



真智醫療保障

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	( )	( )	( )	( )	( )
( )	( 120 <sup>2</sup> )	680/	800/	1,600/	4,500/
	( 120 )	650/	750/	1,500/	4,500/
	<sup>3 a</sup> ( 15 <sup>2</sup> ) <sup>b</sup> ( 90 <sup>2</sup> )	2,200/ <sup>a</sup>	2,200/ <sup>b</sup>	3,720/ <sup>b</sup>	7,000/ <sup>b</sup>
		2,500	3,000	5,000	10,000
	<sup>4</sup> ( )	6,000	10,000	20,000	35,000
	<sup>5</sup>				
	•	40,000	45,000	80,000	160,000
	•	20,000	33,750	60,000	120,000
	•	15,000	22,500	40,000	80,000
	•	7,500	11,250	20,000	40,000
•	3,000	4,500	8,000	16,000	
•	3,000	4,500	8,000	16,000	
	30%	35%			
	30%	35%			
( )	<sup>6</sup>	50,000	50,000	100,000	200,000
	<sup>6</sup>	150,000	150,000	250,000	400,000
( )		<sup>5</sup>			
	<sup>4</sup>	2,000	5,000	5,000	22,000
	( )	60,000	60,000	200,000	550,000
		15,000	15,000	20,000	30,000

<sup>7</sup>( )

	( )	( )	( )	( )	( )	
( )	( ) ( ) *	75%	80%			
	1.	105,000	116,000	180,000	420,000	
	2.	8,000	-	-	-	
	<sup>3</sup>					
	1.	<sup>8</sup> ( 121 )	680/	800/	1,600/	4,500/
	2.	<sup>8</sup> ( 121 )	650/	750/	1,500/	4,500/
	3.	<sup>8 c</sup> ( 16 ) <sup>d</sup> ( 91 )	2,200/ <sup>c</sup>	2,200/ <sup>d</sup>	3,720/ <sup>d</sup>	7,000/ <sup>d</sup>

\* ( )

	( )	( )	( )	( )	( )
( )	<sup>9</sup> ( 1,000 )	500	750	1,000	1,250
	<sup>9</sup> ( 120 )	1,000	1,500	2,000	2,500
		10,000	15,000	20,000	30,000

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<sup>1</sup> ( ) ( )

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<sup>1</sup> (852) 2802 2812 <sup>1</sup> 16 1601-6 (852) 2598 7623 www.axa.com.hk

