

Cross-Border Medical Vantage 跨境醫療優越方案

NobleCare Premier Medical Plan

跨越 · 無界醫療臻薈

Seamless medical protection across borders



NobleCare Premier Medical Plan

We understand that navigating healthcare across regions can be complex. You deserve the confidence of knowing that world-class healthcare is always within reach. Seamless, cross-border medical protection isn't just about convenience — it's about having unparalleled support whenever you need it.

That's why we introduce Cross-Border Medical Vantage, an innovative total medical solution. With this vision, we now offer NobleCare Premier Medical Plan ("the Plan"), an elite medical plan that provides full coverage¹ for a series of hospitalisation and surgical expenses with no Lifetime Benefit Limit, alongside our standalone outpatient plan - GBAssure Outpatient Plan², which offers outpatient protection within the Greater Bay Area. Together, they provide flexibility and security to navigate healthcare across regions effortlessly.

The Plan offers geographical coverage³ options extending across Greater China⁴, Asia⁵ or worldwide⁶, allowing you to tailor your protection to match your lifestyle and healthcare needs. Wherever life takes you, you can rely on stable, predictable protection, as the same premium rates apply within the same benefit level, regardless of your Place of Residence^{3,7}.

Beyond comprehensive medical protection, our mainland China-focused services⁸ allow you to enjoy priority booking through international VIP access, along with an exclusive medical companion service for a smooth and stress-free experience. The Plan also features our one-stop health solution — PREMIER THE ONEcierge⁸, elevating your healthcare experience through our global medical network.

At FWD, we are committed to redefining your healthcare journey by offering effortless access to world-class medical protection — giving you the absolute confidence to live life without limits.



Did you know?^

Future health challenges with longer life expectancy

Global life expectancy and healthy life expectancy have increased to **73.1 years** and **63.5 years** respectively, but the increase in healthy life expectancy has not kept pace with the increase in life expectancy^a

Over 95% of Hong Kong people often feel unwell even without symptoms of a health problem. They have sub-optimal health, a state that is between health and disease^b

Increasing demand for cross-border healthcare services

Over 70% of surveyed Hong Kong residents support cross-border medical cooperation and are willing to visit Grade 3A hospitals in mainland China for medical treatment^c

In 2023, Shenzhen delivered a total of **700,000** medical consultations to Hong Kong residents, indicating a significant increase in demand for cross-border healthcare services^d

Key Features of NobleCare Premier Medical Plan

<div></div> <div>Exceptional cross-border health protection with a lifetime medical shield</div> <div><ul style="list-style-type: none">- Full cover¹ for a series of hospitalisation and surgical expenses up to designated Annual Benefit Limit, and without Lifetime Benefit Limit- Coverage up to Standard Private Room, including a standard single room at Hospitals⁹ in mainland China (covering a qualified room in VIP units and international units)- Same premium rates within the same benefit level regardless of your Place of Residence^{3,7}</div>	<div></div> <div>Boosted flexibility for your personal needs</div> <div><ul style="list-style-type: none">- Multiple choices of geographical area³ and Deductible¹⁰ options- Right to reduce/remove your Deductible¹⁰ once per lifetime and one-off right to upgrade your benefit level, without providing further proof of your health condition</div>
<div></div> <div>Elevated cancer protection</div> <div><ul style="list-style-type: none">- Additional benefit limit for Prescribed Non-surgical Cancer Treatments¹¹- Experimental drugs benefit¹³- Cross-border Cancer Management Program⁸</div>	<div></div> <div>First-dollar coverage - Deductible¹⁰ waived for designated crises^{12,13}</div> <div><ul style="list-style-type: none">- Deductible¹⁰ waived for designated crises^{12,13}, such as Cancer, Heart Attack and Stroke</div>
<div></div> <div>Extra support for Stroke rehabilitation</div> <div><ul style="list-style-type: none">- FWD Care Tailor-made rehabilitation programs- Reimbursement for home facility enhancement¹³, ancillary benefit¹³ and financial subsidy</div>	<div></div> <div>FWD Care Premier concierge services to safeguard your health across the globe</div> <div><ul style="list-style-type: none">- A series of prestige health assistance services with global accessibility to help you navigate any challenges throughout the patient journey</div>

Did you know?^

“In 2023, the total inpatient visits in GBA reached **14 million**, of which **1.96 million** were in Hong Kong”



Exceptional cross-border health protection with a lifetime medical shield

Knowing you can look forward to exceptional levels of comfort and attention is important when you need to stay in a Hospital. That’s why the Plan provides:

- a full cover¹ on medical expenses incurred for a series of hospitalisation and surgery;
- no Lifetime Benefit Limit which entitles you to the reimbursements of Eligible Expenses and cash benefits up to the Annual Benefit Limit shown in the table below;
- flexible choices of geographical coverage³ for non-Emergency Treatment as follows, and without geographical limitation for Emergency Treatment. For non-Emergency Treatment, coverage for Confinement is up to a standard single room at Hospitals⁹ in mainland China (covering a qualified room in VIP units and international units), Standard Ward Room or Standard Semi-private Room (depending on benefit level) in Hong Kong or Standard Private Room in any other regions within the territorial scope of cover³; and
- same premium rates within the same benefit level regardless of your Place of Residence^{3,7}, hence you do not need to worry about paying additional premium when you stay abroad.



Benefit level	Annual Benefit Limit per Policy Year	Territorial scope of cover ² (Non-Emergency Treatment)
(i) Essential	HKD18,000,000	Greater China ⁴
(ii) Standard	HKD22,000,000	Asia ⁵
(iii) Superior	HKD26,000,000	Worldwide excluding the United States of America (“USA”)
(iv) Premier	HKD30,000,000	Worldwide

Did you know?^

“Immunotherapy, a cancer treatment, costs around **HKD60,000 - HKD70,000** every 3 weeks, and the drug cost can exceed **HKD1 million** annually^f”

“A **3-year** targeted therapy for breast cancer and lung cancer costs around **HKD1.13 million** and **HKD1 million** respectively^g”



Elevated cancer protection

Treating cancer often involves considerable medical expenses and a lengthy treatment process. To enable you to receive advanced and suitable treatment, we therefore extend the coverage for cancer treatments with:



an additional benefit limit for Prescribed Non-surgical Cancer Treatments¹¹ on top of the Annual Benefit Limit. For details, please refer to the “Broadening the safety net” section;

Phase 3 Clinical Trial Drugs benefit for Stage III and Stage IV Specified Cancers and incurable haematological malignancy¹³ covering treatment with Phase 3 Clinical Trial Drug up to a designated benefit limit; and

First-in-market+

FWD x HKSH Medical Group (“HKSH”) — Cross-border Cancer Management Program⁸, which consists of the following services:

Free second medical opinion service with a face-to-face consultation with a doctor from HKSH Cancer Centre, who will review medical reports and provide you with a personalised treatment strategy (for services available in Hong Kong only);

Cancer Concierge Service with a case nurse assigned by HKSH, coordinating the treatment plan for you throughout the journey; and

Cross-border cancer Doctor-to-Doctor Tele-Opinion between HKSH and designated Hospitals in mainland China (e.g. link up with Shenzhen New Frontier United Family Hospital, Guangzhou United Family Hospital, other private Hospitals and Grade 3A Hospitals in mainland China with International VIP Access), offering you professional cross-border medical advice on the best possible cancer treatment tailored to your medical condition and needs.



Boosted flexibility for your personal needs

To cater for your varying needs at different life stages, the Plan provides:

- up to 6 Deductible¹⁰ options and 4 different options of geographical areas³; and
- the right to reduce or remove your Deductible¹⁰ once per lifetime and the one-off right to upgrade your benefit level once per life, when you reach the Age of 51, 56, 61, 66, 71, 76 or 81 without providing further proof of your health condition, given that your policy has been in force for at least 2 consecutive years.



First-dollar coverage – Deductible¹⁰ waived for designated crises^{12,13}

If you are ever diagnosed with a designated crisis, including but not limited to Cancer, Heart Attack and Stroke, the Deductible¹⁰ will be waived under first-dollar coverage – Deductible¹⁰ waived for designated crises^{12,13} (applicable to the Plan with Deductible¹⁰ options only), to lighten your financial burden and let you focus on your treatment and recovery.



Extra support for stroke rehabilitation

To facilitate the recovery of Stroke patients and help enhance their wellbeing at home, the Plan offers a host of rehabilitation programs and thoughtful benefits to meet your needs:

FWD Care

Life enrichment program for Stroke⁸ offers you a series of rehabilitation programs tailor-made to fit your needs and situations;

Home facility enhancement benefit¹³ enables you to be reimbursed with a list of home facility enhancements prescribed by occupational therapists to increase self-care capabilities;

Stroke ancillary benefit¹³ covers the fee of consultations and treatments prescribed by Specialists and Chinese Medicine Practitioners; and

Disability subsidy benefit offers the Disability subsidy benefit of up to HKD12,000 per month and up to 24 months per Incident.

