

HSBC Voluntary Health Insurance Flexi Plan - Bronze level premium table (HKD)

Standard premium schedule with levy

Attained age [#]	Deductible								Attained age [#]	Deductible							
	0		16,000		50,000		100,000			0		16,000		50,000		100,000	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly		Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0	7,160	597.11	4,470	372.82	2,018	168.24	1,847	154.03	50	16,082	1,341.24	10,512	876.74	5,819	485.31	4,944	412.35
1	7,160	597.11	4,470	372.82	2,018	168.24	1,847	154.03	51	16,822	1,402.99	11,008	918.08	6,135	511.63	5,207	434.27
2	7,160	597.11	4,470	372.82	2,018	168.24	1,847	154.03	52	17,637	1,470.95	11,527	961.32	6,471	539.76	5,490	457.79
3	7,160	597.11	4,470	372.82	2,018	168.24	1,847	154.03	53	18,474	1,540.71	12,091	1,008.46	6,834	569.98	5,795	483.31
4	7,160	597.11	4,470	372.82	2,018	168.24	1,847	154.03	54	19,383	1,616.57	12,694	1,058.70	7,231	603.11	6,134	511.63
5	7,041	587.20	4,327	360.81	1,934	161.24	1,730	144.32	55	20,396	1,701.04	13,351	1,113.55	7,659	638.74	6,504	542.36
6	6,977	581.89	4,327	360.81	1,934	161.24	1,730	144.32	56	21,536	1,796.13	14,119	1,177.50	8,147	679.48	6,919	576.99
7	6,900	575.49	4,327	360.81	1,934	161.24	1,730	144.32	57	22,792	1,900.91	14,981	1,249.36	8,701	725.72	7,389	616.22
8	6,835	569.98	4,327	360.81	1,934	161.24	1,730	144.32	58	24,335	2,029.52	15,950	1,330.23	9,317	777.06	7,916	660.16
9	6,776	565.08	4,327	360.81	1,934	161.24	1,730	144.32	59	26,039	2,171.64	17,027	1,420.11	9,974	831.91	8,452	704.90
10	6,705	559.17	4,264	355.60	2,008	167.44	1,826	152.23	60	27,879	2,325.07	18,213	1,518.99	10,676	890.36	9,042	754.04
11	6,643	553.97	4,202	350.40	2,008	167.44	1,826	152.23	61	29,829	2,487.81	19,461	1,622.98	11,393	950.11	9,663	805.88
12	6,578	548.57	4,139	345.19	2,008	167.44	1,826	152.23	62	31,888	2,659.46	20,758	1,731.17	12,121	1,010.96	10,312	860.03
13	6,509	542.86	4,076	339.99	2,008	167.44	1,826	152.23	63	33,917	2,828.70	22,099	1,843.07	12,862	1,072.71	10,982	915.88
14	6,431	536.36	4,013	334.68	2,041	170.24	1,855	154.63	64	36,017	3,003.75	23,474	1,957.76	13,645	1,137.97	11,670	973.23
15	6,350	529.65	3,951	329.58	2,076	173.15	1,855	154.63	65	38,179	3,184.20	24,872	2,074.36	14,454	1,205.52	12,373	1,031.88
16	6,247	521.04	3,904	325.58	2,123	177.05	1,855	154.63	66	40,396	3,369.06	26,265	2,190.56	15,278	1,274.18	13,078	1,090.73
17	6,163	514.04	3,891	324.58	2,170	180.95	1,855	154.63	67	42,640	3,556.22	27,631	2,304.46	16,094	1,342.24	13,770	1,148.38
18	6,157	513.54	3,926	327.48	2,222	185.26	1,855	154.63	68	44,583	3,718.26	28,969	2,415.95	16,896	1,409.20	14,447	1,204.92
19	6,187	516.04	3,983	332.18	2,279	190.06	1,863	155.33	69	46,517	3,879.49	30,272	2,524.64	17,668	1,473.55	15,114	1,260.47
20	6,264	522.44	4,074	339.79	2,337	194.87	1,907	159.04	70	48,449	4,040.63	31,536	2,630.13	18,415	1,535.80	15,766	1,314.92
21	6,408	534.45	4,184	348.90	2,395	199.77	1,939	161.64	71	50,398	4,203.17	32,855	2,740.13	19,207	1,601.86	16,468	1,373.47
22	6,587	549.37	4,297	358.30	2,452	204.47	1,979	165.04	72	52,347	4,365.81	34,208	2,852.92	20,002	1,668.12	17,171	1,432.02
23	6,752	563.08	4,401	367.01	2,515	209.78	2,020	168.44	73	54,584	4,552.37	35,617	2,970.52	20,836	1,737.68	17,905	1,493.27