LMKG 520-1502

# Smart Medical Insurance

## Smart Medicare

Annual Premium Table (HK\$) ( )										Renewal Annual Premium Table (HK\$) ( )																	
Age	Economy		Regular		Superior		Premier		Age	Economy		Regular		Superior		Premier		Age	Economy		Regular		Superior		Premier		
	M	F	M	F	M	F	M	F		M	F	M	F	M	F	M	F		M	F	M	F	M	F	M	F	
0	2,182	1,871	2,737	2,383	5,772	5,027	11,320	9,858	33	1,668	2,473	2,142	2,902	4,521	6,108	8,803	11,970	66	8,009	8,372	9,352	9,220	18,015	19,134	34,330	37,793	
1	2,182	1,871	2,737	2,383	5,772	5,027	11,320	9,858	34	1,733	2,566	2,193	3,004	4,626	6,323	9,043	12,387	67	8,355	8,768	9,756	9,658	18,751	20,027	35,701	39,534	
2	2,182	1,871	2,737	2,383	5,772	5,027	11,320	9,858	35	1,801	2,665	2,247	3,110	4,736	6,542	9,284	12,809	68	8,704	9,168	10,162	10,099	19,493	20,921	37,082	41,279	
3	2,182	1,871	2,737	2,383	5,772	5,027	11,320	9,858	36	1,868	2,759	2,304	3,212	4,855	6,756	9,530	13,228	69	9,095	9,752	10,618	10,742	20,330	22,242	38,647	43,867	
4	2,182	1,871	2,737	2,383	5,772	5,027	11,320	9,858	37	1,933	2,854	2,370	3,316	4,996	6,970	9,797	13,648	70	9,490	10,339	11,079	11,386	21,174	23,565	40,218	46,459	
5	990	1,330	1,675	1,815	3,184	3,835	6,254	7,525	38	2,003	2,947	2,443	3,418	5,146	7,188	10,090	14,071	71	9,889	10,927	11,547	12,036	22,021	24,893	41,797	49,059	
6	995	1,337	1,675	1,815	3,184	3,835	6,254	7,525	39	2,103	3,036	2,514	3,519	5,296	7,404	10,385	14,497	72	10,293	11,519	12,017	12,686	22,875	26,223	43,383	51,661	
7	1,001	1,347	1,675	1,815	3,184	3,835	6,254	7,525	40	2,289	3,240	2,683	3,760	5,653	7,910	11,087	15,495	73	10,795	12,201	12,605	13,439	23,865	27,685	45,157	54,426	
8	1,006	1,357	1,675	1,815	3,184	3,835	6,254	7,525	41	2,399	3,335	2,764	3,866	5,828	8,136	11,427	15,940	74	11,271	12,842	13,158	14,145	24,814	29,086	46,877	57,116	
9	1,022	1,363	1,675	1,734	3,184	3,666	6,254	7,193	42	2,508	3,427	2,878	3,977	6,065	8,364	11,890	16,386	75	11,292	12,868	13,184	14,175	24,865	29,146	46,969	57,231	
10	1,036	1,368	1,628	1,734	3,094	3,666	6,083	7,193	43	2,619	3,519	3,008	4,086	6,339	8,595	12,427	16,835	76	11,315	12,895	13,208	14,202	24,915	29,204	47,063	57,344	
11	1,051	1,376	1,442	1,734	3,105	3,666	6,138	7,193	44	2,619	3,519	3,008	4,086	6,339	8,595	12,427	16,835	77	11,336	12,920	13,235	14,231	24,964	29,263	47,156	57,458	
12	1,067	1,380	1,462	1,734	3,120	3,666	6,193	7,193	45	2,856	3,948	3,275	4,319	6,893	9,079	13,505	17,776	78	11,360	12,946	13,260	14,259	25,015	29,321	47,248	57,572	
13	1,082	1,386	1,481	1,734	3,145	3,666	6,248	7,193	46	2,973	4,162	3,408	4,437	7,173	9,327	14,054	18,263	79	11,381	12,973	13,287	14,289	25,064	29,379	47,345	57,687	
14	1,095	1,413	1,502	1,734	3,178	3,666	6,301	7,193	47	3,092	4,376	3,544	4,555	7,459	9,576	14,613	18,749	80	11,426	13,023	13,339	14,345	25,164	29,496	47,533	57,919	
15	1,135	1,465	1,529	1,744	3,234	3,686	6,357	7,237	48	3,214	4,589	3,692	4,675	7,768	9,826	15,212	19,235	81	11,472	13,076	13,392	14,403	25,264	29,614	47,724	58,149	