FWD Care



Premier concierge services to safeguard your health across the globe

You can relax with ease knowing that a series of professional health assistance services⁸ are provided to back you up in every way:



One-stop global health solution⁸

- ▶ PREMIER THE ONEcierge for exclusive global healthcare solutions with cashless facility tailor-made to suit your needs;
- ▶ Second Medical Opinions provided by some of the highest-ranked US medical institutions;
- ▶ International SOS 24-hour Worldwide Assistance Service ensuring that help is always just a call away



Mainland China-focused services⁸

- ▶ International VIP Access accelerating your access to medical services by offering priority booking service at over 300 Grade 3A Hospitals in mainland China;
- ▶ Exclusive medical companion services for the designated Hospitals with International VIP Access in mainland China to assist you in Hospital admission registration;
- ▶ Cashless facility for hospitalization at all Grade 3A Hospitals in mainland China;
- ▶ Mainland China Emotional Counselling Service supporting your emotional wellness with 6 free counselling consultations annually in mainland China either through phone call or face to face;
- ▶ Elderly Care Services provided to you upon diagnosis of designated 68 major crises in mainland China;



Elderly supporting services⁸

- ▶ Dementia Support Program offering a designated support program to the Insured Person or a referral service for a designated support program to the parents of Insured Person upon the Insured Person's or the parents of Insured Person's First Confirmed Diagnosis of Alzheimer's Disease; and
- ▶ Holistic Elderly Home Care Services⁸ provided to you upon First Confirmed Diagnosis of Alzheimer's Disease or Parkinson's Disease after designated age.

Other key features



Guaranteed Renewable⁷ up to Age 101 of the Insured Person

The Plan is guaranteed Renewable⁷ until you reach the Age of 101, secure in the knowledge that you are protected by medical privileges throughout the years.



Covering unknown Pre-existing Conditions starting from the 31st day after the Policy Date

Any illness, Disease or Congenital Condition that was an unknown Pre-existing Condition at the time of Application will be fully covered by the Plan starting from the 31st day after the Policy Date. Furthermore, the scope of protection is extended to cover Congenital Condition(s) having manifested or been diagnosed at any Age the Insured Person attains, so that you are well guarded even when you suffer from unknown Pre-existing Conditions.



Broadening the safety net

Unlike medical plans that may exclude or limit coverage of many medical services that need to be provided on a long-term basis and at considerable cost, the Plan provides full cover¹ on a wide range of medical expenses, including Prescribed Non-surgical Cancer Treatments¹¹, kidney dialysis¹³ (including the rental cost of a kidney dialysis machine for use at home) and organ or bone marrow transplantation.

On top of the respective aggregate limit per Policy Year, you are entitled to an additional benefit limit for these three kinds of treatments of up to HKD2,000,000 per Policy Year (for Essential and Standard benefit levels), HKD2,500,000 per Policy Year (for Superior benefit level) or HKD3,000,000 per Policy Year (for Premier benefit level).



Innovative cash benefits to give you extra support

The Plan also offers various cash benefits which can provide the Insured Person with extra support. You will be provided with an additional cash benefit if

- (i) the surgery conducted is a day case procedure. Cash benefit will be doubled up if the Insured Person receives designated Day Case Procedures at a Designated Healthcare Services Provider¹⁴ or a Day Case Procedure at a Hospital stated in the designated Hospital list in mainland China⁶;
- (ii) you have already been reimbursed by another insurance company¹⁵;
- (iii) you have been Confined in a room type that is below the one you're entitled to in a private Hospital in Hong Kong¹⁶ (only applicable to Standard, Superior and Premier benefit levels);

- (iv) you need to undergo a surgical procedure which is categorized as major or complex according to the Schedule of Surgical Procedures or as reasonably determined by us if the surgical procedure is not included in the Schedule of Surgical Procedures, provided that the Eligible Expenses incurred during such Confinement period are payable; or
- (v) you have been Confined in Intensive Care Unit for at least 3 consecutive days in Hong Kong.



Protection for your precious newborns¹⁷

The Plan's coverage is extended to the newest member of your family. Your baby will be born into the protection of a designated medical plan, effective for two years at no extra cost, if your Policy has been in force for 2 consecutive Policy Years. This benefit applies to each newborn once only, but there is no limit to the number of eligible newborns.



Reimbursement for engaging in Wellness Activities¹⁸

To encourage you to have a stay healthy, the Plan offers you the wellness joy benefit¹⁸ for reimbursing the expenses on Wellness Activity(ies) including travel, fitness/wellness course, health check-up, child development assessment or training therapy according to below reimbursement table.

Benefit level	Benefit limit (HKD)	
	For Policy with HKD 0 Deductible ¹⁰	For Policy with other Deductibles ¹⁰
Policy has been in force for 5 consecutive Policy Years	Every 5 consecutive Policy Years	
Essential and Standard	Once and up to HKD2,000	Once and up to HKD1,000
Superior	Once and up to HKD4,000	Once and up to HKD2,000
Policy has been in force for 2 consecutive Policy Years	Every 2 consecutive Policy Years	
Premier	Once and up to HKD6,000	Once and up to HKD3,000

The product information in this brochure does not contain and is subject to the terms and benefits of the Policy. For the full terms, conditions, benefits and exclusions, please refer to the Policy provisions.

The Plan is a standalone medical insurance product. You can purchase this product without bundling with other insurance products.

The Plan's coverage is limited to Reasonable and Customary charges or expenses incurred as a result of services which are Medically Necessary. For the definition of "Medically Necessary" and "Reasonable and Customary", please refer to the "Important Words" section below.

Sources:

a Global Health Estimates: Life expectancy and leading causes of death and disability, 2019 estimates, World Health Organisation (<https://www.who.int/data/gho/data/themes/mortality-and-global-health-estimates/ghe-life-expectancy-and-healthy-life-expectancy>)

b HKU survey results: 95% of Hong Kong people have symptoms of sub-optimal health; people in their prime most at risk; sub-optimal health symptoms affect 65% of Hong Kong people and their daily lives, November 2021

c yahoo!finance Survey: 70% of Hong Kong people are willing to seek medical treatment in mainland China, 6 June 2022 (調查：70%港人願北上求醫)

d Youth Research Centre: Enabling Robust Cross-border Health Services for Hong Kong Residents, 24 December 2024 (Enabling Robust Cross-border Health Services for Hong Kong Residents)

e PWC- "Healthy Greater Bay Area": Integration and Reciprocity, September 2024 (PwC China: "Healthy Greater Bay Area": Integration and Reciprocity)

f Mingpao Health.com, 27 May 2019 (【免疫治療】藥費過百萬一年 多數情況需自費 - 明報健康網/)

g Union Hospital charges (updated on 15 May 2023), Hong Kong Sanatorium and Hospital price list (updated on 1 August 2023), Hong Kong Breast Cancer And Disease Centre, Hong Kong Cancer Fund and media reports; Assuming that the treatment period is 3 years, the cost of breast cancer and lung cancer treatment includes diagnosis, chemotherapy, radiotherapy and targeted therapy.

[^] The above information is provided by FWD and is for reference only. The information provided is based on the data from sources that FWD believes to be reliable, but it has not been independently verified by FWD. FWD makes no representation or warranty and accepts no responsibility or liability as to the accuracy, completeness or fitness for any particular purpose of the information. FWD shall not be responsible or liable for any loss or damages arising from the use of or reliance on such information.

⁺ Per a comparison made by FWD on 14 April 2025 among the medical plans of key insurers available in Hong Kong, FWD x HKSH Medical Group Cross-border Cancer Management Program is first-in-market.

NobleCare Premier Medical Plan – General Information

Plan type	Standalone plan
Issue age	Age 1 (from 15 days) – 81
Benefit term	Guaranteed yearly Renewable ⁷ to Age 101
Premium structure	<ul style="list-style-type: none">Based on Insured Person's Age at issueRenewal⁷ premiums are non-guaranteed and will be determined annually and according to the Insured Person's Age at the time of Renewal⁷
Premium payment term	To Age 101
Premium payment mode	Monthly / Annually
Currency	HKD

Benefit level and Deductible¹⁰ options

Benefit level	Deductible ¹⁰ options
Essential/Standard	HKD0 / 16,000 / 25,000 / 50,000
Superior/Premier	HKD0 / 16,000 / 25,000 / 50,000 / 100,000 / 250,000

NobleCare Premier Medical Plan – Benefit Schedule^{19,20,21}

Territorial scope of cover (Geographical limitation ^{3,6})	Except for psychiatric treatments, cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong ¹⁶ (applicable to Standard, Superior and Premier benefit levels only) and cash benefit for Confinement in Intensive Care Unit in Hong Kong – <u>For non-Emergency Treatment:</u> Essential benefit level: Greater China ⁴ Standard benefit level: Asia ⁵ Superior benefit level: Worldwide excluding the USA Premier benefit level: Worldwide <u>For Emergency Treatment:</u> All benefit levels: Worldwide
Annual Benefit Limit for benefit items (a) - (l) of I. Basic benefits, 1 - 13 and 15 of II. Enhanced benefits and 3 - 8 of III. Other benefits	Essential benefit level: HKD18,000,000 per Policy Year Standard benefit level: HKD22,000,000 per Policy Year Superior benefit level: HKD26,000,000 per Policy Year Premier benefit level: HKD30,000,000 per Policy Year
Lifetime Benefit Limit for benefit items (a) - (l) of I. Basic benefits, 1 - 15 of II. Enhanced benefits and 3 - 8 of III. Other benefits	Nil

