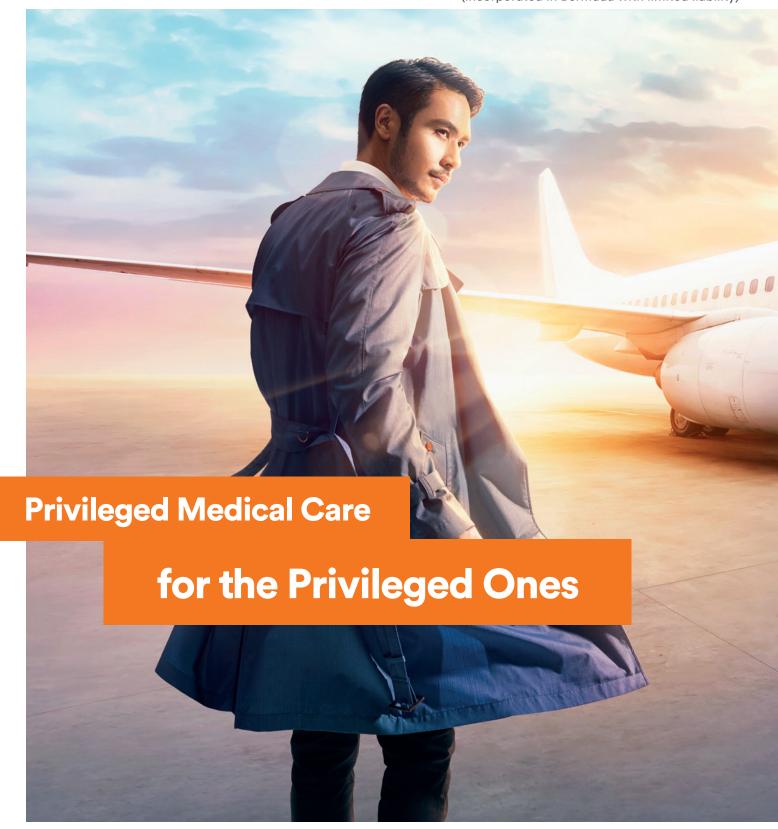
# **FWD Life Insurance Company (Bermuda) Limited**

(Incorporated in Bermuda with limited liability)



**TheOne Medical Solution** 

Medical • Non-Participating life



### **TheOne Medical Solution**

Health is the most precious treasure in life which deserves the greatest defence. Your current peaceful, enjoyable life can be disturbed by unexpected illnesses. Despite the ever-increasing medical costs, we all want to ensure we can enjoy high quality medical services at different life stages without impact to our quality of life. TheOne Medical Solution (the "Plan") offers you comprehensive medical coverage that gives you a peace of mind.

## Comprehensive protection throughout life

To ensure you have an all-round protection during your life's journey, the Plan provides a Lifetime Limit of up to HK\$100 million¹, including a range of hospitalization and surgical benefits, as well as providing First-dollar Coverage – Deductible Waived for Designated Critical Illness². What's more, it provides reimbursement for your regular health screen³. Hospitalization and surgical benefits include daily hospital accommodation in a Standard Private Room⁴, surgery fees, physician's visit and specialist's fees, etc.

## 9 different plan options to fit your specific needs

The Plan provides 3 different types of plans that cover 3 different geographic areas. Furthermore, 3 Annual Deductible<sup>5</sup> options (HK\$0, HK\$40,000 and HK\$80,000) could be chosen to tailor your most ideal life protection. For example, Premier Plan with HK\$0 deductible could provide a worldwide full medical coverage to you. If you have employer-sponsored medical coverage and are looking for additional medical coverage in Asia, our Standard Plan with Annual Deductible<sup>5</sup> of HK\$40,000 or HK\$80,000 may satisfy your needs.

## First-dollar Coverage - Deductible Waived for Designated Critical Illness Benefit<sup>2</sup>

Heavy stress and unhealthy habits raise the risk of suffering from critical illnesses. In Hong Kong, 1 out of every 4 men or 5 women is diagnosed with cancer before the age of 75<sup>6</sup>. Critical illnesses may cause an unexpected financial burden on you and your family. The Plan is focused around your concerns and needs, offering First-dollar Coverage – Deductible Waived for Designated Critical Illness<sup>2</sup> to ease your and your family's financial stress due to related medical expenses (The amount of benefit is subject to applicable Annual Limit, Lifetime Limit and limits for specific benefit items). The Plan provides protection for your family as well as your health.

#### **Tailored extra benefits**

In the event that the insured needs specific treatments and organ transplantation to receive better medical services, on top of its original Annual Limit, the Plan provides additional Annual Limit of up to HK\$2 million to cover medical expenses of organ and bone marrow transplantation, chemotherapy, radiotherapy, immunotherapy, target therapy, cancer hormonal therapy, proton therapy and kidney dialysis<sup>7</sup>.

#### Lifetime renewal privilege for peace of mind8

The lifetime renewal privilege of the Plan takes away your concern over policy discontinuity due to old age and changes in health conditions. Regardless of any significant changes in your health, financial condition or claim history, FWD renews your policy until the age of 100 (Age Next Birthday)<sup>8</sup> of the Insured, subject to the continual availability of the Plan, terms and conditions applicable, the benefits and the prevailing premium rates of the Plan at the time of renewal. Benefits and premium are not guaranteed and subject to change by FWD.

#### Flexible protection aligned to your future needs

Your needs vary as you go through different life stages. The Plan enables you to switch to a lower Annual Deductible<sup>5</sup> option once (per lifetime) when you turn 50, 55, 60 or 65 (Age Next Birthday) without the need to provide proof of insurability<sup>9</sup>, meeting any changing needs in the future for protection.

## Worldwide support service

If you meet an accident or suffer an illness whilst abroad, your needs will be well taken care of with our Worldwide Emergency Assistance. All you need to do is call our 24-hour emergency assistance hotline to enjoy round-the-clock worldwide support and assistance provided by International SOS¹º 24-hour Worldwide Assistance Services that includes phone medical advice, emergency medical evacuation and repatriation of mortal remains, etc.

1	TheOne Medical Solution
Issue Age (Age Next Birthday)	1 (15 days) – 70
Benefit Term	Yearly renewable <sup>8</sup> to age 100 of the Insured
Premium Payment Term	To age 100 of the Insured
Premium Payment Mode	Annually / Semi-annually / Monthly
Currency	USD / HKD

	Schedule of Bene	fit				
Benefit Schedule		Maximum Benefit Limit				
Plan Level	Standard Plan	Superior Plan	Premier Plan			
Area of Cover	Asia <sup>11</sup>	Worldwide ex USA <sup>12</sup>	Worldwide <sup>13</sup>			
Annual Limit	HK\$8,000,000 / US\$1,000,000	HK\$12,000,000 / US\$1,500,000	HK\$16,000,000 / US\$2,000,000			
Lifetime Limit <sup>1</sup>	HK\$40,000,000 / US\$5,000,000	HK\$60,000,000 / US\$7,500,000	HK\$100,000,000 / US\$12,500,000			
Annual Deductible <sup>5</sup> options (Only available for item 1 – 5 of this Schedule of Benefit)	HK\$0 / 40,000 / 80,000 US\$0 / 5,000 / 10,000					
1. Hospitalization Benefits						
Room and Board (Standard Private Room <sup>4</sup> )	Full Cover					
Companion Bed	Full Cover					
Private Nursing Care's Fee <sup>14</sup>	Full Cover (up to a max. of 30 days per policy year)	Full Cover (up to a max. of 60 days per policy year)	Full Cover (up to a max. of 90 days per policy year)			
	(maximum 180 days per lifet	ime)				
Specialist's Fee	Full Cover					
Physician's Hospital Visit	Full Cover					
Charges for Intensive Care	Full Cover					
Miscellaneous Hospital Charges <sup>15</sup>	Full Cover					
Daily Hospital Cash <sup>16</sup> (for Confinement in general ward of public hospital in Hong Kong)	HK\$1,500 / US\$187.5 (up to a max. of 30 days per policy year)					
Daily Hospital Cash for Voluntary Room and Board Stay Below Private Room <sup>16</sup> (Stay in private hospital in Hong Kong)	HK\$1,500 / US\$187.5 (up to a max. of 30	days per policy year)				
Psychiatric Treatment	Not Applicable	Applicable Full Cover (up to 30 days per policy year and 180 days per lifetime)				
2. Surgical Benefits						
Surgery Fee (including Surgeon Fee, Operation Theatre Fee, Anaesthetist's Fee and Outpatient Surgery Fee)	Full Cover					
Organ and Bone Marrow Transplantation	Full Cover					
Medical Appliances	Specified Items <sup>17</sup> : Full Cove Other Items: HK\$96,000 / L					
3. Pre- and Post-Hospitalization Benefits						
Pre-Hospitalization Outpatient <sup>18</sup>	Full Cover (within 31 days be	efore hospitalization and maxi	mum 1 visit per day)			
Post-Hospitalization Outpatient	Full Cover (within 60 days in maximum 1 visit per day)	mmediately after discharge fro	om hospitalization and			
Post-Hospitalization Home Nursing <sup>14</sup>	Full Cover (up to a maximun discharge from hospitalizati	n of 31 days per policy year w on)	ithin 31 days after			

# Schedule of Benefit (Continued)

4. Extended Benefits						
	First-dollar coverage - Waiv	e Ann	ual Deductible <sup>2, 5</sup>			
	Designated Critical Illnesses					
First-dollar Coverage – Deductible waived for	Cancer		• Fulminant Hepatitis		Chronic Liver Disease	
Designated Critical Illness <sup>2</sup>	End Stage Lung Disease	<ul> <li>Cardiomyopathy</li> </ul>		Heart Valve Surgery		
(Only applicable to Annual Deductible policies)	Primary Pulmonary Arterial Hyperte	Coronary Artery Disease Surgery		• Stroke		
	Kidney Failure		<ul> <li>Surgery to Aorta</li> </ul>		Major Organ Transplantation	
	Severe Rheumatoid Arthritis		Heart Attack		Parkinson's Disease	
	Terminal Illness					
Chemotherapy and Radiotherapy	Full Cover (including immur proton therapy)	other	apy, target therapy, car	ncer	hormonal therapy and	
Kidney Dialysis	Full Cover					
Additional Annual Limit for Organ and Bone	HK\$1,000,000 /	HK	\$1,500,000 /	HK	(\$2,000,000 /	
Marrow Transplantation, Chemotherapy and Radiotherapy and Kidney Dialysis <sup>7</sup>	US\$125,000		187,500		\$250,000	
HIV / AIDS Treatment <sup>19</sup>	HK\$800,000 / US\$100,000	(per lif	intima)			
	. , , , , , , , , , , , , , , , , , , ,	(per iii	ctime)			
Pregnancy Complications <sup>20</sup>	Full Cover					
Traditional Chinese Medicine	Not Applicable	HK\$	350 / US\$43.75 per v harge from hospitalization	risit on. N	(within 60 days after Maximum 1 visit per day	
		and	up to 10 visits per policy	yea	ar)	
5. Emergency Dental Treatment Benefit						
Emergency Dental Treatment <sup>15</sup>	Full Cover (Due to Accident	)				
6. Health Screening Benefit						
Health Screen <sup>21</sup>	Not Applicable	Once and up to HK\$4,000 /US\$500 for every 2 policy years (For policies with Annual Deductible <sup>5</sup> , once and up to HK\$2,000 / US\$250 per 2 policy years)  Once and up to HK US\$750 for every 2 years (For policies w Annual Deductible <sup>5</sup> , up to HK\$3,000 / US 2 policy years)				
7. Life Protection						
Death Benefit	HK\$80,000 / US\$10,000					
Accidental Death Benefit	HK\$80,000 / US\$10,000					
8. Other						
Guaranteed Convertibility to Reduce Annual Deductibles <sup>5</sup> at Specified Ages	Privilege to reduce Annual Deductible <sup>5</sup> within 31 days before or after the Policy Anniversary at age 50 / 55 / 60 / 65 (Age Next Birthday) without providing proof of insurability. The premium would be based on factors, including but not limited to new Annual Deductible <sup>5</sup> , Plan Level and age of the Insured and the premium table applicable at that time. This right can only be exercised once by lifetime.					

You may refer to the deductible example or other information at FWD's website.

Second Medical Opinion<sup>10</sup>

Reasonable and Customary charges for the above benefits will be paid by FWD. Reasonable and Customary - shall mean the following:

Service Program

- in relation to a fee, a charge or an expense, shall mean any fee or expense which (a) is actually charged for treatment, supplies or medical services that are Medically Necessary and in accordance with standards of good medical practice for the care of an ill or injured person under the care, supervision or order of a Physician; (b) does not exceed the usual or reasonable average level of charges for similar treatment, supplies or medical services in the location where the expense is incurred; (c) does not include charges that would not have been made if no insurance existed; and (d) does not exceed the actual fee, charge or expense incurred. FWD reserves the right to determine whether any particular charge is Reasonable and Customary with reference but not limited to, any relevant publication or information made available, such as schedule of fees, by the government, relevant authorities and recognized medical association at the location where the Eligible Expense is incurred. FWD reserves the right to adjust any and all benefits payable under the Plan which in our opinion is not Reasonable and Customary;
- (ii) in relation to a Confinement shall mean the admission and length of a Confinement, and medical services and treatment received during which, are in accordance with generally accepted professional standards of medical practice, and do not exceed the usual standard for the treatment of similar illness or injury at the location where such Confinement is made.

The above coverage and benefits are applicable to TheOne Medical Solution. For the premium of TheOne Medical Solution, please refer to the corresponding premium table for details.

FWD reserves the right to revise the benefits payable, terms and conditions and the premium at any time.

A 30-day waiting period is applicable for the above benefits, except the specific waiting periods stated above, Life Protection and the treatment due to accident.