16	1,173	1,518	1,555	1,763	3,291	3,727	6,463	7,314	49	3,343	4,654	3,850	4,794	8,077	10,077	15,863	19,727	82	11,516	13,127	13,445	14,459	25,365	29,732	47,913	58,381	
17	1,211	1,568	1,581	1,801	3,347	3,807	6,569	7,470	50	3,477	4,719	4,015	4,915	8,391	10,328	16,523	20,219	83	11,561	13,181	13,499	14,517	25,466	29,849	48,106	58,612	
18	1,248	1,620	1,608	1,842	3,402	3,891	6,676	7,635	51	3,612	4,784	4,201	5,036	8,708	10,583	17,189	20,717	84	11,607	13,232	13,549	14,575	25,566	29,969	48,298	58,847	
19	1,264	1,650	1,634	1,884	3,458	3,979	6,782	7,809	52	3,749	4,851	4,408	5,159	9,083	10,839	17,862	21,219	85	11,652	13,283	13,603	14,632	25,669	30,087	48,490	59,081	
20	1,278	1,678	1,661	1,933	3,514	4,086	6,888	8,015	53	3,888	4,920	4,642	5,282	9,510	11,096	18,539	21,723	86	11,699	13,337	13,658	14,689	25,771	30,208	48,682	59,317	
21	1,294	1,709	1,688	1,985	3,569	4,191	6,994	8,223	54	4,183	5,110	4,893	5,404	10,003	11,354	19,527	22,225	87	11,745	13,389	13,713	14,748	25,873	30,328	48,877	59,556	
22	1,309	1,738	1,715	2,035	3,624	4,297	7,099	8,430	55	4,486	5,302	5,160	5,602	10,620	11,764	20,574	23,022	88	11,793	13,444	13,767	14,806	25,976	30,447	49,072	59,792	
23	1,324	1,766	1,740	2,087	3,679	4,405	7,206	8,641	56	4,788	5,494	5,435	5,804	11,253	12,188	21,671	23,851	89	11,839	13,497	13,821	14,865	26,079	30,569	49,269	60,030	
24	1,343	1,813	1,767	2,138	3,737	4,512	7,312	8,853	57	5,093	5,689	5,722	6,010	11,897	12,617	22,811	24,690	90	11,898	13,564	13,889	14,940	26,209	30,722	49,513	60,330	
25	1,363	1,863	1,808	2,196	3,816	4,630	7,420	9,079	58	5,401	5,884	6,014	6,216	12,542	13,051	23,962	25,538	91	11,957	13,631	13,959	15,014	26,340	30,874	49,761	60,633	
26	1,382	1,908	1,844	2,266	3,895	4,777	7,530	9,367	59	5,713	6,143	6,303	6,489	13,186	13,624	25,134	26,657	92	12,016	13,699	14,028	15,089	26,471	31,028	50,010	60,934	
27	1,402	1,957	1,882	2,341	3,975	4,936	7,638	9,678	60	6,030	6,402	6,621	6,791	13,831	14,255	26,346	27,890	93	12,074	13,766	14,097	15,162	26,603	31,182	50,257	61,238	
28	1,421	2,005	1,921	2,418	4,055	5,098	7,746	9,993	61	6,350	6,662	6,979	7,324	14,479	14,915	27,585	29,338	94	12,136	13,836	14,167	15,237	26,736	31,337	50,509	61,543	
29	1,469	2,097	1,961	2,507	4,141	5,284	7,903	10,359	62	6,673	6,928	7,394	7,570	15,127	15,688	28,831	30,952	95	12,196	13,903	14,238	15,313	26,870	31,493	50,760	61,852	
30	1,519	2,192	2,004	2,602	4,230	5,481	8,097	10,745	63	7,003	7,194	7,876	7,942	15,778	16,501	30,150	32,607	96	12,256	13,973	14,309	15,389	27,003	31,650	51,013	62,161	
31	1,568	2,284	2,049	2,699	4,324	5,685	8,329	11,147	64	7,334	7,585	8,401	8,342	16,505	17,329	31,497	34,290	97	12,316	14,040	14,379	15,463	27,137	31,807	51,270	62,470	
32	1,618	2,377	2,095	2,801	4,421	5,896	8,563	11,560	65	7,669	7,975	8,955	8,784	17,283	18,247	32,965	36,056	98	12,378	14,111	14,449	15,541	27,271	31,967	51,524	62,782	
																			99	12,439	14,181	14,520	15,618	27,407	32,126	51,780	63,093