24	6,943	578.99	4,528	377.62	2,577	214.98	2,065	172.25	74	56,880	4,743.83	37,093	3,093.53	21,718	1,811.34	18,679	1,557.82
25	7,155	596.71	4,665	389.03	2,643	220.49	2,109	175.85	75	59,240	4,940.60	38,640	3,222.54	22,656	1,889.50	19,493	1,625.68
26	7,386	616.02	4,804	400.64	2,703	225.49	2,155	179.75	76	61,647	5,141.37	40,222	3,354.55	23,617	1,969.67	20,301	1,693.14
27	7,630	636.34	4,943	412.25	2,757	230.00	2,200	183.46	77	64,151	5,350.24	41,877	3,492.47	24,684	2,058.65	21,182	1,766.60
28	7,821	652.25	5,077	423.46	2,800	233.60	2,245	187.26	78	66,782	5,569.63	43,597	3,635.99	25,847	2,155.63	22,119	1,844.67
29	8,012	668.17	5,203	433.97	2,836	236.60	2,289	190.86	79	69,496	5,795.92	45,380	3,784.61	27,094	2,259.62	23,104	1,926.84
30	8,190	683.08	5,321	443.78	2,866	239.10	2,335	194.77	80	72,288	6,028.82	47,223	3,938.44	28,422	2,370.41	24,133	2,012.71
31	8,361	697.29	5,441	453.79	2,897	241.61	2,384	198.87	81*	75,162	6,268.52	49,106	4,095.38	29,797	2,485.11	25,205	2,102.09
32	8,530	711.40	5,565	464.09	2,932	244.61	2,440	203.47	82*	78,109	6,514.33	51,009	4,254.21	31,124	2,595.80	26,309	2,194.16
33	8,746	729.42	5,684	474.00	2,970	247.61	2,502	208.68	83*	81,022	6,757.24	52,937	4,414.95	32,448	2,706.10	27,488	2,292.55
34	8,955	746.83	5,814	484.91	3,021	251.91	2,575	214.78	84*	83,830	6,991.44	54,790	4,569.48	33,619	2,803.78	28,566	2,382.42
35	9,180	765.55	5,954	496.52	3,080	256.82	2,653	221.29	85*	86,564	7,219.43	56,605	4,720.91	34,682	2,892.56	29,644	2,472.30
36	9,422	785.77	6,128	511.13	3,157	263.22	2,741	228.59	86*	89,236	7,442.22	58,426	4,872.74	35,735	2,980.33	30,749	2,564.48
37	9,679	807.29	6,307	526.05	3,259	271.83	2,839	236.80	87*	91,878	7,662.61	60,280	5,027.37	36,893	3,076.91	31,892	2,659.76
38	10,073	840.01	6,506	542.56	3,383	282.14	2,948	245.81	88*	94,760	7,903.01	62,192	5,186.81	38,070	3,175.10	33,093	2,759.94
39	10,497	875.44	6,712	559.78	3,530	294.45	3,065	255.62	89*	97,823	8,158.43	64,177	5,352.35	39,350	3,281.79	34,359	2,865.53
40	10,935	911.97	6,957	580.19	3,705	308.96	3,216	268.23	90*	100,988	8,422.45	66,212	5,522.09	40,782	3,401.19	35,685	2,976.13
41	11,391	950.01	7,174	598.31	3,889	324.38	3,368	280.84	91*	104,172	8,688.28	68,183	5,686.43	42,051	3,507.08	36,960	3,082.52
42	11,862	989.34	7,395	616.72	4,080	340.29	3,519	293.45	92*	107,137	8,935.69	70,061	5,843.06	43,277	3,609.27	38,230	3,188.41
43	12,238	1,020.67	7,646	637.74	4,281	357.00	3,672	306.26	93*	109,719	9,151.27	71,800	5,988.09	44,567	3,716.86	39,475	3,292.20
44	12,651	1,055.10	7,960	663.86	4,471	372.82	3,826	319.07	94*	111,967	9,338.93	73,366	6,118.80	45,737	3,814.44	40,684	3,392.98
45	13,085	1,091.33	8,266	689.39	4,660	388.63	3,963	330.58	95*	113,937	9,503.37	74,795	6,237.90	46,878	3,909.62	41,877	3,492.47
46	13,570	1,131.66	8,642	720.81	4,851	404.54	4,113	343.09	96*	115,690	9,649.70	76,136	6,349.69	48,143	4,015.11	43,092	3,593.85
47	14,099	1,175.90	9,082	757.44	5,052	421.36	4,279	356.80	97*	117,476	9,798.72	77,451	6,459.39	49,442	4,123.50	44,363	3,699.84
48	14,720	1,227.64	9,544	795.98	5,275	439.97	4,461	372.02	98*	119,281	9,949.35	78,762	6,568.78	50,832	4,239.40	45,710	3,812.24
49	15,372	1,281.99	10,006	834.51	5,530	461.19	4,692	391.33	99*	121,224	10,111.59	80,171	6,686.28	52,339	4,365.11	47,194	3,935.94