NobleCare Premier Medical Plan – Benefit Schedule^{19,20,21}

Deductible ¹⁰ for benefit items (a) – (l) of I. Basic benefits, 1 - 6, 7(a), 7(b), 8 - 13 and 15 of II. Enhanced benefits and 3 of III. Other benefits	Essential / Standard benefit level: HKD0 / 16,000 / 25,000 / 50,000 per Policy Year Superior / Premier benefit level: HKD0 / 16,000 / 25,000 / 50,000 / 100,000 / 250,000 per Policy Year
First-dollar coverage – Deductible ¹⁰ waived for designated crises ^{12,13}	The remaining balance of Deductible ¹⁰ (if any and if applicable) shall be reduced to zero dollar (\$0) for the Medical Services if the Insured Person – <ul style="list-style-type: none">• suffers any of the designated crises as stated in the Supplement – First-dollar coverage – Deductible¹⁰ waived for designated crises^{12,13} under the Policy provisions of this Plan; and• upon the recommendation of the attending Registered Medical Practitioner in writing, receives any Medical Services as a result of the designated crises for which benefits are payable under benefit items (a) to (l) of I. Basic benefits and/or 1 to 13 and 15 under II. Enhanced benefits.
Option to reduce or remove Deductible ¹⁰ at specified Age	The Plan offers a one-off right to reduce or remove the Deductible ¹⁰ without re-underwriting. Such right could be exercised at Age 51, 56, 61, 66, 71, 76 or 81 of the Insured Person, provided that the Insured Person has been covered under the Policy continuously for 2 consecutive Policy Years.
Entitled ward class	<u>Essential benefit level</u> Confinement in Hong Kong: Standard Ward Room ²² Confinement in Greater China ⁴ (excluding Hong Kong) or Confinement outside Greater China ⁴ for Emergency Treatment: Standard Private Room ²² <u>Standard benefit level</u> Confinement in Hong Kong: Standard Semi-private Room ²² Confinement in Asia ⁵ (excluding Hong Kong) or Confinement outside Asia ⁵ for Emergency Treatment: Standard Private Room ²² <u>Superior benefit level</u> Confinement in Hong Kong: Standard Semi-private Room ²² Confinement in worldwide (excluding Hong Kong and the USA) or Confinement in the USA for Emergency Treatment: Standard Private Room ²² <u>Premier benefit level</u> Confinement in Hong Kong: Standard Semi-private Room ²² Confinement in worldwide (excluding Hong Kong): Standard Private Room ²²

NobleCare Premier Medical Plan – Benefit Schedule^{19,20,21}

Benefit items		Benefit limit			
		Essential	Standard	Superior	Premier
I. Basic benefits					
(a) Room and board		Full cover ¹			
(b) Miscellaneous charges		Full cover ¹			
(c) Attending doctor’s visit fee		Full cover ¹			
(d) Specialist’s fee ¹³		Full cover ¹			
(e) Intensive care		Full cover ¹			
(f) Surgeon’s fee		Full cover ¹ regardless of the surgical category			
(g) Anaesthetist’s fee		Full cover ¹			
(h) Operating theatre charges		Full cover ¹			
(i) Prescribed Diagnostic Imaging Tests ^{13,23}		Full cover ¹			
(j) Prescribed Non-surgical Cancer Treatments ¹¹		Full cover ¹			
(k) Pre- and post-Confinement/ Day Case Procedure outpatient care ¹³		Full cover ¹ <ul style="list-style-type: none">• All prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure (within 31 days before admission or Day Case Procedure, subject to 1 visit per day)• One prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure (more than 31 days before admission or Day Case Procedure)• All follow-up outpatient visits per Confinement / Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure, subject to 1 visit per day)			
(l) Psychiatric treatments ²⁴		Confinement in Hong Kong: Full cover ¹ Confinement at a Hospital as stated in the designated Hospital list in mainland China ⁶ : HKD40,000 per Policy Year			
II. Enhanced benefits					
1	Reconstructive surgery benefit ¹³	HKD160,000 per Accident /mastectomy			HKD200,000 per Accident/ mastectomy
2	Medical appliances benefit for reconstructive surgery	HKD96,000 each item per Policy Year			HKD120,000 each item per Policy Year
3	Donor’s benefit ²⁵	30% of total transplantation cost (For transplantation of heart, kidney, liver, lung or bone marrow)			
4	Emergency outpatient accidental treatment	Full cover ¹			
5	Outpatient kidney dialysis ¹³	Full cover ¹			
6	Rehabilitation treatment ¹³	HKD100,000 per Policy Year			HKD120,000 per Policy Year

NobleCare Premier Medical Plan – Benefit Schedule^{19,20,21}

Benefit items	Benefit limit			
	Essential	Standard	Superior	Premier
II. Enhanced benefits				
7 Stroke rehabilitation treatment	Benefit level	Essential / Standard / Superior		Premier
	(a) Home facility enhancement benefit ¹³	HKD80,000 per Incident		HKD100,000 per Incident
	(b) Stroke ancillary benefit ¹³	HKD1,000 per visit Maximum 30 visits per Policy Year subject to 1 visit per day and HKD100,000 per Incident		HKD1,200 per visit Maximum 30 visits per Policy Year subject to 1 visit per day and HKD120,000 per Incident
	(c) Disability subsidy benefit	HKD10,000 per month Maximum 24 months per Incident		HKD12,000 per month Maximum 24 months per Incident
8 Hospice care	HKD100,000 per Policy Year			HKD120,000 per Policy Year
9 Private nurse's fee ¹³	Full cover ¹ , subject to services provided by 1 Registered Nurse per day			
	Maximum 30 days per Policy Year		Maximum 60 days per Policy Year	Maximum 90 days per Policy Year
10 Post-Confinement home nursing ¹³	Full cover ¹ Maximum 196 days per Policy Year, within 196 days after discharge from Hospital following surgery or admission to Intensive Care Unit, subject to services provided by 1 Registered Nurse per day			
11 Companion bed	Full cover ¹			
12 Post-Confinement / Day Case Procedure Chinese medicine treatment	HKD600 per visit Maximum 15 follow-up outpatient visits per Confinement / Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure), but is subject to 1 follow-up outpatient visit per day			
13 Pregnancy complications ²⁶	Full cover ¹			
14 Additional benefit for Prescribed Non-surgical Cancer Treatments ¹¹ , kidney dialysis ¹³ and organ or bone marrow transplantation	Eligible Expenses incurred in excess of the amounts payable under – (a) benefit item (j) of I. Basic benefits for Prescribed Non-surgical Cancer Treatments ¹¹ ; (b) benefit item (b) of I. Basic benefits for kidney dialysis ¹³ incurred during Confinement; (c) benefit item 5 of II. Enhanced benefits for outpatient kidney dialysis ¹³ ; or (d) benefit items (a) - (i) of I. Basic benefits for organ or bone marrow transplantation			
	Maximum benefit limit per Policy Year			
	HKD2,000,000 per Policy Year		HKD2,500,000 per Policy Year	HKD3,000,000 per Policy Year

NobleCare Premier Medical Plan – Benefit Schedule^{19,20,21}

Benefit items		Benefit limit			
		Essential	Standard	Superior	Premier
II. Enhanced benefits					
15 Phase 3 Clinical Trial Drugs benefit for Stage III and Stage IV Specified Cancers and incurable haematological malignancy ¹³	HKD500,000 per Policy Year	For HKD 0 / HKD16,000 / HKD25,000 / HKD50,000 Deductible ¹⁰ :			
		HKD550,000 per Policy Year		HKD600,000 per Policy Year	
		For HKD100,000 / HKD250,000 Deductible ¹⁰ :			
		HKD275,000 per Policy Year		HKD300,000 per Policy Year	
	For any Reasonable and Customary charges and/or expenses incurred outside Greater China ⁴ which are payable under this benefit item, the Reasonable and Customary charges and/or expenses incurred shall be reduced to 60% in the calculation of the total benefit amount payable.				
III. Other benefits					
1. Death benefit	HKD40,000				HKD80,000
2. Accidental death benefit	HKD40,000				HKD80,000
3. Emergency outpatient dental treatment ²⁷	Full cover ¹				
4. Cash benefit for Day Case Procedure			Superior / Premier benefit level		
		Essential / Standard benefit level	For HKD 0 / HKD16,000/ HKD25,000/ HKD50,000 Deductible ¹⁰ :		For HKD100,000 / HKD250,000 Deductible ¹⁰ :
	(i) Designated Day Case Procedures performed at a Designated Healthcare Services Provider ¹⁴ or any Day Case Procedure(s) performed at a Hospital as stated in the designated Hospital list in mainland China ⁶	HKD3,600 per procedure	HKD3,600 per procedure	HKD1,800 per procedure	
	(ii) For any Day Case Procedure(s) other than designated Day Case Procedure(s) at a Designated Healthcare Services Provider or any Day Case Procedure(s) at a non-Designated Healthcare Services Provider	HKD1,800 per procedure	HKD1,800 per procedure	HKD900 per procedure	
Payable once per day for a maximum of 1 Day Case Procedure in accordance with benefit item 4(i) or 4(ii) of III. Other benefits as specified above					


