ⁽³⁾ Other items: HKD150,000 per policy year
(III) Companion bed	Full cover ⁽³⁾	
(IV) Outpatient kidney dialysis	Full cover ⁽³⁾	

HSBC Voluntary Health Insurance Flexi Plan		
Gold level	Silver level	Bronze level
HKD30,000,000 per policy year	HKD25,000,000 per policy year	HKD5,000,000 per policy year
Nil		HKD20,000,000
Asia ⁽¹⁾ , Australia and New Zealand		Greater China ⁽¹⁾
Standard private room	Semi-private room	General ward
Full cover ⁽³⁾		
Full cover ⁽³⁾		
(subject to limit of benefit (II) “medical implants”under enhanced benefits)		
Full cover ⁽³⁾		
Full cover ⁽³⁾		
Full cover ⁽³⁾		
Full cover ⁽³⁾ (regardless of the surgical category)		
Full cover ⁽³⁾ (regardless of the surgical category)		
Full cover ⁽³⁾ (regardless of the surgical category)		
Full cover ⁽³⁾		
Full cover ⁽³⁾		
Before each admission/ day case procedure Outpatient visit(s) or emergency consultation(s): - More than 30 days: 1 - Within 30 days: Fully covered⁽³⁾ After each admission/ day case procedure Follow-up outpatient visit(s): - Within 90 days: Fully covered⁽³⁾ - From 91st to 180th day (within 180 days in any case): Fully covered⁽³⁾ if major or complex surgical procedure related (A max of 3 for physiotherapy, chiropractic treatment, occupational therapy and/or speech therapy)		
HKD30,000 per policy year		
HKD10,000 per policy year	HKD6,000 per policy year	HKD3,000 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)		
Specified items: Full cover ⁽³⁾		
Other items: HKD150,000 per policy year		
Full cover ⁽³⁾		
Full cover ⁽³⁾		

Benefit schedule (Cont'd)

HSBC Voluntary Health Insurance Flexi Plan		
Diamond level		Platinum level
Enhanced benefits		
(V) Home nursing ⁽⁴⁾	Full cover ⁽³⁾ (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)	
(VI) Donor’s benefit for organ transplantation	30% of total transplantation cost	
(VII) Specified reconstructive surgery benefit ⁽⁴⁾	Full cover ⁽³⁾	
(VIII) Histotripsy treatment benefit for liver cancer	Full cover ⁽³⁾	
(IX) Private nursing ⁽⁴⁾	Full cover ⁽³⁾ (private nursing services during confinement provided by 1 qualified nurse per day for a maximum of 30 days per policy year)	
(X) Rehabilitation benefit ⁽⁴⁾	HKD80,000 per policy year (up to 90 days per policy year) The benefit shall be payable for eligible expenses charged by a recognized/licensed rehabilitation unit/facility; or for a condition necessitating admission to such recogniaized rehabilitation unit/facility within 180 days after discharge from a Hospital where such treatment is directly related to and is a result of the condition arising from the same cause. Please refer to the Policy Provisions ("Terms and Benefits") of the Plan for details.	
(XI) Emergency outpatient treatment for accident	Full cover ⁽³⁾	
(XII) Hospice and palliative ⁽⁴⁾	HKD80,000 per policy year (up to 30 days per policy year)	N/A
(XIII) Chinese medicine practitioner outpatient care	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)	N/A
Other benefits		
(I) Compassionate death benefit	HKD10,000 per policy	
(II) Cash benefit for lower ward class	HKD2,000 per day (Maximum 10 days per confinement)	
(III) Check-up benefit	HKD2,000 per policy year (Starting from the 2 nd policy year)	HKD1,000 per policy year (Starting from the 2 nd policy year)

HSBC Voluntary Health Insurance Flexi Plan		
Gold level	Silver level	Bronze level
Full cover ⁽³⁾ (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)		
30% of total transplantation cost		
Full cover ⁽³⁾		
Full cover ⁽³⁾		
Full cover ⁽³⁾ (private nursing services during confinement provided by 1 qualified nurse per day for a maximum of 30 days per policy year)		
HKD80,000 per policy year (up to 90 days per policy year) The benefit shall be payable for eligible expenses charged by a recognized/licensed rehabilitation unit/facility; or for a condition necessitating admission to such recogniaized rehabilitation unit/facility within 180 days after discharge from a Hospital where such treatment is directly related to and is a result of the condition arising from the same cause. Please refer to the Policy Provisions ("Terms and Benefits") of the Plan for details.		
Full cover ⁽³⁾		
N/A		
N/A		
HKD10,000 per policy		
HKD2,000 per day (Maximum 10 days per confinement)	HKD1,000 per day (Maximum 10 days per confinement)	N/A
HKD1,000 per policy year (Starting from the 2 nd policy year)	N/A	N/A

Notes:

(1) Greater China shall mean mainland China, Hong Kong, Macau and Taiwan. Asia shall mean Afghanistan, Bangladesh, Bhutan, Brunei, Cambodia, Greater China, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Malaysia, Maldives, Mongolia, Myanmar, Nepal, Pakistan, Philippines, Singapore, South Korea, Sri Lanka, 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 Policy Provisions ("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 chemotherapy, radiotherapy, targeted therapy, immunotherapy and hormonal therapy.

This benefit schedule is subject to and shall be read together with Policy Provisions ("Terms and Benefits") of the Plan.

Standard premium schedule

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

Attained Age*	Deductible							
	0		16,000		50,000		100,000	
	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly
0	29,336	2,446.60	20,852	1,739.10	14,650	1,221.80	10,956	913.70
1	29,336	2,446.60	20,852	1,739.10	14,650	1,221.80	10,956	913.70
2	29,336	2,446.60	20,852	1,739.10	14,650	1,221.80	10,956	913.70
3	29,005	2,419.00	20,635	1,721.00	14,485	1,208.00	10,956	913.70
4	27,885	2,325.60	19,850	1,655.50	14,485	1,208.00	10,490	874.90
5	27,001	2,251.90	19,069	1,590.40	13,854	1,155.40	10,490	874.90
6	26,238	2,188.20	18,677	1,557.70	13,277	1,107.30	9,717	810.40
7	25,225	2,103.80	17,968	1,498.50	12,800	1,067.50	9,717	810.40
8	24,407	2,035.50	17,395	1,450.70	12,386	1,033.00	9,315	776.90
9	23,691	1,975.80	16,896	1,409.10	12,145	1,012.90	9,065	756.00
10	23,298	1,943.10	16,619	1,386.00	11,840	987.50	8,928	744.60
11	23,052	1,922.50	16,571	1,382.00	11,647	971.40	8,842	737.40
12	22,985	1,916.90	16,544	1,379.80	11,575	965.40	8,818	735.40
13	23,125	1,928.60	16,637	1,387.50	11,582	965.90	8,868	739.60
14	23,495	1,959.50	16,837	1,404.20	11,589	966.50	8,997	750.30
15	23,964	1,998.60	17,124	1,428.10	11,754	980.30	9,163	764.20
16	24,474	2,041.10	17,493	1,458.90	11,975	998.70	9,341	779.00
17	25,046	2,088.80	17,909	1,493.60	12,179	1,015.70	9,542	795.80
18	25,745	2,147.10	18,365	1,531.60	12,383	1,032.70	9,787	816.20
19	26,473	2,207.80	18,861	1,573.00	12,613	1,051.90	10,042	837.50
20	27,220	2,270.10	19,389	1,617.00	12,962	1,081.00	10,304	859.40
21	28,020	2,336.90	19,919	1,661.20	13,347	1,113.10	10,583	882.60
22	28,816	2,403.30	20,441	1,704.80	13,733	1,145.30	10,862	905.90
23	29,522	2,462.10	20,954	1,747.60	14,076	1,173.90	11,109	926.50
24	30,209	2,519.40	21,441	1,788.20	14,418	1,202.50	11,349	946.50
25	30,882	2,575.60	21,896	1,826.10	14,761	1,231.10	11,586	966.30
26	31,496	2,626.80	22,309	1,860.60	15,110	1,260.20	11,801	984.20
27	32,062	2,674.00	22,683	1,891.80	15,460	1,289.40	11,998	1,000.60
28	32,478	2,708.70	23,021	1,920.00	15,691	1,308.60	12,144	1,012.80
29	32,877	2,741.90	23,351	1,947.50	15,936	1,329.10	12,285	1,024.60
30	33,301	2,777.30	23,696	1,976.20	16,187	1,350.00	12,433	1,036.90
31	33,850	2,823.10	24,107	2,010.50	16,437	1,370.80	12,625	1,052.90
32	34,525	2,879.40	24,620	2,053.30	16,761	1,397.90	12,863	1,072.80
33	35,420	2,954.00	25,262	2,106.90	17,280	1,441.20	13,175	1,098.80
34	36,547	3,048.00	26,027	2,170.70	17,917	1,494.30	13,571	1,131.80
35	37,872	3,158.50	26,920	2,245.10	18,645	1,555.00	14,034	1,170.40
36	39,320	3,279.30	27,983	2,333.80	19,493	1,625.70	14,543	1,212.90
37	40,908	3,411.70	29,180	2,433.60	20,469	1,707.10	15,099	1,259.30
38	42,999	3,586.10	30,493	2,543.10	21,470	1,790.60	15,831	1,320.30
39	45,103	3,761.60	31,914	2,661.60	22,490	1,875.70	16,569	1,381.90
40	47,246	3,940.30	33,436	2,788.60	23,616	1,969.60	17,320	1,444.50
41	49,477	4,126.40	34,945	2,914.40	24,749	2,064.10	18,102	1,509.70
42	51,777	4,318.20	36,430	3,038.30	25,821	2,153.50	18,907	1,576.80
43	53,780	4,485.30	37,868	3,158.20	26,865	2,240.50	19,611	1,635.60
44	55,698	4,645.20	39,233	3,272.00	27,894	2,326.40	20,284	1,691.70
45	57,518	4,797.00	40,508	3,378.40	28,773	2,399.70	20,922	1,744.90
46	59,228	4,939.60	41,746	3,481.60	29,590	2,467.80	21,523	1,795.00
47	60,874	5,076.90	43,002	3,586.40	30,494	2,543.20	22,100	1,843.10
48	62,630	5,223.30	44,317	3,696.00	31,366	2,615.90	22,717	1,894.60
49	64,660	5,392.60	45,755	3,816.00	32,312	2,694.80	23,431	1,954.10

Attained Age*	Deductible							
	0		16,000		50,000		100,000	
	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly
50	66,906	5,580.00	47,375	3,951.10	33,460	2,790.60	24,220	2,019.90
51	69,495	5,795.90	49,196	4,102.90	34,705	2,894.40	25,129	2,095.80
52	72,450	6,042.30	51,177	4,268.20	35,966	2,999.60	26,165	2,182.20
53	75,625	6,307.10	53,312	4,446.20	37,393	3,118.60	27,280	2,275.20
54	78,807	6,572.50	55,579	4,635.30	38,882	3,242.80	28,396	2,368.20
55	82,156	6,851.80	57,967	4,834.40	40,387	3,368.30	29,574	2,466.50
56	85,679	7,145.60	60,552	5,050.00	42,101	3,511.20	30,811	2,569.60
57	89,510	7,465.10	63,423	5,289.50	44,017	3,671.00	32,157	2,681.90
58	94,073	7,845.70	66,648	5,558.40	46,180	3,851.40	33,761	2,815.70
59	99,311	8,282.50	70,294	5,862.50	48,643	4,056.80	35,600	2,969.00
60	105,181	8,772.10	74,399	6,204.90	51,453	4,291.20	37,661	3,140.90
61	111,722	9,317.60	78,909	6,581.00	54,428	4,539.30	39,959	3,332.60
62	118,809	9,908.70	83,809	6,989.70	57,604	4,804.20	42,448	3,540.20
63	126,288	10,532.40	89,087	7,429.90	60,965	5,084.50	45,075	3,759.30
64	134,296	11,200.30	94,723	7,899.90	64,483	5,377.90	47,889	3,993.90
65	142,872	11,915.50	100,700	8,398.40	68,152	5,683.90	50,904	4,245.40
66	151,971	12,674.40	106,898	8,915.30	71,945	6,000.20	54,110	4,512.80
67	161,496	13,468.80	113,260	9,445.90	75,831	6,324.30	57,460	4,792.20
68	170,525	14,221.80	119,720	9,984.60	79,834	6,658.20	60,640	5,057.40
69	179,732	14,989.60	126,203	10,525.30	83,976	7,003.60	63,886	5,328.10
70	188,996	15,762.30	132,609	11,059.60	88,179	7,354.10	67,157	5,600.90
71	198,262	16,535.10	139,070	11,598.40	92,510	7,715.30	70,452	5,875.70
72	207,243	17,284.10	145,529	12,137.10	97,007	8,090.40	73,631	6,140.80
73	216,570	18,061.90	151,985	12,675.50	101,613	8,474.50	76,936	6,416.50
74	225,835	18,834.60	158,444	13,214.20	106,252	8,861.40	80,224	6,690.70
75	235,088	19,606.30	164,988	13,760.00	111,002	9,257.60	83,515	6,965.20
76	244,315	20,375.90	171,576	14,309.40	115,857	9,662.50	86,775	7,237.00
77	253,891	21,174.50	178,245	14,865.60	120,706	10,066.90	90,194	7,522.20
78	263,679	21,990.80	184,953	15,425.10	125,616	10,476.40	93,710	7,815.40
79	273,368	22,798.90	191,669	15,985.20	130,667	10,897.60	97,207	8,107.10
80	282,858	23,590.40	198,206	16,530.40	135,760	11,322.40	100,654	8,394.50
81*	292,128	24,363.50	204,442	17,050.50	140,884	11,749.70	104,046	8,677.40
82*	300,399	25,053.30	210,339	17,542.30	145,735	12,154.30	107,111	8,933.10
83*	308,008	25,687.90	215,900	18,006.10	150,250	12,530.90	110,013	9,175.10
84*	315,207	26,288.30	221,024	18,433.40	154,238	12,863.40	112,699	9,399.10
85*	322,073	26,860.90	225,945	18,843.80	157,826	13,162.70	115,287	9,614.90
86*	328,535	27,399.80	230,790	19,247.90	161,041	13,430.80	117,756	9,820.90
87*	335,331	27,966.60	235,625	19,651.10	164,249	13,698.40	120,367	10,038.60
88*	342,334	28,550.70	240,517	20,059.10	167,500	13,969.50	123,076	10,264.50
89*	349,431	29,142.50	245,565	20,480.10	170,853	14,249.10	125,849	10,495.80
90*	356,667	29,746.00	250,772	20,914.40	174,314	14,537.80	128,704	10,733.90
91*	364,185	30,373.00	256,115	21,360.00	177,854	14,833.00	131,641	10,978.90
92*	372,034	31,027.60	261,657	21,822.20	181,552	15,141.40	134,731	11,236.60
93*	380,171	31,706.30	267,412	22,302.20	185,397	15,462.10	137,964	11,506.20
94*	388,621	32,411.00	273,359	22,798.10	189,403	15,796.20	141,354	11,788.90
95*	397,305	33,135.20	279,480	23,308.60	193,549	16,142.00	144,881	12,083.10
96*	406,149	33,872.80	285,724	23,829.40	197,826	16,498.70	148,524	12,386.90
97*	415,184	34,626.30	292,130	24,363.60	202,265	16,868.90	152,298	12,701.70
98*	424,123	35,371.90	298,466	24,892.10	206,075	17,186.70	156,121	13,020.50
99*	433,672	36,188.20	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 Policy Provisions ("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.