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

* The premiums shown are for Renewal only.

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

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

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

20 Jul 2020



HSBC Voluntary Health Insurance Flexi Plan - Silver level premium table (HKD)

Standard premium schedule with levy

Attained age [#]	Deductible								Attained age [#]	Deductible							
	0		16,000		50,000		100,000			0		16,000		50,000		100,000	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly		Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0	8,490	708.10	4,951	412.95	2,677	223.29	2,439	203.37	50	21,828	1,820.45	11,961	997.55	7,279	607.12	6,689	557.87
1	8,490	708.10	4,951	412.95	2,677	223.29	2,439	203.37	51	22,658	1,889.70	12,486	1,041.28	7,683	640.74	6,997	583.50
2	8,490	708.10	4,951	412.95	2,677	223.29	2,439	203.37	52	23,579	1,966.47	13,075	1,090.43	8,099	675.47	7,327	611.12
3	8,463	705.80	4,951	412.95	2,677	223.29	2,439	203.37	53	24,552	2,047.64	13,691	1,141.77	8,536	711.90	7,687	641.04
4	8,444	704.20	4,951	412.95	2,677	223.29	2,439	203.37	54	25,619	2,136.61	14,364	1,198.02	9,015	751.84	8,092	674.87
5	8,427	702.80	4,866	405.84	2,562	213.68	2,334	194.67	55	26,838	2,238.30	15,111	1,260.27	9,532	794.98	8,540	712.30
6	8,409	701.30	4,866	405.84	2,562	213.68	2,334	194.67	56	28,227	2,354.10	15,990	1,333.53	10,122	844.12	9,054	755.04
7	8,392	699.89	4,866	405.84	2,562	213.68	2,334	194.67	57	29,796	2,485.01	16,928	1,411.80	10,809	901.47	9,647	804.58
8	8,373	698.29	4,866	405.84	2,562	213.68	2,334	194.67	58	31,746	2,647.65	18,030	1,503.78	11,618	968.92	10,335	861.93
9	8,356	696.89	4,866	405.84	2,562	213.68	2,334	194.67	59	34,003	2,835.81	19,322	1,611.47	12,497	1,042.19	11,079	923.98
10	8,339	695.49	4,837	403.44	2,667	222.49	2,429	202.57	60	36,661	3,057.50	20,764	1,731.67	13,415	1,118.85	11,945	996.25
11	8,321	693.99	4,809	401.04	2,667	222.49	2,429	202.57	61	39,753	3,315.42	22,259	1,856.38	14,354	1,197.12	12,919	1,077.42
12	8,304	692.59	4,780	398.64	2,667	222.49	2,429	202.57	62	43,221	3,604.56	23,910	1,994.09	15,302	1,276.18	13,827	1,153.18
13	8,286	691.09	4,756	396.64	2,667	222.49	2,429	202.57	63	46,853	3,907.52	25,686	2,142.22	16,227	1,353.35	14,720	1,227.64
14	8,269	689.69	4,736	394.94	2,709	225.99	2,480	206.88	64	50,664	4,225.39	27,537	2,296.65	17,192	1,433.82	15,656	1,305.71
15	8,252	688.18	4,722	393.83	2,751	229.49	2,480	206.88	65	54,390	4,536.15	29,382	2,450.48	18,198	1,517.79	16,638	1,387.58
16	8,234	686.68	4,721	393.73	2,809	234.30	2,480	206.88	66	57,920	4,830.50	31,325	2,612.52	19,231	1,603.86	17,652	1,472.15
17	8,217	685.28	4,736	394.94	2,870	239.40	2,480	206.88	67	61,228	5,106.44	33,255	2,773.46	20,251	1,688.93	18,660	1,556.22
18	8,273	689.99	4,770	397.84	2,930	244.41	2,480	206.88	68	63,935	5,332.23	35,106	2,927.79	21,269	1,773.81	19,674	1,640.79
19	8,372	698.19	4,825	402.44	3,004	250.51	2,564	213.88	69	66,529	5,548.51	36,892	3,076.81	22,249	1,855.58	20,660	1,722.96
20	8,535	711.80	4,900	408.65	3,093	257.92	2,648	220.89	70	69,226	5,773.40	38,695	3,227.14	23,191	1,934.14	21,617	1,802.93
21	8,813	735.02	5,000	417.05	3,187	265.73	2,730	227.69	71	72,083	6,011.71	40,413	3,370.46	24,189	2,017.31	22,633	1,887.60
22	9,177	765.35	5,122	427.16	3,286	274.03	2,813	234.60	72	75,124	6,265.32	42,000	3,507.77	25,191	2,100.98	23,661	1,973.38