#### Remarks

- Lifetime Limit refers to the maximum aggregate amount of benefits payable under all insurance policies and supplemental benefits (if any) issued by FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("FWD") covering the insured during his / her lifetime, regardless whether the insurance policies are still in force.
- 2. Only applicable to policies with Annual Deductible and subject to the Annual Limit and Lifetime Limit. FWD shall not waive the payment of any balance of Annual Deductible if the confinement is related to a designated crises whose symptoms appear or relevant diagnosis or surgery occurs within the first 90 days from the Policy Date or the last policy reinstatement date. Please refer to the Schedule of Benefit of this brochure, Policy Provisions, and Policy Schedule for the details and definition of Designated Critical Illness.
- 3. Only applicable to designated Plan Level and up to the relevant limit. Please refer to Schedule of Benefit of this brochure and Policy Provisions for details.
- 4. Standard Private Room means a single occupancy room with adjoining bathroom for the insured's use during his / her confinement, but excluding any room of upper class with its own kitchen, dining or sitting room(s) in a hospital. If the Insured is confined in a hospital which offers multiple classes of private rooms, the Standard Private Room shall refer to the lowest priced private room offered by the hospital.
- 5. Annual Deductible shall means the part of eligible expenses which shall be borne by the policy owner or the insured and which has to be deducted from the reimbursable sum.
- 6. Source: Information from Hong Kong Cancer Registry, Hospital Authority as of November 2012.
- 7. When the benefit is payable under Organ and Bone Marrow Transplantation, Chemotherapy, Radiotherapy, immunotherapy, target therapy, cancer hormonal therapy, proton therapy and Kidney Dialysis, FWD shall increase the Annual Limit for that policy year. This benefit is only available once per policy year. The amount of Lifetime Limit shall remain unchanged. Please refer to Policy Provisions for details.
- 8. Lifetime renewal is subject to the continual availability of the Plan offered by FWD, terms and conditions applicable including but not limited to Termination Provisions, benefits, and premium rates at the time of renewal. Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age (at next birthday) and the premium table applicable upon renewal. Premium table is subject to change based on factors including but not limited to the inflation of related medical expense, FWD's medical claim experience and persistency of policies from time to time. FWD reserves the right to revise the benefit payable, terms and conditions and premiums at any time.
- 9. The application should be made within 31 days immediately before or after the relevant policy anniversary. This right can only be exercised once per lifetime of the insured and is irrevocable.
- 10. The service is provided by International SOS and is not guaranteed renewable. FWD shall not be responsible for any act or failure to act on the part of International SOS. FWD may revise the details of the services from time to time without prior notice. International SOS benefits are available to FWD's insureds when travelling outside the home country or country of residence for periods not exceeding 90 consecutive days per trip.
- 11. Asia includes Afghanistan, Bangladesh, Bhutan, Brunei, Cambodia, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Mainland China, Malaysia, Maldives, Mongolia, Myanmar, Nepal, North Korea, Pakistan, Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.
- 12. Worldwide exclude USA includes worldwide exclude the USA.
- 13. FWD shall reduce the amount of benefit payable (except Life Protection) under this Plan to 50% of the relevant benefit payable if: (a) the Insured has taken up residence in the USA for at least 183 days in the past 12 months (including the days of arrival and departure) at the time of confinement, medical treatment and / or service in the USA; and / or (b) the Insured is under confinement or undergoes clinical surgeries in the USA without obtaining FWD's pre-authorisation unless it is directly due to an accident or emergency. FWD reserves the right to change the Plan from Premier Plan to Standard Plan at any time if the Insured has taken up residence in the USA for at least 183 days in the past 12 months (including the days of arrival and departure).
- 14. Only applicable after the insured's surgery or discharged from Intensive Care Unit.
- 15. Please refer to the Policy Provisions for the details of the items which the benefits are payable.
- 16. "Daily Hospital Cash" will not be paid in conjunction with "Daily Hospital Cash for Voluntary Room and Board Stay below Private Room".
- 17. Specified Items include(i) Pace maker; (ii) Stents for Percutaneous Transluminal Coronary Angioplasty; (iii) Intraocular lens; (iv) Artificial cardiac valve; (v) Metallic or artificial joints for joint replacement; (vi) Prosthetic ligaments for replacement or implantation between bones; and (vii) Prosthetic intervertebral disc.
- 18. Only applicable to the outpatient consultations result in hospitalization of the insured.
- 19. The waiting period of this benefit is 5 years.
- 20. The waiting period of this benefit is 1 year.
- 21. Only applicable to the insured who is aged 18 (Age Next Birthday) or above and the waiting period of this benefit item is 2 years.

#### **Important Notes and Declarations:**

- i. This Plan is underwritten by FWD. FWD is solely responsible for all features, Policy approval, coverage and benefit payment under the Plan. FWD recommends that you carefully consider whether the Plan is suitable for you in view of your financial needs and that you fully understand the risk involved in the Plan before submitting your application. You should not apply for or purchase the Plan unless you fully understand it and you agree it is suitable for you. Please read through the following related risks before making any application of the product.
- ii. This Plan material is issued by FWD. FWD accepts full responsibility for the accuracy of the information contained in this Plan material. This Plan material is intended to be distributed in the Hong Kong Special Administrative Region only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products of FWD outside the Hong Kong Special Administrative Region. All selling and application procedures of the Plan must be conducted and completed in the Hong Kong Special Administrative Region.
- iii. This Plan is an insurance product. The premium paid is not a bank savings deposit or time deposit. The Plan is not protected under the Deposit Protection Scheme in the Hong Kong Special Administrative Region.

- iv. This Plan is an individual indemnity hospital insurance plan without any savings element. The costs of insurance and the related costs of the policy are included in the premium paid under this plan despite the product brochure / leaflet and / or the illustration documents of this plan having no schedule / section of fees and charges or no additional charge noted other than the premium.
- v. All underwriting and claims decisions are made by FWD. FWD relies upon the information provided by the applicant and the Insured in the insurance application to decide to accept or decline the application with a full refund of any premium paid and any insurance levy paid without interest. FWD reserves the right to accept / reject any insurance application and can decline your insurance application without giving any reason.
- vi. All the above benefits and payment are paid after deducting policy debts (if any, e.g. unpaid premiums or premium loan and the interest of the loan).
- vii. If you are not fully satisfied with this policy, you have the right to change your mind.
  - We trust that this policy will satisfy your financial needs. However, if you are not completely satisfied, you have the right to cancel and obtain a full refund of the insurance premium paid by you and levy paid by you without interest by giving us written notice. Such notice must be signed by you and received directly by the office of FWD within 21 calendar days immediately following either the day of delivery of the policy or a Cooling-off Notice to you or your nominated representative, whichever is the earlier. The notice is the one sent to you or your nominated representative (separate from the policy) notifying you of your right to cancel within the stated 21 calendar day period. No refund can be made if a claim payment under the policy has been made prior to your request for cancellation. Should you have any further queries, you may (1) call our Customer Service Hotline on 3123 3123; (2) visit our FWD Insurance Solutions Centres; (3) email to cs.hk@fwd.com and we will be happy to explain your cancellation rights further.
- viii. The period of cover is 1 year, and the policy will be automatically renewed at each Policy Anniversary. FWD reserves the right to revise, amend or modify the benefits payable, restrictions, limitations, exclusions under this Policy and any supplementary benefits. FWD shall notify the Policy Owner in writing at least 30 days before the Policy Anniversary effecting such revision specifying, among others, the new premium rate and its due date.
- ix. To surrender the Policy, the Policy Owner needs to send FWD a completed surrender form or by any other means acceptable by FWD.
- x. FWD must comply with the following requirements of the Inland Revenue Ordinance to facilitate the Inland Revenue Department automatically exchanging certain financial account information:
  - (a) to identify accounts as non-excluded "financial accounts" ("NEFAs");
  - (b) to identify the jurisdiction(s) in which NEFA-holding individuals and NEFA-holding entities reside for tax purposes;
  - (c) to determine the status of NEFA-holding entities as "passive NFEs" and identify the jurisdiction(s) in which their controlling persons reside for tax purposes;
  - (d) to collect information on NEFAs ("Required Information"); and
  - (e) to furnish Required Information to the Inland Revenue Department.

The Policy Owner must comply with requests made by FWD to comply with the above listed requirements.

#### **Double Insurance**

If the Insured is entitled to a refund of all or part of expenses specified in Benefit Provisions of this Policy from any other sources, the Policy Owner shall notify FWD. FWD shall only be liable for the excess, if any, of such expenses over the amount recoverable from such other sources. However, such compensation or reimbursement from any other sources will count towards the Balance of Annual Deductible provided that certified copy(s) of all the bills are submitted to FWD as evidence. If FWD shall have paid the amount recoverable from such other sources, the same shall be refunded to FWD. The maximum amount payable under each item of benefits shall not exceed the limit of this benefit as stated in the Policy Schedule.

#### **Notice of Claim**

Written notice of a claim must be given to FWD within 30 days from the date of Discharge or Clinical Surgery, or the date of death of the Insured, or in any case not beyond 6 months from the date of discharge from Confinement or Clinical Surgery, or the date of death of the Insured. Any claims received after the said period shall not be accepted, unless FWD in its sole discretion decides otherwise.

#### **Incorrect Disclosure or Non-Disclosure**

You or the Insured are/is required to disclose all material facts in response to FWD's underwriting questions. Material facts are the facts, information or circumstances, in particular medically-related facts, e.g. medical history, smoking status, etc., that would influence the judgment of FWD in setting the premium, or in determining whether to insure the risk. If you or the Insured are/is uncertain as to whether or not a certain piece of information is material, please take a cautious approach and disclose it to FWD.

Incorrect disclosure or non-disclosure of any material facts which, in our opinion, may affect our risk assessment, including but not limited to, age, gender and other material facts declared on the relevant application form, may render this Policy void from the Policy Date, unless FWD confirms otherwise in writing.

#### What are the key product risks?

#### Credit risk

This product is an insurance policy issued by FWD. The application of this insurance product and all benefits payable under your policy are subject to the credit risk of FWD. You will bear the default risk in the event that FWD is unable to satisfy its financial obligations under this insurance contract.

#### **Exchange rate and currency risk**

The application of this insurance product with the policy currency denominated in a foreign currency is subject to that foreign currency's exchange rate and currency risk. The foreign currency may be subject to the relevant regulatory bodies' control (for example, exchange restrictions). If your home currency is different from the policy currency, please note that any exchange rate fluctuation between your home currency and the policy currency of this insurance product will have a direct impact on the amount of premium required and the value of benefit(s) to be received. For instance, if the policy currency of the insurance product depreciates substantially against your home currency, there is a negative impact on the benefits you receive from the product. If the policy currency of the insurance product appreciates substantially against your home currency, your burden of the premium payment is increased.

#### Inflation risk

The cost of living in the future may be higher than now due to the effects of inflation. Therefore, the benefits under this policy may not be sufficient for the increasing protection needs in the future even if FWD fulfills all of its contractual obligations

#### **Premium adjustment**

The premium is non-guaranteed and will be determined annually based on the age of the Insured on his or her next birthday at the time of renewal. The premium may increase significantly due to factors including but not limited to age, claims experience and policy persistency.

#### Premium term and non-payment of premium

The premium payment term of the Plan ends on the policy anniversary immediately preceding the Insured's 100th birthday.

FWD allows a Grace Period of 30 days after the premium due date for payment of each premium. If a premium is still unpaid at the expiration of the Grace Period, the Plan will be terminated from the date the first unpaid premium was due. Please note that once the Plan is terminated on this basis, you will lose all of your benefits.

#### **Exclusions**

Despite anything stated in the Plan and / or supplementary benefits (if any), FWD shall not be liable to pay any benefits under the Plan if: 1. the Insured's illness or injury is a Pre-existing Condition or results from the complications of a Pre-existing Condition; 2. in case of medical treatment in Mainland China, the subject Hospital is not a designated Hospital approved by FWD; 3. the Insured's sickness, disease or illness occurs during the first 30 days from the Policy Date or the date of reinstatement of the Plan; 4. the Confinement, treatment or charges incurred relate to or arise as a direct or indirect result of: 1) the Insured's pregnancy, surrogacy, childbirth or termination of pregnancy (except for the Pregnancy Complications Treatment), birth control, infertility or human assisted reproduction, or sterilisation of either sexes; 2) war, hostilities (whether war is declared or not), rebellion, insurrection, riot, strike, civil commotion, terrorist act, nuclear contamination, biological contamination or chemical contamination; 3) naval, military or air-force services, or any operation or combat duty with any armed force of any country, territory, organization; 4) the Insured's participation in any criminal offence or illegal acts; 5) attempted suicide or self-inflicted injuries while sane or insane, or any condition caused by chronic alcoholism or drug addiction; 6) cosmetic or plastic surgery, dental treatment or surgery of any kind, oral or oro-surgical care, eye refraction, eye tests or fitting of glasses, or surgical correction of nearsightedness (such as but not limited to radial keratomoty and keratectomy), unless such a treatment is explicitly covered by this Policy; 7) procurement or use of medical appliances and medical devices for the benefit of the Insured including but not limited to spectacles, contact lenses, hearing aids or wheelchairs (unless such medical appliances and medical devices are explicitly covered by this Policy); 8) preventive treatments, preventive medicines, convalescence, physical examinations, or health checks (with or without any positive finding) on the Insured; vaccination and immunisation received by the Insured; genetic testing or counselling on the Insured; or any treatment which is not deemed Medically Necessary by the Company; 9) treatment or tests carried out in relation to the Insured's illness or injury are not consistent with customary medical treatment or diagnosis in Hong Kong; 10) narcotics used by the Insured unless taken as prescribed by a Physician, or the Insured's abuse of drugs or alcohol; 11) health supplements and all specialized Chinese herbs and / or tonic medicine including bird's nest, lingzhi, gingseng, agaricus blazei murill, antelope horn powder, antler, cordyceps sinensis, donkey-hide gelatin, hippocampus, moschus, pearl powder, placenta hominis and any other Chinese herbs and / or tonic medicine determined by the Company in its absolute discretion from time to time; 12) scuba diving or engaging in or taking part in any kind of race other than on foot, mountaineering involving the use of ropes or guides by the Insured or other professional or hazardous sports or pastimes including but not limited to skydiving, parachuting, hang-gliding, parasailing, hunting, aviation or aeronautics (other than as fare paying passenger on a duly licensed commercial aircraft), ice or water ski-jumping, show jumping; 13) AIDS or any complications associated with HIV Infection except for the HIV / AIDS Treatment Benefit; 14) transplant service for which the cost incurred in connection with identifying service and procuring a replacement organ or any costs incurred for removal of the organ from the donor, all associated transportation costs and administrative costs; 15) donation of organ; 16) mental disorder, psychological or psychiatric conditions, behavioural problems or personality disorder of the Insured unless such occurrence is covered by the Psychiatric Treatment Benefit; 17) birth defects, genetic disorders, Congenital Conditions, or inherited disorders or developmental conditions (only applicable if the disorder gives rise to signs or symptoms or was diagnosed before the Insured attains 16th years of age) of the Insured; 18) any Confinement primarily for physiotherapy or for the investigation of signs and / or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures as determined by the Company; 19) rest cures and services or treatment received in any home, spa, health hydro, nature cure clinic, sanatorium or long term care facility that is not a registered acute treatment hospital; 20) any treatment, investigation, services or supplies which are not Medically Necessary; any charges which exceed the Reasonable and Customary Charges as determined by the Company; 21) non-medical services, including but not limited to guest meals, radio, telephone, television, photocopy, telex, personal items, and medical report charges; 22) experimental and / or unconventional medical technology / procedure / therapy performed on the Insured; novel drugs / medicines / stem cell therapy not yet approved by the government, relevant authorities and recognised medical association in the locality, or treatment and procedures carried out by a facility not recognized as an acute treatment hospital, or services performed by a relative of the insured or a person who ordinarily resides in the insured's home; 23) sleep disorders (except for the treatment of sleep apnoea which is life-threatening as confirmed by a Specialist and approved by the Company in advance), treatment for learning difficulties in children, such as dyslexia or behavioural problems, attention deficit hyperactivity disorder, or development problems such as shortness of stature; 24) treatment of obesity (including morbid obesity), weight control programmes or bariatric surgery (except when bariatric surgery is necessary as confirmed by a Specialist after failure of conventional treatments and approved by the Company in advance); 25) treatment of sexually transmitted diseases; venereal diseases, sexual problems, such as impotence, whatever the cause, gender issues or gender re-assignment except for the HIV / AIDS Treatment Benefit; 26) treatment whilst staying in Hospital for more than 90 consecutive days if the Insured is in a persistent vegetative state characterized by wakefulness without awareness for more than 4 weeks; 27) expenses that are recoverable from any other source; 28) any activity or disease which falls under the exclusion(s) as shown on the endorsement(s) (if any) of this Policy.