## Smart Medicare (with SMM)

Annual Premium Table (HK\$) ( )										Renewal Annual Premium Table (HK\$) ( )																
Age	Economy		Regular		Superior		Premier		Age	Economy		Regular		Superior		Premier		Age	Economy		Regular		Superior		Premier	
	M	F	M	F	M	F	M	F		M	F	M	F	M	F	M	F		M	F	M	F	M	F	M	F
0	2,944	2,566	3,566	3,122	7,513	6,579	14,753	12,920	23	1,835	2,393	2,630	2,910	5,550	6,099	10,779	11,978	44	3,830	5,129	4,621	5,710	9,719	11,998	19,048	23,530
1	2,944	2,566	3,566	3,122	7,513	6,579	14,753	12,920	22	1,857	2,435	2,679	3,010	5,654	6,299	10,972	12,370	45	3,998	5,428	4,818	5,875	10,129	12,337	19,803	24,188
2	2,944	2,566	3,566	3,122	7,513	6,579	14,753	12,920	24	1,883	2,496	2,728	3,102	5,755	6,504	11,170	12,775	46	4,164	5,722	5,015	6,049	10,542	12,705	20,583	24,905
3	2,944	2,566	3,566	3,122	7,513	6,579	14,753	12,920	25	1,910	2,564	2,780	3,189	5,861	6,715	11,378	13,184	47	4,330	6,015	5,220	6,238	10,956	13,102	21,392	25,682
4	2,944	2,566	3,566	3,122	7,513	6,579	14,753	12,920	26	1,939	2,628	2,829	3,295	5,963	6,931	11,591	13,617	48	4,499	6,311	5,447	6,436	11,378	13,511	22,200	26,487
5	1,388	1,831	2,453	2,613	4,645	5,371	8,761	10,832	27	1,964	2,693	2,881	3,403	6,068	7,160	11,813	14,061	49	4,680	6,398	5,693	6,636	11,797	13,930	23,084	27,310
6	1,395	1,844	2,453	2,613	4,645	5,371	8,761	10,832	28	1,991	2,758	2,936	3,515	6,173	7,395	12,039	14,519	50	4,867	6,487	5,965	6,839	12,232	14,356	23,966	28,141
7	1,403	1,858	2,453	2,613	4,645	5,371	8,833	10,832	29	2,061	2,888	2,991	3,626	6,279	7,630	12,281	14,975	51	5,054	6,579	6,228	7,044	12,6			