Standard premium schedule

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

Attained Age*	Deductible							
	0		16,000		50,000		100,000	
	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly
0	14,276	1,190.60	10,052	838.30	7,151	596.40	5,358	446.90
1	14,276	1,190.60	10,052	838.30	7,151	596.40	5,358	446.90
2	14,276	1,190.60	10,052	838.30	7,151	596.40	5,358	446.90
3	14,020	1,169.30	9,756	813.70	7,151	596.40	5,358	446.90
4	13,869	1,156.70	9,660	805.60	6,945	579.20	5,212	434.70
5	13,690	1,141.70	9,136	761.90	6,945	579.20	5,212	434.70
6	13,484	1,124.60	9,047	754.50	6,713	559.90	5,062	422.20
7	13,274	1,107.10	8,859	738.80	6,713	559.90	5,062	422.20
8	13,043	1,087.80	8,725	727.70	6,519	543.70	4,948	412.70
9	12,781	1,065.90	8,644	720.90	6,432	536.40	4,948	412.70
10	12,558	1,047.30	8,565	714.30	6,357	530.20	4,858	405.20
11	12,417	1,035.60	8,505	709.30	6,329	527.80	4,771	397.90
12	12,379	1,032.40	8,474	706.70	6,225	519.20	4,718	393.50
13	12,454	1,038.70	8,519	710.50	6,171	514.70	4,744	395.60
14	12,654	1,055.30	8,599	717.20	6,212	518.10	4,815	401.60
15	12,915	1,077.10	8,713	726.70	6,302	525.60	4,906	409.20
16	13,185	1,099.60	8,847	737.80	6,412	534.80	5,000	417.00
17	13,489	1,125.00	8,993	750.00	6,535	545.00	5,107	425.90
18	13,864	1,156.30	9,147	762.90	6,643	554.00	5,240	437.00
19	14,111	1,176.90	9,310	776.50	6,759	563.70	5,379	448.60
20	14,557	1,214.10	9,465	789.40	6,910	576.30	5,521	460.50
21	14,923	1,244.60	9,652	805.00	7,085	590.90	5,602	467.20
22	15,303	1,276.30	9,857	822.10	7,270	606.30	5,765	480.80
23	15,701	1,309.50	10,085	841.10	7,464	622.50	5,918	493.60
24	16,103	1,343.00	10,325	861.10	7,667	639.40	6,081	507.20
25	16,504	1,376.40	10,576	882.00	7,877	656.90	6,222	518.90
26	16,879	1,407.70	10,803	901.00	8,077	673.60	6,362	530.60
27	17,231	1,437.10	11,033	920.20	8,270	689.70	6,504	542.40
28	17,562	1,464.70	11,273	940.20	8,456	705.20	6,594	549.90
29	17,874	1,490.70	11,525	961.20	8,628	719.60	6,691	558.00
30	18,159	1,514.50	11,779	982.40	8,769	731.30	6,790	566.30
31	18,508	1,543.60	12,098	1,009.00	8,930	744.80	6,889	574.50
32	18,863	1,573.20	12,442	1,037.70	9,107	759.50	6,993	583.20
33	19,256	1,606.00	12,821	1,069.30	9,321	777.40	7,129	594.60
34	19,655	1,639.20	13,199	1,100.80	9,565	797.70	7,270	606.30
35	20,058	1,672.80	13,593	1,133.70	9,820	819.00	7,410	618.00
36	20,477	1,707.80	13,987	1,166.50	10,099	842.30	7,558	630.30
37	20,866	1,740.20	14,435	1,203.90	10,413	868.40	7,697	641.90
38	21,471	1,790.70	14,892	1,242.00	10,728	894.70	7,910	659.70
39	22,113	1,844.20	15,414	1,285.50	11,048	921.40	8,134	678.40
40	22,812	1,902.50	16,017	1,335.80	11,432	953.40	8,379	698.80
41	23,572	1,965.90	16,673	1,390.50	11,845	987.90	8,647	721.20
42	24,466	2,040.50	17,326	1,445.00	12,262	1,022.70	8,962	747.40
43	25,294	2,109.50	18,027	1,503.50	12,712	1,060.20	9,254	771.80
44	26,191	2,184.30	18,763	1,564.80	13,216	1,102.20	9,567	797.90
45	27,222	2,270.30	19,462	1,623.10	13,697	1,142.30	9,933	828.40
46	28,339	2,363.50	20,199	1,684.60	14,204	1,184.60	10,324	861.00
47	29,433	2,454.70	21,074	1,757.60	14,798	1,234.20	10,710	893.20
48	30,725	2,562.50	21,945	1,830.20	15,386	1,283.20	11,163	931.00
49	32,100	2,677.10	22,857	1,906.30	16,007	1,335.00	11,648	971.40

Attained Age*	Deductible							
	0		16,000		50,000		100,000	
	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly
50	33,467	2,791.10	23,880	1,991.60	16,724	1,394.80	12,129	1,011.60
51	34,971	2,916.60	24,935	2,079.60	17,460	1,456.20	12,658	1,055.70
52	36,670	3,058.30	25,989	2,167.50	18,194	1,517.40	13,255	1,105.50
53	38,376	3,200.60	27,175	2,266.40	19,030	1,587.10	13,858	1,155.80
54	40,237	3,355.80	28,420	2,370.20	19,919	1,661.20	14,513	1,210.40
55	42,336	3,530.80	29,727	2,479.20	20,850	1,738.90	15,253	1,272.10
56	44,567	3,716.90	31,234	2,604.90	21,929	1,828.90	16,038	1,337.60
57	47,034	3,922.60	32,929	2,746.30	23,134	1,929.40	16,910	1,410.30
58	49,915	4,162.90	34,844	2,906.00	24,454	2,039.50	17,923	1,494.80
59	53,024	4,422.20	36,942	3,081.00	25,913	2,161.10	19,017	1,586.00
60	56,326	4,697.60	39,233	3,272.00	27,522	2,295.30	20,182	1,683.20
61	59,937	4,998.70	41,566	3,466.60	29,179	2,433.50	21,454	1,789.30
62	63,796	5,320.60	43,936	3,664.30	30,912	2,578.10	22,815	1,902.80
63	67,791	5,653.80	46,408	3,870.40	32,729	2,729.60	24,224	2,020.30
64	72,072	6,010.80	49,153	4,099.40	34,621	2,887.40	25,735	2,146.30
65	76,657	6,393.20	52,156	4,349.80	36,589	3,051.50	27,356	2,281.50
66	81,529	6,799.50	55,418	4,621.90	38,629	3,221.70	29,084	2,425.60
67	86,624	7,224.40	58,941	4,915.70	40,722	3,396.20	30,887	2,576.00
68	91,501	7,631.20	62,626	5,223.00	42,884	3,576.50	32,352	2,698.20
69	96,470	8,045.60	66,341	5,532.80	45,131	3,763.90	33,779	2,817.20
70	101,484	8,463.80	69,992	5,837.30	47,418	3,954.70	35,162	2,932.50
71	106,523	8,884.00	73,582	6,136.70	49,794	4,152.80	36,606	3,052.90
72	111,423	9,292.70	77,108	6,430.80	52,259	4,358.40	38,088	3,176.50
73	116,532	9,718.80	80,567	6,719.30	54,794	4,569.80	39,636	3,305.60
74	121,627	10,143.70	83,997	7,005.30	57,363	4,784.10	41,256	3,440.80
75	126,756	10,571.50	87,557	7,302.30	60,011	5,004.90	42,960	3,582.90
76	131,900	11,000.50	91,245	7,609.80	62,721	5,230.90	44,701	3,728.10
77	137,286	11,449.70	95,205	7,940.10	65,471	5,460.30	46,525	3,880.20
78	142,870	11,915.40	99,144	8,268.60	68,288	5,695.20	48,423	4,038.50
79	148,440	12,379.90	102,825	8,575.60	71,195	5,937.70	50,389	4,202.40
80	153,914	12,836.40	106,268	8,862.80	74,134	6,182.80	52,427	4,372.40
81*	159,226	13,279.40	109,427	9,126.20	77,082	6,428.60	54,508	4,546.00
82*	163,913	13,670.30	112,013	9,341.90	79,863	6,660.60	56,612	4,721.40
83*	168,168	14,025.20	114,299	9,532.50	82,454	6,876.70	58,742	4,899.10
84*	172,093	14,352.60	116,507	9,716.70	84,690	7,063.10	60,790	5,069.90
85*	175,761	14,658.50	118,614	9,892.40	86,686	7,229.60	62,794	5,237.00
86*	179,159	14,941.90	120,690	10,065.50	88,466	7,378.10	64,807	5,404.90
87*	182,730	15,239.70	122,865	10,246.90	90,235	7,525.60	66,855	5,575.70
88*	186,401	15,545.80	125,194	10,441.20	92,026	7,675.00	68,433	5,707.30
89*	190,110	15,855.20	127,592	10,641.20	93,879	7,829.50	70,057	5,842.80
90*	193,881	16,169.70	130,059	10,846.90	95,798	7,989.60	71,740	5,983.10
91*	197,774	16,494.40	132,565	11,055.90	97,736	8,151.20	73,450	6,125.70
92*	201,838	16,833.30	135,167	11,272.90	99,769	8,320.70	75,256	6,276.40
93*	206,038	17,183.60	137,865	11,497.90	101,891	8,497.70	77,164	6,435.50
94*	210,396	17,547.00	140,654	11,730.50	104,108	8,682.60	79,178	6,603.40
95*	214,858	17,919.20	143,524	11,969.90	106,412	8,874.80	81,290	6,779.60
96*	219,395	18,297.50	146,463	12,215.00	108,808	9,074.60	83,497	6,963.60
97*	224,021	18,683.40	149,483	12,466.90	111,310	9,283.30	85,810	7,156.60
98*	228,622	19,067.10	152,507	12,719.10	113,549	9,470.00	88,202	7,356.00
99*	233,506	19,474.40	155,752	12,989.70	116,326	9,701.60	90,449	7,543.40

* 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 Policy Provisions ("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.

Standard premium schedule

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

Attained Age*	Deductible							
	0		16,000		50,000		100,000	
	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly
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

Attained Age*	Deductible							
	0		16,000		50,000		100,000	
	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly
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	48,490	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	60,559	5,050.60
89*	168,238	14,031.00	112,912	9,416.90	83,077	6,928.60	61,996	5,170.50
90*	171,575	14,309.40	115,096	9,599.00	84,775	7,070.20	63,486	5,294.70
91*	175,020	14,596.70	117,313	9,783.90	86,492	7,213.40	64,998	5,420.80
92*	178,616	14,896.60	119,616	9,976.00	88,290	7,363.40	66,598	5,554.30
93*	182,334	15,206.70	122,004	10,175.10	90,168	7,520.00	68,286	5,695.10
94*	186,189	15,528.20	124,472	10,381.00	92,130	7,683.60	70,068	5,843.70
95*	190,139	15,857.60	127,012	10,592.80	94,169	7,853.70	71,937	5,999.50
96*	194,153	16,192.40	129,612	10,809.60	96,289	8,030.50	73,890	6,162.40
97*	198,248	16,533.90	132,285	11,032.60	98,504	8,215.20	75,937	6,333.10
98*	202,319	16,873.40	134,961	11,255.70	100,485	8,380.40	78,055	6,509.80
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 Policy Provisions ("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.