23	9,542	795.78	5,267	439.27	3,393	282.94	2,897	241.61	73	78,376	6,566.58	43,440	3,622.88	26,210	2,185.96	24,713	2,061.05
24	9,979	832.31	5,432	452.98	3,490	291.05	2,980	248.51	74	82,528	6,882.85	44,711	3,728.87	27,251	2,272.73	25,791	2,150.93
25	10,467	872.94	5,616	468.40	3,585	298.95	3,063	255.42	75	86,349	7,201.52	45,853	3,824.15	28,335	2,363.11	26,919	2,245.01
26	10,968	914.78	5,814	484.91	3,675	306.46	3,146	262.32	76	90,174	7,520.49	46,915	3,912.72	29,402	2,452.08	27,932	2,329.48
27	11,457	955.51	6,015	501.63	3,758	313.47	3,229	269.23	77	94,006	7,840.06	48,067	4,008.80	30,533	2,546.46	29,006	2,419.05
28	11,817	985.54	6,215	518.34	3,836	319.97	3,312	276.23	78	97,777	8,154.63	49,411	4,120.90	31,739	2,647.05	30,152	2,514.64
29	12,121	1,010.96	6,401	533.85	3,908	325.98	3,395	283.14	79	101,368	8,454.18	50,993	4,252.81	33,023	2,754.14	31,372	2,616.42
30	12,373	1,031.88	6,574	548.27	3,964	330.58	3,479	290.15	80	104,719	8,733.92	52,911	4,412.75	34,388	2,867.94	32,669	2,724.61
31	12,598	1,050.69	6,725	560.88	4,011	334.58	3,563	297.15	81*	107,856	8,995.74	55,073	4,593.10	35,802	2,985.94	34,013	2,836.71
32	12,784	1,066.21	6,854	571.59	4,057	338.39	3,645	303.96	82*	110,561	9,221.53	57,501	4,795.57	37,330	3,113.34	35,463	2,957.61
33	13,037	1,087.32	6,973	581.49	4,099	341.89	3,731	311.16	83*	113,192	9,441.12	59,975	5,001.95	38,918	3,245.76	36,971	3,083.42
34	13,275	1,107.14	7,094	591.60	4,146	345.69	3,813	318.07	84*	115,856	9,663.51	62,206	5,188.01	40,266	3,358.15	38,252	3,190.21
35	13,485	1,124.66	7,217	601.91	4,206	350.70	3,896	324.98	85*	118,580	9,890.90	64,238	5,357.45	41,557	3,465.84	39,604	3,302.91
36	13,668	1,139.87	7,355	613.42	4,293	358.00	3,980	331.98	86*	121,347	10,121.90	66,212	5,522.09	42,800	3,569.53	40,933	3,413.80
37	13,867	1,156.48	7,520	627.23	4,397	366.71	4,069	339.39	87*	124,269	10,365.70	68,038	5,674.32	43,900	3,661.31	42,028	3,505.08
38	14,204	1,184.61	7,719	643.75	4,531	377.92	4,175	348.20	88*	126,954	10,589.89	70,056	5,842.66	44,989	3,752.09	43,109	3,595.25
39	14,571	1,215.23	7,932	661.46	4,692	391.33	4,272	356.30	89*	129,255	10,781.96	72,288	6,028.82	46,205	3,853.47	44,157	3,682.63
40	15,002	1,251.16	8,163	680.78	4,880	407.05	4,421	368.71	90*	131,275	10,950.50	74,614	6,222.88	47,424	3,955.16	45,158	3,766.20
41	15,512	1,293.70	8,414	701.70	5,073	423.16	4,598	383.43	91*	132,955	11,090.82	76,921	6,415.25	48,587	4,052.14	46,063	3,841.66
42	16,104	1,343.04	8,687	724.52	5,271	439.67	4,792	399.64	92*	134,506	11,220.23	79,082	6,595.50	49,803	4,153.63	46,977	3,917.83
43	16,661	1,389.58	8,971	748.14	5,468	455.99	5,002	417.15	93*	136,123	11,355.24	80,839	6,741.93	51,010	4,254.21	47,929	3,997.29
44	17,301	1,442.93	9,285	774.36	5,662	472.20	5,228	436.07	94*	137,849	11,499.27	82,437	6,875.24	52,179	4,351.80	48,951	4,082.47
45	17,998	1,501.07	9,643	804.28	5,851	488.01	5,432	452.98	95*	139,700	11,653.80	83,842	6,992.44	53,478	4,460.09	50,060	4,174.95
46	18,733	1,562.33	10,046	837.81	6,058	505.23	5,650	471.20	96*	141,667	11,817.94	85,093	7,096.83	54,923	4,580.59	51,267	4,275.63
47	19,465	1,623.38	10,472	873.34	6,300	525.45	5,876	490.02	97*	143,700	11,987.68	86,358	7,202.32	56,453	4,708.20	52,561	4,383.52
48	20,251	1,688.93	10,936	912.07	6,582	548.87	6,108	509.43	98*	145,802	12,163.13	87,764	7,319.52	58,180	4,852.22	53,992	4,502.92
49	21,032	1,754.09	11,436	953.71	6,907	575.99	6,391	533.05	99*	147,737	12,324.67	89,139	7,434.21	60,004	5,004.35	55,456	4,625.03