NobleCare Premier Medical Plan – Benefit Schedule^{19,20,21}

Benefit items	Benefit limit			
	Essential	Standard	Superior	Premier
III. Other benefits				
5. Cash benefit for top-up subsidy ¹⁵	HKD1,000 per day of Confinement Maximum 60 days per Policy Year	For HKD 0 / HKD16,000 / HKD25,000 / HKD50,000 Deductible ¹⁰ :		
		HKD1,000 per day of Confinement Maximum 60 days per Policy Year	HKD1,100 per day of Confinement Maximum 60 days per Policy Year	
		For HKD100,000 / HKD250,000 Deductible ¹⁰ :		
		HKD500 per day of Confinement Maximum 60 days per Policy Year	HKD600 per day of Confinement Maximum 60 days per Policy Year	
6. Cash benefit for major and complex surgeries	Per surgery, subject to the categorisation of such surgery under the Schedule of Surgical Procedures -			
	For HKD 0 / HKD16,000 / HKD25,000 Deductible ¹⁰ :		For HKD 0 / HKD16,000 / HKD25,000 Deductible ¹⁰ :	
	HKD4,000 per major surgery HKD8,000 per complex surgery		HKD6,000 per major surgery HKD12,000 per complex surgery	HKD15,000 per major surgery HKD30,000 per complex surgery
	For HKD50,000 Deductible ¹⁰ :		For HKD50,000 / HKD100,000 / HKD250,000 Deductible ¹⁰ :	
	HKD800 per major surgery HKD1,600 per complex surgery		HKD1,200 per major surgery HKD2,500 per complex surgery	HKD3,000 per major surgery HKD6,000 per complex surgery
	Maximum 1 major or complex surgery per day and the Eligible Expenses incurred during such Confinement period are payable in accordance with the Terms and Benefits			
7. Cash benefit for Confinement in Intensive Care Unit in Hong Kong	For HKD 0 / HKD16,000 / HKD25,000 Deductible ¹⁰ :		For HKD 0 / HKD16,000 / HKD25,000 Deductible ¹⁰ :	
	HKD8,000 per Confinement		HKD12,000 per Confinement	HKD30,000 per Confinement
	For HKD50,000 Deductible ¹⁰ :		For HKD50,000 / HKD100,000 / HKD250,000 Deductible ¹⁰ :	
	HKD1,600 per Confinement		HKD2,500 per Confinement	HKD6,000 per Confinement
	Provided that the Insured Person is Confined in a Hospital in Hong Kong during which he/she is admitted to Intensive Care Unit for at least 3 consecutive days and the Eligible Expenses incurred during such Confinement period are payable in accordance with the Terms and Benefits; and this benefit is payable once only during the whole Confinement period.			

NobleCare Premier Medical Plan – Benefit Schedule^{19,20,21}

Benefit items	Benefit limit			
	Essential	Standard	Superior	Premier
III. Other benefits				
8. Cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong ¹⁶	Not applicable	HKD1,700 per day of Confinement Maximum 30 days per Policy Year	For HKD 0 / HKD16,000 / HKD25,000 / HKD50,000 Deductible ¹⁰ :	
			HKD1,700 per day of Confinement Maximum 30 days per Policy Year	HKD1,800 per day of Confinement Maximum 30 days per Policy Year
			For HKD100,000 / HKD250,000 Deductible ¹⁰ :	
			HKD900 per day of Confinement Maximum 30 days per Policy Year	
IV. Other features				
Special benefit for infant ¹⁷	While this Policy is in force, if the Insured Person or the Insured Person's spouse gives birth to a child after the Policy has been in force for 2 or more consecutive Policy Years from the Policy Date, the newborn baby can enjoy a designated medical plan's coverage for 2 years without additional charges and providing proof of insurability. Each child is eligible for this benefit once only but there is no restriction on the number of newborns who can enjoy the benefit.			
Wellness joy benefit (Reimbursement of expenses for travelling, fitness/wellness course, health check-up, child development assessment or training therapy) ¹⁸	For HKD 0 Deductible ¹⁰ :			
	Once and up to HKD2,000 for every 5 consecutive Policy Years	Once and up to HKD4,000 for every 5 consecutive Policy Years	Once and up to HKD6,000 for every 2 consecutive Policy Years	
	For HKD16,000 / HKD25,000 / HKD50,000 Deductible ¹⁰ :		For HKD16,000 / HKD25,000 / HKD50,000 / HKD100,000 / HKD250,000 Deductible ¹⁰ :	
	Once and up to HKD1,000 for every 5 consecutive Policy Years	Once and up to HKD2,000 for every 5 consecutive Policy Years	Once and up to HKD3,000 for every 2 consecutive Policy Years	
Option to upgrade the benefit level at specified Age	<u>Only applicable to Essential, Standard or Superior benefit level:</u> The Plan offers a one-off right to upgrade the benefit level without re-underwriting. Such right could be exercised at Age 51, 56, 61, 66, 71, 76 or 81 of the Insured Person, provided that the Insured Person has been covered under the Policy continuously for 2 consecutive Policy Years.			

NobleCare Premier Medical Plan – Benefit Schedule^{19,20,21}

Benefit items	Benefit limit			
	Essential	Standard	Superior	Premier
IV. Other features				
	PREMIER THE ONEcierge ⁸ (Global Medical Network)			Applicable
	Second Medical Opinion Services ⁸			Applicable
	International SOS 24-hour Worldwide Assistance Services ⁸			Applicable
	Cross-border Cancer Management Program ⁸			Applicable
	Life Enrichment Program for Stroke ⁸			Applicable
	Dementia Support Program ⁸			Applicable
	MINDcierge ⁸			Applicable
	Elderly Home Care Services ⁸			Applicable
	Mainland China-focused Services ⁸			Applicable

You may refer to the Deductible¹⁰ example or other information at FWD's website.

The above product information is indicative of the key features of the product and is for reference only. It does not contain and is subject to the Terms and Benefits of the Policy. For the full terms, conditions, benefits and exclusions, please refer to the Policy provisions.

Remarks

- Full cover shall mean no itemised benefit sublimit, the actual amount of Eligible Expenses and other expenses charged after deducting the remaining Deductible (if any) and is subject to the Annual Benefit Limit. Full cover applies to selected benefit items only, while other benefit items are not fully covered and are subject to respective benefit item's limits. Please refer to Benefit Schedule and Policy provisions for details. Full cover is limited to Reasonable and Customary charges or expenses incurred as a result of services which are Medically Necessary. Please refer to the "Important Words" section for the definitions of "Medically Necessary" and "Reasonable and Customary".
- For details of GBAssure Outpatient Plan, please refer to the relevant product brochure or product website (<https://www.fwd.com.hk/en/medical-cover/gbassure-outpatient-plan>).
- FWD shall have the right to re-underwrite the Terms and Benefits and adjust the premium due to a change in the Place of Residence of the Insured Person. In case of any change in the Place of Residence, please inform FWD of such a change.
- Greater China shall refer to Hong Kong, Macau, mainland China and Taiwan.
- Asia shall include Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, Mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.
- Only applicable to Essential, Standard and Superior benefit levels: Eligible Expenses incurred for any non-Emergency Treatments performed outside Greater China (for Essential benefit level), Asia (for Standard benefit level) or in the USA (for Superior benefit level) shall be payable up to the benefit limits as stated in the appendix – Non-emergency treatment outside the applicable territorial scope of cover benefit schedule under the Policy provisions. Psychiatric treatments which shall only be payable for Confinement in Hong Kong or mainland China, cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong (applicable to Standard, Superior and Premier benefit levels only) and cash benefit for Confinement in Intensive Care Unit in Hong Kong shall only be payable for Confinement in Hong Kong. Notwithstanding anything to the contrary, if the Insured Person (i) has stayed in the USA or Canada, for a period of or periods aggregating one hundred and eighty-three (183) days or more (including the date of arrival and departure) within the twelve (12) consecutive months immediately prior to his receiving non-Emergency Treatment which takes place in the USA; and/or, (ii) is under Confinement or undergoes Day Case Procedure in the USA without obtaining preauthorization of the Company unless it is directly due to Accident or Emergency Treatment, any Eligible Expenses and/or other expenses for such non-Emergency Treatment payable under Sections 3(a) to (k) of Part 6 of the Terms and Benefits under the Policy provisions, Sections 1 to 3, 5 to 6, 7(a) to (b) and 8 to 15 of Part 1 of the Supplement – Enhanced benefits under the Policy provisions shall be reduced to sixty percent (60%), subject to the ward class adjustment factor as stated in Section 3 of Part 1 of the Supplement – Limitation of benefits under the Policy provisions (if applicable). Please refer to Section 1 of Part 1 of the Supplement – Limitation of benefits under the Policy provisions for details, in particular the limitation on designated hospital list in mainland China and additional restriction on treatment in the USA as specified in Section 2 of Part 1 of the Supplement – Limitation of benefits under the Policy provisions.
- FWD shall renew the Policy at each policy anniversary up to the Age of 101 of the Insured Person as long as the requirements as stated in the renewal provisions of the Terms and Benefits of the Plan are met, in particular the change in the Place of Residence and change in the occupation of the Insured Person as mentioned in Section 3 of Part 4 of the Terms and Benefits of the Plan. FWD shall have the right to re-underwrite the Terms and Benefits of the Plan due to a change in the Place of Residence of the Insured Person or change in the occupation of the Insured Person upon Renewal. FWD shall carry out the re-underwriting solely in respect of the change in the Place of Residence or change in the occupation of the Insured Person. The re-underwriting result may be more advantageous or adverse to the Policy Owner and the Insured Person.

FWD reserves the right to revise the Terms and Benefits by giving the Policy Owner a written notice of the revised Terms and Benefits of not less than 30 days prior to the Renewal Date.
- PREMIER THE ONEcierge (Global Medical Network), Second Medical Opinion Services, International SOS 24-hour Worldwide Assistance Services, Cross-border Cancer Management Program, Life Enrichment Program for Stroke, Dementia Support Program, MINDcierge, Elderly Home Care Services and Mainland China-focused Services are provided by third party service provider(s) which are not guaranteed renewable. FWD shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them. FWD reserves the right to amend, suspend or terminate the service without further notice. Life Enrichment Program for Stroke and Dementia Support Program are only available in Hong Kong. Elderly Home Care Services is only applicable if at the time of diagnosis, the Insured Person is aged 51 or above (age next birthday). For details of the above services or programs, please refer to relevant service leaflet. The waiting period of subsequent claim for Life Enrichment Program for Stroke is 1 year. For details of Life Enrichment Program for Stroke, please refer to the Section 2 of Part 1 of the Supplement – Special benefit for infant, life enrichment program for Stroke, wellness joy benefit, dementia support program, change of benefit level and elderly home care service under the Policy provisions.