Standard premium schedule

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

Attained Age*	Deductible							
	0		16,000		50,000		100,000	
	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly
0	8,483	707.50	4,947	412.60	2,675	223.10	2,437	203.20
1	8,483	707.50	4,947	412.60	2,675	223.10	2,437	203.20
2	8,483	707.50	4,947	412.60	2,675	223.10	2,437	203.20
3	8,456	705.20	4,947	412.60	2,675	223.10	2,437	203.20
4	8,437	703.60	4,947	412.60	2,675	223.10	2,437	203.20
5	8,420	702.20	4,862	405.50	2,560	213.50	2,332	194.50
6	8,402	700.70	4,862	405.50	2,560	213.50	2,332	194.50
7	8,385	699.30	4,862	405.50	2,560	213.50	2,332	194.50
8	8,366	697.70	4,862	405.50	2,560	213.50	2,332	194.50
9	8,349	696.30	4,862	405.50	2,560	213.50	2,332	194.50
10	8,332	694.90	4,833	403.10	2,665	222.30	2,427	202.40
11	8,314	693.40	4,805	400.70	2,665	222.30	2,427	202.40
12	8,297	692.00	4,776	398.30	2,665	222.30	2,427	202.40
13	8,279	690.50	4,752	396.30	2,665	222.30	2,427	202.40
14	8,262	689.10	4,732	394.60	2,707	225.80	2,478	206.70
15	8,245	687.60	4,718	393.50	2,749	229.30	2,478	206.70
16	8,227	686.10	4,717	393.40	2,807	234.10	2,478	206.70
17	8,210	684.70	4,732	394.60	2,868	239.20	2,478	206.70
18	8,266	689.40	4,766	397.50	2,928	244.20	2,478	206.70
19	8,365	697.60	4,821	402.10	3,001	250.30	2,562	213.70
20	8,528	711.20	4,896	408.30	3,090	257.70	2,646	220.70
21	8,806	734.40	4,996	416.70	3,184	265.50	2,728	227.50
22	9,169	764.70	5,118	426.80	3,283	273.80	2,811	234.40
23	9,534	795.10	5,263	438.90	3,390	282.70	2,895	241.40
24	9,971	831.60	5,427	452.60	3,487	290.80	2,977	248.30
25	10,458	872.20	5,611	468.00	3,582	298.70	3,060	255.20
26	10,959	914.00	5,809	484.50	3,672	306.20	3,143	262.10
27	11,447	954.70	6,010	501.20	3,755	313.20	3,226	269.00
28	11,807	984.70	6,210	517.90	3,833	319.70	3,309	276.00
29	12,111	1,010.10	6,396	533.40	3,905	325.70	3,392	282.90
30	12,362	1,031.00	6,568	547.80	3,961	330.30	3,476	289.90
31	12,587	1,049.80	6,719	560.40	4,008	334.30	3,560	296.90
32	12,773	1,065.30	6,848	571.10	4,054	338.10	3,642	303.70
33	13,026	1,086.40	6,967	581.00	4,096	341.60	3,728	310.90
34	13,264	1,106.20	7,088	591.10	4,142	345.40	3,810	317.80
35	13,474	1,123.70	7,211	601.40	4,202	350.40	3,893	324.70
36	13,656	1,138.90	7,349	612.90	4,289	357.70	3,977	331.70
37	13,855	1,155.50	7,514	626.70	4,393	366.40	4,066	339.10
38	14,192	1,183.60	7,712	643.20	4,527	377.60	4,171	347.90
39	14,559	1,214.20	7,925	660.90	4,688	391.00	4,268	356.00
40	14,989	1,250.10	8,156	680.20	4,876	406.70	4,417	368.40
41	15,499	1,292.60	8,407	701.10	5,069	422.80	4,594	383.10
42	16,090	1,341.90	8,680	723.90	5,267	439.30	4,788	399.30
43	16,647	1,388.40	8,963	747.50	5,463	455.60	4,998	416.80
44	17,286	1,441.70	9,277	773.70	5,657	471.80	5,224	435.70
45	17,983	1,499.80	9,635	803.60	5,846	487.60	5,427	452.60
46	18,717	1,561.00	10,037	837.10	6,053	504.80	5,645	470.80
47	19,448	1,622.00	10,463	872.60	6,295	525.00	5,871	489.60
48	20,234	1,687.50	10,927	911.30	6,576	548.40	6,103	509.00
49	21,014	1,752.60	11,426	952.90	6,901	575.50	6,386	532.60

Attained Age*	Deductible							
	0		16,000		50,000		100,000	
	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly
50	21,809	1,818.90	11,951	996.70	7,273	606.60	6,683	557.40
51	22,639	1,888.10	12,475	1,040.40	7,676	640.20	6,991	583.00
52	23,559	1,964.80	13,064	1,089.50	8,092	674.90	7,321	610.60
53	24,531	2,045.90	13,679	1,140.80	8,529	711.30	7,680	640.50
54	25,597	2,134.80	14,352	1,197.00	9,007	751.20	8,085	674.30
55	26,815	2,236.40	15,098	1,259.20	9,524	794.30	8,533	711.70
56	28,203	2,352.10	15,976	1,332.40	10,113	843.40	9,046	754.40
57	29,771	2,482.90	16,914	1,410.60	10,800	900.70	9,639	803.90
58	31,719	2,645.40	18,015	1,502.50	11,608	968.10	10,326	861.20
59	33,974	2,833.40	19,306	1,610.10	12,486	1,041.30	11,070	923.20
60	36,630	3,054.90	20,746	1,730.20	13,404	1,117.90	11,935	995.40
61	39,719	3,312.60	22,240	1,854.80	14,342	1,196.10	12,908	1,076.50
62	43,184	3,601.50	23,890	1,992.40	15,289	1,275.10	13,815	1,152.20
63	46,813	3,904.20	25,664	2,140.40	16,213	1,352.20	14,707	1,226.60
64	50,621	4,221.80	27,514	2,294.70	17,177	1,432.60	15,643	1,304.60
65	54,344	4,532.30	29,357	2,448.40	18,183	1,516.50	16,624	1,386.40
66	57,871	4,826.40	31,298	2,610.30	19,215	1,602.50	17,637	1,470.90
67	61,176	5,102.10	33,227	2,771.10	20,234	1,687.50	18,644	1,554.90
68	63,881	5,327.70	35,076	2,925.30	21,251	1,772.30	19,657	1,639.40
69	66,472	5,543.80	36,861	3,074.20	22,230	1,854.00	20,642	1,721.50
70	69,167	5,768.50	38,662	3,224.40	23,171	1,932.50	21,599	1,801.40
71	72,022	6,006.60	40,379	3,367.60	24,168	2,015.60	22,614	1,886.00
72	75,060	6,260.00	41,964	3,499.80	25,170	2,099.20	23,641	1,971.70
73	78,669	6,561.00	43,403	3,619.80	26,188	2,184.10	24,692	2,059.30
74	82,458	6,877.00	44,673	3,725.70	27,228	2,270.80	25,769	2,149.10
75	86,276	7,195.40	45,814	3,820.90	28,311	2,361.10	26,896	2,243.10
76	90,097	7,514.10	46,875	3,909.40	29,377	2,450.00	27,908	2,327.50
77	93,926	7,833.40	48,026	4,005.40	30,507	2,544.30	28,981	2,417.00
78	97,694	8,147.70	49,369	4,117.40	31,712	2,644.80	30,126	2,512.50
79	101,283	8,447.00	50,950	4,249.20	32,995	2,751.80	31,345	2,614.20
80	104,634	8,726.50	52,866	4,409.00	34,359	2,865.50	32,641	2,722.30
81*	107,771	8,988.10	55,026	4,589.20	35,772	2,983.40	33,984	2,834.30
82*	110,476	9,213.70	57,452	4,791.50	37,298	3,110.70	35,433	2,955.10
83*	113,107	9,433.10	59,924	4,997.70	38,885	3,243.00	36,940	3,080.80
84*	115,771	9,655.30	62,153	5,183.60	40,232	3,355.30	38,220	3,187.50
85*	118,495	9,882.50	64,183	5,352.90	41,522	3,462.90	39,570	3,300.10
86*	121,262	10,113.30	66,156	5,517.40	42,764	3,566.50	40,898	3,410.90
87*	124,184	10,366.90	67,980	5,669.50	43,863	3,658.20	41,992	3,502.10
88*	126,869	10,580.90	69,997	5,837.70	44,951	3,748.90	43,072	3,592.20
89*	129,170	10,772.80	72,227	6,023.70	46,166	3,850.20	44,119	3,679.50
90*	131,190	10,941.20	74,551	6,217.60	47,384	3,951.80	45,120	3,763.00
91*	132,870	11,081.40	76,856	6,409.80	48,546	4,048.70	46,024	3,838.40
92*	134,421	11,210.70	79,015	6,589.90	49,761	4,150.10	46,937	3,914.50
93*	136,038	11,345.60	80,770	6,736.20	50,967	4,250.60	47,888	3,993.90
94*	137,764	11,489.50	82,367	6,869.40	52,135	4,348.10	48,909	4,079.00
95*	139,615	11,643.90	83,771	6,986.50	53,433	4,456.30	50,017	4,171.40
96*	141,582	11,807.90	85,021	7,090.80	54,876	4,576.70	51,223	4,272.00
97*	143,615	11,977.50	86,285	7,196.20	56,405	4,704.20	52,516	4,379.80
98*	145,717	12,152.80	87,689	7,313.30	58,131	4,848.10	53,946	4,499.10
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 Policy Provisions ("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.

Standard premium schedule

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

Attained Age*	Deductible							
	0		16,000		50,000		100,000	
	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly
0	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90
1	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90
2	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90
3	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90
4	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90
5	7,035	586.70	4,323	360.50	1,932	161.10	1,729	144.20
6	6,971	581.40	4,323	360.50	1,932	161.10	1,729	144.20
7	6,894	575.00	4,323	360.50	1,932	161.10	1,729	144.20
8	6,829	569.50	4,323	360.50	1,932	161.10	1,729	144.20
9	6,770	564.60	4,323	360.50	1,932	161.10	1,729	144.20
10	6,699	558.70	4,260	355.30	2,006	167.30	1,824	152.10
11	6,637	553.50	4,198	350.10	2,006	167.30	1,824	152.10
12	6,572	548.10	4,135	344.90	2,006	167.30	1,824	152.10
13	6,503	542.40	4,073	339.70	2,006	167.30	1,824	152.10
14	6,426	535.90	4,010	334.40	2,039	170.10	1,853	154.50
15	6,345	529.20	3,948	329.30	2,074	173.00	1,853	154.50
16	6,242	520.60	3,901	325.30	2,121	176.90	1,853	154.50
17	6,158	513.60	3,888	324.30	2,168	180.80	1,853	154.50
18	6,152	513.10	3,923	327.20	2,220	185.10	1,853	154.50
19	6,182	515.60	3,980	331.90	2,277	189.90	1,861	155.20
20	6,259	522.00	4,071	339.50	2,335	194.70	1,905	158.90
21	6,403	534.00	4,180	348.60	2,393	199.60	1,937	161.50
22	6,581	548.90	4,293	358.00	2,450	204.30	1,977	164.90
23	6,746	562.60	4,397	366.70	2,513	209.60	2,018	168.30
24	6,937	578.50	4,524	377.30	2,575	214.80	2,063	172.10
25	7,149	596.20	4,661	388.70	2,641	220.30	2,107	175.70
26	7,380	615.50	4,800	400.30	2,701	225.30	2,153	179.60
27	7,624	635.80	4,939	411.90	2,755	229.80	2,198	183.30
28	7,814	651.70	5,073	423.10	2,798	233.40	2,243	187.10
29	8,005	667.60	5,199	433.60	2,834	236.40	2,287	190.70
30	8,183	682.50	5,316	443.40	2,864	238.90	2,333	194.60
31	8,354	696.70	5,436	453.40	2,895	241.40	2,382	198.70
32	8,523	710.80	5,560	463.70	2,930	244.40	2,438	203.30
33	8,739	728.80	5,679	473.60	2,967	247.40	2,500	208.50
34	8,947	746.20	5,809	484.50	3,018	251.70	2,573	214.60
35	9,172	764.90	5,949	496.10	3,077	256.60	2,651	221.10
36	9,414	785.10	6,123	510.70	3,154	263.00	2,739	228.40
37	9,671	806.60	6,302	525.60	3,256	271.60	2,837	236.60
38	10,064	839.30	6,500	542.10	3,380	281.90	2,945	245.60
39	10,488	874.70	6,706	559.30	3,527	294.20	3,062	255.40
40	10,926	911.20	6,951	579.70	3,702	308.70	3,213	268.00
41	11,381	949.20	7,168	597.80	3,886	324.10	3,365	280.60
42	11,852	988.50	7,389	616.20	4,077	340.00	3,516	293.20
43	12,228	1,019.80	7,640	637.20	4,277	356.70	3,669	306.00
44	12,640	1,054.20	7,953	663.30	4,467	372.50	3,823	318.80
45	13,074	1,090.40	8,259	688.80	4,656	388.30	3,960	330.30
46	13,558	1,130.70	8,635	720.20	4,847	404.20	4,110	342.80
47	14,087	1,174.90	9,074	756.80	5,048	421.00	4,275	356.50
48	14,707	1,226.60	9,536	795.30	5,271	439.60	4,457	371.70
49	15,359	1,280.90	9,998	833.80	5,525	460.80	4,688	391.00

Attained Age*	Deductible							
	0		16,000		50,000		100,000	
	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly
50	16,068	1,340.10	10,503	876.00	5,814	484.90	4,940	412.00
51	16,808	1,401.80	10,999	917.30	6,130	511.20	5,203	433.90
52	17,622	1,469.70	11,517	960.50	6,466	539.30	5,485	457.40
53	18,458	1,539.40	12,081	1,007.60	6,828	569.50	5,790	482.90
54	19,367	1,615.20	12,683	1,057.80	7,225	602.60	6,129	511.20
55	20,379	1,699.60	13,340	1,112.60	7,652	638.20	6,498	541.90
56	21,518	1,794.60	14,107	1,176.50	8,140	678.90	6,913	576.50
57	22,773	1,899.30	14,968	1,248.30	8,694	725.10	7,383	615.70
58	24,314	2,027.80	15,936	1,329.10	9,309	776.40	7,909	659.60
59	26,017	2,169.80	17,013	1,418.90	9,966	831.20	8,445	704.30
60	27,855	2,323.10	18,198	1,517.70	10,667	889.60	9,034	753.40
61	29,804	2,485.70	19,444	1,621.60	11,383	949.30	9,655	805.20
62	31,861	2,657.20	20,740	1,729.70	12,111	1,010.10	10,303	859.30
63	33,888	2,826.30	22,080	1,841.50	12,851	1,071.80	10,973	915.10
64	35,986	3,001.20	23,454	1,956.10	13,633	1,137.00	11,660	972.40
65	38,147	3,181.50	24,851	2,072.60	14,442	1,204.50	12,362	1,031.00
66	40,362	3,366.20	26,243	2,188.70	15,265	1,273.10	13,067	1,089.80
67	42,604	3,553.20	27,608	2,302.50	16,080	1,341.10	13,758	1,147.40
68	44,545	3,715.10	28,944	2,413.90	16,882	1,408.00	14,435	1,203.90
69	46,477	3,876.20	30,246	2,522.50	17,653	1,472.30	15,101	1,259.40
70	48,408	4,037.20	31,509	2,627.90	18,399	1,534.50	15,753	1,313.80
71	50,355	4,199.60	32,827	2,737.80	19,191	1,600.50	16,454	1,372.30
72	52,303	4,362.10	34,179	2,850.50	19,985	1,666.70	17,156	1,430.80
73	54,538	4,548.50	35,587	2,968.00	20,818	1,736.20	17,890	1,492.00
74	56,832	4,739.80	37,061	3,090.90	21,700	1,809.80	18,663	1,556.50
75	59,190	4,936.40	38,607	3,219.80	22,637	1,887.90	19,476	1,624.30
76	61,595	5,137.00	40,188	3,351.70	23,597	1,968.00	20,284	1,691.70
77	64,097	5,345.70	41,841	3,489.50	24,663	2,056.90	21,164	1,765.10
78	66,725	5,564.90	43,560	3,632.90	25,825	2,153.80	22,100	1,843.10
79	69,437	5,791.00	45,341	3,781.40	27,071	2,257.70	23,084	1,925.20
80	72,227	6,023.70	47,183	3,935.10	28,398	2,368.40	24,113	2,011.00
81*	75,098	6,263.20	49,064	4,091.90	29,772	2,483.00	25,184	2,100.30
82*	78,043	6,508.80	50,966	4,250.60	31,098	2,593.60	26,287	2,192.30
83*	80,953	6,751.50	52,892	4,411.20	32,420	2,703.80	27,465	2,290.60
84*	83,759	6,985.50	54,743	4,565.60	33,590	2,801.40	28,542	2,380.40
85*	86,490	7,213.30	56,557	4,716.90	34,653	2,890.10	29,619	2,470.20
86*	89,160	7,435.90	58,376	4,868.60	35,705	2,977.80	30,723	2,562.30
87*	91,800	7,656.10	60,229	5,023.10	36,862	3,074.30	31,865	2,657.50
88*	94,680	7,896.30	62,139	5,182.40	38,038	3,172.40	33,065	2,757.60
89*	97,740	8,151.50	64,122	5,347.80	39,317	3,279.00	34,330	2,863.10
90*	100,903	8,415.30	66,156	5,517.40	40,747	3,398.30	35,655	2,973.60
91*	104,087	8,680.90	68,125	5,681.60	42,015	3,504.10	36,929	3,079.90
92*	107,052	8,928.10	70,001	5,838.10	43,240	3,606.20	38,198	3,185.70
93*	109,634	9,143.50	71,739	5,983.00	44,529	3,713.70	39,441	3,289.40
94*	111,882	9,331.00	73,304	6,113.60	45,698	3,811.20	40,649	3,390.10
95*	113,852	9,495.30	74,731	6,232.60	46,838	3,906.30	41,841	3,489.50
96*	115,605	9,641.50	76,071	6,344.30	48,102	4,011.70	43,055	3,590.80
97*	117,391	9,790.40	77,385	6,453.90	49,400	4,120.00	44,325	3,696.70
98*	119,196	9,940.90	78,695	6,563.20	50,789	4,235.80	45,671	3,809.00
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 Policy Provisions ("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.