If the Insured dies by suicide, whether sane or insane, within 13 calendar months from the later of the Policy Date or the date of reinstatement, FWD's liability shall be limited to the amount of the premiums paid without interest, less any indebtedness and any benefit payment under this Policy.

Please refer to the Policy Provision for the exclusions of Accidental Death Benefit, other benefits and services provided by International SOS.

#### **Termination conditions**

The Plan shall terminate on the earliest of the following: 1. The death of the Insured. 2. The policy anniversary immediately preceding the 100th birthday of the Insured. 3. The date of the surrender of the Plan. Such date is determined in accordance with FWD's applicable rules and regulations in relation to surrender. 4. The date the aggregate benefits paid under all relevant insurance policies reach the Lifetime Limit. 5. Termination of the Plan if: (i) the change of place of residence or occupation of the Insured is to one which is classified by FWD as not insurable pursuant to FWD's then underwriting rules. (ii) the Plan cannot be renewed as FWD no longer offers the Plan. (iii) the Policy Owner refuses to accept the benefits revised by FWD according to the Benefit Terms or pay the revised premiums, FWD can terminate the Plan when the new premiums have been due for 30 days. (iv) a claim is, in any respect, false, fraudulent, intentionally exaggerated or if fraudulent means or devices or documentation has been used to obtain benefit under this Plan. 6. The end of the Grace Period of any premiums due and not received by the Company.

#### **Important Words**

#### **Accident**

- shall mean an unforeseen, unexpected, violent, and involuntary external event or contiguous series of events of accidental and visible nature which shall be the sole and direct cause of a bodily injury and independently of any other causes including but not limited to illness or any naturally occurring condition or degenerative process while this Policy is in force.

#### **Confinement or Confined**

- shall mean admission of the Insured into a Hospital or Mental/Psychiatric Hospital as an In-Patient on written recommendation of a Physician for Medically Necessary treatment as a result of Covered Illness or Covered Injury, provided that the duration of such stay is at least 6 consecutive hours. Throughout the period from the Insured's admission until his/her Discharge, the Insured is required to be continuously confined in the Hospital or Mental/Psychiatric Hospital without any physical absence or interruption.

#### **Congenital Conditions**

 shall mean medical abnormalities existing at the time of birth, regardless of whether they are known or unknown to the Policy Owner or the Insured, as well as neonatal physical abnormalities developing before the Insured attains 16 years of age, and shall include but are not limited to strabismus (squint), hydrocephalus, undescended testicle, Meckel's diverticulum, flat foot, heart septal defect and indirect inguinal hernias.

#### **Covered Illness**

- shall mean a physical condition marked by a pathological deviation from the normal healthy state which manifests and commences more than 30 days after the Policy Date. In this Policy, an illness is regarded as having occurred when it has been investigated, diagnosed or treated or when its signs or symptoms have manifested which would cause an ordinary prudent person to seek diagnosis, care or treatment. In the event of any conflict or discrepancy of opinions relating to the signs or symptoms of an illness and their manifestation between a Physician and the Insured, FWD shall adopt and follow the Physician's professional opinion.

#### **Covered Injury**

- shall mean bodily damage to the Insured caused solely and directly by an Accident that occurs while this Policy is in force.

#### **Eligible Expenses**

 shall mean only those Reasonable and Customary amount incurred by the Insured for the Medically Necessary treatment or services in respect of Covered Illness or Covered Injury as provided under this Policy.

#### **Medically Necessary**

- shall mean medical service, procedure or supply which are necessary and is (a) consistent with the diagnosis and customary medical treatment for the Covered Illness or Covered Injury; (b) recommended by a Physician or Surgeon for the care or treatment of the Covered Illness or Covered Injury involved and must be widely accepted professionally in Hong Kong as effective, appropriate and essential based upon recognized standards of the health care specialty involved; (c) not furnished primarily for the personal comfort or convenience of the Insured or any medical service provider; and (d) for Confinement, which the Insured's Covered Illness or Covered Injury could not safely and adequately be treated while not confined, and for Clinical Surgery which the Insured's Covered Illness or Covered Injury could not safely and adequately be treated without any surgery. Experimental, screening and preventive services or supplies shall not be considered as Medically Necessary.

#### **Pre-existing Conditions**

- shall mean (1) any physical, medical or mental condition or (2) any illness or injury:
  - (a) that existed whether it was known or unknown to the Policy Owner or the Insured; or
  - (b) that was investigated, diagnosed, or treated by a Physician; or
  - (c) for which Physician was consulted; or
  - (d) the signs or symptoms of which commenced,

before the Policy Date.

This product material is for reference only and is indicative of the key features of the product. For the exact terms and conditions and the full list of exclusions of the product, please refer to the policy provisions of this product material. In the event of any ambiguity or inconsistency between the terms of this leaflet and the policy provisions, the policy provisions shall prevail. In case you want to read the terms and conditions of the policy provisions before making an application, you can obtain a copy from FWD. The policy provisions of the product are governed by the laws of Hong Kong.



PMH055 basic F2012



# (2018年3月1日起生效 Effective from 1 March, 2018)

基本計劃(港元)年繳保費表(中國內地人士除外)

Basic Plan (HK\$) Annual Premium Table (Excluding Mainland Chinese)

每年自付費 Annual Deductible		0			40,000			80,000	
下次生日年齡 Age at next birthday	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan
1-4	8,934	10,924	19,208	4,153	4,988	9,605	3,355	4,085	7,683
5-15	8,509	10,404	18,294	3,956	4,751	9,147	3,196	3,890	7,318
16	8,529	10,532	18,487	3,965	4,815	9,244	3,203	3,960	7,395
17	8,549	10,660	18,679	3,975	4,879	9,340	3,210	4,029	7,472
18	8,568	10,788	18,872	3,984	4,943	9,437	3,218	4,099	7,549
19	8,570	11,164	19,451	3,985	5,135	9,726	3,218	4,255	7,781
20	8,571	11,538	20,028	3,996	5,337	10,048	3,228	4,416	8,050
21	8,572	11,643	20,398	4,006	5,416	10,267	3,238	4,476	8,238
22	8,573	11,745	20,443	4,017	5,495	10,324	3,248	4,535	8,295
23	8,574	12,062	20,488	4,026	5,676	10,381	3,258	4,678	8,352
24	8,575	12,369	20,533	4,037	5,853	10,437	3,268	4,801	8,410
25	8,576	12,489	20,579	4,047	5,935	10,495	3,278	4,847	8,469
26	9,044	12,903	20,810	4,279	6,143	10,594	3,467	5,015	8,550
27 28	9,513 9,975	13,317 13,729	21,042	4,512 4,742	6,351 6,560	10,692	3,658 3,847	5,184	8,629 8,709
29	10,437	14,143	21,273 21,765	4,742	6,770	10,789 11,018	4,036	5,352 5,522	8,896
30	10,437	14,143	22,404	5,117	6,980	11,321	4,030	5,693	9,141
31	11,032	14,862	22,725	5,283	7,139	11,460	4,134	5,821	9,256
32	11,188	15,169	23,045	5,370	7,103	11,600	4,363	5,950	9,371
33	11,431	15,475	23,685	5,500	7,461	11,900	4,471	6,080	9,614
34	11,731	15,782	24,325	5,658	7,401	12,198	4,602	6,209	9,857
35	11,911	16,089	24,965	5,759	7,784	12,495	4,686	6,339	10,098
36	12,343	16,644	25,606	5,982	8,068	12,817	4,869	6,568	10,359
37	12,568	16,852	25,925	6,105	8,183	12,978	4,972	6,661	10,489
38	12,717	17,060	26,079	6,192	8,299	13,056	5,045	6,753	10,552
39	12,908	17,268	26,375	6,300	8,415	13,206	5,135	6,845	10,673
40	12,996	17,324	26,887	6,358	8,457	13,464	5,184	6,878	10,880
41	13,405	17,381	28,145	6,573	8,500	14,095	5,363	6,912	11,390
42	13,697	17,791	29,403	6,733	8,715	14,726	5,495	7,085	11,900
43	13,989	18,438	30,660	6,893	9,049	15,357	5,627	7,354	12,409
44	14,566	19,149	31,917	7,194	9,415	15,988	5,876	7,649	12,920
45	15,449	20,040	33,175	7,648	9,869	16,753	6,249	8,016	13,519
46	16,415	21,267	34,657	8,121	10,456	17,502	6,636	8,494	14,112
47	17,392	22,289	36,134	8,600	10,940	18,248	7,028	8,888	14,704
48	18,080	23,107	37,603	8,936	11,323	18,990	7,303	9,200	15,290
49	18,777	23,925	39,068	9,276	11,704	19,730	7,580	9,510	15,873
50	19,629	24,743	40,523	9,692	12,084	20,464	7,921	9,820	16,453
51	20,339	25,561	42,554	10,037	12,462	21,490	8,203	10,129	17,265
52	21,056	26,616	44,575	10,386	12,955	22,510	8,488	10,530	18,071
53	22,083	28,265	46,589	10,887	13,734	23,528	8,897	11,165	18,873
54	22,968	30,018	48,592	11,317	14,561	24,539	9,250	11,838	19,670
55	24,168	31,877	50,587	11,903	15,437	25,547	9,728	12,552	20,463
56	25,530	33,855	54,035	12,542	16,379	27,261	10,244	13,318	21,833
57	27,230	35,951	57,494	13,343	17,379	28,977	10,892	14,129	23,205
58	28,962	38,181	60,968	14,156	18,441	30,697	11,548	14,991	24,580
59 60	30,536 32,344	40,547 43,839	64,456 68,297	14,886 15,727	19,566 21,136	32,421 34,320	12,138 12,817	15,905 17,180	25,956 27,473
^ 德保保事以供祭老	^ Panawal nr	40,009	00,297	10,727	21,130	34,320	12,017	17,100	27,473

# 衛一醫療總匯 TheOne Medical Solution

# (2018年3月1日起生效 Effective from 1 March, 2018)

基本計劃(港元)年繳保費表(中國內地人士除外)

Basic Plan (HK\$) Annual Premium Table (Excluding Mainland Chinese)