9. Only applicable to public hospitals stated in the designated hospital list in mainland China. The designated hospital list in mainland China is published on the Company's website (www.fwd.com.hk/en/support/medical-support).
10. Deductible shall mean a fixed amount of Eligible Expenses or expenses that, in a Policy Year, the Policy Owner must pay before FWD shall reimburse the remaining Eligible Expenses or remaining expenses.
11. Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
12. Designated crises shall include Cardiac Impairment Caused By Cardiomyopathy, Cardiac Impairment Due To Primary Pulmonary Arterial Hypertension, Chronic Liver Disease, Coronary Artery Bypass Operation, End Stage Lung Disease, Fulminant Hepatitis, Heart Attack (Acute Myocardial Infarction), Kidney Failure, Major Organ Transplantation, Open Heart Valve Surgery, Parkinson's Disease, Severe Rheumatoid Arthritis, Specified Cancer, Stroke, Surgery to Aorta and Terminal Illness. For details of the benefit, including the definition of the designated crises, please refer to the Supplement – First-dollar coverage – Deductible waived for designated crises of the Policy provisions.

The "first-dollar coverage – Deductible waived for designated crises" under the Supplement – First-dollar coverage – Deductible waived for designated crises under the Policy provisions of the Plan shall not be applicable to the Medical Services arising from any designated crisis that the Policy Owner or Insured Person is aware of, or shall be reasonably aware of within the first ninety (90) days from the Policy Date of the Policy. The Policy Owner or Insured Person shall be reasonably aware of a designated crisis where –

- a. the designated crisis has been diagnosed;
- b. the designated crisis has manifested clear and distinct signs or symptoms; or
- c. medical advice or treatment has been sought, recommended or received for the designated crisis.

For the avoidance of doubt, the "first-dollar coverage – Deductible waived for designated crises" under the Supplement – First-dollar coverage – Deductible waived for designated crises under the Policy provisions of the Plan shall not be applicable to any Policies where the selected Deductible option is zero dollar (\$0).

13. FWD shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
14. Designated Healthcare Services Provider shall mean a healthcare services provider that has entered into valid written agreements with the Company, with a healthcare network (including but not limited to medical clinic, day case procedure centre or Hospital with a setting for providing Medical Services to a Day Patient) which provides Medical Services to the Insured Person. The list of designated Day Case Procedures and Designated Healthcare Services Providers is published on the Company's website (www.fwd.com.hk/en/support/medical-support). Please refer to Section 4 of Part 1, Part 2 and Part 3 of the Supplement – Other benefits for details.
15. For the Insured Person covered by any other hospital reimbursement plans offered by a licensed insurance company other than FWD, regardless of whether it is an individual or group policy, if the Eligible Expenses incurred for any Confinement of the Insured Person are payable under this Policy after any reimbursement has been paid by such other licensed insurance companies, this benefit shall be payable for each day of Confined period in Hospital, subject to the limits as specified in the Benefit Schedule.
16. This benefit shall be payable in the amount as specified in the Benefit Schedule for each day when the Insured Person is Confined in a room of a private Hospital in Hong Kong where the ward class is below the entitled ward class as specified in the Benefit Schedule during the whole Confinement period, provided that:
 - (a) such Confinement is considered Medically Necessary upon the recommendation of the Insured Person's attending Registered Medical Practitioner; and
 - (b) the Eligible Expenses incurred for such Confinement are payable under the Terms and Benefits.
17. This additional benefit is available if the Insured Person or Insured Person's spouse gives birth to a child after the Policy has been in force for 2 consecutive Policy Years from the Policy Date ("Covered Child"). Two years coverage by a designated medical insurance plan for the Covered Child shall be offered without further evidence of insurability and at no additional charge.

Once the coverage for the Covered Child is in effect and if the Covered Child suffers from Disability during the coverage period, FWD shall pay the benefits based on the terms and benefits of the designated medical insurance plan. The benefit amount shall not be deducted from this Policy and shall not affect the coverage available to the Insured Person under this Policy.

The Policy Owner shall inform FWD in writing of the birth of the Covered Child within 180 days of the birth and provide the birth certificate of the Covered Child issued by the relevant competent authority of a lawful jurisdiction.

This benefit is subject to the terms and benefits of the designated medical insurance plan and FWD's prevailing rules and regulations which are determined by FWD from time to time at its sole discretion.

For more details, please refer to Section 1 of Part 1 of the Supplement – Special benefit for infant, life enrichment program for Stroke, wellness joy benefit, dementia support program, change of benefit level and elderly home care service under the Policy provisions.

18. Any unused benefit will be forfeited and cannot be carried forward or refunded by cash. Wellness Activities shall mean any one of the following activities:
 - a. travel;
 - b. fitness or wellness course;
 - c. health check-up;
 - d. child development assessment; or
 - e. training therapy.

For more details, please refer to Section 3 of Part 1 of the Supplement – Special benefit for infant, life enrichment program for Stroke, wellness joy benefit, dementia support program, change of benefit level and elderly home care service under the Policy provisions.

19. Unless otherwise specified, the Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above. Eligible Expenses and/or expenses incurred shall be subject to the restriction in the choice of ward class as specified in Section 3 of Part 1 of the Supplement – Limitation of benefits.
20. The benefit coverage, benefit amount and benefit limits, territorial scope of cover, choice of healthcare services provider, choice of ward class, Deductible (if any), Coinsurance (if any) and the waiting period for unknown Pre-existing Conditions of this Plan will remain unchanged even if the Policy Year lasts for less than 12 months.
21. The benefit described in these Terms and Benefits is subject to the restriction in the choice of healthcare services providers as stated in Section 2 of Part 1 of the Supplement – Limitation of benefits under the Policy provisions.
The above restriction shall not apply to the terms and benefits within the scope of the appendix – Non-emergency treatment outside the applicable territorial scope of cover benefit schedule under the Policy provisions.
22. The benefits described in the Terms and Benefits under the Policy provisions are subject to the restriction in the choice of ward class as stated in the Benefit Schedule and Section 3 of Part 1 of the Supplement – Limitation of benefits of the Terms and Benefits under the Policy provisions.
The above restriction shall not apply to the terms and benefits within the scope of the appendix – Non-emergency treatment outside the applicable territorial scope of cover benefit schedule under the Policy provisions.
23. Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
24. This benefit shall be payable for the Eligible Expenses charged on the psychiatric treatments during Confinement in Hong Kong or at a Hospital stated in the designated Hospital list in mainland China as specified in Section 2 of Part 1 of the Supplement – Limitation of benefits as recommended by a Specialist. The benefit shall be payable in lieu of other benefit items under (a) to (k) of I. Basic benefits in the Benefit Schedule. Where the Eligible Expenses involve both psychiatric and non-psychiatric treatments and apportionment of the expenses is not available, the expenses in entirety shall be payable under this benefit if the Confinement is initially for the purpose of psychiatric treatments. If the Confinement initially is not for the purpose of psychiatric treatments, the expenses in entirety shall be payable under (a) to (k) of I. Basic benefits in the Benefit Schedule.
25. Donor's benefit shall be payable up to 30% of the total transplantation cost (the sum of the surgical expenses charged for removing the organ or bone marrow from the donor and the Eligible Expenses of the surgical procedure performed on the Insured Person as a recipient) for the transplantation of heart, kidney, liver, lung or bone marrow.
26. This benefit shall be payable for the Eligible Expenses incurred for the benefit items described in benefit items under (a) to (i) of I. Basic benefits in the Benefit Schedule where a surgical procedure is performed by a Surgeon during Confinement or in a setting for providing Medical Services to a Day Patient as a result of the following pregnancy related complications arising during antepartum stages of pregnancy or childbirth – (a) ectopic pregnancy; (b) molar pregnancy; (c) disseminated intravascular coagulopathy; (d) pre-eclampsia; (e) miscarriage; (f) threatened abortion; (g) medically prescribed induced abortion; (h) foetal death; (i) postpartum hemorrhage requiring hysterectomy; (j) eclampsia; (k) amniotic fluid embolism; or (l) pulmonary embolism of pregnancy. This benefit shall only be payable provided that the date of diagnosis of such pregnancy complication is at least twelve (12) months after the Policy Date.
27. This benefit is payable for the Reasonable and Customary charges of Emergency Treatment of the Insured Person's sound natural teeth solely as a direct result of an Injury, if such treatment is provided within 3 months of the Accident causing such Injury by a registered dentist in a legally registered dental clinic. FWD shall not pay any benefits for any restorative or remedial work (for the purpose other than Emergency Treatment), prostheses, the use of any precious metals or any kind of orthodontics, or other dental surgery performed in a legally registered dental clinic unless the dental surgery is medically necessary. For the purpose of this benefit, medically necessary shall mean the medical service, procedure or supply which are necessary and is (a) consistent with the diagnosis and customary dental treatment; (b) recommended by a Registered Medical Practitioner, Surgeon or registered dentist for such emergency dental treatment and must be widely accepted professionally in Hong Kong or the relevant jurisdictions outside Hong Kong where the legally authorised medical service is provided to the Insured Person, as effective, appropriate and essential based upon recognised standards of the health care specialty involved; and (c) not furnished primarily for the personal comfort or convenience of the Insured Person or any medical service provider. Experimental, screening and preventive services or supplies shall not be considered as medically necessary for the purpose of this benefit. For more details and exclusion of this benefit, please refer to the Policy provisions.

Key Product Risks

Credit Risk

This Plan 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 this Plan. 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 Plan may not be sufficient for the increasing protection needs in the future even if FWD fulfills all of its contractual obligations.