Product key facts

Annual deductible options and certification numbers of the Plans

Annual deductible	Diamond	Platinum	Gold	Silver	Bronze
The Plan(s) Certification Number(s)					
Nil	F00049-13-000-03	F00049-17-000-01	F00049-09-000-03	F00049-05-000-03	F00049-01-000-03
HKD16,000	F00049-14-000-03	F00049-18-000-01	F00049-10-000-03	F00049-06-000-03	F00049-02-000-03
HKD50,000	F00049-15-000-03	F00049-19-000-01	F00049-11-000-03	F00049-07-000-03	F00049-03-000-03
HKD100,000	F00049-16-000-03	F00049-20-000-01	F00049-12-000-03	F00049-08-000-03	F00049-04-000-03

Policy term Guaranteed renewable annually up to age¹ 100 of the insured person

Issue age¹ 15 days to age¹ 80

Key exclusions

Under these Policy Provisions ("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, except to the extent covered by the histotripsy treatment benefit for liver cancer.
- Congenital condition(s) which have manifested or been diagnosed before the insured person attained the age¹ 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 Policy Provisions ("Terms and Benefits") of the Plan for the full list of exclusions.

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 age¹) 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 Policy Provisions ("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 Policy Provisions ("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 age¹ 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 Policy Provisions ("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 ("Terms and Benefits") of the Plan 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 • Require the expertise of, or be referred by, a registered medical practitioner; • Be consistent with the diagnosis and necessary for the investigation and treatment of the disability; • 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; • 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 • 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	Your policy will be automatically terminated due to non-payment of premiums after a grace-period of 31 days after the premium due date. If your policy is terminated, you may not get back the premium you have paid . A terminated policy cannot be reinstated. You will need to purchase a new policy if you wish to enjoy any of the benefits under the HSBC VHIS Flexi Plan and will be subject to a fresh underwriting process with the Company, which may result in higher premiums and imposition of case-based exclusions .
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.

Endnotes

1. Unless otherwise specified, all ages mentioned in this product brochure refer to the age of the insured person on his or her last birthday.

2. 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 preexisting 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 Policy Provisions ("Terms and Benefits") of the Plan for the full and detailed terms and conditions.

3. Full coverage shall mean the actual amount of eligible expenses and other expenses charged and payable in accordance to the Policy Provisions ("Terms and Benefits") of this policy.

4. Comparison with Voluntary Health Insurance Scheme – Flexi Plan(s) offered by major insurance companies in Hong Kong as of 10 March 2025, based on our understanding and interpretation of currently available market information.

5. For HSBC Voluntary Health Insurance Flexi Plan, the full coverage amount can be received for the following countries/regions depending on the plan level:

a) Bronze level – Greater China;

b) Silver & Gold level – Asia, Australia and New Zealand;

c) Platinum level - Worldwide except the United States;

d) 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 the Policy Provisions ("Terms and Benefits") of the Plan for more details.

	Greater China ⁽¹⁾	Asia ⁽¹⁾ , Australia and New Zealand	Worldwide ⁽¹⁾	The United States
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	
Platinum	Full coverage with HKD35m annual benefit limit and no lifetime benefit limit			Standard Plan benefits
Diamond	Full coverage with HKD40m annual benefit limit and no lifetime benefit limit			

6. Ward class adjustment factor refers to an adjustment factor to be applied to the calculation of benefit payable corresponding to the relevant ward class which is of a class higher than the entitled ward class as stated in the Policy Provisions ("Terms and Benefits") of the respective Plan when the insured person is confined to a type of accommodation of a hospital. Confinement at any ward class above standard private room shall only be payable with the HSBC VHIS Flexi Plan in Diamond, Platinum or Gold level and is subject to ward class adjustment factor. Please refer to Policy Provisions ("Terms and Benefits") of the Plan for details.

7. Network doctors and network healthcare facilities are independent third parties and are not agents of the Company. The Company shall not have any obligation or liability whatsoever in relation to the medical services provided by network doctors and network healthcare facilities, and shall not be responsible for any act or failure to act on the part of these network facilities. The availability of Cashless Arrangement is subject to the (a) applicable benefit limits, deductible (if any) and exclusions under the relevant Policy Provisions ("Terms and Benefits") of the policy; and (b) acceptance of Cashless Arrangement by network.

Endnotes

8. Cashless Arrangement is a credit facility and is not one of the product features of the relevant policies. Payments under Cashless Arrangement could be made by the Company on behalf of the policyholder directly to network facilities in respect of the relevant policy. It is not an admission of claim eligibility and the actual entitlement to reimbursements for eligible medical expenses is subject to the Policy Provisions ("Terms and Benefits") of the relevant policy. Only eligible medical expenses within the pre-authorisation limit for necessary and specified medical treatments will be covered through Cashless Arrangement.
9. 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.
10. 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.
11. 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: www.hsbc.com.hk/vhis.
A brief summary of some of the terms and conditions of Medical Concierge Service as follows:
 - a) The Medical Concierge Service is applicable to Eligible Customers in respect of HSBC VHIS, subject to all the terms and conditions herein.
 - b) Regarding Medical Concierge Service, "Eligible Customers" shall mean eligible insured person(s) in respect of the Relevant Policy issued in respect of HSBC VHIS.
 - c) Medical Concierge Service shall only be applicable for matters concerning the Relevant Policy for Eligible Customers, subject to all the terms herein.
 - d) Any policyholder or person who is not an insured person of HSBC VHIS shall not constitute an Eligible Customer for the Medical Concierge Service.
 - e) The Medical Concierge Service, at all times, be subject to the terms and conditions as determined by HSBC Life.
 - f) 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:
 - a) Availability of a doctor or accessibility to a doctor, regardless of whether an appointment has been arranged or not;
 - b) 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.
 - g) 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.
 - h) 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:
 - i) Any matters which are beyond the reasonable control of HSBC Life or any of HSBC Life's service provider(s), or
 - ii) Any matters which could not reasonably have been foreseen by HSBC Life, or
 - iii) 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
 - iv) Any unavailability, or delay of any Medical Concierge Service or any Limousine Arrangement Service, or
 - v) Quality of any service relating to the any Medical Concierge Service or any Limousine Arrangement Service.
 - i) 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).
12. 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.
13. 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 deduction¹³ under the current laws of Hong Kong.
14. 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.
15. The figures are hypothetical and for illustrative purposes only, assuming the premiums of the HSBC VHIS Flexi Plan policies are eligible for tax deduction with the standard tax rate of 15% for the year of assessment 2024/25.

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 branches to make an appointment with us.

Browse www.hsbc.com.hk/insurance

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 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. The Plan is not a bank deposit or bank savings plan. You have an option to purchase the Plan as a standalone certified plan under the VHIS without bundling with other type(s) of insurance product.

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 and Policy Provisions ("Terms and Benefits") of the Plan for details.**

April 2025

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产品特点概览



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注册自愿医保产品的提供者	汇丰人寿保险（国际）有限公司（「汇丰保险」、「本公司」、「我们」）
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，请参阅本计划的保单条款（「条款及保障」）。

计划特点

在医疗路上为您提供全面支援



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提供即时保障，让您毋须担心突如其来的住院费用－

- 本计划提供**即时**医疗保障，并全额支付³**未知的已有病症²**的医疗开支。



全额支付³癌症治疗费用

当您需要住院时，我们将全额支付³医疗费用，确保您可接受优质治疗－

- 本计划率先⁴涵盖创新疗法，全额支付³**肝癌的组织碎化治疗**开支。
- 若您不幸确诊癌症，本计划将全额支付³**手术或非手术癌症治疗**开支。



涵盖指定重建手术以提升您的生活质素

我们希望您能得到最佳的治疗，助您恢复健康和提升生活质素－

- 若受保人因意外受伤而导致身体部位受损或存在缺陷，或患上乳癌而需接受手术治疗，本计划将全额支付³**指定重建手术**的费用。



周全保障涵盖门诊服务

我们全程照料您住院前后的康复之旅－

- 本计划将支付高达全额³的**入院前和出院后的门诊及／或急症治疗费用**。



多元复康支援

为助您早日康复，本计划将全额支付³以下费用－

- 出院或日间手术后长达90日的家中**看护服务**（由合资格护士提供）
- 高达－

港币30,000元	出院／日间手术后物理治疗门诊服务 （属上述入院前和出院后的门诊及／或急症治疗以外的额外保障）
港币80,000元	康复治疗

计划特点

时刻守护您与挚爱



灵活计划选项

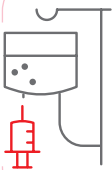
5个计划选项（铜级、银级、金级、铂级和钻级），及由港币0元至港币100,000元4个等级的每年自付费以供选择，配合您的医疗所需。

您亦可于55岁生日当天或其后每隔5年的生日（例如60岁¹、65岁¹、70岁¹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。



自选环球保障

4个地域范围⁵选项，您可根据需要作出选择。无论身在何处，我们的周全保障⁵会为您支付住院及手术费用³，不设细项赔偿限额，让您身处外地亦享有犹如在本地的医疗支援。



续保承诺为您提供持续保障

我们承诺守护您的健康，**保证续保至100岁¹**。



灵活调整病房保障级别

我们会采用**医院自订的病房标准**，并根据以下方式处理索偿个案－

- 如入住高于标准私人病房级别的豪华病房，我们会应用**病房级别赔偿调整百分比⁶**以计算保障。
- 如入住较低级别的病房，可享高达每日港币2,000元的**现金保障**。

计划特点

身在海外亦能享用增值服务



免找数服务^{7, 8}及住院保证免按金服务*

接受所需治疗而毋须预缴费用 –

- 入住汇丰保险的全方位医疗网络名单上的香港及中国内地医院可享免找数服务^{7, 8}。
- 入住指定中国内地或海外医院可享高达7,000美元的住院保证免按金服务*。

只需于接受治疗前获得预先批核便可享用以上服务。



医疗礼宾服务¹¹

如您须接受的治疗属医疗所需，您可致电医疗礼宾服务热线，由医疗礼宾顾问代您预约门诊服务、处理及递交医疗费用索偿相关的文件和表格。

如您为本计划的钻级保单持有人，您更可于每次入院接受属医疗所需的治疗时使用贵宾车服务[^]，往返医院及您所选择的香港地点。



第二医疗意见⁹

如您不幸患上保单及用户指南第二医疗意见⁹的条款及细则中所列的任何严重疾病，我们可协助您向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⁹。



全球紧急支援¹⁰

如您在海外遇上紧急事故，只需联络由我们的合作伙伴Allianz Worldwide Partners (Hong Kong) Limited 提供的24小时全球紧急援助中心便可获得协助。

计划特点

保费折扣唯您与挚爱专享



无索偿折扣¹²

我们为您提供**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年向本计划没有索偿或未曾作出索偿，便可享有保费折扣，并如下表所示逐年递增：

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个或以上保单年度	15%



家庭折扣优惠

您可获享**10%家庭折扣优惠**，如合资格的家庭成员－

1. 为汇丰灵活医保的现有**受保人**或
2. 同时成功投保，成为另一份汇丰灵活医保的**受保人**

符合享有**保费折扣**的家庭成员包括：

- 保单持有人或其配偶或伴侣¹³或他们的：
- 子女（包括继／合法领养子女）；
- 父母（包括继／合法之无血缘关系的父母）；
- 兄弟姐妹（包括继／合法之无血缘关系的兄弟姐妹）；
- 祖父母／外祖父母（包括继／合法之无血缘关系的祖父母／外祖父母）；
- 孙子女／外孙子女（包括继／合法之无血缘关系的孙子女／外孙子女）。

* 中国内地及海外医院住院保证免收按金服务是由非本公司之代理的独立承办商（「独立服务供应商」）作协办机构提供的自选服务，并须受以下条款约束：

a. 此服务的条款须受中国内地及海外医院住院保证免收按金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。

b. 此为自选服务，客户可透过书面通知本公司选择退出。

c. 受保人使用任何独立服务供应商之服务，须受独立服务供应商（可不时修订）的条款及细则约束。

d. 本公司毋须就该机构提供之服务作表述、保证及承诺。

e. 本公司毋须就以下任何及全部情况向保单持有人或受保人承担任何责任：(i)由任何指定中国内地及海外医院提供的任何疗程及服务，(ii)任何由协办机构或独立服务供应商提供的行动、活动、服务或回复，或(iii)受保人及／或保单持有人因该协办机构、独立服务供应商或其代理提供之任何服务或建议或该等服务之供应而直接或间接蒙受或产生之任何损失、损害、费用、起诉、诉讼或法律程序。