大学生日本部	每年自付費 Annual Deductible		0			40,000			80,000	
62 36,760 50,266 78,166 17,783 24,192 39,196 14,476 18,681 31,388 63 39,529 54,856 83,100 19,073 26,378 41,633 15,515 21,435 33,315 64 42,741 60,824 88,057 20,569 29,222 44,072 16,723 23,744 36,263 66 46,261 67,710 94,304 22,206 32,501 47,153 18,043 26,407 37,722 66 48,261 67,710 94,304 22,206 32,501 47,153 18,043 26,407 37,722 67,741 61,684 61,685 61,696 107,811 25,496 37,736 53,906 20,716 30,660 43,125 68 55,466 81,690 113,603 26,619 39,212 56,802 21,628 31,860 45,441 69 58,070 84,465 120,010 27,874 40,543 60,006 22,648 32,941 48,004 70 60,776 87,219 125,905 29,173 41,865 62,953 23,703 34,015 50,383 71,4 63,996 89,743 127,901 30,718 43,077 63,961 24,859 35,000 51,161 72,4 67,310 97,088 133,222 32,309 46,603 66,611 26,262 37,895 35,289 73,4 70,513 100,531 138,212 33,846 48,256 69,106 27,500 39,207 55,285 744 73,773 103,974 143,934 36,412 49,906 77,228 31,23 42,072 67,514 105,810 150,374 36,991 50,789 76,188 30,086 41,267 60,150 76,4 80,825 107,875 194,454 38,796 51,780 77,228 31,23 42,072 61,782 77,084 105,810 150,374 36,991 50,789 76,188 30,086 41,267 60,150 76,4 80,825 107,875 194,454 38,796 51,780 77,228 31,850 42,072 61,782 77,084 88,491 112,2665 107,876 194,484 38,796 51,780 77,228 31,850 42,072 61,782 81,484 38,796 51,780 77,228 31,850 42,072 61,782 81,484 38,796 51,780 77,228 31,800 47,801 68,244 81,480	Age at next	Standard	Superior	Premier	Standard	Superior	Premier	Standard	Superior	Premier
63	61	34,368	46,823	73,222	16,669	22,554	36,758	13,576	18,331	29,421
64 42,741 60,824 88,057 20,569 29,222 44,072 16,723 23,744 35,283 65 46,261 67,710 94,304 22,206 32,501 47,153 18,043 26,407 37,722 66 49,168 72,596 101,954 23,600 34,847 50,978 19,176 28,313 40,782 67 53,116 76,616 107,811 25,496 37,736 53,906 20,716 30,660 43,125 68 55,456 81,690 113,603 26,619 39,212 56,802 21,628 31,860 45,441 69 58,070 84,465 120,010 27,874 40,543 60,006 22,648 32,941 48,004 70 60,776 87,219 125,906 29,173 41,865 62,953 23,703 34,015 50,363 71 63,996 89,743 127,901 30,718 43,077 63,951 24,959 35,000 51,161 72^4 67,310 97,088 133,222 32,309 46,603 66,611 26,252 37,865 53,289 73^4 70,513 100,531 138,212 33,846 48,255 69,106 27,500 39,207 65,285 74^4 73,773 103,974 143,934 35,412 49,908 71,967 28,772 40,550 57,574 75^4 77,044 105,810 150,374 36,991 50,789 75,188 30,056 41,267 60,155 76,74 84,899 11,4761 162,084 40,655 50,86 81,043 33,032 44,757 64,834 78^4 88,461 122,565 170,609 42,461 58,831 85,305 34,500 47,801 68,244 79^4 99,312 126,238 180,376 44,310 60,594 90,188 36,002 49,233 72,150 80,460 90,693 130,140 188,19 46,125 62,467 93,410 37,47 50,754 11,661 10,871 138,652 202,705 50,245 66,543 101,353 40,824 54,067 81,083 83^4 108,615 141,165 210,887 51,356 68,268 107,867 13,356 51,356 84,165 68,366 11,363 143,771 136,879 41,165 210,887 51,356 42,076 61,288 64 11,284 14,3681 215,320 54,166 68,968 107,660 44,009 56,036 86,128 85^4 116,331 148,731 219,755 56,839 71,391 116,485 49,333 58,000 49,233 72,150 86^4 112,844 143,681 215,320 54,166 68,968 107,660 44,009 56,036 86,128 86^4 120,341 148,731 219,755 56,359 71,391 110,489 49,333 58,000 89,674 123,425 143,49 63,250 76,222 120,675 51,391 61,391 96,40 91,34 91,34 91,34 91,35 94 41,369 61,260 44,369 61,260 44,369 61,260 44,369 61,260 61		36,760	50,266	78,156	17,783	24,192	39,196	14,475	19,661	31,368
66	63	39,529	54,856	83,100	19,073	26,378	41,633	15,515	21,435	33,315
66 49,168 72,596 101,954 23,600 34,847 50,978 19,176 28,313 40,782 67 53,116 78,616 107,811 25,496 37,736 53,906 20,716 30,660 43,125 68 55,456 81,690 113,603 26,619 39,212 56,802 21,628 31,860 45,441 69 58,070 84,465 120,010 27,874 40,643 60,006 22,648 32,941 48,004 70 60,776 87,219 125,905 29,173 41,865 62,953 23,703 34,015 50,363 71^4 63,996 89,743 127,901 30,718 43,077 63,991 24,959 35,000 51,161 72^4 67,310 97,088 133,222 32,309 46,603 66,611 26,522 37,865 53,289 73^4 70,513 100,531 138,212 33,846 48,255 69,106 27,500 39,207 55,285 74^4 73,773 103,974 143,994 35,412 49,908 71,967 28,772 40,550 57,574 75^4 77,064 105,810 150,374 36,991 50,789 75,188 30,066 41,267 60,150 76^4 80,825 107,875 154,454 38,796 51,780 77,228 31,523 42,072 61,782 77^4 84,699 114,761 162,084 40,655 56,086 81,043 33,032 44,767 64,834 78^4 88,461 122,565 170,609 42,461 58,831 85,305 34,500 47,801 68,244 79^4 92,312 126,238 180,376 44,310 60,594 90,188 36,002 49,233 72,150 80^4 96,093 130,140 186,819 46,125 62,467 93,410 37,477 50,754 74,728 81^4 100,258 132,205 193,599 48,124 63,458 96,800 39,100 51,561 77,440 82^4 104,677 138,632 202,705 50,245 66,543 101,353 40,824 54,067 81,033 88^4 112,844 143,681 215,330 54,166 68,968 107,660 44,009 56,036 88,128 85^4 116,331 148,731 219,795 55,839 71,391 109,888 45,369 58,006 88,128 85^4 116,331 148,731 219,795 55,839 71,391 109,888 45,369 58,006 88,128 86^4 120,341 148,731 224,916 57,764 71,891 112,459 46,933 58,006 88,967 91,147,140 148,731 224,916 57,764 71,891 112,459 46,933 58,006 88,967 91,147 118,8795 241,349 63,250 76,222 120,675 51,391 61,931 96,540 91^4 133,888 161,462 245,594 64,267 77,502 122,738 52,217 62,970 98,238 91,534 144,472 177,917 267,818 69,347 85,400 133,591 56,345 69,388 106,873 94^4 140,238 174,042 262,752 68,330 83,541 131,376 56,519 67,877 105,101 91^4 133,881 161,462 245,594 64,267 77,502 122,738 52,217 62,970 98,238 91,534 136,005 164,216 249,688 65,229 78,824 124,844 53,042 64,044 99,875 93^4 146,589 181,850 271,850 70,363 87,388 135,726 57,170 70,922 108,889 94^4 1	64	42,741	60,824	88,057			44,072		23,744	35,263
67 53.116 78.616 107.811 25.496 37.796 53.906 20,716 30.660 43.125 68 55.456 81.690 113.603 26.619 39.212 56.800 21.628 31.600 45.441 48.004 69 58.070 84.465 120.010 27.874 40.543 60.006 22.648 32.941 48.004 70 60.776 87.219 125.905 29.173 41.865 62.953 23.703 34.015 50.363 71^\times 63.996 89.743 127.901 30.718 43.077 63.991 24.959 35.000 61.161 72^\times 67.310 97.088 133.222 32.309 46.603 66.611 26.252 37.865 53.289 73^\times 70.513 100.531 138.212 33.846 48.255 69.106 27.500 39.207 65.285 74^\times 73.773 103.974 143.994 35.412 49.908 71.967 28.772 40.550 67.574 75^\times 77.064 105.810 150.374 38.991 50.789 75.188 30.056 41.267 60.150 76^\times 80.825 107.875 154.454 38.796 51.780 77.228 31.523 42.072 61.782 77^\times 84.699 114.761 162.094 40.655 55.096 81.043 33.032 44.757 64.834 78^\times 84.861 122.565 170.807 44.310 60.594 90.188 36.002 49.233 72.150 80^\times 92.2112 126.238 180.376 44.310 60.594 90.188 36.002 49.233 72.150 80^\times 92.2112 126.238 180.376 44.310 60.594 90.188 36.002 49.233 72.150 80^\times 96.093 130.140 186.819 46.125 62.467 93.410 37.477 50.764 74.728 81^\times 138.632 202.705 50.245 66.543 101.353 40.824 54.067 81.083 83^\times 138.235 149.766 228.835 59.196 71.391 109.898 45.599 58.000 87.918 86^\times 120.341 148.731 219.795 55.839 71.391 109.898 45.599 58.006 89.967 87.918 86^\times 120.341 148.731 219.795 55.839 71.391 109.898 45.599 58.006 89.967 91.899 113.771 158.795 241.349 63.250 77.822 120.675 51.391 109.898 45.599 58.006 89.967 91.899 113.382 149.766 228.835 59.196 71.888 114.418 48.097 58.006 89.967 91.43.889 122.204 155.210 237.141 62.018 77.501 118.571 50.390 60.532 94.856 90^\times 133.822 167.289 240.066 66.299 80.295 127.003 53.868 65.293 91.01.603 80.295 127.003 53.868 65.293 91.01.603 80.295 127.003 53.868 65.293 91.01.603 80.295 127.003 53.868 65.293 91.01.603 80.295 127.003 53.868 65.293 91.01.603 80.295 127.003 53.868 65.293 91.01.603 91.01.603 80.295 127.003 53.868 65.293 91.01.603 91.01.603 80.295 127.003 53.868 65.293 91.01.603 91.01.603 80.295 127.603 5		46,261	67,710	94,304		32,501	47,153	18,043	26,407	37,722
68		49,168		101,954		34,847				40,782
69         58,070         84,465         120,010         27,874         40,543         60,006         22,648         32,941         48,004           70         60,776         87,219         125,905         29,173         41,865         62,963         23,703         34,015         50,363           71^         63,996         89,743         127,901         30,718         43,077         63,951         24,959         35,000         61,161           72^         67,310         97,088         133,222         32,309         46,603         66,611         26,252         37,865         53,289           73^         70,513         100,531         138,212         33,846         48,255         69,106         27,500         39,207         55,286           74^         73,773         103,974         143,934         35,412         49,908         71,967         28,772         40,550         57,574           75^         77,064         106,810         150,374         36,991         50,789         75,188         30,056         41,267         60,150           76^         80,825         107,875         154,464         38,796         51,780         77,228         31,523         42,072         61,782 </td <td></td> <td>53,116</td> <td></td> <td>107,811</td> <td></td> <td></td> <td></td> <td>20,716</td> <td></td> <td>43,125</td>		53,116		107,811				20,716		43,125
70 60,776 87,219 125,905 29,173 41,865 62,953 23,703 34,015 50,363 71^ 63,996 89,743 127,901 30,718 43,077 63,951 24,999 35,000 51,161 72^ 67,310 97,088 133,222 32,309 46,603 66,611 26,265 37,866 53,289 73^ 70,513 100,531 138,212 33,846 48,255 69,106 27,500 39,207 55,285 74^ 73,773 103,974 143,934 35,412 49,908 71,967 28,772 40,550 57,574 75^ 77,064 105,810 150,374 36,991 50,789 76,188 30,056 41,267 60,150 76^ 80,825 107,875 154,454 38,796 51,780 77,228 31,523 42,072 61,782 77^ 84,699 114,761 162,084 40,655 55,086 81,043 33,032 44,757 64,834 78^ 84,699 114,761 162,084 40,655 55,086 81,043 33,032 44,757 64,834 78^ 84,699 114,761 162,084 40,655 55,086 81,043 33,032 44,757 64,834 78^ 89,661 122,6565 170,609 42,461 58,831 85,306 34,500 47,801 68,244 79^ 92,312 126,238 180,376 44,310 60,594 90,188 36,002 49,233 72,150 80^ 96,093 130,140 186,819 46,125 62,467 93,410 37,477 50,754 74,728 81^ 100,258 132,205 193,599 48,124 63,458 96,800 39,100 51,561 77,440 82^ 104,677 138,632 202,705 50,245 66,543 101,353 40,824 54,007 81,083 83^ 108,615 141,156 210,887 52,135 67,755 105,444 42,360 65,051 84,355 84^ 112,844 143,681 215,320 54,166 68,968 107,660 44,009 56,036 86,128 85^ 116,331 148,731 219,795 55,839 71,391 109,898 45,369 58,006 87,918 86^ 120,341 148,731 219,795 55,839 71,391 109,898 45,369 58,006 87,918 86^ 120,341 148,731 219,795 56,839 71,391 112,459 46,933 58,006 89,967 128,335 133,235 149,766 228,835 59,196 71,881 114,418 48,097 58,409 91,534 88^ 126,339 153,355 23,969 60,643 73,611 116,485 49,273 59,808 93,188 89^ 129,204 155,210 237,141 62,018 74,501 118,571 50,390 60,532 94,856 94^ 133,888 161,462 245,594 64,267 77,502 122,798 52,217 62,970 98,238 92^ 133,005 164,216 249,688 65,282 78,824 124,844 53,042 64,044 99,875 93^ 133,122 167,280 254,006 66,99 80,295 127,003 53,868 65,239 101,603 94^ 140,238 170,489 256,361 67,315 81,835 129,181 54,693 66,491 103,345 95^ 144,4559 144,459 256,501 71,294 89,733 137,976 57,927 72,908 110,331		55,456								45,441
71^ 63,996 89,743 127,901 30,718 43,077 63,951 24,959 35,000 51,161 72^ 67,310 97,088 133,222 32,309 46,603 66,611 26,252 37,865 53,259 73^ 70,513 100,531 138,212 33,846 48,255 69,106 27,500 39,207 55,285 74^ 73,773 103,974 143,934 35,412 49,908 71,967 28,772 40,550 57,574 75^ 77,064 105,810 150,374 36,991 50,789 75,188 30,066 41,267 60,150 76^ 80,825 107,875 154,454 38,796 51,780 77,228 31,523 42,072 61,782 77^ 84,699 114,761 162,084 40,655 55,086 81,043 33,032 44,757 64,834 78^ 88,461 122,565 170,609 42,461 58,831 85,305 34,500 47,801 68,244 79^ 92,312 126,238 180,376 44,310 60,594 90,188 36,002 49,233 72,150 80^ 96,093 130,140 186,819 46,125 62,467 93,410 37,477 50,754 74,728 81^ 100,258 132,205 193,599 48,124 63,458 96,800 39,100 51,561 77,440 82^ 104,677 138,632 202,705 50,245 66,543 101,353 40,824 54,067 81,083 83^ 108,615 141,156 210,887 52,135 67,555 105,444 42,360 55,051 84,355 84^ 112,844 143,681 215,320 541,666 68,968 107,660 44,009 56,036 86,128 85^ 115,331 148,731 219,795 55,839 71,391 109,898 45,399 58,006 87,918 86^ 120,341 148,731 219,795 55,839 71,391 109,898 45,399 58,006 87,918 86^ 120,341 148,731 219,795 55,839 71,391 109,898 45,399 58,006 87,918 86^ 120,341 148,731 224,916 57,764 71,391 112,459 48,933 58,006 89,967 131,771 188,795 241,349 60,243 71,391 112,459 48,933 58,006 89,967 129,204 155,210 237,141 62,018 74,501 118,571 50,390 60,552 94,866 90^ 131,771 188,795 241,349 63,250 76,222 120,675 51,391 61,931 99,44 140,238 17,749 258,381 66,289 77,502 122,798 52,217 62,970 98,238 92^ 133,6005 164,216 249,688 65,282 78,824 124,844 53,042 64,044 99,875 93^ 133,122 167,280 256,006 66,299 80,295 127,003 53,868 65,239 101,603 94^ 140,238 170,492 258,355 173,194 89,733 137,976 57,927 72,908 101,038 98^ 148,529 186,945 275,951 71,294 89,733 137,976 57,927 72,908 110,381 98^ 148,529 186,945 275,951 71,294 89,733 137,976 57,927 72,908 110,381										
72^         67,310         97,088         133,222         32,309         46,603         66,611         26,252         37,865         53,289           73^         70,513         100,531         138,212         33,846         48,255         69,106         27,500         39,207         55,285           74^         73,773         103,974         143,934         35,412         49,908         71,967         28,772         40,550         57,574           75^         77,064         105,810         150,374         36,991         50,789         75,188         30,056         41,267         60,150           76^         80,825         107,875         154,454         38,796         51,780         77,228         31,523         42,072         61,782           77^         84,699         114,761         162,084         40,655         55,086         81,043         33,032         44,757         64,834           78^         92,312         126,238         180,376         44,610         60,594         90,188         36,000         49,233         72,150           80^         96,093         130,140         186,819         46,125         62,467         93,410         37,477         50,754         74,				125,905	29,173	41,865				50,363
73^         70,513         100,531         138,212         33,846         48,255         69,106         27,500         39,207         55,285           74^         73,773         103,974         143,934         36,412         49,908         71,967         28,772         40,650         57,574           75^         77,064         105,810         150,374         36,991         50,789         75,188         30,056         41,267         60,150           76^         80,825         107,875         154,464         38,796         51,780         77,228         31,523         42,072         61,782           77^         84,699         114,761         162,084         40,655         55,086         81,043         33,032         44,757         64,834           78^         88,461         122,565         170,609         42,461         58,831         85,305         34,500         47,801         68,244           79^         92,312         126,238         180,376         44,310         60,594         93,410         37,477         50,754         74,728           81^         100,258         132,205         193,599         48,124         63,458         96,800         39,100         51,561         7										
74^         73,773         103,974         143,934         35,412         49,908         71,967         28,772         40,550         57,574           75^         77,064         105,810         150,374         36,991         50,789         75,188         30,056         41,267         60,150           76^         80,825         107,875         154,454         38,796         51,780         77,228         31,523         42,072         61,782           77^         84,699         114,761         162,084         40,665         55,086         81,043         33,032         44,767         64,834           78^         88,461         122,565         170,609         42,461         58,831         85,305         34,500         47,801         68,244           79^         92,312         126,238         180,376         44,310         60,594         90,188         36,002         49,233         72,150           80^         96,093         130,140         186,819         46,125         62,467         93,410         37,477         50,764         74,728           81^         100,258         132,205         193,599         48,124         63,458         98,00         39,100         51,561         77										
75^         77,064         105,810         150,374         36,991         50,789         75,188         30,056         41,267         60,150           76^         80,825         107,875         154,454         38,796         51,780         77,228         31,523         42,072         61,782           77^         84,699         114,761         162,084         40,655         55,086         81,043         33,032         44,757         64,834           78^         88,461         122,565         170,609         42,461         58,831         85,305         34,500         47,801         68,244           79^         92,312         126,238         180,376         44,310         60,594         90,188         36,002         49,233         72,150           80^         96,093         130,140         186,819         46,125         62,467         93,410         37,477         50,754         74,728           81^         100,528         132,205         193,599         48,124         63,458         96,800         39,100         51,561         77,440           82^         104,677         138,632         202,705         50,245         66,543         101,353         40,824         54,067 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>										
76^         80,825         107,875         154,454         38,796         51,780         77,228         31,523         42,072         61,782           77^         84,699         114,761         162,084         40,655         55,086         81,043         33,032         44,767         64,834           78^         88,461         122,565         170,609         42,461         58,831         85,305         34,500         47,801         68,244           79^         92,312         126,238         180,376         44,310         60,594         90,188         36,002         49,233         72,150           80^         96,093         130,140         186,819         46,125         62,467         93,410         37,477         50,754         74,728           81^         100,258         132,205         193,599         48,124         63,458         96,800         39,100         51,561         77,440           82^         104,677         138,632         202,705         50,245         66,543         101,353         40,824         54,067         81,083           84^         112,844         143,681         215,320         64,166         68,968         107,660         44,099         56,036         <										
77^         84,699         114,761         162,084         40,655         55,086         81,043         33,032         44,757         64,834           78^         88,461         122,565         170,609         42,461         58,831         85,305         34,500         47,801         68,244           79^         92,312         126,238         180,376         44,310         60,594         90,188         36,002         49,233         72,150           80^         96,093         130,140         186,819         46,125         62,467         93,410         37,477         50,754         74,728           81^         100,258         132,205         193,599         48,124         63,458         96,800         39,100         51,561         77,440           82^         104,677         138,632         202,705         50,245         66,543         101,353         40,824         54,067         81,083           83^         108,615         141,156         210,887         52,135         67,755         105,444         42,360         56,051         84,355           84^         112,844         143,681         215,320         54,166         68,968         107,660         44,009         56,036										
78^         88,461         122,565         170,609         42,461         58,831         85,305         34,500         47,801         68,244           79^         92,312         126,238         180,376         44,310         60,594         90,188         36,002         49,233         72,150           80^         96,093         130,140         186,819         46,125         62,467         93,410         37,477         50,754         74,728           81^         100,258         132,205         193,599         48,124         63,458         96,800         39,100         51,561         77,440           82^         104,677         138,632         202,705         50,245         66,543         101,353         40,824         54,067         81,083           83^         108,615         141,156         210,887         52,135         67,755         105,444         42,360         55,051         84,355           84^         112,844         143,681         215,320         54,166         68,968         107,660         44,009         56,036         86,128           85^         116,331         148,731         224,916         57,764         71,391         109,898         45,369         58,006										'