Premium Adjustment

The Standard Premium is non-guaranteed and will be determined annually based on the Age of the Insured Person at the time of Renewal. The Standard Premium may increase significantly due to factors including but not limited to Age, medical inflation, and claims experience and policy persistency on an overall basis.

Premium Term and Non-Payment of Premium

The premium payment term of the Plan is up to the Age of 101 years of the Insured Person.

FWD allows a grace period of 30 days after the premium due date for payment of each premium. This Policy shall continue to be in effect during the grace period but no benefits shall be payable unless the premium is paid. If a premium is still unpaid at the expiration of the grace period, the Policy 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.

Termination Conditions

The Policy shall be automatically terminated on the earliest of the followings:

- (a) where the Policy is terminated due to non-payment of premiums after the grace period as specified in Section 13 of Part 2 or Section 3 of Part 3 of the Terms and Benefits of the Policy provisions; or
- (b) the day immediately following the death of the Insured Person; or
- (c) FWD has ceased to have the requisite authorisation under the Insurance Ordinance to write or continue to write the Policy. Immediately following the termination of this Policy, insurance coverage under the Policy shall cease to be in force. No premium paid for the current Policy Year and previous Policy Years shall be refunded, unless specified otherwise.

Where the Policy is terminated pursuant to (a), the effective date of termination shall be the date that the unpaid premium is first due.

Where the Policy is terminated pursuant to (b) or (c), FWD shall refund the relevant premium paid for the current Policy Year on a pro rata basis.

Moreover, the Policy shall also be terminated if you decide to cancel the Policy or not to renew the Policy in accordance with Section 3 of Part 2 or Section 1 of Part 4 of the Terms and Benefits of the Policy provisions, as the case may be, by giving the requisite written notice to FWD. If the Policy is terminated for cancellation after cooling-off period, the effective date of termination shall be the date as stated in the cancellation notice given by you. However, such date shall not be within or earlier than the 30-day notice period. If the Policy is not renewed, the effective date of termination shall be the renewal date immediately following the expiry of the Policy Year during which the Policy remains valid.

For more details, please refer to Section 15 of Part 2 of the Terms and Benefits of the Policy provisions.

General Exclusions

Under the Terms and Benefits of the Policy provisions, FWD shall not pay any benefits in relation to or arising from the following expenses.

1. Expenses incurred for treatments, procedures, medications, tests or services which are not Medically Necessary.
2. Expenses incurred for the whole or part of the Confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy, unless such procedure or service is recommended by a Registered Medical Practitioner for Medically Necessary investigation or treatment of a Disability which cannot be effectively performed in a setting for providing Medical Services to a Day Patient.
3. Expenses arising from Human Immunodeficiency Virus ("HIV") and its related Disability, which is contracted or occurs before the Policy Date. Irrespective of whether it is known or unknown to the Policy Owner or the Insured Person at the time of submission of Application, including any updates of and changes to such requisite information (if so requested by FWD under Section 8 of Part 1 of the Terms and Benefits of the Policy provisions) such Disability shall be generally excluded from any coverage of the Terms and Benefits of the Policy provisions if it exists before the Policy Date. If evidence of proof as to the time at which such Disability is first contracted or occurs is not available, manifestation of such Disability within the first 5 years after the Policy Date shall be presumed to be contracted or occur before the Policy Date, while manifestation after such 5 years shall be presumed to be contracted or occur after the Policy Date.

However, the exclusion under this Section 3 shall not apply where HIV and its related Disability is caused by sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth, and in such cases the other terms of these Terms and Benefits shall apply.

4. Expenses incurred for Medical Services as a result of Disability arising from or consequential upon the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae (except for HIV and its related Disability, where this Section 3 applies).
5. Any charges in respect of services for:
 - (a) except as otherwise specified in Sections 1 and 2 of Part 1 of the Supplement - Enhanced benefits under the Policy provisions, beautification or cosmetic purposes, unless necessitated by Injury caused by an Accident and the Insured Person receives the Medical Services within 90 days of the Accident; or
 - (b) correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services.
6. Expenses incurred for prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, screening or surveillance procedures based on the health history of the Insured Person and/or his family members, Hair Mineral Analysis (HMA), immunisation or health supplements. For the avoidance of doubt, this Section 6 does not apply to:
 - (a) treatments, monitoring, investigation or procedures with the purpose of avoiding complications arising from any other Medical Services provided;
 - (b) removal of pre-malignant conditions; and
 - (c) treatment for prevention of recurrence or complication of a previous Disability.
7. Except as otherwise provided in Section 3 of Part 1 of the Supplement – Other benefits, expenses incurred for dental treatment and oral and maxillofacial procedures performed by a dentist except for Emergency Treatment and surgery during Confinement arising from an Accident. Follow-up dental treatment or oral surgery after discharge from Hospital shall not be covered.
8. Except as otherwise provided in Section 13 of Part 1 of the Supplement – Enhanced benefits, expenses incurred for Medical Services and counselling services relating to maternity conditions and its complications, including but not limited to diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction or pre-mature ejaculation, regardless of cause.
9. Except as otherwise provided in Section 7(a) of Part 1 of the Supplement – Enhanced benefits under the Policy provisions, expenses incurred for the purchase of durable medical equipment or appliances including but not limited to wheelchairs, beds and furniture, airway pressure machines and masks, portable oxygen and oxygen therapy devices, dialysis machines, exercise equipment, spectacles, hearing aids, special braces, walking aids, over-the-counter drugs, air purifiers or conditioners and heat appliances for home use. For the avoidance of doubt, this exclusion shall not apply to rental of medical equipment or appliances during Confinement or on the day of the Day Case Procedure.

10. Except as otherwise provided in Sections 7(b) and 12 of Part 1 of the Supplement - Enhanced benefits under the Policy provisions, expenses incurred for traditional Chinese medicine treatment, including but not limited to herbal treatment, bone-setting, acupuncture, acupressure and tui na, and other forms of alternative treatment including but not limited to hypnotism, qigong, massage therapy, aromatherapy, naturopathy, hydrotherapy, homeotherapy and other similar treatments.
11. Except as otherwise provided in Section 15 of Part 1 of the Supplement – Enhanced benefits, expenses incurred for experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority, in the locality where the treatment, procedure, test or service is received.
12. Eligible Expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party.
13. Expenses incurred for treatment for Disability arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.

Suicide

If the Insured Person commits suicide (whether sane or insane at that time) within 13 calendar months from the Policy Date, FWD’s liability under this Policy will be limited to the refund of premiums paid (without interest) less any outstanding insurance levy and any benefit which has been paid under this Policy.

The above list is not exhaustive and is for reference only. Please refer to the Policy provision for the complete exclusions including but not limited to exclusions for accidental death benefit, donor’s benefit, Emergency outpatient accidental treatment and Emergency outpatient dental treatment.

Important Notes

Your Right under Cooling-off Period

If you are not fully satisfied with this policy, you have the right to change your mind.

FWD trust that this Policy will satisfy your 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 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.

Cancellation Right

After the cooling-off period, you can request cancellation of these Terms and Benefits by giving 30 days prior written notice to FWD, provided that there has been no benefit payment under these Terms and Benefits during the relevant Policy Year.

Other insurance coverage

If you have taken out other insurance coverage besides the Plan, you shall have the right to claim under any such other insurance coverage or the Plan. However, if you or the Insured Person has already recovered all or part of the expenses from any such other insurance coverage, FWD shall only be liable for such amount of Eligible Expense, if any, which is not compensated by any such other insurance coverage.

Notice to Claim

Medical claims

- All claims incurred shall be submitted to FWD within 90 days after the date on which the Insured Person is discharged from the Hospital, or the date on which the relevant Medical Service is performed and completed. For this purpose,
- (a) all original receipts and/or original itemised bills together with the diagnosis, type of treatment, procedure, test or service provided shall have been submitted to FWD; and
 - (b) all relevant information, certificates, reports, evidence, referral letter and other data or materials as reasonably required by FWD shall have been furnished to FWD for processing of such claim.

You shall notify FWD if claims cannot be submitted within the above timeframe, otherwise FWD shall have the right to reject claims submitted after the above timeframe. All certificates, information and evidence that are reasonably required by FWD and which can be reasonably provided by you shall be furnished at the expenses of you.

Death / accidental death claims

Death /accidental death benefit is payable to beneficiary upon Insured Person’s death if the claimant submits the completed Death Claim Form, the Death Claim - Attending Physician's Report completed by the last attending doctor (only applicable for death occurred within the first 3 Policy Years), due proof of the death and any other documents as reasonably required by FWD (including all relevant certificates, reports, evidence and other data or materials).

All such documents which can be reasonably provided by you shall be furnished at the expenses of you.

Declaration relating to the Foreign Account Tax Compliance Act and Automatic Exchange of Financial Account Information

FWD is obliged to comply with the following legal and/or regulatory requirements in various jurisdictions as promulgated and amended from time to time, such as the United States Foreign Account Tax Compliance Act, and the automatic exchange of financial account information regime (“AEOI”) followed by the Inland Revenue Department (the “Applicable Requirements”). These obligations include providing information of clients and related parties (including personal information) to relevant local and international authorities and/or to verify the identity of the clients and related parties. In addition, our obligations under the AEOI are to:

- i. identify accounts as non-excluded “financial accounts” (“NEFAs”);
- ii. identify the jurisdiction(s) in which NEFA-holding individuals and NEFA-holding entities reside for tax purposes;
- iii. determine the status of NEFA-holding entities as “passive non-financial entities (NFEs)” and identify the jurisdiction(s) in which their controlling persons reside for tax purposes;
- iv. collect information on NEFAs (“Required Information”) which is required by various authorities; and
- v. furnish Required Information to the Inland Revenue Department.