[^] 「贵宾车安排服务」只为受保于汇丰灵活医保（钻级）的合资格客户提供，并须至少提前一个工作天预约此项服务。此服务须受医疗礼宾服务的详细条款及细则约束，并取决于服务供应商当时的贵宾车供应情况。贵宾车接送服务提供者独立第三者，并非本公司代理。本公司对服务提供者提供的贵宾车安排服务不承担任何义务或责任，本公司毋须就该服务提供者之任何行为或未履行行为而承担任何责任。本公司对此等服务不负任何责任，且该服务可能随时更改，恕不另行通知。

参考Jonathan的个案

Jonathan眼见优质医疗服务收费不断上升，意识到涵盖意外受伤及疾病的保障对自己及挚亲非常重要。他购买3份每年自付费港币16,000元的灵活医保（银级），并以自己为保单持有人，妻子、儿子及自己为各份保单的受保人。

Jonathan为受保人的保单－

保单持有人及受保人	Jonathan	每年保障限额	港币25,000,000元
投保年龄 ¹	38	终身保障限额	无
保障级别	灵活医保（银级）	每年自付费	港币16,000元
保单生效日期	2025年4月15日	每年保费	港币7,712元

节省税款

Jonathan身为纳税人及保单持有人，每年可就该课税年度缴付的合资格保费获享扣税优惠¹⁴：

受保人（年龄 ¹ ）	已付保单年费 （视乎年龄 ¹ ／产品）	扣税金额 （每名受保人上限为港币8,000元）	节省税款 （假设税率 ¹⁵ 为15%）
本人  Jonathan (38)	港币7,712元	港币7,712元	港币1,156元
妻子  Wendy (38)	港币7,712元	港币7,712元	港币1,156元
儿子  Alvin (12)	港币4,776元	港币4,776元	港币716元
各项总额	<u>港币20,200元</u>	<u>港币20,200元</u>	<u>港币3,028元</u>



由于Jonathan的合资格家庭成员（详情请参阅本产品册子第5页）亦为汇丰自愿灵活医保之受保人，他的3份保单更可能获享**10%家庭折扣优惠**，合共港币2,020元。

索偿事例－危疾



及后，Jonathan反复受头痛和头晕问题长时间困扰，于是决定到香港某大私家医院求医。

医生为他进行磁力共振扫描后，发现他的左颞叶有一个脑肿瘤。Jonathan的治疗方案包括但不限于－

- 手术前后进行多次**辐射成像检查**，包括磁力共振扫描
- **抽取活体组织检查肿瘤**
- **两项复杂手术和一项小型手术**（有关定义请参阅保单条款），包括左颞骨开颅手术以切除肿瘤

Jonathan于手术后留院14日接受观察，然后进行为期6个月的化疗疗程，确保彻底消灭所有残余的癌细胞。



住院及手术项目	汇丰灵活医保的实际偿付额
(a) 病房及膳食 (14日)	港币31,000元
(b) 杂项开支	港币254,000元
(c) 主诊医生巡房费	港币35,000元
(d) 专科医生费	港币12,000元
(e) 深切治疗 (1日)	港币7,500元
(f) 外科医生费	港币270,000元
(g) 麻醉科医生费	港币75,000元
(h) 手术室费	港币37,000元
(i) 订明诊断成像检测	港币110,000元
(j) 订明非手术癌症治疗	港币1,321,000元
(k) 入院前或出院后／日间手术前后的门诊护理	港币4,900元
合共	港币2,158,400元
实际总赔偿金额 (港币2,158,400元 减 港币16,000元 自付费)	港币2,142,400元

幸运地，Jonathan获汇丰灵活医保的保障，只需支付每年港币16,000元的自付费，并在这艰难时刻获得赔偿余下超过港币二百万元的医疗开支，让他能够专心休养，毋须担心财务问题，康复后仍可选择继续进修。

增值服务照顾您的医疗所需

此外，身为汇丰灵活医保的保单持有人，Jonathan得到医疗礼宾顾问¹¹全力协助，透过免找数服务^{7,8}，入住汇丰保险的全方位医疗网络名单上的香港私家医院更毋须支付住院及治疗费用。



医疗礼宾服务¹¹为您打点一切

- 预约诊症服务¹¹
- 申请预先批核享用免找数服务^{7,8}
- 递交医疗费用索偿表格和处理相关文件



免找数服务^{7,8}免除预付款项的烦恼

- 接受必要的治疗而毋须支付任何款项^{7,8}

例子中显示的资料仅供一般参考，仅为假设及仅供说明之用，不拟构成向任何人士作出推荐或建议，或作为任何治疗决定的依据。有关预先批核、医疗索偿程序及增值服务的详情，请参阅www.hsbc.com.hk/vhis上的「用户指南」。

合资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。实际节省的税款视乎香港特别行政区税务局对每个个案的审查及协议而定。上述例子仅供说明，并未包括任何折扣优惠。就自愿医保保单缴付的合资格保费（不包括保费征费）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所示款项。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，由本公司根据逐一案而定。详情请参阅「保障表」部分。

保障表

以下是保单的主要保障摘要。请参阅本计划的保单条款（「条款及保障」），以获取完整的保障、条款、细则及不保事项清单。

汇丰自愿医保灵活计划		
保障级别	钻级	铂级
保障项目(a) – (I)及额外保障(I) – (VIII)的每年保障限额	每保单年度 港币40,000,000元	每保单年度 港币35,000,000元
保障项目(a) – (I)及额外保障(I) – (VIII)的终身保障限额	无	
地域范围限制	全球 ⁽¹⁾	全球（美国除外）
可享病房级别	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⁾	
(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⁾	住院／日间手术前 门诊或急症诊症： • 超过30日：1次 • 30日内：全额支付⁽³⁾ 住院／日间手术后 跟进门诊： • 90日内：全额支付⁽³⁾ • 由第 91 天到第 180 天（任何情况下都在 180 天内）： 全额支付⁽³⁾（如涉及大型或复杂手术） （最多3次物理治疗、脊骨神经治疗、职业治疗及／或言语治疗）	
(l) 精神科治疗	每保单年度港币50,000元	每保单年度港币30,000元
额外保障		
(I) 出院后／日间手术后的门诊物理治疗 ⁽⁴⁾	每保单年度港币30,000元	每保单年度港币10,000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1次)	

汇丰自愿医保灵活计划		
金级	银级	铜级
每保单年度 港币30,000,000元	每保单年度 港币25,000,000元	每保单年度 港币5,000,000元
无		港币20,000,000元
亚洲 ⁽¹⁾ 、澳洲及纽西兰		大中华 ⁽¹⁾
标准私家房	半私家房	普通房
全额支付 ⁽³⁾		
全额支付 ⁽³⁾ (受限于额外保障(II)「医疗装置」的保障限额)		
全额支付 ⁽³⁾		
全额支付 ⁽³⁾		
全额支付 ⁽³⁾		
全额支付 ⁽³⁾ (不论手术的分类)		
全额支付 ⁽³⁾ (不论手术的分类)		
全额支付 ⁽³⁾ (不论手术的分类)		
全额支付 ⁽³⁾		
全额支付 ⁽³⁾		
住院／日间手术前 门诊或急症诊症： - 超过30日：1次 30日内：全额支付⁽³⁾ 住院／日间手术后 跟进门诊： 90日内：全额支付⁽³⁾ - 由第 91 天到第 180 天 (任何情况下都在 180 天内)： - 全额支付⁽³⁾ (如涉及大型或复杂手术) (最多3次物理治疗、脊骨神经治疗、职业治疗及／或言语治疗)		
每保单年度港币30,000元		
每保单年度港币10,000元	每保单年度港币6,000元	每保单年度港币3,000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1次)		

保障表 (续)

汇丰自愿医保灵活计划		
	钻级	铂级
额外保障		
(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300,000元	指定项目：全额支付 ⁽³⁾ 其他项目：每保单年度 港币150,000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1位合资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) 指定重建手术保障 ⁽⁴⁾	全额支付 ⁽³⁾	
(VIII) 肝癌的组织碎化治疗保障	全额支付 ⁽³⁾	
(IX) 私人看护 ⁽⁴⁾	全额支付 ⁽³⁾ (限于住院期间每日由1位合资格护士提供私人看护服务及每保单年度最多30日)	
(X) 康复保障 ⁽⁴⁾	每保单年度港币80,000元 (每保单年度最多90日) 此保障偿付认可／持牌康复单位／设施所收取的合资格费用；或于出院后180日内须入住该认可康复单位／设施的状况，而有关治疗与由同一原因引起的状况直接相关且由此导致。 详情请参阅本计划的保单条款(「条款及保障」)。	
(XI) 意外急症门诊治疗	全额支付 ⁽³⁾	
(XII) 善终服务和安宁疗护 ⁽⁴⁾	每保单年度港币80,000元 (每保单年度最多30日)	不适用
(XIII) 中医门诊	每次港币600元 每日最多1次门诊，每次 出院后／日间手术后最多 10次门诊 (出院后／日间手术后90日内适用)	不适用
其他保障		
(I) 恩恤身故赔偿	每份保单港币10,000元	
(II) 较低级别病房现金保障	每日港币2,000元 (每次住院最多10日)	
(III) 身体检查保障	每保单年度港币2,000元 (由第二保单年度开始)	每保单年度港币1,000元 (由第二保单年度开始)

汇丰自愿医保灵活计划		
金级	银级	铜级
指定项目：全额支付 ⁽³⁾ 其他项目：每保单年度港币150,000元		
全额支付 ⁽³⁾		
全额支付 ⁽³⁾		
全额支付 ⁽³⁾ (出院／日间手术后90日内；限于每日由1位合资格护士提供家中看护服务及 每保单年度最多90日)		
器官移植总额之30%		
全额支付 ⁽³⁾		
全额支付 ⁽³⁾		
全额支付 ⁽³⁾ (限于住院期间每日由1位合资格护士提供私人看护服务及每保单年度最多30日)		
每保单年度港币80,000元 (每保单年度最多90日) 此保障偿付认可／持牌康复单位／设施所收取的合资格费用；或于出院后180日内须入住 该认可康复单位／设施的状况，而有关治疗与由同一原因引起的状况直接相关且由此导致。 详情请参阅本计划的保单条款(「条款及保障」)。		
全额支付 ⁽³⁾		
不适用		
不适用		
每份保单港币10,000元		
每日港币2,000元 (每次住院最多10日)	每日港币1,000元 (每次住院最多10日)	不适用
每保单年度港币1,000元 (由第二保单年度开始)	不适用	不适用

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、柬埔寨、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、巴基斯坦、菲律宾、新加坡、南韓、斯里兰卡、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) 同一项目的合资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) 全额支付是指根据您的保单条款(「条款及保障」)所支付的实际合资格费用及其他费用。

(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) 治疗只包括化疗、放射性治疗、标靶治疗、免疫治疗及荷尔蒙治疗。

此保障表受限于本计划的保单条款(「条款及保障」)，应与其一并阅读。

标准保费表

「汇丰灵活医保」－ 钻级保费表 (港币)

届 时 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	29,336	2,446.60	20,852	1,739.10	14,650	1,221.80	10,956	913.70
1	29,336	2,446.60	20,852	1,739.10	14,650	1,221.80	10,956	913.70
2	29,336	2,446.60	20,852	1,739.10	14,650	1,221.80	10,956	913.70
3	29,005	2,419.00	20,635	1,721.00	14,485	1,208.00	10,956	913.70
4	27,885	2,325.60	19,850	1,655.50	14,485	1,208.00	10,490	874.90
5	27,001	2,251.90	19,069	1,590.40	13,854	1,155.40	10,490	874.90
6	26,238	2,188.20	18,677	1,557.70	13,277	1,107.30	9,717	810.40
7	25,225	2,103.80	17,968	1,498.50	12,800	1,067.50	9,717	810.40
8	24,407	2,035.50	17,395	1,450.70	12,386	1,033.00	9,315	776.90
9	23,691	1,975.80	16,896	1,409.10	12,145	1,012.90	9,065	756.00
10	23,298	1,943.10	16,619	1,386.00	11,840	987.50	8,928	744.60
11	23,052	1,922.50	16,571	1,382.00	11,647	971.40	8,842	737.40
12	22,985	1,916.90	16,544	1,379.80	11,575	965.40	8,818	735.40
13	23,125	1,928.60	16,637	1,387.50	11,582	965.90	8,868	739.60
14	23,495	1,959.50	16,837	1,404.20	11,589	966.50	8,997	750.30
15	23,964	1,998.60	17,124	1,428.10	11,754	980.30	9,163	764.20
16	24,474	2,041.10	17,493	1,458.90	11,975	998.70	9,341	779.00
17	25,046	2,088.80	17,909	1,493.60	12,179	1,015.70	9,542	795.80
18	25,745	2,147.10	18,365	1,531.60	12,383	1,032.70	9,787	816.20
19	26,473	2,207.80	18,861	1,573.00	12,613	1,051.90	10,042	837.50
20	27,220	2,270.10	19,389	1,617.00	12,962	1,081.00	10,304	859.40
21	28,020	2,336.90	19,911	1,661.20	13,347	1,113.10	10,583	882.60
22	28,816	2,403.30	20,441	1,704.80	13,733	1,145.30	10,862	905.90
23	29,522	2,462.10	20,954	1,747.60	14,076	1,173.90	11,109	926.50
24	30,209	2,519.40	21,441	1,788.20	14,418	1,202.50	11,349	946.50
25	30,882	2,575.60	21,896	1,826.10	14,761	1,231.10	11,586	966.30
26	31,496	2,626.80	22,309	1,860.60	15,110	1,260.20	11,801	984.20
27	32,062	2,674.00	22,683	1,891.80	15,460	1,289.40	11,998	1,000.60
28	32,478	2,708.70	23,021	1,920.00	15,691	1,308.60	12,144	1,012.80
29	32,877	2,741.90	23,351	1,947.50	15,936	1,329.10	12,285	1,024.60
30	33,301	2,777.30	23,696	1,976.20	16,187	1,350.00	12,433	1,036.90
31	33,850	2,823.10	24,107	2,010.50	16,437	1,370.80	12,625	1,052.90
32	34,525	2,879.40	24,620	2,053.30	16,761	1,397.90	12,863	1,072.80
33	35,420	2,954.00	25,262	2,106.90	17,280	1,441.20	13,175	1,098.80
34	36,547	3,048.00	26,027	2,170.70	17,917	1,494.30	13,571	1,131.80
35	37,872	3,158.50	26,920	2,245.10	18,645	1,555.00	14,034	1,170.40
36	39,320	3,279.30	27,983	2,333.80	19,493	1,625.70	14,543	1,212.90
37	40,908	3,411.70	29,180	2,433.60	20,469	1,707.10	15,099	1,259.30
38	42,999	3,586.10	30,493	2,543.10	21,470	1,790.60	15,831	1,320.30
39	45,103	3,761.60	31,914	2,661.60	22,490	1,875.70	16,569	1,381.90
40	47,246	3,940.30	33,436	2,788.60	23,616	1,969.60	17,320	1,444.50
41	49,477	4,126.40	34,945	2,914.40	24,749	2,064.10	18,102	1,509.70
42	51,777	4,318.20	36,430	3,038.30	25,821	2,153.50	18,907	1,576.80
43	53,780	4,485.30	37,868	3,158.20	26,865	2,240.50	19,611	1,635.60
44	55,698	4,645.20	39,233	3,272.00	27,894	2,326.40	20,284	1,691.70
45	57,518	4,797.00	40,508	3,378.40	28,773	2,399.70	20,922	1,744.90
46	59,228	4,939.60	41,746	3,481.60	29,590	2,467.80	21,523	1,795.00
47	60,874	5,076.90	43,002	3,586.40	30,494	2,543.20	22,100	1,843.10
48	62,630	5,223.30	44,317	3,696.00	31,366	2,615.90	22,717	1,894.60
49	64,660	5,392.60	45,755	3,816.00	32,312	2,694.80	23,431	1,954.10