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

* The premiums shown are for Renewal only.

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

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

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

20 Jul 2020

HSBC Voluntary Health Insurance Flexi Plan - Gold level premium table (HKD)

Standard premium schedule with levy

Attained age#	Deductible								Attained age#	Deductible							
	0		16,000		50,000		100,000			0		16,000		50,000		100,000	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly		Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0	12,644	1,054.50	8,903	742.43	6,332	528.15	4,745	395.74	50	29,641	2,472.10	21,149	1,763.80	14,812	1,235.25	10,742	895.86
1	12,644	1,054.50	8,903	742.43	6,332	528.15	4,745	395.74	51	30,973	2,583.19	22,084	1,841.76	15,463	1,289.60	11,211	934.99
2	12,644	1,054.50	8,903	742.43	6,332	528.15	4,745	395.74	52	32,478	2,708.60	23,017	1,919.53	16,114	1,343.84	11,740	979.13
3	12,417	1,035.58	8,640	720.61	6,332	528.15	4,745	395.74	53	33,989	2,834.71	24,068	2,007.30	16,854	1,405.69	12,272	1,023.57
4	12,283	1,024.47	8,555	713.51	6,150	512.94	4,615	384.93	54	35,637	2,972.12	25,170	2,099.18	17,642	1,471.35	12,854	1,072.01
5	12,124	1,011.16	8,091	674.77	6,150	512.94	4,615	384.93	55	37,497	3,127.26	26,328	2,195.76	18,467	1,540.11	13,509	1,126.66
6	11,942	995.95	8,012	668.17	5,945	495.82	4,483	373.82	56	39,473	3,292.00	27,662	2,307.06	19,422	1,619.88	14,205	1,184.71
7	11,756	980.43	7,846	654.36	5,945	495.82	4,483	373.82	57	41,658	3,474.35	29,165	2,432.37	20,489	1,708.85	14,976	1,248.96
8	11,552	963.42	7,727	644.35	5,773	481.51	4,381	365.31	58	44,210	3,687.03	30,860	2,573.79	21,657	1,806.23	15,873	1,323.82
9	11,320	944.10	7,655	638.34	5,696	475.00	4,381	365.31	59	46,963	3,916.73	32,719	2,728.72	22,950	1,914.03	16,842	1,404.69
10	11,121	927.49	7,585	632.64	5,630	469.50	4,301	358.70	60	49,887	4,160.63	34,748	2,897.96	24,376	2,032.93	17,874	1,490.67
11	10,997	917.18	7,531	628.13	5,605	467.40	4,225	352.30	61	53,085	4,427.26	36,815	3,070.41	25,843	2,155.33	19,001	1,584.65
12	10,963	914.38	7,504	625.83	5,513	459.79	4,178	348.40	62	56,504	4,712.40	38,913	3,245.36	27,378	2,283.34	20,207	1,685.23
13	11,029	919.88	7,544	629.23	5,466	455.79	4,201	350.30	63	60,042	5,007.45	41,103	3,428.01	28,988	2,417.55	21,455	1,789.32
14	11,208	934.69	7,615	635.14	5,501	458.79	4,264	355.60	64	63,833	5,323.72	43,534	3,630.68	30,663	2,557.27	22,792	1,900.91
15	11,438	953.91	7,717	643.55	5,581	465.40	4,344	362.31	65	67,895	5,662.41	46,193	3,852.47	32,406	2,702.60	24,229	2,020.62
16	11,677	973.83	7,835	653.45	5,678	473.50	4,428	369.31	66	72,209	6,022.21	49,084	4,093.58	34,213	2,853.32	25,759	2,148.32
17	11,946	996.35	7,964	664.16	5,787	482.61	4,523	377.22	67	76,723	6,398.73	52,203	4,353.80	36,067	3,007.95	27,356	2,281.54
18	12,278	1,024.07	8,101	675.57	5,883	490.62	4,640	386.93	68	81,041	6,758.84	55,467	4,625.93	37,982	3,167.69	28,653	2,389.73
19	12,497	1,042.19	8,245	687.58	5,986	499.22	4,764	397.34	69	85,444	7,125.95	58,758	4,900.36	39,972	3,333.63	29,917	2,495.12
20	12,892	1,075.21	8,382	699.09	6,119	510.33	4,889	407.75	70	89,883	7,496.27	61,991	5,169.99	41,998	3,502.57	31,142	2,597.31
21	13,216	1,102.24	8,548	712.91	6,274	523.24	4,961	413.75	71	94,347	7,868.58	65,171	5,435.32	44,102	3,678.12	32,422	2,704.00
22	13,554	1,130.36	8,729	728.02	6,437	536.86	5,105	425.76	72	98,687	8,230.49	68,294	5,695.74	46,285	3,860.18	33,735	2,813.49