**Renewal Annual Premium Table (HK\$)**

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Age	Economy		Regular		Superior		Premier		Age	Economy		Regular		Superior		Premier		Age	Economy		Regular		Superior		Premier	
	M	F	M	F	M	F	M	F		M	F	M	F	M	F	M	F		M	F	M	F	M	F	M	F
66	11,211	11,506	13,565	13,528	25,533	26,465	50,266	53,500	78	15,900	17,793	19,233	20,917	35,452	40,554	69,186	81,502	90	16,658	18,642	20,153	21,912	37,151	42,498	72,502	85,409
67	11,693	12,050	14,146	14,170	26,577	27,701	52,277	55,965	79	15,931	17,828	19,274	20,960	35,525	40,635	69,324	81,666	91	16,741	18,735	20,251	22,024	37,336	42,709	72,864	85,836
68	12,182	12,602	14,741	14,817	27,628	28,938	54,298	58,437	80	15,994	17,899	19,351	21,041	35,664	40,797	69,600	81,991	92	16,823	18,827	20,351	22,133	37,521	42,922	73,228	86,265
69	12,727	13,402	15,398	15,760	28,817	30,765	56,587	62,101	81	16,058	17,969	19,424	21,126	35,808	40,961	69,879	82,318	93	16,908	18,920	20,454	22,242	37,710	43,135	73,592	86,695
70	13,282	14,210	16,070	16,707	30,009	32,594	58,886	65,769	82	16,121	18,040	19,503	21,207	35,950	41,124	70,158	82,646	94	16,991	19,015	20,556	22,352	37,896	43,350	73,962	87,128
71	13,841	15,019	16,744	17,659	31,212	34,430	61,199	69,449	83	16,185	18,112	19,582	21,293	36,092	41,289	70,437	82,977	95	17,076	19,109	20,657	22,465	38,085	43,567	74,330	87,563
72	14,407	15,833	17,429	18,614	32,422	36,272	63,521	73,134	84	16,251	18,184	19,657	21,379	36,237	41,454	70,718	83,308	96	17,161	19,203	20,762	22,575	38,275	43,782	74,700	88,001
73	15,108	16,772	18,278	19,718	33,826	38,294	66,116	77,047	85	16,315	18,256	19,737	21,462	36,381	41,618	71,001	83,642	97	17,246	19,298	20,864	22,686	38,466	44,002	75,074	88,441
74	15,773	17,651	19,083	20,750	35,172	40,232	68,637	80,855	86	16,379	18,328	19,815	21,548	36,528	41,784	71,284	83,976	98	17,332	19,394	20,968	22,800	38,657	44,222	75,447	88,883
75	15,805	17,686	19,122	20,793	35,240	40,311	68,772	81,016	87	16,444	18,402	19,894	21,632	36,673	41,951	71,568	84,310	99	17,417	19,490	21,069	22,912	38,850	44,441	75,823	89,326
76	15,836	17,722	19,158	20,834	35,313	40,393	68,911	81,176	88	16,509	18,475	19,975	21,718	36,819	42,117	71,855	84,647									
77	15,869	17,757	19,198	20,874	35,381	40,474	69,050	81,341	89	16,576	18,548	20,051	21,805	36,966	42,285	72,141	84,984									