届 时 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	66,906	5,580.00	47,375	3,951.10	33,460	2,790.60	24,220	2,019.90
51	69,495	5,795.90	49,196	4,102.90	34,705	2,894.40	25,129	2,095.80
52	72,450	6,042.30	51,177	4,268.20	35,966	2,999.60	26,165	2,182.20
53	75,625	6,307.10	53,312	4,446.20	37,393	3,118.60	27,280	2,275.20
54	78,807	6,572.50	55,579	4,635.30	38,882	3,242.80	28,396	2,368.20
55	82,156	6,851.80	57,967	4,834.40	40,387	3,368.30	29,574	2,466.50
56	85,679	7,145.60	60,552	5,050.00	42,101	3,511.20	30,811	2,569.60
57	89,510	7,465.10	63,423	5,289.50	44,017	3,671.00	32,157	2,681.90
58	94,073	7,845.70	66,648	5,558.40	46,180	3,851.40	33,761	2,815.70
59	99,311	8,282.50	70,294	5,862.50	48,643	4,056.80	35,600	2,969.00
60	105,181	8,772.10	74,399	6,204.90	51,453	4,291.20	37,661	3,140.90
61	111,722	9,317.60	78,909	6,581.00	54,428	4,539.30	39,959	3,332.60
62	118,809	9,908.70	83,809	6,989.70	57,604	4,804.20	42,448	3,540.20
63	126,288	10,532.40	89,087	7,429.90	60,965	5,084.50	45,075	3,759.30
64	134,296	11,200.30	94,723	7,899.90	64,483	5,377.90	47,889	3,993.90
65	142,872	11,915.50	100,700	8,398.40	68,152	5,683.90	50,904	4,245.40
66	151,971	12,674.40	106,898	8,915.30	71,945	6,000.20	54,110	4,512.80
67	161,496	13,468.80	113,260	9,445.90	75,831	6,324.30	57,460	4,792.20
68	170,525	14,221.80	119,720	9,984.60	79,834	6,658.20	60,640	5,057.40
69	179,732	14,989.60	126,203	10,525.30	83,976	7,003.60	63,886	5,328.10
70	188,996	15,762.30	132,609	11,059.60	88,179	7,354.10	67,157	5,600.90
71	198,262	16,535.10	139,070	11,598.40	92,510	7,715.30	70,452	5,875.70
72	207,243	17,284.10	145,529	12,137.10	97,007	8,090.40	73,631	6,140.80
73	216,570	18,061.90	151,985	12,675.50	101,613	8,474.50	76,936	6,416.50
74	225,835	18,834.60	158,444	13,214.20	106,252	8,861.40	80,224	6,690.70
75	235,088	19,606.30	164,988	13,760.00	111,002	9,257.60	83,515	6,965.20
76	244,315	20,375.90	171,576	14,309.40	115,857	9,662.50	86,775	7,237.00
77	253,891	21,174.50	178,245	14,865.60	120,706	10,066.90	90,194	7,522.20
78	263,679	21,980.80	184,953	15,425.10	125,616	10,476.40	93,710	7,815.40
79	273,368	22,798.90	191,669	15,985.20	130,667	10,897.60	97,207	8,107.10
80	282,858	23,590.40	198,206	16,530.40	135,760	11,322.40	100,654	8,394.50
81*	292,128	24,363.50	204,442	17,050.50	140,884	11,749.70	104,046	8,677.40
82*	300,399	25,053.30	210,339	17,542.30	145,735	12,154.30	107,111	8,933.10
83*	308,008	25,687.90	215,900	18,006.10	150,250	12,530.90	110,013	9,175.10
84*	315,207	26,288.30	221,024	18,433.40	154,238	12,863.40	112,699	9,399.10
85*	322,073	26,860.90	225,945	18,843.80	157,826	13,162.70	115,287	9,614.90
86*	328,535	27,399.80	230,790	19,247.90	161,041	13,400.80	117,756	9,820.90
87*	335,331	27,966.60	235,625	19,651.10	164,249	13,698.40	120,367	10,038.60
88*	342,334	28,550.70	240,517	20,059.10	167,500	13,969.50	123,076	10,264.50
89*	349,431	29,142.50	245,565	20,480.10	170,853	14,249.10	125,849	10,495.80
90*	356,667	29,746.00	250,772	20,914.40	174,314	14,537.80	128,704	10,733.90
91*	364,185	30,373.00	256,115	21,360.00	177,854	14,833.00	131,641	10,978.90
92*	372,034	31,027.60	261,657	21,822.20	181,552	15,141.40	134,731	11,236.60
93*	380,171	31,706.30	267,412	22,302.20	185,397	15,462.10	137,964	11,506.20
94*	388,621	32,411.00	273,359	22,798.10	189,403	15,796.20	141,354	11,788.90
95*	397,305	33,135.20	279,480	23,308.60	193,549	16,142.00	144,881	12,083.10
96*	406,149	33,872.80	285,724	23,829.40	197,826	16,488.70	148,524	12,386.90
97*	415,184	34,626.30	292,130	24,363.60	202,265	16,868.90	152,298	12,701.70
98*	424,123	35,371.90	298,466	24,892.10	206,075	17,186.70	156,121	13,020.50
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征收的保费征费及折扣优惠。

根据汇丰自愿医保灵活计划的保单条款（「条款及保障」）第四部分第2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。

标准保费表

「汇丰灵活医保」－ 铂级保费表 (港币)

届 时 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	14,276	1,190.60	10,052	838.30	7,151	596.40	5,358	446.90
1	14,276	1,190.60	10,052	838.30	7,151	596.40	5,358	446.90
2	14,276	1,190.60	10,052	838.30	7,151	596.40	5,358	446.90
3	14,020	1,169.30	9,756	813.70	7,151	596.40	5,358	446.90
4	13,869	1,156.70	9,660	805.60	6,945	579.20	5,212	434.70
5	13,690	1,141.70	9,136	761.90	6,945	579.20	5,212	434.70
6	13,484	1,124.60	9,047	754.50	6,713	559.90	5,062	422.20
7	13,274	1,107.10	8,859	738.80	6,713	559.90	5,062	422.20
8	13,043	1,087.80	8,725	727.70	6,519	543.70	4,948	412.70
9	12,781	1,065.90	8,644	720.90	6,432	536.40	4,948	412.70
10	12,558	1,047.30	8,565	714.30	6,357	530.20	4,858	405.20
11	12,417	1,035.60	8,505	709.30	6,329	527.80	4,771	397.90
12	12,379	1,032.40	8,474	706.70	6,225	519.20	4,718	393.50
13	12,454	1,038.70	8,519	710.50	6,171	514.70	4,744	395.60
14	12,654	1,055.30	8,599	717.20	6,212	518.10	4,815	401.60
15	12,915	1,077.10	8,713	726.70	6,302	525.60	4,906	409.20
16	13,185	1,099.60	8,847	737.80	6,412	534.80	5,000	417.00
17	13,489	1,125.00	8,993	750.00	6,535	545.00	5,107	425.90
18	13,864	1,156.30	9,147	762.90	6,643	554.00	5,240	437.00
19	14,111	1,176.90	9,310	776.50	6,759	563.70	5,379	448.60
20	14,557	1,214.10	9,465	789.40	6,910	576.30	5,521	460.50
21	14,923	1,244.60	9,652	805.00	7,085	590.90	5,602	467.20
22	15,303	1,276.30	9,857	822.10	7,270	606.30	5,765	480.80
23	15,701	1,309.50	10,085	841.10	7,464	622.50	5,918	493.60
24	16,103	1,343.00	10,325	861.10	7,667	639.40	6,081	507.20
25	16,504	1,376.40	10,576	882.00	7,877	656.90	6,222	518.90
26	16,879	1,407.70	10,803	901.00	8,077	673.60	6,362	530.60
27	17,231	1,437.10	11,033	920.20	8,270	689.70	6,504	542.40
28	17,562	1,464.70	11,273	940.20	8,456	705.20	6,594	549.90
29	17,874	1,490.70	11,525	961.20	8,628	719.60	6,691	558.00
30	18,159	1,514.50	11,779	982.40	8,769	731.30	6,790	566.30
31	18,508	1,543.60	12,098	1,009.00	8,930	744.80	6,889	574.50
32	18,863	1,573.20	12,442	1,037.70	9,107	759.50	6,993	583.20
33	19,256	1,606.00	12,821	1,069.30	9,321	777.40	7,129	594.60
34	19,655	1,639.20	13,199	1,100.80	9,565	797.70	7,270	606.30
35	20,058	1,672.80	13,593	1,133.70	9,820	819.00	7,410	618.00
36	20,477	1,707.80	13,987	1,166.50	10,099	842.30	7,558	630.30
37	20,866	1,740.20	14,435	1,203.90	10,413	868.40	7,697	641.90
38	21,471	1,790.70	14,892	1,242.00	10,728	894.70	7,910	659.70
39	22,113	1,844.20	15,414	1,285.50	11,048	921.40	8,134	678.40
40	22,812	1,902.50	16,017	1,335.80	11,432	953.40	8,379	698.80
41	23,572	1,965.90	16,673	1,390.50	11,845	987.90	8,647	721.20
42	24,466	2,040.50	17,326	1,445.00	12,262	1,022.70	8,962	747.40
43	25,294	2,109.50	18,027	1,503.50	12,712	1,060.20	9,254	771.80
44	26,191	2,184.30	18,763	1,564.80	13,216	1,102.20	9,567	797.90
45	27,222	2,270.30	19,462	1,623.10	13,697	1,142.30	9,933	828.40
46	28,339	2,363.50	20,199	1,684.60	14,204	1,184.60	10,324	861.00
47	29,433	2,454.70	21,074	1,757.60	14,798	1,234.20	10,710	893.20
48	30,725	2,562.50	21,945	1,830.20	15,386	1,283.20	11,163	931.00
49	32,100	2,677.10	22,857	1,906.30	16,007	1,335.00	11,648	971.40

届 时 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	33,467	2,791.10	23,880	1,991.60	16,724	1,394.80	12,129	1,011.60
51	34,971	2,916.60	24,935	2,079.60	17,460	1,456.20	12,658	1,055.70
52	36,670	3,058.30	25,989	2,167.50	18,194	1,517.40	13,255	1,105.50
53	38,376	3,200.60	27,175	2,266.40	19,030	1,587.10	13,858	1,155.80
54	40,237	3,355.80	28,420	2,370.20	19,919	1,661.20	14,513	1,210.40
55	42,336	3,530.80	29,727	2,479.20	20,850	1,738.90	15,253	1,272.10
56	44,567	3,716.90	31,234	2,604.90	21,929	1,828.90	16,038	1,337.60
57	47,034	3,922.60	32,929	2,746.30	23,134	1,929.40	16,910	1,410.30
58	49,915	4,162.90	34,844	2,906.00	24,454	2,039.50	17,923	1,494.80
59	53,024	4,422.20	36,942	3,081.00	25,913	2,161.10	19,017	1,586.00
60	56,326	4,697.60	39,233	3,272.00	27,522	2,295.30	20,182	1,683.20
61	59,937	4,998.70	41,566	3,466.60	29,179	2,433.50	21,454	1,789.30
62	63,796	5,320.60	43,936	3,664.30	30,912	2,578.10	22,815	1,902.80
63	67,791	5,653.80	46,408	3,870.40	32,729	2,729.60	24,224	2,020.30
64	72,072	6,010.80	49,153	4,099.40	34,621	2,887.40	25,735	2,146.30
65	76,657	6,393.20	52,156	4,349.80	36,589	3,051.50	27,356	2,281.50
66	81,529	6,799.50	55,418	4,621.90	38,629	3,221.70	29,084	2,425.60
67	86,624	7,224.40	58,941	4,915.70	40,722	3,396.20	30,887	2,576.00
68	91,501	7,631.20	62,626	5,223.00	42,884	3,576.50	32,352	2,698.20
69	96,470	8,045.60	66,341	5,532.80	45,131	3,763.90	33,779	2,817.20
70	101,484	8,463.80	69,992	5,837.30	47,418	3,954.70	35,162	2,932.50
71	106,523	8,884.00	73,582	6,136.70	49,794	4,152.80	36,606	3,052.90
72	111,423	9,292.70	77,108	6,430.80	52,259	4,358.40	38,088	3,176.50
73	116,532	9,718.80	80,567	6,719.30	54,794	4,569.80	39,636	3,305.60
74	121,627	10,143.70	83,997	7,005.30	57,363	4,784.10	41,256	3,440.80
75	126,756	10,571.50	87,557	7,302.30	60,011	5,004.90	42,960	3,582.90
76	131,900	11,000.50	91,245	7,609.80	62,721	5,230.90	44,701	3,728.10
77	137,286	11,449.70	95,205	7,940.10	65,471	5,460.30	46,525	3,880.20
78	142,870	11,915.40	99,144	8,268.60	68,288	5,695.20	48,423	4,038.50
79	148,440	12,379.90	102,825	8,575.60	71,195	5,937.70	50,389	4,202.40
80	153,914	12,836.40	106,268	8,862.80	74,134	6,182.80	52,427	4,372.40
81*	159,226	13,279.40	109,427	9,126.20	77,082	6,428.60	54,508	4,546.00
82*	163,913	13,670.30	112,013	9,341.90	79,863	6,660.60	56,612	4,721.40
83*	168,168	14,025.20	114,299	9,532.50	82,454	6,876.70	58,742	4,899.10
84*	172,093	14,352.60	116,507	9,716.70	84,690	7,063.10	60,790	5,069.90
85*	175,761	14,658.50	118,614	9,892.40	86,686	7,229.60	62,794	5,237.00
86*	179,159	14,941.90	120,690	10,065.50	88,466	7,378.10	64,807	5,404.90
87*	182,730	15,239.70	122,865	10,246.90	90,235	7,525.60	66,855	5,575.70
88*	186,401	15,545.80	125,194	10,441.20	92,026	7,675.00	68,433	5,707.30
89*	190,110	15,855.20	127,592	10,641.20	93,879	7,829.50	70,057	5,842.80
90*	193,881	16,169.70	130,059	10,846.90	95,798	7,989.60	71,740	5,983.10
91*	197,774	16,494.40	132,565	11,055.90	97,736	8,151.20	73,450	6,125.70
92*	201,838	16,833.30	135,167	11,272.90	99,769	8,320.70	75,256	6,276.40
93*	206,038	17,183.60	137,865	11,497.90	101,891	8,497.70	77,164	6,435.50
94*	210,396	17,547.00	140,654	11,730.50	104,108	8,682.60	79,178	6,603.40
95*	214,858	17,919.20	143,524	11,969.90	106,412	8,874.80	81,290	6,779.60
96*	219,395	18,297.50	146,463	12,215.00	108,808	9,074.60	83,497	6,963.60
97*	224,021	18,683.40	149,483	12,466.90	111,310	9,283.30	85,810	7,156.60
98*	228,622	19,067.10	152,507	12,719.10	113,549	9,470.00	88,202	7,356.00
99*	233,506	19,474.40	155,752	12,989.70	116,326	9,701.60	90,449	7,543.40