23	13,906	1,159.78	8,932	744.93	6,611	551.37	5,240	437.07	73	103,209	8,607.81	71,359	5,951.35	48,531	4,047.54	35,104	2,927.69
24	14,262	1,189.51	9,145	762.65	6,790	566.28	5,386	449.18	74	107,719	8,984.33	74,396	6,204.67	50,806	4,237.20	36,540	3,047.49
25	14,616	1,219.04	9,367	781.16	6,976	581.79	5,510	459.49	75	112,258	9,363.15	77,548	6,467.49	53,151	4,432.76	38,048	3,173.19
26	14,949	1,246.76	9,567	797.88	7,153	596.61	5,635	469.90	76	116,810	9,743.17	80,816	6,740.02	55,551	4,632.93	39,591	3,301.90
27	15,261	1,272.78	9,771	814.89	7,323	610.72	5,759	480.31	77	121,576	10,140.91	84,323	7,032.47	57,987	4,836.11	41,207	3,436.62
28	15,553	1,297.10	9,984	832.71	7,488	624.53	5,839	487.01	78	126,517	10,553.36	87,813	7,323.52	60,481	5,044.18	42,887	3,576.84
29	15,830	1,320.22	10,208	851.32	7,641	637.34	5,925	494.12	79	131,447	10,964.91	91,071	7,595.35	63,058	5,258.97	44,629	3,722.06
30	16,083	1,341.34	10,432	870.04	7,767	647.75	6,013	501.53	80	136,291	11,369.26	94,121	7,849.67	65,660	5,476.05	46,433	3,872.59
31	16,391	1,366.96	10,714	893.56	7,909	659.56	6,100	508.73	81*	140,992	11,761.59	96,918	8,082.96	68,271	5,693.84	48,277	4,026.32
32	16,706	1,393.28	11,019	918.98	8,066	672.67	6,192	516.44	82*	145,140	12,107.88	99,210	8,274.13	70,734	5,899.21	50,141	4,181.75
33	17,054	1,422.31	11,355	947.00	8,255	688.48	6,313	526.55	83*	148,906	12,422.25	101,234	8,442.97	73,029	6,090.57	52,028	4,339.19
34	17,408	1,451.83	11,690	974.93	8,471	706.50	6,437	536.86	84*	152,379	12,712.10	103,187	8,606.01	75,010	6,255.81	53,842	4,490.41
35	17,764	1,481.56	12,039	1,004.05	8,697	725.32	6,563	547.36	85*	155,624	12,983.03	105,052	8,761.64	76,778	6,403.34	55,617	4,638.44
36	18,135	1,512.48	12,387	1,033.08	8,944	745.93	6,693	558.17	86*	158,632	13,234.04	106,889	8,915.07	78,355	6,534.75	57,399	4,787.07
37	18,481	1,541.31	12,784	1,066.21	9,222	769.05	6,816	568.48	87*	161,792	13,497.86	108,814	9,075.71	79,921	6,665.36	59,213	4,938.39
38	19,017	1,586.05	13,189	1,099.93	9,501	792.37	7,004	584.10	88*	165,041	13,768.99	110,876	9,247.85	81,507	6,797.67	60,610	5,054.89
39	19,586	1,633.49	13,652	1,138.57	9,784	815.99	7,203	600.71	89*	168,323	14,042.93	112,997	9,424.90	83,148	6,934.49	62,049	5,174.89
40	20,203	1,684.93	14,185	1,183.00	10,125	844.42	7,420	618.83	90*	171,660	14,321.56	115,181	9,607.16	84,847	7,076.21	63,540	5,299.20
41	20,877	1,741.08	14,766	1,231.45	10,490	874.84	7,659	638.74	91*	175,105	14,609.11	117,398	9,792.22	86,566	7,219.53	65,053	5,425.41
42	21,669	1,807.23	15,345	1,279.79	10,859	905.67	7,937	661.96	92*	178,701	14,909.26	119,701	9,984.48	88,365	7,369.66	66,655	5,559.02
43	22,402	1,868.29	15,966	1,331.53	11,259	939.00	8,195	683.48	93*	182,419	15,219.63	122,089	10,183.75	90,245	7,526.39	68,344	5,699.94
44	23,197	1,934.64	16,618	1,385.98	11,704	976.13	8,473	706.70	94*	186,274	15,541.40	124,557	10,389.82	92,208	7,690.13	70,128	5,848.67
45	24,110	2,010.81	17,237	1,437.52	12,130	1,011.66	8,796	733.62	95*	190,224	15,871.08	127,097	10,601.80	94,249	7,860.38	71,998	6,004.60
46	25,098	2,093.18	17,890	1,492.07	12,580	1,049.19	9,144	762.55	96*	194,238	16,206.16	129,697	10,818.79	96,371	8,037.33	73,953	6,167.64
47	26,068	2,174.05	18,664	1,556.52	13,105	1,092.93	9,485	791.07	97*	198,333	16,547.95	132,370	11,041.98	98,588	8,222.18	76,002	6,338.48
48	27,212	2,269.53	19,436	1,620.88	13,627	1,136.47	9,886	824.50	98*	202,404	16,887.74	135,046	11,265.27	100,570	8,387.52	78,121	6,515.33
49	28,429	2,371.01	20,243	1,688.23	14,177	1,182.40	10,316	860.33	99*	206,726	17,248.55	137,917	11,504.97	103,027	8,592.70	80,110	6,681.17