79^         92,312         126,238         180,376         44,310         60,594         90,188         36,002         49,233         72,150           80^         96,093         130,140         186,819         46,125         62,467         93,410         37,477         50,754         74,728           81^         100,258         132,205         193,599         48,124         63,458         96,800         39,100         51,561         77,440           82^         104,677         138,632         202,705         50,245         66,543         101,353         40,824         54,067         81,083           83^         108,615         141,156         210,887         52,135         67,755         105,444         42,360         55,051         84,355           84^         112,844         143,681         215,320         54,166         68,968         107,660         44,009         56,036         86,128           85^         116,331         148,731         219,795         55,839         71,391         109,898         45,369         58,006         87,918           86^         120,341         148,731         224,916         57,764         71,391         112,459         46,933         58,006										
80^         96,093         130,140         186,819         46,125         62,467         93,410         37,477         50,754         74,728           81^         100,258         132,205         193,599         48,124         63,458         96,800         39,100         51,561         77,440           82^         104,677         138,632         202,705         50,245         66,543         101,353         40,824         54,067         81,083           83^         108,615         141,156         210,887         52,135         67,755         105,444         42,360         55,051         84,355           84^         112,844         143,681         215,320         54,166         68,968         107,660         44,009         56,036         86,128           85^         116,331         148,731         219,795         55,839         71,391         109,898         45,369         58,006         89,967           87^         123,325         149,766         228,835         59,196         71,888         114,418         48,097         58,409         91,534           88^         126,339         153,355         232,969         60,643         73,611         116,485         49,273         59,808										
81^         100,258         132,205         193,599         48,124         63,458         96,800         39,100         51,561         77,440           82^         104,677         138,632         202,705         50,245         66,543         101,353         40,824         54,067         81,083           83^         108,615         141,156         210,887         52,135         67,755         105,444         42,360         55,051         84,355           84^         112,844         143,681         215,320         54,166         68,968         107,660         44,009         56,036         86,128           85^         1116,331         148,731         219,795         55,839         71,391         109,898         45,369         58,006         87,918           86^         120,341         148,731         224,916         57,764         71,391         112,459         46,933         58,006         89,967           87^         123,325         149,766         228,835         59,196         71,888         114,418         48,097         58,409         91,534           88^         126,339         153,355         232,969         60,643         73,611         116,485         49,273         59,808 <td></td> <td></td> <td></td> <td></td> <td></td> <td>· ·</td> <td></td> <td></td> <td></td> <td></td>						· ·				
82^         104,677         138,632         202,705         50,245         66,543         101,353         40,824         54,067         81,083           83^         108,615         141,156         210,887         52,135         67,755         105,444         42,360         55,051         84,355           84^         112,844         143,681         215,320         54,166         68,968         107,660         44,009         56,036         86,128           85^         116,331         148,731         219,795         55,839         71,391         109,898         45,369         58,006         87,918           86^         120,341         148,731         224,916         57,764         71,391         112,459         46,933         58,006         89,967           87^         123,325         149,766         228,835         59,196         71,888         114,418         48,097         58,409         91,534           88^         126,339         153,355         232,969         60,643         73,611         116,485         49,273         59,808         93,188           89^         129,204         155,210         237,141         62,018         74,501         118,571         50,390         60,532 <td></td> <td>,</td> <td></td> <td></td> <td></td> <td></td> <td>,</td> <td></td> <td></td> <td></td>		,					,			
83^         108,615         141,156         210,887         52,135         67,755         105,444         42,360         55,051         84,355           84^         112,844         143,681         215,320         54,166         68,968         107,660         44,009         56,036         86,128           85^         116,331         148,731         219,795         55,839         71,391         109,898         45,369         58,006         87,918           86^         120,341         148,731         224,916         57,764         71,391         112,459         46,933         58,006         89,967           87^         123,325         149,766         228,835         59,196         71,888         114,418         48,097         58,409         91,534           88^         126,339         153,355         232,969         60,643         73,611         116,485         49,273         59,808         93,188           89^         129,204         155,210         237,141         62,018         74,501         118,571         50,390         60,532         94,856           90^         131,771         158,795         241,349         63,250         76,222         120,675         51,391         61,931 <td></td>										
84^         112,844         143,681         215,320         54,166         68,968         107,660         44,009         56,036         86,128           85^         116,331         148,731         219,795         55,839         71,391         109,898         45,369         58,006         87,918           86^         120,341         148,731         224,916         57,764         71,391         112,459         46,933         58,006         89,967           87^         123,325         149,766         228,835         59,196         71,888         114,418         48,097         58,409         91,534           88^         126,339         153,355         232,969         60,643         73,611         116,485         49,273         59,808         93,188           89^         129,204         155,210         237,141         62,018         74,501         118,571         50,390         60,532         94,856           90^         131,771         158,795         241,349         63,250         76,222         120,675         51,391         61,931         96,540           91^         133,888         161,462         245,594         64,267         77,502         122,798         52,217         62,970 <td></td>										
85^         116,331         148,731         219,795         55,839         71,391         109,898         45,369         58,006         87,918           86^         120,341         148,731         224,916         57,764         71,391         112,459         46,933         58,006         89,967           87^         123,325         149,766         228,835         59,196         71,888         114,418         48,097         58,409         91,534           88^         126,339         153,355         232,969         60,643         73,611         116,485         49,273         59,808         93,188           89^         129,204         155,210         237,141         62,018         74,501         118,571         50,390         60,532         94,856           90^         131,771         158,795         241,349         63,250         76,222         120,675         51,391         61,931         96,540           91^         133,888         161,462         245,594         64,267         77,502         122,798         52,217         62,970         98,238           92^         136,005         164,216         249,688         65,282         78,824         124,844         53,042         64,044 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>· ·</td> <td></td> <td></td> <td></td>							· ·			
86^         120,341         148,731         224,916         57,764         71,391         112,459         46,933         58,006         89,967           87^         123,325         149,766         228,835         59,196         71,888         114,418         48,097         58,409         91,534           88^         126,339         153,355         232,969         60,643         73,611         116,485         49,273         59,808         93,188           89^         129,204         155,210         237,141         62,018         74,501         118,571         50,390         60,532         94,856           90^         131,771         158,795         241,349         63,250         76,222         120,675         51,391         61,931         96,540           91^         133,888         161,462         245,594         64,267         77,502         122,798         52,217         62,970         98,238           92^         136,005         164,216         249,688         65,282         78,824         124,844         53,042         64,044         99,875           93^         138,122         167,280         254,006         66,299         80,295         127,003         53,868         65,239 <td></td> <td>'</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>		'								
87^         123,325         149,766         228,835         59,196         71,888         114,418         48,097         58,409         91,534           88^         126,339         153,355         232,969         60,643         73,611         116,485         49,273         59,808         93,188           89^         129,204         155,210         237,141         62,018         74,501         118,571         50,390         60,532         94,856           90^         131,771         158,795         241,349         63,250         76,222         120,675         51,391         61,931         96,540           91^         133,888         161,462         245,594         64,267         77,502         122,798         52,217         62,970         98,238           92^         136,005         164,216         249,688         65,282         78,824         124,844         53,042         64,044         99,875           93^         138,122         167,280         254,006         66,299         80,295         127,003         53,868         65,239         101,603           94^         140,238         170,489         258,361         67,315         81,835         129,181         54,693         66,491 <td></td> <td></td> <td>-</td> <td>-</td> <td></td> <td></td> <td>,</td> <td></td> <td>,</td> <td></td>			-	-			,		,	
88^         126,339         153,355         232,969         60,643         73,611         116,485         49,273         59,808         93,188           89^         129,204         155,210         237,141         62,018         74,501         118,571         50,390         60,532         94,856           90^         131,771         158,795         241,349         63,250         76,222         120,675         51,391         61,931         96,540           91^         133,888         161,462         245,594         64,267         77,502         122,798         52,217         62,970         98,238           92^         136,005         164,216         249,688         65,282         78,824         124,844         53,042         64,044         99,875           93^         138,122         167,280         254,006         66,299         80,295         127,003         53,868         65,239         101,603           94^         140,238         170,489         258,361         67,315         81,835         129,181         54,693         66,491         103,345           95^         142,355         174,042         262,752         68,330         83,541         131,376         55,519         67,877 </td <td></td>										
89^         129,204         155,210         237,141         62,018         74,501         118,571         50,390         60,532         94,856           90^         131,771         158,795         241,349         63,250         76,222         120,675         51,391         61,931         96,540           91^         133,888         161,462         245,594         64,267         77,502         122,798         52,217         62,970         98,238           92^         136,005         164,216         249,688         65,282         78,824         124,844         53,042         64,044         99,875           93^         138,122         167,280         254,006         66,299         80,295         127,003         53,868         65,239         101,603           94^         140,238         170,489         258,361         67,315         81,835         129,181         54,693         66,491         103,345           95^         142,355         174,042         262,752         68,330         83,541         131,376         55,519         67,877         105,101           96^         144,472         177,917         267,181         69,347         85,400         133,591         56,345         69,388<										
90^         131,771         158,795         241,349         63,250         76,222         120,675         51,391         61,931         96,540           91^         133,888         161,462         245,594         64,267         77,502         122,798         52,217         62,970         98,238           92^         136,005         164,216         249,688         65,282         78,824         124,844         53,042         64,044         99,875           93^         138,122         167,280         254,006         66,299         80,295         127,003         53,868         65,239         101,603           94^         140,238         170,489         258,361         67,315         81,835         129,181         54,693         66,491         103,345           95^         142,355         174,042         262,752         68,330         83,541         131,376         55,519         67,877         105,101           96^         144,472         177,917         267,181         69,347         85,400         133,591         56,345         69,388         106,873           97^         146,589         181,850         271,450         70,363         87,288         135,726         57,170         70,922										
91^         133,888         161,462         245,594         64,267         77,502         122,798         52,217         62,970         98,238           92^         136,005         164,216         249,688         65,282         78,824         124,844         53,042         64,044         99,875           93^         138,122         167,280         254,006         66,299         80,295         127,003         53,868         65,239         101,603           94^         140,238         170,489         258,361         67,315         81,835         129,181         54,693         66,491         103,345           95^         142,355         174,042         262,752         68,330         83,541         131,376         55,519         67,877         105,101           96^         144,472         177,917         267,181         69,347         85,400         133,591         56,345         69,388         106,873           97^         146,589         181,850         271,450         70,363         87,288         135,726         57,170         70,922         108,580           98^         148,529         186,945         275,951         71,294         89,733         137,976         57,927         72,90										
92^         136,005         164,216         249,688         65,282         78,824         124,844         53,042         64,044         99,875           93^         138,122         167,280         254,006         66,299         80,295         127,003         53,868         65,239         101,603           94^         140,238         170,489         258,361         67,315         81,835         129,181         54,693         66,491         103,345           95^         142,355         174,042         262,752         68,330         83,541         131,376         55,519         67,877         105,101           96^         144,472         177,917         267,181         69,347         85,400         133,591         56,345         69,388         106,873           97^         146,589         181,850         271,450         70,363         87,288         135,726         57,170         70,922         108,580           98^         148,529         186,945         275,951         71,294         89,733         137,976         57,927         72,908         110,381										
93^         138,122         167,280         254,006         66,299         80,295         127,003         53,868         65,239         101,603           94^         140,238         170,489         258,361         67,315         81,835         129,181         54,693         66,491         103,345           95^         142,355         174,042         262,752         68,330         83,541         131,376         55,519         67,877         105,101           96^         144,472         177,917         267,181         69,347         85,400         133,591         56,345         69,388         106,873           97^         146,589         181,850         271,450         70,363         87,288         135,726         57,170         70,922         108,580           98^         148,529         186,945         275,951         71,294         89,733         137,976         57,927         72,908         110,381		· ·		· '						
94^         140,238         170,489         258,361         67,315         81,835         129,181         54,693         66,491         103,345           95^         142,355         174,042         262,752         68,330         83,541         131,376         55,519         67,877         105,101           96^         144,472         177,917         267,181         69,347         85,400         133,591         56,345         69,388         106,873           97^         146,589         181,850         271,450         70,363         87,288         135,726         57,170         70,922         108,580           98^         148,529         186,945         275,951         71,294         89,733         137,976         57,927         72,908         110,381										
95^         142,355         174,042         262,752         68,330         83,541         131,376         55,519         67,877         105,101           96^         144,472         177,917         267,181         69,347         85,400         133,591         56,345         69,388         106,873           97^         146,589         181,850         271,450         70,363         87,288         135,726         57,170         70,922         108,580           98^         148,529         186,945         275,951         71,294         89,733         137,976         57,927         72,908         110,381						· ·				
96^     144,472     177,917     267,181     69,347     85,400     133,591     56,345     69,388     106,873       97^     146,589     181,850     271,450     70,363     87,288     135,726     57,170     70,922     108,580       98^     148,529     186,945     275,951     71,294     89,733     137,976     57,927     72,908     110,381										
97^     146,589     181,850     271,450     70,363     87,288     135,726     57,170     70,922     108,580       98^     148,529     186,945     275,951     71,294     89,733     137,976     57,927     72,908     110,381							-			
98^ 148,529 186,945 275,951 71,294 89,733 137,976 57,927 72,908 110,381										
		1								· ·