The Policy Owner must comply with requests made by FWD to comply with the above Applicable Requirements.

Important Words

Accident

shall mean a sudden and unforeseen event occurring entirely beyond the control of the Insured Person and caused by violent, external and visible means.

Age

shall mean the age next birthday of the Insured Person of this Policy, unless otherwise specified.

Confinement or Confined

shall mean an admission of the Insured Person to a Hospital that is recommended by a Registered Medical Practitioner for Medical Service and as an Inpatient as a result of a Medically Necessary condition.

Confinement shall be evidenced by a daily room charge invoiced by the Hospital and the Insured Person must stay in the Hospital continuously for the entire period of Confinement.

Congenital Condition(s)

shall mean (a) any medical, physical or mental abnormalities existed at the time of or before birth, whether or not being manifested, diagnosed or known at birth; or (b) any neo-natal abnormalities developed within 6 months of birth.

Day Case Procedure

shall mean a Medically Necessary surgical procedure for investigation or treatment to the Insured Person performed in a medical clinic, or day case procedure centre or Hospital with facilities for recovery as a Day Patient.

Disability

shall mean a Sickness or Disease or Injury, including any and all complications arising therefrom.

Eligible Expenses

shall mean expenses incurred for Medical Services rendered with respect to a Disability.

Medically Necessary

Medically Necessary shall mean the need to have medical service for the purpose of investigating or treating the relevant Disability in accordance with the generally accepted standards of medical practice and such medical service must –

- (a) require the expertise of, or be referred by, a Registered Medical Practitioner;
- (b) be consistent with the diagnosis and necessary for the investigation and treatment of the Disability;
- (c) be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the Insured Person, his family, caretaker or the attending Registered Medical Practitioner;
- (d) be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
- (e) be furnished at the most appropriate level which, in the prudent professional judgment of the attending Registered Medical Practitioner, can be safely and effectively provided to the Insured Person.

For the purpose of these Terms and Benefits, without prejudice to the generality of the foregoing, circumstances where a Confinement is considered Medically Necessary include, but not limited to –

- (i) the Insured Person is having an Emergency that requires urgent treatment in Hospital;
- (ii) surgical procedures are performed under general anaesthesia;
- (iii) equipment for surgical procedure is available in Hospital and procedure cannot be done on a Day Patient basis;
- (iv) there is significantly severe co-morbidity of the Insured Person;
- (v) taking into account the individual circumstances of the Insured Person, the attending Registered Medical Practitioner has exercised his prudent professional judgment and is of the view that for the safety of the Insured Person, the medical service should be conducted in Hospital;
- (vi) in the prudent professional judgment of the attending Registered Medical Practitioner, the length of Confinement of the Insured Person is appropriate for the medical service concerned; and/or
- (vii) in the case of diagnostic procedures or allied health services prescribed by a Registered Medical Practitioner, such Registered Medical Practitioner has exercised his prudent professional judgment and is of the view that for the safety of the Insured Person, such procedures or services should be conducted in Hospital.

For the purpose of exercising his prudent professional judgment in (v) to (vii) above, the attending Registered Medical Practitioner shall have regard to whether the Confinement –

- (aa) is in accordance with standards of good and prudent medical practice in the locality for the medical service rendered, and, in the prudent professional judgment of the attending Registered Medical Practitioner, not rendered primarily for the convenience or the comfort of the Insured Person, his family, caretaker or the attending Registered Medical Practitioner; and
- (bb) is in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice in the locality for the medical service rendered.

Pre-existing Condition(s)

shall mean, in respect of the Insured Person, any Sickness, Disease, Injury, physical, mental or medical condition or physiological degradation, including Congenital Condition, that has existed prior to the Policy Date. An ordinary prudent person shall be reasonably aware of a Pre-existing Condition, where –

- (a) it has been diagnosed;
- (b) it has manifested clear and distinct signs or symptoms; or
- (c) medical advice or treatment has been sought, recommended or received.

Reasonable and Customary

FWD shall only cover charges or expenses which FWD believes are Reasonable and Customary. Reasonable and Customary shall mean, in relation to a charge for Medical Service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies for people with similar conditions, e.g. of the same sex and similar Age, for a similar Disability, as FWD reasonably determine in utmost good faith.

The Reasonable and Customary charges will never in any circumstance exceed the actual charges incurred. FWD may exercise the right to determine whether the charges for treatment, medical services and supplies are regarded as Reasonable and Customary with reference to treatment or service fee statistics and surveys in the insurance or medical industry; internal or industry claim statistics; gazette published by the Government; and/or other pertinent source of reference in the locality where the treatments, services or supplies are provided.

FWD may exercise the right to adjust any benefit payable in relation to any charges which are not Reasonable and Customary.

Standard Semi-private Room

shall mean a room categorised as a semi-private room by a Hospital in Hong Kong. For Hospitals without the corresponding ward class categorisation or any Hospitals outside Hong Kong, a Standard Semi-private Room shall mean (i) a single or two-bedded room; or (ii) a room with maximum double occupancy, and with a shared bath / shower room in a Hospital. In any case mentioned above, a Standard Semi-private Room shall exclude any room of upper class with its own kitchen, dining or sitting room(s).

Standard Private Room

shall mean a room categorised as a private room by a Hospital in Hong Kong. For Hospitals without the corresponding ward class categorisation or any Hospitals outside Hong Kong, a Standard Private Room shall mean a room for Insured Person's private use during the Confinement with its own private facilities including a bedroom and bath/shower room(s) only. In any case mentioned above, a Standard Private Room shall exclude any room of upper class with its own kitchen, dining or sitting room(s).

Standard Ward Room

shall mean a room categorised as a ward class lower than a Standard Semi-private Room including the room categorised as a general ward or standard room by a Hospital in Hong Kong. For Hospitals without the corresponding ward class categorisation or any Hospitals outside Hong Kong, a Standard Ward Room shall mean a room in a Hospital with more than 2 patient beds (not including companion bed).

Declarations

- FWD reserves the right to revise, modify or adjust the Terms and Benefits under the Policy. FWD also reserves the right to adjust the Standard Premium at each Policy Renewal on an overall basis.
- This Plan is underwritten by FWD. FWD is solely responsible for all features, Policy approval, coverage and benefit payment under this Plan. FWD recommends you carefully consider whether this Plan is suitable for you in view of your financial needs and that you fully understand the risk involved in this Plan before submitting your Application. You should not apply for or purchase this Plan unless you fully understand it and you agree it is suitable for you. Please read through the related risks before making any Application of this Plan.
- This Plan is issued by FWD. FWD accepts full responsibility for the accuracy of the information contained in this product material. This product material is intended to be distributed in the Hong Kong Special Administrative Region ("Hong Kong") 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 Hong Kong. All selling and Application procedures of this Plan must be conducted and completed in Hong Kong.
- This Plan is an insurance product. The premium paid is not a bank savings deposit or time deposit. This Plan is not protected under the Deposit Protection Scheme in Hong Kong.
- This Plan is an individual indemnity hospital insurance plan without any savings element. The period of cover of the Plan is 1 year and this Plan is guaranteed Renewable up to the Age of 101 of Insured Person. 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 product having no schedule/section of fees and charges or no additional charge noted other than the premium.
- The premium, whether paid for a Policy Year or by instalment as agreed by FWD, shall be paid in advance when due before any benefits shall be paid.
- All underwriting and claims decisions are made by FWD. FWD relies upon the information provided by the applicant and the Insured Person 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 by giving notification and explanation of Application result.

You or the Insured Person 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 Person 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.

In case incorrect disclosure or non-disclosure of any material facts constitutes misstatement of personal information, misrepresentation or fraud, FWD shall have the right to adjust the premium, for the past, current or future Policy Years on the basis of the correct information or declare the Policy void as from the Policy Date. In case the Policy is declared void, FWD reserves the right to demand refund of the benefits previously paid for the current Policy Year and the previous Policy Years in which this Policy was in force, subject to a reasonable administration charge payable to FWD, and even not to refund the premium received. For details, please refer to Sections 13 and 14 of Part 2 of the Terms and Benefits under the Policy provisions.

- Effective from 1 January 2018, all Policy Owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority. For further information on levy, please visit our website at www.fwd.com.hk/en/insurance-levy or contact FWD Service Hotline 3123 3123.

This product material is for reference only and is indicative of the key features of this Plan. For the exact terms, conditions, benefits and exclusions of this Plan, please refer to the Terms and Benefits, Benefit Schedule and other Policy documents. In the event of any ambiguity or inconsistency between the terms of this leaflet and the Terms and Benefits, the Terms and Benefits shall prevail. In case you want to read the Terms and Benefits before making an Application, you can obtain a copy from FWD. The Terms and Benefits of this Plan are governed by the laws of Hong Kong.