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

* The premiums shown are for Renewal only.

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

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

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

20 Jul 2020

HSBC Voluntary Health Insurance Flexi Plan - Diamond level premium table (HKD)

Standard premium schedule with levy

Attained age [#]	Deductible								Attained age [#]	Deductible							
	0		16,000		50,000		100,000			0		16,000		50,000		100,000	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly		Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0	29,361	2,448.68	20,870	1,740.58	14,662	1,222.84	10,965	914.48	50	66,963	5,584.74	47,415	3,954.46	33,488	2,792.97	24,241	2,021.62
1	29,361	2,448.68	20,870	1,740.58	14,662	1,222.84	10,965	914.48	51	69,554	5,800.83	49,238	4,106.39	34,734	2,896.86	25,150	2,097.58
2	29,361	2,448.68	20,870	1,740.58	14,662	1,222.84	10,965	914.48	52	72,512	6,047.44	51,221	4,271.83	35,997	3,002.15	26,187	2,184.05
3	29,030	2,421.06	20,653	1,722.46	14,497	1,209.03	10,965	914.48	53	75,689	6,312.46	53,357	4,449.98	37,425	3,121.25	27,303	2,277.13
4	27,909	2,327.58	19,867	1,656.91	14,497	1,209.03	10,499	875.64	54	78,874	6,578.09	55,626	4,639.24	38,915	3,245.56	28,420	2,370.21
5	27,024	2,253.81	19,085	1,591.75	13,866	1,156.38	10,499	875.64	55	82,226	6,857.62	58,016	4,838.51	40,421	3,371.16	29,599	2,468.60
6	26,260	2,190.06	18,693	1,559.02	13,288	1,108.24	9,725	811.09	56	85,752	7,151.67	60,603	5,054.29	42,137	3,514.18	30,837	2,571.78
7	25,246	2,105.59	17,983	1,499.77	12,811	1,068.41	9,725	811.09	57	89,586	7,471.45	63,477	5,294.00	44,054	3,674.12	32,184	2,684.18
8	24,428	2,037.23	17,410	1,451.93	12,397	1,033.88	9,323	777.56	58	94,153	7,852.37	66,705	5,563.12	46,219	3,854.67	33,790	2,818.09
9	23,711	1,977.48	16,910	1,410.30	12,155	1,013.76	9,073	756.64	59	99,395	8,289.54	70,354	5,867.48	48,684	4,006.25	35,630	2,971.52
10	23,318	1,944.75	16,633	1,387.18	11,850	988.34	8,936	745.23	60	105,266	8,779.56	74,462	6,210.17	51,497	4,294.85	37,693	3,143.57
11	23,072	1,924.13	16,585	1,383.17	11,657	972.23	8,850	738.03	61	111,807	9,325.52	78,976	6,586.59	54,474	4,543.16	39,993	3,335.43
12	23,005	1,918.53	16,558	1,380.97	11,585	966.22	8,825	736.03	62	118,894	9,917.12	83,880	6,995.64	57,653	4,808.28	42,484	3,543.21
13	23,145	1,930.24	16,651	1,388.68	11,592	966.72	8,876	740.23	63	126,373	10,541.35	89,163	7,436.22	61,017	5,088.82	45,113	3,762.50
14	23,515	1,961.17	16,851	1,405.39	11,599	967.32	9,005	750.94	64	134,381	11,209.82	94,804	7,906.61	64,538	5,382.47	47,930	3,997.29
15	23,984	2,000.30	17,139	1,429.31	11,764	981.13	9,171	764.85	65	142,957	11,925.63	100,785	8,405.54	68,210	5,688.73	50,947	4,249.01
16	24,495	2,042.83	17,508	1,460.14	11,985	999.55	9,349	779.66	66	152,056	12,685.17	106,983	8,922.88	72,006	6,005.30	54,156	4,516.64
17	25,067	2,090.58	17,924	1,494.87	12,189	1,016.56	9,550	796.48	67	161,581	13,480.25	113,345	9,453.93	75,895	6,329.68	57,509	4,796.27
18	25,767	2,148.93	18,381	1,532.90	12,394	1,033.58	9,795	816.89	68	170,610	14,233.89	119,805	9,993.09	79,902	6,663.86	60,692	5,061.70
19	26,496	2,209.68	18,877	1,574.34	12,624	1,052.79	10,051	838.21	69	179,817	15,002.34	126,288	10,534.25	84,047	7,009.55	63,940	5,332.63
20	27,243	2,272.03	19,405	1,618.37	12,973	1,081.92	10,313	860.13	70	189,081	15,775.70	132,694	11,069.00	88,254	7,360.35	67,214	5,605.66
21	28,044	2,338.89	19,936	1,662.61	13,358	1,114.05	10,592	883.35	71	198,347	16,549.15	139,155	11,608.26	92,589	7,721.86	70,512	5,880.69
22	28,840	2,405.34	20,458	1,706.25	13,745	1,146.27	10,871	906.67	72	207,328	17,298.79	145,614	12,147.42	97,089	8,097.28	73,694	6,146.02
23	29,547	2,464.19	20,972	1,749.09	14,088	1,174.90	11,118	927.29	73	216,655	18,077.25	152,070	12,686.27	101,698	8,481.70	77,001	6,421.95
24	30,235	2,521.54	21,459	1,789.72	14,430	1,203.52	11,359	947.30	74	225,920	18,850.61	158,529	13,225.43	106,337	8,868.93	80,292	6,696.39