重要事項:1)本保費表只供参考, 並不能作為富衛人壽保險(百慕達)有限公司(於百慕達註冊成立之有限公司)(「富衛」)與任何人士或團體所訂立之任何合約或該合約的任何部分。有關「衛一醫療總匯」(「本計劃」)之詳情,請參閱產品冊子及保單條款。 2)終身續保受限於富衛是否持續提供本計劃、每年續保時將 根據當時的條款及細則包括但不受限於保單終止條文、保單利益和保費率。續保保費並非保證及每次續保之保費將根據續保時的年齡(下次生日)及當時的保費表釐定。保費表根據各因素,包括但不受限於相關的醫療費用的通脹及富衛不時的索賠數據及保單續保情況釐定。富衛保留隨時作出修改保單利益、條款及細則 及保費的權利。 3)實際年繳保費或會因核保結果,包括但不限於國藉及職業核保,而與本保費表所列的年繳保費有所不同。 4)保費付款形式倍數:半年繳保費 × 0.52,月繳保費 = 年繳保費 × 0.09。

Important Notes: 1) This premium table is for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("FWD") and any other parties. Please refer to the product brochure and policy provisions for the details of TheOne Medical Solution (the "Plan"). 2) Lifetime renewal is subject to the continual availability of the Plan offered by FWD, terms and conditions applicable including but not limited to Termination Provisions, benefits, and premium rates at the time of renewal. Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age (at next birthday) and the premium table is subject to change based on factors including but not limited to the inflation of related medical expense, FWD's medical claim experience and persistency of policies from time to time. FWD reserves the right to revise the benefits payable, terms and conditions and premium may be varied from the annual premium stated in this premium table according to the result of underwriting, including but not limited to nationality and occupational underwriting. 4) Premium payment modal factor: Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09.

# (2018年3月1日起生效 Effective from 1 March, 2018)

基本計劃(美元)年繳保費表(中國內地人士除外)

# Basic Plan (US\$) Annual Premium Table (Excluding Mainland Chinese)

每年自付費 Annual Deductible		0			5,000			10,000	
下次生日年齡 Age at next birthday	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan
1-4	1,146	1,401	2,464	534	640	1,232	431	524	986
5-15	1,091	1,335	2,346	508	609	1,173	411	499	939
16	1,095	1,351	2,371	510	618	1,186	412	509	949
17	1,097	1,368	2,396	511	626	1,199	412	517	959
18	1,100	1,384	2,421	512	635	1,211	413	527	969
19	1,100	1,433	2,494	512	659	1,248	413	546	998
20	1,100	1,480	2,569	513	685	1,289	415	567	1,033
21	1,100	1,494	2,616	515	696	1,317	416	575	1,057
22	1,100	1,506	2,622	516	705	1,325	417	582	1,064
23	1,100	1,547	2,628	517	728	1,332	418	601	1,071
24	1,100	1,587	2,634	518	751	1,339	419	617	1,079
25	1,101	1,602	2,639	520	762	1,347	422	622	1,086
26	1,161	1,655	2,669	550	788	1,359	446	644	1,097
27	1,221	1,708	2,699	579	815	1,372	470	665	1,107
28	1,279	1,761	2,728	608	842	1,384	494	687	1,118
29	1,339	1,814	2,791	639	869	1,414	518	709	1,142
30	1,374	1,867	2,873	657	896	1,453	534	730	1,173
31	1,415	1,906	2,914	678	916	1,470	551	747	1,188
32	1,436	1,946	2,955	689	937	1,488	560	764	1,203
33	1,466	1,985	3,037	706	957	1,526	574	781	1,233
34	1,505	2,024	3,119	726	978	1,565	591	797	1,265
35	1,528	2,064	3,202	740	999	1,603	602	813	1,295
36	1,584	2,135	3,284	768	1,035	1,644	625	843	1,329
37	1,612	2,161	3,325	784	1,050	1,665	639	855	1,346
38	1,631 1,656	2,188	3,345	795 809	1,065 1,080	1,675 1,694	647	867 878	1,354
39 40	1,667	2,215 2,222	3,383 3,448	816	1,085	1,727	659 665	882	1,370 1,396
40	1,719	2,230	3,609	844	1,000	1,808	688	887	1,461
42	1,757	2,282	3,770	865	1,119	1,888	705	909	1,526
43	1,794	2,365	3,932	885	1,161	1,969	723	943	1,520
44	1,868	2,456	4,093	923	1,208	2,051	754	981	1,657
45	1,982	2,570	4,254	981	1,266	2,149	802	1,028	1,734
46	2,106	2,727	4,444	1,042	1,341	2,244	852	1,090	1,811
47	2,231	2,859	4,633	1,103	1,403	2,341	902	1,141	1,886
48	2,319	2,964	4,822	1,147	1,453	2,435	937	1,181	1,961
49	2,408	3,069	5,010	1,190	1,501	2,530	973	1,221	2,036
50	2,517	3,174	5,196	1,244	1,550	2,624	1,017	1,259	2,110
51	2,609	3,278	5,456	1,288	1,599	2,756	1,053	1,299	2,214
52	2,700	3,413	5,716	1,333	1,662	2,887	1,089	1,351	2,318
53	2,832	3,625	5,974	1,397	1,761	3,017	1,142	1,433	2,421
54	2,946	3,850	6,231	1,452	1,867	3,147	1,187	1,519	2,523
55	3,099	4,088	6,486	1,527	1,980	3,276	1,248	1,610	2,624
56	3,274	4,341	6,928	1,609	2,100	3,496	1,314	1,709	2,800
57	3,492	4,610	7,371	1,712	2,229	3,716	1,397	1,813	2,976
58	3,714	4,896	7,818	1,816	2,365	3,937	1,481	1,923	3,153
59	3,916	5,199	8,264	1,909	2,509	4,157	1,558	2,040	3,329
60	4,148	5,621	8,756	2,018	2,711	4,401	1,644	2,203	3,523

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# 衛一醫療總匯 TheOne Medical Solution

(2018年3月1日起生效 Effective from 1 March, 2018)

基本計劃(美元)年繳保費表(中國內地人士除外)

Basic Plan (US\$) Annual Premium Table (Excluding Mainland Chinese)