**Smart Medimoney**

**Annual Premium Table (HK\$)**

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Age	Economy		Regular		Superior		Premier		Age	Economy		Regular		Superior		Premier		Age	Economy		Regular		Superior		Premier	
	M	F	M	F	M	F	M	F		M	F	M	F	M	F	M	F		M	F	M	F	M	F	M	F
0	718	624	1,173	1,019	1,597	1,388	2,005	1,754	22	441	513	720	838	976	1,139	1,222	1,439	44	766	791	1,251	1,293	1,679	1,747	2,092	2,198
1	718	624	1,173	1,019	1,597	1,388	2,005	1,754	23	444	525	725	857	983	1,165	1,231	1,472	45	797	823	1,302	1,344	1,747	1,816	2,175	2,285
2	718	624	1,173	1,019	1,597	1,388	2,005	1,754	24	449	537	733	877	994	1,192	1,245	1,506	46	830	855	1,356	1,396	1,817	1,885	2,261	2,372
3	718	624	1,173	1,019	1,597	1,388	2,005	1,754	25	454	549	742	897	1,006	1,219	1,259	1,539	47	864	887	1,412	1,449	1,889	1,957	2,350	2,461
4	718	624	1,173	1,019	1,597	1,388	2,005	1,754	26	459	561	751	917	1,017	1,246	1,274	1,573	48	900	920	1,470	1,503	1,965	2,029	2,442	2,552
5	404	349	660	571	899	777	1,128	982	27	465	574	760	937	1,029	1,273	1,289	1,608	49	965	1,005	1,576	1,642	2,105	2,216	2,616	2,787
6	405	350	662	572	901	779	1,131	985	28	471	586	769	958	1,042	1,301	1,304	1,643	50	1,031	1,091	1,685	1,781	2,248	2,404	2,792	3,025
7	406	352	663	574	903	782	1,133	988	29	475	599	776	979	1,050	1,329	1,315	1,678	51	1,100	1,177	1,796	1,923	2,395	2,595	2,973	3,264
8	407	353	665	576	905	784	1,136	991	30	479	612	782	1,000	1,059	1,357	1,325	1,713	52	1,171	1,265	1,912	2,066	2,547	2,788	3,160	3,507
9	409	364	668	595	909	809	1,141	1,023	31	483	625	790	1,021	1,069	1,386	1,337	1,749	53	1,244	1,354	2,032	2,212	2,703	2,983	3,351	3,751
10	411	375	671	613	914	833	1,146	1,053	32	488	638	798	1,043	1,079	1,415	1,349	1,785	54	1,314	1,467	2,146	2,396	2,852	3,231	3,533	4,063
11	413	386	675	631	918	858	1,152	1,084	33	493	652	806	1,065	1,089	1,444	1,362	1,821	55	1,387	1,581	2,265	2,582	3,005	3,482	3,720	4,377
12	416	397	680	649	924	882	1,158	1,114	34	502	663	821	1,083	1,109	1,468	1,386	1,852	56	1,462	1,697	2,388	2,771	3,163	3,735	3,912	4,695
13	418	408	683	666	928	905	1,163	1,144	35	512	674	836	1,102	1,129	1,493	1,410	1,882	57	1,540	1,815	2,516	2,964	3,327	3,993	4,112	5,017
14	420	419	686	685	932	931	1,168	1,176	36	522	686	852	1,120	1,149	1,518	1,435	1,913	58	1,622	1,935	2,649	3,160	3,497	4,255	4,318	5,344
15	422	431	690	704	936	957	1,173	1,209	37	532	697	869	1,139	1,171	1,542	1,462	1,944	59	1,715	1,999	2,801	3,266	3,693	4,392	4,556	5,513
16	424	442	693	723	940	983	1,178	1,241	38	542	709	886	1,157	1,193	1,567	1,489	1,974	60	1,811	2,066	2,959	3,374	3,894	4,533	4,800	5,687
17	426	454	696	742	944	1,009	1,182	1,274	39	580	719	947	1,174	1,275	1,589	1,590	2,001	61	1,911	2,135	3,122	3,487	4,102	4,679	5,051	5,866
18	427	466	698	761	947	1,035	1,186	1,307	40	617	729	1,008	1,191	1,357	1,611	1,693	2,029	62	2,014	2,207	3,290	3,604	4,316	4,830	5,310	6,051
19	431	477	704	780	954	1,061	1,195	1,340	41	656	739	1,071	1,207	1,441	1,633	1,797	2,056	63	2,120	2,281	3,463	3,726	4,536	4,987	5,575	6,242
20	434	489	709	799	961	1,086	1,204	1,372	42	695	750	1,135	1,225	1,526	1,655	1,903	2,084	64	2,248	2,393	3,673	3,908	4,804	5,225	5,900	6,536
21	437	501	714	818	968	1,113	1,213	1,405	43	735	760	1,200	1,242	1,613	1,678	2,010	2,112	65	2,380	2,507	3,887	4,095	5,078	5,468	6,233	6,835

**Renewal Annual Premium Table (HK\$)**

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Age	Economy		Regular		Superior		Premier		Age	Economy		Regular		Superior		Premier		Age	Economy		Regular		Superior		Premier	
	M	F	M	F	M	F	M	F		M	F	M	F	M	F	M	F		M	F	M	F	M	F	M	F
66	2,515	2,624	4,108	4,286	5,358	5,716	6,572	7,141	69	2,968	3,051	4,848	4,984	6,301	6,624	7,713	8,259	72	3,507	3,620	5,729	5,914	7,426	7,839	9,077	9,758
67	2,653	2,744	4,333	4,483	5,645	5,970	6,918	7,453	70	3,144	3,238	5,136	5,289	6,670	7,023	8,160	8,752	73	3,770	3,913	6,158	6,391	7,958	8,437	9,710	10,479
68	2,794	2,868	4,565	4,684	5,938	6,231	7,272	7,772	71	3,324	3,428	5,430	5,599	7,045	7,428	8,615	9,251	74	4,010	4,159	6,550	6,794	8,448	8,949	10,295	11,101

Note: Premiums are reduced by HK\$100 for **Smart Medicare** attached to a life policy.