25	30,908	2,577.79	21,915	1,827.65	14,774	1,232.15	11,596	967.12	75	235,173	19,622.97	165,073	13,771.70	111,087	9,265.47	83,586	6,971.12
26	31,523	2,629.03	22,328	1,862.18	15,123	1,261.27	11,811	985.04	76	244,400	20,393.22	171,661	14,321.56	115,942	9,670.71	86,849	7,243.15
27	32,089	2,676.27	22,702	1,893.41	15,473	1,290.50	12,008	1,001.45	77	253,976	21,192.50	178,330	14,878.24	120,791	10,075.46	90,271	7,528.59
28	32,506	2,711.00	23,041	1,921.63	15,704	1,309.71	12,154	1,013.66	78	263,764	22,009.49	185,038	15,438.21	125,701	10,485.30	93,790	7,822.04
29	32,905	2,744.23	23,371	1,949.16	15,950	1,330.23	12,295	1,025.47	79	273,453	22,818.28	191,754	15,998.79	130,752	10,906.86	97,290	8,113.99
30	33,329	2,779.66	23,716	1,977.88	16,201	1,351.15	12,444	1,037.78	80	282,943	23,610.45	198,291	16,544.45	135,845	11,332.02	100,739	8,401.64
31	33,879	2,825.50	24,127	2,012.21	16,451	1,371.97	12,636	1,053.79	81*	292,213	24,384.21	204,527	17,064.99	140,969	11,759.69	104,131	8,684.78
32	34,554	2,881.85	24,641	2,052.05	16,775	1,399.09	12,874	1,073.71	82*	300,484	25,074.60	210,424	17,557.21	145,820	12,164.63	107,196	8,940.69
33	35,450	2,956.51	25,283	2,108.69	17,295	1,442.43	13,186	1,099.73	83*	308,093	25,709.73	215,985	18,021.41	150,335	12,541.55	110,098	9,182.90
34	36,578	3,050.59	26,049	2,172.55	17,932	1,495.57	13,583	1,132.76	84*	315,292	26,310.65	221,109	18,449.07	154,323	12,874.33	112,784	9,407.09
35	37,904	3,161.18	26,943	2,247.01	18,661	1,556.32	14,046	1,171.39	85*	322,158	26,883.73	226,030	18,859.82	157,911	13,173.89	115,372	9,623.07
36	39,353	3,282.09	28,007	2,335.78	19,510	1,627.08	14,555	1,213.93	86*	328,620	27,423.09	230,875	19,264.26	161,126	13,442.22	117,841	9,829.25
37	40,943	3,414.60	29,205	2,435.67	20,486	1,708.55	15,112	1,260.37	87*	335,416	27,990.37	235,710	19,667.80	164,334	13,710.04	120,452	10,047.13
38	43,036	3,589.15	30,519	2,545.26	21,488	1,792.12	15,844	1,321.42	88*	342,419	28,574.97	240,602	20,076.15	167,585	13,981.37	123,161	10,273.22
39	45,141	3,764.80	31,941	2,663.86	22,509	1,877.29	16,583	1,383.07	89*	349,516	29,167.27	245,650	20,497.51	170,938	14,261.21	125,934	10,504.72
40	47,286	3,943.65	33,464	2,790.97	23,636	1,971.27	17,335	1,445.73	90*	356,752	29,771.28	250,857	20,932.18	174,399	14,550.16	128,789	10,743.02
41	49,519	4,129.91	34,975	2,916.88	24,770	2,065.85	18,117	1,510.98	91*	364,270	30,398.82	256,200	21,378.16	177,939	14,845.61	131,726	10,988.23
42	51,821	4,321.87	36,461	3,040.88	25,843	2,155.33	18,923	1,578.14	92*	372,119	31,053.97	261,742	21,840.75	181,637	15,154.27	134,816	11,246.15
43	53,826	4,489.11	37,900	3,160.88	26,888	2,242.40	19,628	1,636.99	93*	380,256	31,733.25	267,497	22,321.16	185,482	15,475.24	138,049	11,515.98
44	55,745	4,649.15	39,266	3,274.78	27,918	2,328.38	20,301	1,693.14	94*	388,706	32,438.55	273,444	22,817.48	189,488	15,809.63	141,439	11,798.92
45	57,567	4,801.08	40,542	3,381.27	28,797	2,401.74	20,940	1,746.38	95*	397,390	33,163.36	279,565	23,328.41	193,634	16,155.72	144,966	12,093.37
46	59,278	4,943.80	41,781	3,484.56	29,615	2,469.90	21,541	1,796.53	96*	406,234	33,901.59	285,809	23,849.65	197,911	16,512.72	148,609	12,397.43
47	60,926	5,081.22	43,039	3,589.45	30,520	2,545.36	22,119	1,844.67	97*	415,269	34,655.73	292,215	24,384.31	202,350	16,883.24	152,383	12,712.50
48	62,683	5,227.74	44,355	3,699.14	31,393	2,618.12	22,736	1,896.21	98*	424,208	35,401.97	298,551	24,913.26	206,160	17,201.31	156,206	13,031.57
49	64,715	5,397.18	45,794	3,819.24	32,339	2,697.09	23,451	1,955.76	99*	433,757	36,198.94	305,363	25,481.84	211,030	17,607.75	160,328	13,375.66

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

* The premiums shown are for Renewal only.

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

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

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

20 Jul 2020