標準計劃 Standard Plan 4,407 4,714 5,069 5,480 5,932 6,305 6,811 7,111 7,446 7,793 8,205 8,630 9,041 9,459 9,881 10,363 10,860	特等計劃 Superior Plan 6,004 6,445 7,033 7,799 8,682 9,308 10,079 10,474 10,830 11,183 11,506 12,448 12,889 13,331 13,566 13,831	優等計劃 Premier Plan 9,389 10,021 10,655 11,290 12,091 13,072 13,823 14,565 15,387 16,142 16,398 17,081 17,720 18,454	標準計劃 Standard Plan 2,138 2,281 2,446 2,638 2,848 3,027 3,269 3,414 3,575 3,741 3,939 4,143	特等計劃 Superior Plan 2,892 3,102 3,383 3,747 4,168 4,468 4,839 5,028 5,199 5,368 5,523	優等計劃 Premier Plan 4,714 5,026 5,339 5,652 6,046 6,537 6,912 7,283 7,694 8,072	標準計劃 Standard Plan 1,741 1,857 1,990 2,145 2,314 2,460 2,657 2,774 2,905	特等計劃 Superior Plan 2,351 2,522 2,749 3,045 3,387 3,630 3,932 4,085 4,225	優等計劃 Premier Plan 3,773 4,022 4,272 4,522 4,837 5,229 5,530 5,827
4,714 5,069 5,480 5,932 6,305 6,811 7,111 7,446 7,793 8,205 8,630 9,041 9,459 9,881 10,363 10,860	6,445 7,033 7,799 8,682 9,308 10,079 10,474 10,830 11,183 11,506 12,448 12,889 13,331 13,566	10,021 10,655 11,290 12,091 13,072 13,823 14,565 15,387 16,142 16,398 17,081 17,720	2,281 2,446 2,638 2,848 3,027 3,269 3,414 3,575 3,741 3,939	3,102 3,383 3,747 4,168 4,468 4,839 5,028 5,199 5,368	5,026 5,339 5,652 6,046 6,537 6,912 7,283 7,694	1,857 1,990 2,145 2,314 2,460 2,657 2,774 2,905	2,522 2,749 3,045 3,387 3,630 3,932 4,085	4,022 4,272 4,522 4,837 5,229 5,530
5,069 5,480 5,932 6,305 6,811 7,111 7,446 7,793 8,205 8,630 9,041 9,459 9,881 10,363 10,860	7,033 7,799 8,682 9,308 10,079 10,474 10,830 11,183 11,506 12,448 12,889 13,331 13,566	10,655 11,290 12,091 13,072 13,823 14,565 15,387 16,142 16,398 17,081 17,720	2,446 2,638 2,848 3,027 3,269 3,414 3,575 3,741 3,939	3,383 3,747 4,168 4,468 4,839 5,028 5,199 5,368	5,339 5,652 6,046 6,537 6,912 7,283 7,694	1,990 2,145 2,314 2,460 2,657 2,774 2,905	2,749 3,045 3,387 3,630 3,932 4,085	4,272 4,522 4,837 5,229 5,530
5,480 5,932 6,305 6,811 7,111 7,446 7,793 8,205 8,630 9,041 9,459 9,881 10,363 10,860	7,799 8,682 9,308 10,079 10,474 10,830 11,183 11,506 12,448 12,889 13,331 13,566	11,290 12,091 13,072 13,823 14,565 15,387 16,142 16,398 17,081 17,720	2,638 2,848 3,027 3,269 3,414 3,575 3,741 3,939	3,747 4,168 4,468 4,839 5,028 5,199 5,368	5,652 6,046 6,537 6,912 7,283 7,694	2,145 2,314 2,460 2,657 2,774 2,905	3,045 3,387 3,630 3,932 4,085	4,522 4,837 5,229 5,530
5,932 6,305 6,811 7,111 7,446 7,793 8,205 8,630 9,041 9,459 9,881 10,363 10,860	8,682 9,308 10,079 10,474 10,830 11,183 11,506 12,448 12,889 13,331 13,566	12,091 13,072 13,823 14,565 15,387 16,142 16,398 17,081 17,720	2,848 3,027 3,269 3,414 3,575 3,741 3,939	4,168 4,468 4,839 5,028 5,199 5,368	6,046 6,537 6,912 7,283 7,694	2,314 2,460 2,657 2,774 2,905	3,387 3,630 3,932 4,085	4,837 5,229 5,530
6,305 6,811 7,111 7,446 7,793 8,205 8,630 9,041 9,459 9,881 10,363 10,860	9,308 10,079 10,474 10,830 11,183 11,506 12,448 12,889 13,331 13,566	13,072 13,823 14,565 15,387 16,142 16,398 17,081 17,720	3,027 3,269 3,414 3,575 3,741 3,939	4,468 4,839 5,028 5,199 5,368	6,537 6,912 7,283 7,694	2,460 2,657 2,774 2,905	3,630 3,932 4,085	5,229 5,530
6,811 7,111 7,446 7,793 8,205 8,630 9,041 9,459 9,881 10,363 10,860	10,079 10,474 10,830 11,183 11,506 12,448 12,889 13,331 13,566	13,823 14,565 15,387 16,142 16,398 17,081 17,720	3,269 3,414 3,575 3,741 3,939	4,839 5,028 5,199 5,368	6,912 7,283 7,694	2,657 2,774 2,905	3,932 4,085	5,530
7,111 7,446 7,793 8,205 8,630 9,041 9,459 9,881 10,363 10,860	10,474 10,830 11,183 11,506 12,448 12,889 13,331 13,566	14,565 15,387 16,142 16,398 17,081 17,720	3,414 3,575 3,741 3,939	5,028 5,199 5,368	7,283 7,694	2,774 2,905	4,085	
7,446 7,793 8,205 8,630 9,041 9,459 9,881 10,363 10,860	10,830 11,183 11,506 12,448 12,889 13,331 13,566	15,387 16,142 16,398 17,081 17,720	3,575 3,741 3,939	5,199 5,368	7,694	2,905		5,827
7,793 8,205 8,630 9,041 9,459 9,881 10,363 10,860	11,183 11,506 12,448 12,889 13,331 13,566	16,142 16,398 17,081 17,720	3,741 3,939	5,368			4 225	
8,205 8,630 9,041 9,459 9,881 10,363 10,860	11,506 12,448 12,889 13,331 13,566	16,398 17,081 17,720	3,939		8,072	0 0 40		6,156
8,630 9,041 9,459 9,881 10,363 10,860	12,448 12,889 13,331 13,566	17,081 17,720		5,523		3,040	4,362	6,458
9,041 9,459 9,881 10,363 10,860	12,889 13,331 13,566	17,720	4,143		8,200	3,201	4,488	6,560
9,459 9,881 10,363 10,860	13,331 13,566			5,976	8,541	3,367	4,856	6,833
9,881 10,363 10,860	13,566	18,454	4,340	6,187	8,860	3,526	5,028	7,089
10,363 10,860		1	4,541	6,399	9,228	3,689	5,200	7,382
10,860	10 001	19,280	4,743	6,513	9,641	3,854	5,291	7,713
		19,802	4,974	6,640	9,902	4,042	5,394	7,922
	14,714	20,781	5,213	7,063	10,391	4,236	5,739	8,313
11,343	15,715	21,874	5,445	7,544	10,937	4,424	6,129	8,750
11,836	16,185	23,126	5,682	7,769	11,563	4,616	6,313	9,251
12,320	16,685	23,952	5,914	8,010	11,977	4,805	6,508	9,582
12,855	16,951	24,821	6,170	8,137	12,411	5,014	6,611	9,929
13,422	17,774	25,989	6,442	8,532	12,995	5,235	6,933	10,397
13,926	18,098	27,038	6,685	8,687	13,519	5,432	7,059	10,815
14,468	18,422	27,606	6,945	8,843	13,804	5,643	7,185	11,043
14,915	19,068	28,179	7,159	9,153	14,090	5,817	7,438	11,272
15,429	19,068	28,837	7,406	9,153	14,419	6,018	7,438	11,535
15,811	19,202	29,339	7,590	9,217	14,670	6,167	7,489	11,736
16,198	19,662	29,869	7,776	9,438	14,935	6,318	7,669	11,948
16,565	19,900	30,403	7,952	9,552	15,202	6,461	7,761	12,162
16,895	20,359	30,943	8,110	9,773	15,472	6,589	7,941	12,378
								12,595
								12,805
								13,027
								13,250 13,475
								13,703
								13,703
								14,152
19,314	24,296	35,961	9,272	11,663	17,981	7,533	9,477	14,384
	17,166 17,438 17,709 17,981 18,252 18,522 18,794 19,043 19,314	17,438     21,054       17,709     21,447       17,981     21,858       18,252     22,314       18,522     22,811       18,794     23,315       19,043     23,968	17,438     21,054     32,012       17,709     21,447     32,566       17,981     21,858     33,124       18,252     22,314     33,688       18,522     22,811     34,255       18,794     23,315     34,802       19,043     23,968     35,379	17,438     21,054     32,012     8,370       17,709     21,447     32,566     8,500       17,981     21,858     33,124     8,631       18,252     22,314     33,688     8,762       18,522     22,811     34,255     8,892       18,794     23,315     34,802     9,022       19,043     23,968     35,379     9,141	17,438     21,054     32,012     8,370     10,107       17,709     21,447     32,566     8,500     10,295       17,981     21,858     33,124     8,631     10,493       18,252     22,314     33,688     8,762     10,712       18,522     22,811     34,255     8,892     10,950       18,794     23,315     34,802     9,022     11,191       19,043     23,968     35,379     9,141     11,505	17,438         21,054         32,012         8,370         10,107         16,007           17,709         21,447         32,566         8,500         10,295         16,284           17,981         21,858         33,124         8,631         10,493         16,562           18,252         22,314         33,688         8,762         10,712         16,845           18,522         22,811         34,255         8,892         10,950         17,128           18,794         23,315         34,802         9,022         11,191         17,402           19,043         23,968         35,379         9,141         11,505         17,690	17,438         21,054         32,012         8,370         10,107         16,007         6,801           17,709         21,447         32,566         8,500         10,295         16,284         6,907           17,981         21,858         33,124         8,631         10,493         16,562         7,012           18,252         22,314         33,688         8,762         10,712         16,845         7,118           18,522         22,811         34,255         8,892         10,950         17,128         7,224           18,794         23,315         34,802         9,022         11,191         17,402         7,331           19,043         23,968         35,379         9,141         11,505         17,690         7,427	17,438         21,054         32,012         8,370         10,107         16,007         6,801         8,211           17,709         21,447         32,566         8,500         10,295         16,284         6,907         8,365           17,981         21,858         33,124         8,631         10,493         16,562         7,012         8,525           18,252         22,314         33,688         8,762         10,712         16,845         7,118         8,703           18,522         22,811         34,255         8,892         10,950         17,128         7,224         8,897           18,794         23,315         34,802         9,022         11,191         17,402         7,331         9,093           19,043         23,968         35,379         9,141         11,505         17,690         7,427         9,349

# (2018年3月1日起生效 Effective from 1 March, 2018)

基本計劃(港元)年繳保費表(適用於中國內地人士)

Basic Plan (HK\$) Annual Premium Table (Applicable to Mainland Chinese)

每年自付費 Annual Deductible		0			40,000			80,000	
下次生日年齡 Age at next birthday	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan
1-4	9,827	12,017	21,130	4,569	5,487	10,566	3,691	4,493	8,452
5-15	9,360	11,444	20,124	4,352	5,226	10,063	3,516	4,279	8,050
16	9,382	11,585	20,336	4,362	5,297	10,169	3,523	4,357	8,135
17	9,404	11,727	20,547	4,373	5,367	10,275	3,532	4,433	8,220
18	9,425	11,868	20,760	4,383	5,437	10,381	3,540	4,509	8,304
19	9,427	12,281	21,396	4,384	5,648	10,699	3,540	4,681	8,559
20	9,428	12,692	22,032	4,396	5,871	11,053	3,552	4,858	8,855
21	9,429	12,807	22,438	4,407	5,958	11,294	3,562	4,924	9,062
22	9,431	12,920	22,487	4,419	6,045	11,357	3,574	4,989	9,125
23	9,432	13,268	22,538	4,429	6,244	11,419	3,584	5,147	9,188
24	9,433	13,606	22,587	4,441	6,439	11,481	3,596	5,282	9,251
25	9,434	13,739	22,637	4,452	6,529	11,545	3,606	5,332	9,316
26	9,949	14,193	22,892	4,708	6,757	11,653	3,814	5,517	9,405
27	10,465	14,649	23,147	4,964	6,986	11,762	4,024	5,703	9,492
28	10,973	15,103	23,401	5,217	7,216	11,869	4,232	5,888	9,581
29	11,481	15,557	23,942	5,472	7,447	12,121	4,440	6,075	9,786
30	11,785	16,012	24,645	5,630	7,678	12,453	4,570	6,263	10,055
31	12,135	16,349	24,998	5,812	7,853	12,607	4,720	6,403	10,182
32	12,308	16,686	25,350	5,908	8,031	12,760	4,800	6,545	10,308
33	12,574	17,023	26,054	6,051	8,207	13,091	4,919	6,688	10,576
34	12,905	17,360	26,758	6,224	8,385	13,418	5,063	6,831	10,843
35	13,102	17,698	27,462	6,335	8,563	13,745	5,155	6,974	11,108
36	13,578	18,309	28,167	6,581	8,875	14,099	5,357	7,226	11,395
37	13,825	18,537	28,517	6,716	9,002	14,276	5,470	7,327	11,538
38	13,990	18,766	28,688	6,812	9,129	14,362	5,550	7,429	11,607
39	14,200	18,995	29,013	6,930	9,257	14,527	5,648	7,530	11,741
40	14,296	19,057	29,576	6,995	9,303	14,811	5,703	7,566	11,968
41	14,746	19,120	30,960	7,231	9,351	15,505	5,899	7,604	12,529
42	15,067	19,570	32,344	7,407	9,587	16,199	6,045	7,794	13,091
43	15,388	20,282	33,726	7,583	9,954	16,893	6,190	8,090	13,650
44	16,023	21,065	35,109	7,914	10,357	17,587	6,464	8,414	14,212
45	16,995	22,044	36,493	8,413	10,856	18,429	6,875	8,818	14,872
46	18,057	23,394	38,123	8,934	11,502	19,252	7,300	9,343	15,524
47	19,131	24,518	39,748	9,460	12,035	20,073	7,732	9,777	16,175
48	19,889	25,418	41,364	9,830	12,456	20,889	8,034	10,120	16,819
49	20,655	26,318	42,975	10,204	12,875	21,703	8,339	10,462	17,461
50	21,593	27,218	44,576	10,661	13,292	22,510	8,713	10,803	18,098
51	22,373	28,117	46,809	11,041	13,708	23,639	9,024	11,142	18,992
52	23,162	29,278	49,033	11,426	14,251	24,762	9,337	11,583	19,878
53	24,292	31,092	51,248	11,976	15,108	25,881	9,788	12,282	20,761
54	25,266	33,020	53,452	12,449	16,017	26,993	10,175	13,023	21,638
55	26,585	35,065	55,646	13,094	16,981	28,102	10,701	13,808	22,509
56	28,084	37,241	59,439	13,796	18,017	29,987	11,269	14,650	24,017
57	29,954	39,547	63,244	14,677	19,118	31,875	11,982	15,543	25,526
58	31,859	41,999	67,065	15,572	20,285	33,767	12,703	16,491	27,038
59	33,590	44,602	70,902	16,375	21,523	35,664	13,352	17,496	28,552
60	35,579	48,224	75,127	17,300	23,250	37,752	14,099	18,898	30,221

# (2018年3月1日起生效 Effective from 1 March, 2018)

基本計劃(港元)年繳保費表(適用於中國內地人士)

Basic Plan (HK\$) Annual Premium Table (Applicable to Mainland Chinese)