* 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征收的保费征费及折扣优惠。

根据汇丰自愿医保灵活计划的保单条款（「条款及保障」）第四部分第2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。

标准保费表

「汇丰灵活医保」－ 金级保费表 (港币)

届 时 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 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	48,490	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	60,559	5,050.60
89*	168,238	14,031.00	112,912	9,416.90	83,077	6,928.60	61,996	5,170.50
90*	171,575	14,309.40	115,096	9,599.00	84,775	7,070.20	63,486	5,294.70
91*	175,020	14,596.70	117,313	9,783.90	86,492	7,213.40	64,998	5,420.80
92*	178,616	14,896.60	119,616	9,976.00	88,290	7,363.40	66,598	5,554.30
93*	182,334	15,206.70	122,004	10,175.10	90,168	7,520.00	68,286	5,695.10
94*	186,189	15,528.20	124,472	10,381.00	92,130	7,683.60	70,068	5,843.70
95*	190,139	15,857.60	127,012	10,592.80	94,169	7,853.70	71,937	5,999.50
96*	194,153	16,192.40	129,612	10,809.60	96,289	8,030.50	73,890	6,162.40
97*	198,248	16,533.90	132,285	11,032.60	98,504	8,215.20	75,937	6,333.10
98*	202,319	16,873.40	134,961	11,255.70	100,485	8,380.40	78,055	6,509.80
99*	206,641	17,233.90	137,832	11,495.20	102,942	8,585.40	80,042	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征收的保费征费及折扣优惠。

根据汇丰自愿医保灵活计划的保单条款（「条款及保障」）第四部分第2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。

标准保费表

「汇丰灵活医保」－ 银级保费表 (港币)

届时 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	8,483	707.50	4,947	412.60	2,675	223.10	2,437	203.20
1	8,483	707.50	4,947	412.60	2,675	223.10	2,437	203.20
2	8,483	707.50	4,947	412.60	2,675	223.10	2,437	203.20
3	8,456	705.20	4,947	412.60	2,675	223.10	2,437	203.20
4	8,437	703.60	4,947	412.60	2,675	223.10	2,437	203.20
5	8,420	702.20	4,862	405.50	2,560	213.50	2,332	194.50
6	8,402	700.70	4,862	405.50	2,560	213.50	2,332	194.50
7	8,385	699.30	4,862	405.50	2,560	213.50	2,332	194.50
8	8,366	697.70	4,862	405.50	2,560	213.50	2,332	194.50
9	8,349	696.30	4,862	405.50	2,560	213.50	2,332	194.50
10	8,332	694.90	4,833	403.10	2,665	222.30	2,427	202.40
11	8,314	693.40	4,805	400.70	2,665	222.30	2,427	202.40
12	8,297	692.00	4,776	398.30	2,665	222.30	2,427	202.40
13	8,279	690.50	4,752	396.30	2,665	222.30	2,427	202.40
14	8,262	689.10	4,732	394.60	2,707	225.80	2,478	206.70
15	8,245	687.60	4,718	393.50	2,749	229.30	2,478	206.70
16	8,227	686.10	4,717	393.40	2,807	234.10	2,478	206.70
17	8,210	684.70	4,732	394.60	2,868	239.20	2,478	206.70
18	8,266	689.40	4,766	397.50	2,928	244.20	2,478	206.70
19	8,365	697.60	4,821	402.10	3,001	250.30	2,562	213.70
20	8,528	711.20	4,896	408.30	3,090	257.70	2,646	220.70
21	8,806	734.40	4,996	416.70	3,184	265.50	2,728	227.50
22	9,169	764.70	5,118	426.80	3,283	273.80	2,811	234.40
23	9,534	795.10	5,263	438.90	3,390	282.70	2,895	241.40
24	9,971	831.60	5,427	452.60	3,487	290.80	2,977	248.30
25	10,458	872.20	5,611	468.00	3,582	298.70	3,060	255.20
26	10,959	914.00	5,809	484.50	3,672	306.20	3,143	262.10
27	11,447	954.70	6,010	501.20	3,755	313.20	3,226	269.00
28	11,807	984.70	6,210	517.90	3,833	319.70	3,309	276.00
29	12,111	1,010.10	6,396	533.40	3,905	325.70	3,392	282.90
30	12,362	1,031.00	6,568	547.80	3,961	330.30	3,476	289.90
31	12,587	1,049.80	6,719	560.40	4,008	334.30	3,560	296.90
32	12,773	1,065.30	6,848	571.10	4,054	338.10	3,642	303.70
33	13,026	1,086.40	6,967	581.00	4,096	341.60	3,728	310.90
34	13,264	1,106.20	7,088	591.10	4,142	345.40	3,810	317.80
35	13,474	1,123.70	7,211	601.40	4,202	350.40	3,893	324.70
36	13,656	1,138.90	7,349	612.90	4,289	357.70	3,977	331.70
37	13,855	1,155.50	7,514	626.70	4,393	366.40	4,066	339.10
38	14,192	1,183.60	7,712	643.20	4,527	377.60	4,171	347.90
39	14,559	1,214.20	7,925	660.90	4,688	391.00	4,268	356.00
40	14,989	1,250.10	8,156	680.20	4,876	406.70	4,417	368.40
41	15,499	1,292.60	8,407	701.10	5,069	422.80	4,594	383.10
42	16,090	1,341.90	8,680	723.90	5,267	439.30	4,788	399.30
43	16,647	1,388.40	8,963	747.50	5,463	455.60	4,998	416.80
44	17,286	1,441.70	9,277	773.70	5,657	471.80	5,224	435.70
45	17,983	1,499.80	9,635	803.60	5,846	487.60	5,427	452.60
46	18,717	1,561.00	10,037	837.10	6,053	504.80	5,645	470.80
47	19,448	1,622.00	10,463	872.60	6,295	525.00	5,871	489.60
48	20,234	1,687.50	10,927	911.30	6,576	548.40	6,103	509.00
49	21,014	1,752.60	11,426	952.90	6,901	575.50	6,386	532.60

届时 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	21,809	1,818.90	11,951	996.70	7,273	606.60	6,683	557.40
51	22,639	1,888.10	12,475	1,040.40	7,676	640.20	6,991	583.00
52	23,559	1,964.80	13,064	1,089.50	8,092	674.90	7,321	610.60
53	24,531	2,045.90	13,679	1,140.80	8,529	711.30	7,680	640.50
54	25,597	2,134.80	14,352	1,197.00	9,007	751.20	8,085	674.30
55	26,815	2,236.40	15,098	1,259.20	9,524	794.30	8,533	711.70
56	28,203	2,352.10	15,976	1,332.40	10,113	843.40	9,046	754.40
57	29,771	2,482.90	16,914	1,410.60	10,800	900.70	9,639	803.90
58	31,719	2,645.40	18,015	1,502.50	11,608	968.10	10,326	861.20
59	33,974	2,833.40	19,306	1,610.10	12,486	1,041.30	11,070	923.20
60	36,630	3,054.90	20,746	1,730.20	13,404	1,117.90	11,935	995.40
61	39,719	3,312.60	22,240	1,854.80	14,342	1,196.10	12,908	1,076.50
62	43,184	3,601.50	23,890	1,992.40	15,289	1,275.10	13,815	1,152.20
63	46,813	3,904.20	25,664	2,140.40	16,213	1,352.20	14,707	1,226.60
64	50,621	4,221.80	27,514	2,294.70	17,177	1,432.60	15,643	1,304.60
65	54,344	4,532.30	29,357	2,448.40	18,183	1,516.50	16,624	1,386.40
66	57,871	4,826.40	31,298	2,610.30	19,215	1,602.50	17,637	1,470.90
67	61,176	5,102.10	33,227	2,771.10	20,234	1,687.50	18,644	1,554.90
68	63,881	5,327.70	35,076	2,925.30	21,251	1,772.30	19,657	1,639.40
69	66,472	5,543.80	36,861	3,074.20	22,230	1,854.00	20,642	1,721.50
70	69,167	5,768.50	38,662	3,224.40	23,171	1,932.50	21,599	1,801.40
71	72,022	6,006.60	40,379	3,367.60	24,168	2,015.60	22,614	1,886.00
72	75,060	6,260.00	41,964	3,499.80	25,170	2,099.20	23,641	1,971.70
73	78,669	6,561.00	43,403	3,619.80	26,188	2,184.10	24,692	2,059.30
74	82,458	6,877.00	44,673	3,725.70	27,228	2,270.80	25,769	2,149.10
75	86,276	7,195.40	45,814	3,820.90	28,311	2,361.10	26,896	2,243.10
76	90,097	7,514.10	46,875	3,909.40	29,377	2,450.00	27,908	2,327.50
77	93,926	7,833.40	48,026	4,005.40	30,507	2,544.30	28,981	2,417.00
78	97,694	8,147.70	49,369	4,117.40	31,712	2,644.80	30,126	2,512.50
79	101,283	8,447.00	50,950	4,249.20	32,995	2,751.80	31,345	2,614.20
80	104,634	8,726.50	52,866	4,409.00	34,359	2,865.50	32,641	2,722.30
81*	107,771	8,988.10	55,026	4,589.20	35,772	2,983.40	33,984	2,834.30
82*	110,476	9,213.70	57,452	4,791.50	37,298	3,110.70	35,433	2,955.10
83*	113,107	9,433.10	59,924	4,997.70	38,885	3,243.00	36,940	3,080.80
84*	115,771	9,655.30	62,153	5,183.60	40,232	3,355.30	38,220	3,187.50
85*	118,495	9,882.50	64,183	5,352.90	41,522	3,462.90	39,570	3,300.10
86*	121,262	10,113.30	66,156	5,517.40	42,764	3,566.50	40,898	3,410.90
87*	124,184	10,356.90	67,980	5,669.50	43,863	3,658.20	41,992	3,502.10
88*	126,869	10,580.90	69,997	5,837.70	44,951	3,748.90	43,072	3,592.20
89*	129,170	10,772.80	72,227	6,023.70	46,166	3,850.20	44,119	3,679.50
90*	131,190	10,941.20	74,551	6,217.60	47,384	3,951.80	45,120	3,763.00
91*	132,870	11,081.40	76,856	6,409.80	48,546	4,048.70	46,024	3,838.40
92*	134,421	11,210.70	79,015	6,589.90	49,761	4,150.10	46,937	3,914.50
93*	136,038	11,345.60	80,770	6,736.20	50,967	4,250.60	47,888	3,993.90
94*	137,764	11,489.50	82,367	6,869.40	52,135	4,348.10	48,909	4,079.00
95*	139,615	11,643.90	83,771	6,986.50	53,433	4,456.30	50,017	4,171.40
96*	141,582	11,807.90	85,021	7,090.80	54,876	4,576.70	51,223	4,272.00
97*	143,615	11,977.50	86,285	7,196.20	56,405	4,704.20	52,516	4,379.80
98*	145,717	12,152.80	87,689	7,313.30	58,131	4,848.10	53,946	4,499.10
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征收的保费征费及折扣优惠。

根据汇丰自愿医保灵活计划的保单条款（「条款及保障」）第四部分第2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。

标准保费表

「汇丰灵活医保」－ 铜级保费表 (港币)