優等計劃 Premier Plan 40,434 43,116 45,796 48,480 51,868 56,076 59,297 62,483 66,007 69,249 70,346 73,273 76,017 79,164 82,707 84,951 89,148 93,836 99,208 102,751 106,480	標準計劃 Standard Plan 14,934 15,923 17,067 18,395 19,848 21,094 22,788 23,791 24,913 26,074 27,455 28,878 30,250 31,650 33,062 34,676 36,336 37,951 39,602 41,226 43,011	特等計劃 Superior Plan 20,165 21,627 23,579 26,119 29,048 31,145 33,726 35,046 36,236 37,417 38,501 41,652 43,128 44,606 45,394 46,279 49,233 52,581 54,156 55,830	優等計劃 Premier Plan 32,364 34,506 36,647 38,790 41,494 44,861 47,438 49,986 52,805 55,400 56,277 58,619 60,814 63,332 66,165 67,961 71,318 75,069 79,366 82,201
43,116 45,796 48,480 51,868 56,076 59,297 62,483 66,007 69,249 70,346 73,273 76,017 79,164 82,707 84,951 89,148 93,836 99,208 102,751 106,480	15,923 17,067 18,395 19,848 21,094 22,788 23,791 24,913 26,074 27,455 28,878 30,250 31,650 33,062 34,676 36,336 37,951 39,602 41,226	21,627 23,579 26,119 29,048 31,145 33,726 35,046 36,236 37,417 38,501 41,652 43,128 44,606 45,394 46,279 49,233 52,581 54,156 55,830	34,506 36,647 38,790 41,494 44,861 47,438 49,986 52,805 55,400 56,277 58,619 60,814 63,332 66,165 67,961 71,318 75,069 79,366
45,796 48,480 51,868 56,076 59,297 62,483 66,007 69,249 70,346 73,273 76,017 79,164 82,707 84,951 89,148 93,836 99,208 102,751 106,480	17,067 18,395 19,848 21,094 22,788 23,791 24,913 26,074 27,455 28,878 30,250 31,650 33,062 34,676 36,336 37,951 39,602 41,226	23,579 26,119 29,048 31,145 33,726 35,046 36,236 37,417 38,501 41,652 43,128 44,606 45,394 46,279 49,233 52,581 54,156 55,830	36,647 38,790 41,494 44,861 47,438 49,986 52,805 55,400 56,277 58,619 60,814 63,332 66,165 67,961 71,318 75,069 79,366
48,480 51,868 56,076 59,297 62,483 66,007 69,249 70,346 73,273 76,017 79,164 82,707 84,951 89,148 93,836 99,208 102,751 106,480	18,395 19,848 21,094 22,788 23,791 24,913 26,074 27,455 28,878 30,250 31,650 33,062 34,676 36,336 37,951 39,602 41,226	26,119 29,048 31,145 33,726 35,046 36,236 37,417 38,501 41,652 43,128 44,606 45,394 46,279 49,233 52,581 54,156 55,830	38,790 41,494 44,861 47,438 49,986 52,805 55,400 56,277 58,619 60,814 63,332 66,165 67,961 71,318 75,069 79,366
51,868 56,076 59,297 62,483 66,007 69,249 70,346 73,273 76,017 79,164 82,707 84,951 89,148 93,836 99,208 102,751 106,480	19,848 21,094 22,788 23,791 24,913 26,074 27,455 28,878 30,250 31,650 33,062 34,676 36,336 37,951 39,602 41,226	29,048 31,145 33,726 35,046 36,236 37,417 38,501 41,652 43,128 44,606 45,394 46,279 49,233 52,581 54,156 55,830	41,494 44,861 47,438 49,986 52,805 55,400 56,277 58,619 60,814 63,332 66,165 67,961 71,318 75,069 79,366
56,076 59,297 62,483 66,007 69,249 70,346 73,273 76,017 79,164 82,707 84,951 89,148 93,836 99,208 102,751 106,480	21,094 22,788 23,791 24,913 26,074 27,455 28,878 30,250 31,650 33,062 34,676 36,336 37,951 39,602 41,226	31,145 33,726 35,046 36,236 37,417 38,501 41,652 43,128 44,606 45,394 46,279 49,233 52,581 54,156 55,830	44,861 47,438 49,986 52,805 55,400 56,277 58,619 60,814 63,332 66,165 67,961 71,318 75,069 79,366
59,297 62,483 66,007 69,249 70,346 73,273 76,017 79,164 82,707 84,951 89,148 93,836 99,208 102,751 106,480	22,788 23,791 24,913 26,074 27,455 28,878 30,250 31,650 33,062 34,676 36,336 37,951 39,602 41,226	33,726 35,046 36,236 37,417 38,501 41,652 43,128 44,606 45,394 46,279 49,233 52,581 54,156 55,830	47,438 49,986 52,805 55,400 56,277 58,619 60,814 63,332 66,165 67,961 71,318 75,069 79,366
62,483 66,007 69,249 70,346 73,273 76,017 79,164 82,707 84,951 89,148 93,836 99,208 102,751 106,480	23,791 24,913 26,074 27,455 28,878 30,250 31,650 33,062 34,676 36,336 37,951 39,602 41,226	35,046 36,236 37,417 38,501 41,652 43,128 44,606 45,394 46,279 49,233 52,581 54,156 55,830	49,986 52,805 55,400 56,277 58,619 60,814 63,332 66,165 67,961 71,318 75,069 79,366
66,007 69,249 70,346 73,273 76,017 79,164 82,707 84,951 89,148 93,836 99,208 102,751 106,480	24,913 26,074 27,455 28,878 30,250 31,650 33,062 34,676 36,336 37,951 39,602 41,226	36,236 37,417 38,501 41,652 43,128 44,606 45,394 46,279 49,233 52,581 54,156 55,830	52,805 55,400 56,277 58,619 60,814 63,332 66,165 67,961 71,318 75,069 79,366
69,249 70,346 73,273 76,017 79,164 82,707 84,951 89,148 93,836 99,208 102,751 106,480	26,074 27,455 28,878 30,250 31,650 33,062 34,676 36,336 37,951 39,602 41,226	37,417 38,501 41,652 43,128 44,606 45,394 46,279 49,233 52,581 54,156 55,830	55,400 56,277 58,619 60,814 63,332 66,165 67,961 71,318 75,069 79,366
70,346 73,273 76,017 79,164 82,707 84,951 89,148 93,836 99,208 102,751 106,480	27,455 28,878 30,250 31,650 33,062 34,676 36,336 37,951 39,602 41,226	38,501 41,652 43,128 44,606 45,394 46,279 49,233 52,581 54,156 55,830	56,277 58,619 60,814 63,332 66,165 67,961 71,318 75,069 79,366
73,273 76,017 79,164 82,707 84,951 89,148 93,836 99,208 102,751 106,480	28,878 30,250 31,650 33,062 34,676 36,336 37,951 39,602 41,226	41,652 43,128 44,606 45,394 46,279 49,233 52,581 54,156 55,830	58,619 60,814 63,332 66,165 67,961 71,318 75,069 79,366
76,017 79,164 82,707 84,951 89,148 93,836 99,208 102,751 106,480	30,250 31,650 33,062 34,676 36,336 37,951 39,602 41,226	43,128 44,606 45,394 46,279 49,233 52,581 54,156 55,830	60,814 63,332 66,165 67,961 71,318 75,069 79,366
79,164 82,707 84,951 89,148 93,836 99,208 102,751 106,480	31,650 33,062 34,676 36,336 37,951 39,602 41,226	44,606 45,394 46,279 49,233 52,581 54,156 55,830	63,332 66,165 67,961 71,318 75,069 79,366
82,707 84,951 89,148 93,836 99,208 102,751 106,480	33,062 34,676 36,336 37,951 39,602 41,226	45,394 46,279 49,233 52,581 54,156 55,830	66,165 67,961 71,318 75,069 79,366
84,951 89,148 93,836 99,208 102,751 106,480	34,676 36,336 37,951 39,602 41,226	46,279 49,233 52,581 54,156 55,830	67,961 71,318 75,069 79,366
89,148 93,836 99,208 102,751 106,480	36,336 37,951 39,602 41,226	49,233 52,581 54,156 55,830	71,318 75,069 79,366
93,836 99,208 102,751 106,480	37,951 39,602 41,226	52,581 54,156 55,830	75,069 79,366
99,208 102,751 106,480	39,602 41,226	54,156 55,830	79,366
102,751 106,480	41,226	55,830	
106,480	/		02,201
		56,717	85,185
111,488	44,907	59,475	89,192
115,989	46,596	60,556	92,791
118,427	48,411	61,640	94,741
120,888	49,906	63,807	96,711
123,705	51,627	63,807	98,964
125,860	52,907	64,250	100,688
128,134	54,200	65,789	102,507
130,428	55,429	66,585	104,342
132,743	56,530	68,124	106,194
135,078	57,439	69,268	108,062
137,329	58,347	70,449	109,863
139,704	59,255	71,764	111,764
142,099	60,162	73,140	113,680
144,514	61,072	74,665	115,612
146,950	61,980	76,327	117,561
149,299	62,887	78,014	119,438
151,774	63,720	80,199	121,419
154,270	64,628	81,299	123,415
	139,704 142,099 144,514 146,950 149,299 151,774	139,704     59,255       142,099     60,162       144,514     61,072       146,950     61,980       149,299     62,887       151,774     63,720	139,704     59,255     71,764       142,099     60,162     73,140       144,514     61,072     74,665       146,950     61,980     76,327       149,299     62,887     78,014       151,774     63,720     80,199

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衛一醫療總匯 TheOne Medical Solution

# (2018年3月1日起生效 Effective from 1 March, 2018)

基本計劃(美元)年繳保費表(適用於中國內地人士)

Basic Plan (US\$) Annual Premium Table (Applicable to Mainland Chinese)

每年自付費 Annual Deductible		0			5,000			10,000	
下次生日年齡 Age at next birthday	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan
1-4	1,262	1,542	2,711	587	704	1,356	474	577	1,085
5-15	1,201	1,469	2,581	559	670	1,291	453	550	1,034
16	1,205	1,486	2,609	561	680	1,305	454	560	1,044
17 18	1,207 1,210	1,505 1,523	2,636 2,663	562 563	689 699	1,319 1,333	454 455	570 580	1,056 1,066
19	1,210	1,525	2,003	563	725	1,373	455	601	1,000
20	1,210	1,628	2,826	564	754	1,418	457	624	1,137
21	1,210	1,644	2,879	566	766	1,449	458	633	1,163
22	1,210	1,657	2,885	569	776	1,458	459	641	1,171
23	1,210	1,703	2,891	570	802	1,465	460	662	1,179
24	1,210	1,747	2,897	571	827	1,474	461	679	1,187
25	1,211	1,762	2,904	573	838	1,482	465	685	1,195
26	1,277	1,821	2,936	605	867	1,496	491	709	1,207
27	1,343	1,879	2,969	638	897	1,509	517	732	1,218
28	1,407	1,938	3,001	669	927	1,523	543	756	1,230
29	1,474	1,995	3,071	703	956	1,556	571	781	1,256
30	1,511	2,054	3,161	723	986	1,599	587	804	1,291
31	1,557	2,097	3,206	746	1,008	1,617	606	823	1,308
32	1,580	2,141	3,251	759	1,032	1,637	617	840	1,323
33	1,613	2,183	3,342	777	1,054	1,679	632	859	1,357
34 35	1,656 1,682	2,226 2,271	3,431 3,522	800 814	1,077 1,100	1,721 1,763	650 663	877 895	1,392 1,425
36	1,742	2,271	3,612	846	1,139	1,809	688	928	1,425
37	1,774	2,378	3,658	863	1,155	1,832	703	941	1,481
38	1,795	2,407	3,680	875	1,172	1,843	712	954	1,489
39	1,822	2,436	3,722	890	1,188	1,864	725	966	1,507
40	1,834	2,445	3,793	898	1,194	1,900	732	971	1,536
41	1,892	2,453	3,971	929	1,200	1,989	758	976	1,608
42	1,934	2,511	4,147	952	1,231	2,077	776	1,000	1,679
43	1,973	2,602	4,325	974	1,277	2,167	795	1,038	1,752
44	2,055	2,702	4,503	1,016	1,329	2,257	830	1,080	1,823
45	2,180	2,827	4,680	1,080	1,393	2,364	882	1,131	1,908
46	2,317	3,000	4,889	1,147	1,476	2,469	938	1,200	1,992
47	2,454	3,145	5,097	1,213	1,544	2,575	993	1,255	2,075
48	2,551	3,261	5,305	1,263	1,599	2,679	1,032	1,299	2,157
49 50	2,650 2,769	3,376 3,492	5,512 5,716	1,310 1,369	1,651 1,706	2,783 2,887	1,070 1,119	1,343 1,385	2,240 2,321
51	2,709	3,606	6,002	1,417	1,759	3,032	1,119	1,430	2,435
52	2,971	3,754	6,288	1,417	1,829	3,176	1,199	1,486	2,550
53	3,116	3,988	6,571	1,537	1,938	3,320	1,256	1,577	2,663
54	3,241	4,235	6,855	1,598	2,054	3,462	1,306	1,671	2,776
55	3,410	4,498	7,135	1,680	2,178	3,604	1,373	1,772	2,887
56	3,602	4,776	7,621	1,771	2,310	3,846	1,446	1,880	3,080
57	3,841	5,071	8,109	1,883	2,452	4,088	1,537	1,994	3,274
58	4,086	5,386	8,600	1,998	2,602	4,331	1,629	2,116	3,469
59	4,308	5,720	9,090	2,100	2,760	4,573	1,714	2,244	3,662
60	4,563	6,184	9,632	2,220	2,982	4,842	1,809	2,424	3,876

# 衛一醫療總匯 TheOne Medical Solution

# (2018年3月1日起生效 Effective from 1 March, 2018)

基本計劃(美元)年繳保費表(適用於中國內地人士)

Basic Plan (US\$) Annual Premium Table (Applicable to Mainland Chinese)

每年自付費 Annual Deductible		0			5,000			10,000	
下次生日年齢 Age at next birthday	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan
61	4,848	6,605	10,328	2,352	3,182	5,185	1,916	2,587	4,151
62	5,185	7,090	11,023	2,510	3,413	5,529	2,043	2,775	4,424
63	5,576	7,737	11,721	2,691	3,722	5,873	2,190	3,024	4,699
64	6,029	8,579	12,420	2,903	4,122	6,218	2,360	3,350	4,974
65	6,525	9,550	13,301	3,134	4,585	6,651	2,546	3,726	5,321
66	6,936	10,239	14,379	3,330	4,916	7,191	2,706	3,994	5,752
67	7,492	11,087	15,206	3,597	5,323	7,604	2,923	4,325	6,083
68	7,823	11,522	16,022	3,756	5,531	8,012	3,052	4,493	6,410
69	8,192	11,914	16,926	3,933	5,720	8,463	3,196	4,648	6,772
70	8,573	12,301	17,757	4,115	5,906	8,879	3,345	4,799	7,104
71^	9,026	12,657	18,038	4,334	6,076	9,020	3,521	4,938	7,216
72^	9,494	13,694	18,789	4,557	6,575	9,396	3,704	5,342	7,516
73^	9,945	14,179	19,493	4,775	6,807	9,747	3,879	5,531	7,799
74^	10,405	14,665	20,300	4,995	7,040	10,151	4,059	5,721	8,120
75^	10,869	14,923	21,208	5,218	7,165	10,605	4,239	5,821	8,484
76^	11,399	15,215	21,783	5,472	7,304	10,892	4,446	5,934	8,714
77^	11,946	16,186	22,860	5,735	7,769	11,431	4,660	6,313	9,145
78^	12,478	17,287	24,062	5,990	8,299	12,031	4,867	6,743	9,626
79^	13,020	17,804	25,439	6,251	8,546	12,720	5,078	6,945	10,176
80^	13,553	18,353	26,348	6,506	8,811	13,175	5,286	7,159	10,540
81^	14,141	18,646	27,304	6,788	8,951	13,653	5,516	7,273	10,923
82^	14,765	19,551	28,589	7,087	9,385	14,295	5,759	7,627	11,437
83^	15,319	19,908	29,742	7,354	9,557	14,872	5,976	7,765	11,897
84^	15,915	20,264	30,368	7,640	9,728	15,185	6,208	7,904	12,148
85^	16,407	20,975	30,998	7,875	10,069	15,500	6,399	8,182	12,400
86^	16,973	20,975	31,721	8,147	10,069	15,862	6,621	8,182	12,689
87^	17,393	21,122	32,273	8,349	10,139	16,138	6,785	8,239	12,910
88^	17,818	21,628	32,856	8,554	10,382	16,429	6,950	8,436	13,143
89^	18,222	21,891	33,444	8,748	10,508	16,723	7,108	8,538	13,379
90^	18,584	22,395	34,037	8,921	10,750	17,020	7,249	8,735	13,616
91^	18,883	22,772	34,637	9,064	10,931	17,319	7,365	8,881	13,855
92^	19,182	23,160	35,213	9,208	11,118	17,608	7,482	9,033	14,086
93^	19,480	23,592	35,823	9,351	11,325	17,912	7,598	9,202	14,330
94^	19,779	24,044	36,437	9,495	11,543	18,219	7,714	9,378	14,576
95^	20,078	24,546	37,057	9,638	11,784	18,530	7,830	9,573	14,823
96^	20,375	25,092	37,681	9,781	12,045	18,842	7,947	9,788	15,073
97^	20,674	25,647	38,282	9,925	12,311	19,143	8,064	10,003	15,314
98^	20,948	26,365	38,918	10,055	12,656	19,459	8,171	10,284	15,568
99^	21,246	26,726	39,557	10,199	12,829	19,779	8,287	10,425	15,823

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