届 时 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	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90
1	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90
2	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90
3	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90
4	7,154	596.60	4,466	372.50	2,016	168.10	1,845	153.90
5	7,035	586.70	4,323	360.50	1,932	161.10	1,729	144.20
6	6,971	581.40	4,323	360.50	1,932	161.10	1,729	144.20
7	6,894	575.00	4,323	360.50	1,932	161.10	1,729	144.20
8	6,829	569.50	4,323	360.50	1,932	161.10	1,729	144.20
9	6,770	564.60	4,323	360.50	1,932	161.10	1,729	144.20
10	6,699	558.70	4,260	355.30	2,006	167.30	1,824	152.10
11	6,637	553.50	4,198	350.10	2,006	167.30	1,824	152.10
12	6,572	548.10	4,135	344.90	2,006	167.30	1,824	152.10
13	6,503	542.40	4,073	339.70	2,006	167.30	1,824	152.10
14	6,426	535.90	4,010	334.40	2,039	170.10	1,853	154.50
15	6,345	529.20	3,948	329.30	2,074	173.00	1,853	154.50
16	6,242	520.60	3,901	325.30	2,121	176.90	1,853	154.50
17	6,158	513.60	3,888	324.30	2,168	180.80	1,853	154.50
18	6,152	513.10	3,923	327.20	2,220	185.10	1,853	154.50
19	6,182	515.60	3,980	331.90	2,277	189.90	1,861	155.20
20	6,259	522.00	4,071	339.50	2,335	194.70	1,905	158.90
21	6,403	534.00	4,180	348.60	2,393	199.60	1,937	161.50
22	6,581	548.90	4,293	358.00	2,450	204.30	1,977	164.90
23	6,746	562.60	4,397	366.70	2,513	209.60	2,018	168.30
24	6,937	578.50	4,524	377.30	2,575	214.80	2,063	172.10
25	7,149	596.20	4,661	388.70	2,641	220.30	2,107	175.70
26	7,380	615.50	4,800	400.30	2,701	225.30	2,153	179.60
27	7,624	635.80	4,939	411.90	2,755	229.80	2,198	183.30
28	7,814	651.70	5,073	423.10	2,798	233.40	2,243	187.10
29	8,005	667.60	5,199	433.60	2,834	236.40	2,287	190.70
30	8,183	682.50	5,316	443.40	2,864	238.90	2,333	194.60
31	8,354	696.70	5,436	453.40	2,895	241.40	2,382	198.70
32	8,523	710.80	5,560	463.70	2,930	244.40	2,438	203.30
33	8,739	728.80	5,679	473.60	2,967	247.40	2,500	208.50
34	8,947	746.20	5,809	484.50	3,018	251.70	2,573	214.60
35	9,172	764.90	5,949	496.10	3,077	256.60	2,651	221.10
36	9,414	785.10	6,123	510.70	3,154	263.00	2,739	228.40
37	9,671	806.60	6,302	525.60	3,256	271.60	2,837	236.60
38	10,064	839.30	6,500	542.10	3,380	281.90	2,945	245.60
39	10,488	874.70	6,706	559.30	3,527	294.20	3,062	255.40
40	10,926	911.20	6,951	579.70	3,702	308.70	3,213	268.00
41	11,381	949.20	7,168	597.80	3,886	324.10	3,365	280.60
42	11,852	988.50	7,389	616.20	4,077	340.00	3,516	293.20
43	12,228	1,019.80	7,640	637.20	4,277	356.70	3,669	306.00
44	12,640	1,054.20	7,953	663.30	4,467	372.50	3,823	318.80
45	13,074	1,090.40	8,259	688.80	4,656	388.30	3,960	330.30
46	13,558	1,130.70	8,635	720.20	4,847	404.20	4,110	342.80
47	14,087	1,174.90	9,074	756.80	5,048	421.00	4,275	356.50
48	14,707	1,226.60	9,536	795.30	5,271	439.60	4,457	371.70
49	15,359	1,280.90	9,998	833.80	5,525	460.80	4,688	391.00

届 时 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	16,068	1,340.10	10,503	876.00	5,814	484.90	4,940	412.00
51	16,808	1,401.80	10,999	917.30	6,130	511.20	5,203	433.90
52	17,622	1,469.70	11,517	960.50	6,466	539.30	5,485	457.40
53	18,458	1,539.40	12,081	1,007.60	6,828	569.50	5,790	482.90
54	19,367	1,615.20	12,683	1,057.80	7,225	602.60	6,129	511.20
55	20,379	1,699.60	13,340	1,112.60	7,652	638.20	6,498	541.90
56	21,518	1,794.60	14,107	1,176.50	8,140	678.90	6,913	576.50
57	22,773	1,899.30	14,968	1,248.30	8,694	725.10	7,383	615.70
58	24,314	2,027.80	15,936	1,329.10	9,309	776.40	7,909	659.60
59	26,017	2,169.80	17,013	1,418.90	9,966	831.20	8,445	704.30
60	27,855	2,323.10	18,198	1,517.70	10,667	889.60	9,034	753.40
61	29,804	2,485.70	19,444	1,621.60	11,383	949.30	9,655	805.20
62	31,861	2,657.20	20,740	1,729.70	12,111	1,010.10	10,303	859.30
63	33,888	2,826.30	22,080	1,841.50	12,851	1,071.80	10,973	915.10
64	35,986	3,001.20	23,454	1,956.10	13,633	1,137.00	11,660	972.40
65	38,147	3,181.50	24,851	2,072.60	14,442	1,204.50	12,362	1,031.00
66	40,362	3,366.20	26,243	2,188.70	15,265	1,273.10	13,067	1,089.80
67	42,604	3,553.20	27,608	2,302.50	16,080	1,341.10	13,758	1,147.40
68	44,545	3,715.10	28,944	2,413.90	16,882	1,408.00	14,435	1,203.90
69	46,477	3,876.20	30,246	2,522.50	17,653	1,472.30	15,101	1,259.40
70	48,408	4,037.20	31,509	2,627.90	18,399	1,534.50	15,753	1,313.80
71	50,355	4,199.60	32,827	2,737.80	19,191	1,600.50	16,454	1,372.30
72	52,303	4,362.10	34,179	2,850.50	19,985	1,666.70	17,156	1,430.80
73	54,538	4,548.50	35,587	2,968.00	20,818	1,736.20	17,890	1,492.00
74	56,832	4,739.80	37,061	3,090.90	21,700	1,809.80	18,663	1,556.50
75	59,190	4,936.40	38,607	3,219.80	22,637	1,887.90	19,476	1,624.30
76	61,595	5,137.00	40,188	3,351.70	23,597	1,968.00	20,284	1,691.70
77	64,097	5,345.70	41,841	3,489.50	24,663	2,056.90	21,164	1,765.10
78	66,725	5,564.90	43,560	3,632.90	25,825	2,153.80	22,100	1,843.10
79	69,437	5,791.00	45,341	3,781.40	27,071	2,257.70	23,084	1,925.20
80	72,227	6,023.70	47,183	3,935.10	28,398	2,368.40	24,113	2,011.00
81*	75,098	6,263.20	49,064	4,091.90	29,772	2,483.00	25,184	2,100.30
82*	78,043	6,508.80	50,966	4,250.60	31,098	2,593.60	26,287	2,192.30
83*	80,953	6,751.50	52,892	4,411.20	32,420	2,703.80	27,465	2,290.60
84*	83,759	6,985.50	54,743	4,565.60	33,590	2,801.40	28,542	2,380.40
85*	86,490	7,213.30	56,557	4,716.90	34,653	2,890.10	29,619	2,470.20
86*	89,160	7,435.90	58,376	4,868.60	35,705	2,977.80	30,723	2,562.30
87*	91,800	7,656.10	60,229	5,023.10	36,862	3,074.30	31,865	2,657.50
88*	94,680	7,896.30	62,139	5,182.40	38,038	3,172.40	33,065	2,757.60
89*	97,740	8,151.50	64,122	5,347.80	39,317	3,279.00	34,330	2,863.10
90*	100,903	8,415.30	66,156	5,517.40	40,747	3,398.30	35,655	2,973.60
91*	104,087	8,680.90	68,125	5,681.60	42,015	3,504.10	36,929	3,079.90
92*	107,052	8,928.10	70,001	5,838.10	43,240	3,606.20	38,198	3,185.70
93*	109,634	9,143.50	71,739	5,983.00	44,529	3,713.70	39,441	3,289.40
94*	111,882	9,331.00	73,304	6,113.60	45,698	3,811.20	40,649	3,390.10
95*	113,852	9,495.30	74,731	6,232.60	46,838	3,906.30	41,841	3,489.50
96*	115,605	9,641.50	76,071	6,344.30	48,102	4,011.70	43,055	3,590.80
97*	117,391	9,790.40	77,385	6,453.90	49,400	4,120.00	44,325	3,696.70
98*	119,196	9,940.90	78,695	6,563.20	50,789	4,235.80	45,671	3,809.00
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征收的保费征费及折扣优惠。

根据汇丰自愿医保灵活计划的保单条款（「条款及保障」）第四部分第2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。

计划资料概要

每年自付费选项及相关认可产品编号

每年自付费	钻级	铂级	金级	银级	铜级
认可产品编号					
无	F00049-13-000-03	F00049-17-000-01	F00049-09-000-03	F00049-05-000-03	F00049-01-000-03
港币16,000元	F00049-14-000-03	F00049-18-000-01	F00049-10-000-03	F00049-06-000-03	F00049-02-000-03
港币50,000元	F00049-15-000-03	F00049-19-000-01	F00049-11-000-03	F00049-07-000-03	F00049-03-000-03
港币100,000元	F00049-16-000-03	F00049-20-000-01	F00049-12-000-03	F00049-08-000-03	F00049-04-000-03

保单年期 保证每年续保至受保人100岁¹

投保年龄¹ 15天至80岁¹

主要不保事项

按本保单条款（「条款及保障」），本公司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"）及其相关的伤病所招致的费用，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、香熏治疗。
- 实验性或未经证实医疗成效的医疗技术或治疗程序，惟属肝癌的组织碎化治疗保障范围内则除外。
- 受保人年届8岁¹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。

上列项目只供参考，有关不保事项的完整清单，请参阅本计划的保单条款（「条款及保障」）。

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。若在提交文件中，错误申报投保人的非健康资料(包括但不限于年龄¹)，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，您有权于「冷静期」内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征费。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(即是为紧接本保单条款(「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，本保单条款(「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保单。

保费调整

首次保费将根据投保人于保单签发时的年龄¹及其他因素(包括但不限于投保人的风险级别，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」的保单条款(「条款及保障」)第四部分第2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

若投保人于保单生效日起计1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 有关终止条款及细则的详情请参阅本计划的保单条款（「条款及保障」）。
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 • 需要注册医生的专业知识或转介； • 符合该伤病的诊断及治疗所需； • 按良好而审慎的医学标准及主诊注册医生审慎的专业判断提供，而非主要为对受保人、其家庭成员、照顾人员或主诊注册医生带来方便或舒适而提供； • 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 • 按主诊注册医生审慎的专业判断，以最适当的水平向受保人安全及有效地提供
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

如您在保费到期日起计的31日宽限期后仍未缴交保费，您的保单将自动终止。若您的保单被终止，您可能无法取回已缴付的保费。已终止的保单无法恢复。如欲继续享有汇丰灵活医保的保障，您需要重新投保及再次通过本公司的核保程序，这可能导致保费上升及加设个别不保事项。

通胀风险

您必须考虑通货膨胀风险，因为这很可能导致未来的生活成本上升。由于通货膨胀的缘故，您应预期即使我们已尽力履行保单责任，您或您的指定受益人将来收到的实质金额仍可能较低。

注

1. 除另有指明外，本产品册子提及的年龄均指受保人上一次生日的年龄。
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；(b)病症已出现清楚明显的病征或症状；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事项。未知的投保前已有病症是指保单持有人及／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，请参阅本计划的保单条款（「条款及保障」）。
3. 全额支付是指根据本保单的保单条款（「条款及保障」）所支付的实际合资格费用及其他费用。
4. 截至2025年3月10日，基于我们对目前可用的市场资讯的理解及解读，并与香港主要提供自愿医保计划 – 灵活计划的保险公司作出比较。
5. 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：

a) 铜级 – 大中华；

b) 银级及金级 – 亚洲、澳洲及纽西兰；

c) 铂级 – 全球（美国除外）；

d) 钻级 – 全球

您亦可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，详情请参阅本计划的保单条款（「条款及保障」）。

	大中华 ⁽¹⁾	亚洲 ⁽¹⁾ 、澳洲及纽西兰	全球 ⁽¹⁾	美国
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	
铂级	全额支付（设有港币3千5百万元每年保障限额，并无终身保障限额）			标准计划保障
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）			

6. 病房级别赔偿调整百分比是指在受保人于住院入住的病房级别高于其在本计划的保障表列明的可享病房级别时，应用于计算应付赔偿的赔偿调整。入住标准私家病房以上任何病房级别的费用只会于汇丰灵活医保（钻级、铂级或金级）下支付，并受病房级别赔偿调整约束。详情请参阅计划的保单条款（「条款及保障」）。
7. 网络医生及网络医疗机构为独立第三者，并非本公司代理。本公司对网络医生及网络医疗机构提供的医疗服务不承担任何义务或责任，本公司毋须就该网络医生及网络医疗机构之任何行为或未履行行为而承担任何责任。网络医疗机构提供免找数服务取决于(a)适用保障限额、自付费（如有）及保单之相关保单条款（「条款及保障」）下之不保事项；及(b)网络医疗机构接受免找数服务。
8. 免找数服务乃付款保证服务且不属于相关保单之产品特点的一部分。本公司可透过该免找数服务就相关保单代表保单持有人直接向网络机构支付费用。这并非承认索偿的资格及实际有权获付的合资格医疗费用受相关保单的保单条款（「条款及保障」）所规限。此免找数服务将只会涵盖在预先批核限额内及为医疗所需的指定医疗服务之医疗费用。

注

9. 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所提供的医疗意见及任何有关事项而承担责任。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。
10. 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。
11. 医疗礼宾服务（「医疗礼宾服务」）并不属于汇丰自愿医保计划（「汇丰自愿医保」）保单的一部分。有关医疗礼宾服务的详情，请参阅本公司的网站所列条款及细则：www.hsbc.com.hk/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，医疗礼宾服务须视乎供应情况而定。以下任何事项并无保证：
 - a) 无论已否预约，均不保证可与医生会面或接受医生诊治；
 - b) 无论已否预约，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医疗礼宾服务的条款及细则而不作预先通知，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) 汇丰保险不对因汇丰保险在执行医疗礼宾服务下或与医疗礼宾服务相关的任何事项或服务时的任何过失、未能执行、取消、延误或行使酌情权而造成的任何直接或间接损失、损害、利益损失或伤害承担责任，有关事项或服务包括但不限于与下列各项有关的未能执行或延误情况：
 - 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项；或
 - ii) 汇丰保险无法合理预期的任何事项；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）的任何事项、延误、服务、服务水准、过失、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误或无法使用情况；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质素。
 - i) 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，并受下列各项约束：
 - 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于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，如受保人（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）。
12. 如在扣除无索偿折扣后，本公司须就前五(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就无索偿折扣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。
13. 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伸至伴侣，但基于香港现行法例，伴侣未能享有税务扣减¹³的优惠。
14. 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（不包括保费征费）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所示款项，而且视乎香港特别行政区税务局对每个个案的审查及协议。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。
15. 数字仅为假设及仅供说明之用，并假设汇丰灵活医保保单的保费合格获得税务扣减。就2024/25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。欢迎您莅临任何一间汇丰分行，与我们预约会面。

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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。本计划并非银行存款或银行储蓄计划。这是在自愿医保计划框架下，由政府认可的保险产品，您可选择单独投保本计划，毋须同时购买其他类型的保险产品。

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。详情请参阅您的保单和本计划的保单条款（「条款及保障」）。

2025年4月

汇丰人寿保险（国际）有限公司荣获以下奖项：