For more information

Please contact your financial advisor,
call our Service Hotline or
simply check out our website.

fwd.com.hk



Service Hotline
3123 3123



Learn more about
NobleCare Premier Medical Plan



跨越・無界醫療臻薈 - 臻粹（獨立保單）

NobleCare Premier Medical Plan - Essential (Standalone Plan)

(2025 年 4 月 14 日起生效 Effective from 14 April, 2025)

標準保費表（港元）

Standard Premium Schedule (HKD)

自付費（港元） Deductible (HKD)		0		16,000	
實際年齡 Attained Age	下次生日 年齡 Age at next birthday	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly
0	1	10,429.00	938.61	5,565.00	500.85
1	2	10,429.00	938.61	5,565.00	500.85
2	3	10,429.00	938.61	5,565.00	500.85
3	4	10,429.00	938.61	5,565.00	500.85
4	5	10,429.00	938.61	5,565.00	500.85
5	6	9,702.00	873.18	4,797.00	431.73
6	7	9,702.00	873.18	4,797.00	431.73
7	8	9,702.00	873.18	4,797.00	431.73
8	9	9,702.00	873.18	4,797.00	431.73
9	10	9,702.00	873.18	4,797.00	431.73
10	11	9,702.00	873.18	4,797.00	431.73
11	12	9,702.00	873.18	4,797.00	431.73
12	13	9,702.00	873.18	4,797.00	431.73
13	14	9,702.00	873.18	4,797.00	431.73
14	15	9,702.00	873.18	4,797.00	431.73
15	16	9,702.00	873.18	4,797.00	431.73
16	17	9,702.00	873.18	4,797.00	431.73
17	18	9,702.00	873.18	4,797.00	431.73
18	19	9,987.00	898.83	4,841.00	435.69
19	20	10,067.00	906.03	5,037.00	453.33
20	21	10,300.00	927.00	5,120.00	460.80
21	22	10,497.00	944.73	5,136.00	462.24
22	23	10,709.00	963.81	5,391.00	485.19
23	24	10,772.00	969.48	5,391.00	485.19
24	25	10,781.00	970.29	5,645.00	508.05
25	26	11,174.00	1,005.66	5,645.00	508.05
26	27	11,799.00	1,061.91	5,645.00	508.05
27	28	12,366.00	1,112.94	5,978.00	538.02
28	29	12,790.00	1,151.10	6,104.00	549.36
29	30	13,072.00	1,176.48	6,233.00	560.97
30	31	13,189.00	1,187.01	6,317.00	568.53
31	32	13,355.00	1,201.95	6,373.00	573.57
32	33	13,469.00	1,212.21	6,490.00	584.10
33	34	13,878.00	1,249.02	6,619.00	595.71
34	35	14,153.00	1,273.77	6,785.00	610.65
35	36	14,710.00	1,323.90	6,903.00	621.27
36	37	14,737.00	1,326.33	7,275.00	654.75
37	38	15,039.00	1,353.51	7,275.00	654.75
38	39	15,434.00	1,389.06	7,463.00	671.67
39	40	15,556.00	1,400.04	7,464.00	671.76
40	41	15,752.00	1,417.68	7,548.00	679.32
41	42	16,044.00	1,443.96	8,008.00	720.72
42	43	16,431.00	1,478.79	8,188.00	736.92
43	44	16,477.00	1,482.93	8,224.00	740.16
44	45	16,814.00	1,513.26	8,259.00	743.31
45	46	18,669.00	1,680.21	9,111.00	819.99
46	47	19,717.00	1,774.53	9,553.00	859.77
47	48	20,320.00	1,828.80	10,088.00	907.92
48	49	21,094.00	1,898.46	10,603.00	954.27
49	50	21,960.00	1,976.40	11,132.00	1,001.88
50	51	22,394.00	2,015.46	11,792.00	1,061.28
51	52	23,224.00	2,090.16	12,160.00	1,094.40
52	53	25,139.00	2,262.51	12,434.00	1,119.06
53	54	26,243.00	2,361.87	12,990.00	1,169.10
54	55	27,329.00	2,459.61	13,539.00	1,218.51
55	56	28,492.00	2,564.28	14,016.00	1,261.44



跨越・無界醫療臻薈 - 臻粹（獨立保單）

NobleCare Premier Medical Plan - Essential (Standalone Plan)

(2025 年 4 月 14 日起生效 Effective from 14 April, 2025)

標準保費表（港元）

Standard Premium Schedule (HKD)

自付費 (港元) Deductible (HKD)		0		16,000	
實際年齡 Attained Age	下次生日 年齡 Age at next birthday	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly
56	57	30,289.00	2,726.01	14,963.00	1,346.67
57	58	31,527.00	2,837.43	15,663.00	1,409.67
58	59	32,130.00	2,891.70	16,088.00	1,447.92
59	60	33,619.00	3,025.71	16,875.00	1,518.75
60	61	36,930.00	3,323.70	18,728.00	1,685.52
61	62	38,750.00	3,487.50	19,769.00	1,779.21
62	63	42,046.00	3,784.14	21,163.00	1,904.67
63	64	46,406.00	4,176.54	23,281.00	2,095.29
64	65	51,892.00	4,670.28	25,925.00	2,333.25
65	66	56,336.00	5,070.24	28,487.00	2,563.83
66	67	60,866.00	5,477.94	31,050.00	2,794.50
67	68	63,236.00	5,691.24	31,592.00	2,843.28
68	69	64,635.00	5,817.15	32,398.00	2,915.82
69	70	66,731.00	6,005.79	33,468.00	3,012.12
70	71	68,527.00	6,167.43	34,507.00	3,105.63
71	72	75,290.00	6,776.10	37,995.00	3,419.55
72	73	77,194.00	6,947.46	39,427.00	3,548.43
73	74	81,179.00	7,306.11	41,182.00	3,706.38
74	75	84,449.00	7,600.41	43,229.00	3,890.61
75	76	85,984.00	7,738.56	44,243.00	3,981.87
76	77	90,018.00	8,101.62	46,080.00	4,147.20
77	78	96,248.00	8,662.32	49,190.00	4,427.10
78	79	98,949.00	8,905.41	50,194.00	4,517.46
79	80	102,073.00	9,186.57	53,115.00	4,780.35
80	81	103,688.00	9,331.92	54,304.00	4,887.36
81^	82^	109,690.00	9,872.10	55,533.00	4,997.97
82^	83^	112,882.00	10,159.38	57,339.00	5,160.51
83^	84^	114,781.00	10,330.29	58,229.00	5,240.61
84^	85^	116,599.00	10,493.91	59,432.00	5,348.88
85^	86^	118,691.00	10,682.19	60,169.00	5,415.21
86^	87^	120,869.00	10,878.21	61,573.00	5,541.57
87^	88^	122,780.00	11,050.20	63,061.00	5,675.49
88^	89^	123,491.00	11,114.19	63,329.00	5,699.61
89^	90^	125,471.00	11,292.39	64,868.00	5,838.12
90^	91^	127,453.00	11,470.77	66,039.00	5,943.51
91^	92^	129,523.00	11,657.07	67,402.00	6,066.18
92^	93^	131,413.00	11,827.17	68,808.00	6,192.72
93^	94^	133,391.00	12,005.19	70,048.00	6,304.32
94^	95^	135,552.00	12,199.68	71,729.00	6,455.61
95^	96^	137,532.00	12,377.88	72,852.00	6,556.68
96^	97^	139,604.00	12,564.36	74,133.00	6,671.97
97^	98^	142,110.00	12,789.90	74,877.00	6,738.93
98^	99^	144,612.00	13,015.08	76,241.00	6,861.69
99^	100^	150,583.00	13,552.47	76,669.00	6,900.21

^ 只適用於續保。
^ For Renewal only.

此標準保費表並未包括由保險業監管局徵收的保費徵費。
This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.



跨越・無界醫療臻薈 - 臻粹（獨立保單）

NobleCare Premier Medical Plan - Essential (Standalone Plan)

(2025 年 4 月 14 日起生效 Effective from 14 April, 2025)

標準保費表（港元）

Standard Premium Schedule (HKD)

自付費（港元） Deductible (HKD)		25,000		50,000	
實際年齡 Attained Age	下次生日 年齡 Age at next birthday	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly
0	1	5,017.00	451.53	4,050.00	364.50
1	2	5,017.00	451.53	4,050.00	364.50
2	3	5,017.00	451.53	4,050.00	364.50
3	4	5,017.00	451.53	4,050.00	364.50
4	5	5,017.00	451.53	4,050.00	364.50
5	6	4,319.00	388.71	3,427.00	308.43
6	7	4,319.00	388.71	3,427.00	308.43
7	8	4,319.00	388.71	3,427.00	308.43
8	9	4,319.00	388.71	3,427.00	308.43
9	10	4,319.00	388.71	3,427.00	308.43
10	11	4,319.00	388.71	3,427.00	308.43
11	12	4,319.00	388.71	3,427.00	308.43
12	13	4,319.00	388.71	3,427.00	308.43
13	14	4,319.00	388.71	3,427.00	308.43
14	15	4,319.00	388.71	3,427.00	308.43
15	16	4,319.00	388.71	3,427.00	308.43
16	17	4,319.00	388.71	3,427.00	308.43
17	18	4,319.00	388.71	3,427.00	308.43
18	19	4,326.00	389.34	3,469.00	312.21
19	20	4,435.00	399.15	3,543.00	318.87
20	21	4,435.00	399.15	3,627.00	326.43
21	22	4,435.00	399.15	3,660.00	329.40
22	23	4,670.00	420.30	3,758.00	338.22
23	24	4,702.00	423.18	3,785.00	340.65
24	25	4,863.00	437.67	3,793.00	341.37
25	26	4,887.00	439.83	3,793.00	341.37
26	27	4,993.00	449.37	3,825.00	344.25
27	28	5,087.00	457.83	3,895.00	350.55
28	29	5,221.00	469.89	3,916.00	352.44
29	30	5,343.00	480.87	4,000.00	360.00
30	31	5,417.00	487.53	4,107.00	369.63
31	32	5,424.00	488.16	4,107.00	369.63
32	33	5,537.00	498.33	4,127.00	371.43
33	34	5,720.00	514.80	4,197.00	377.73
34	35	5,825.00	524.25	4,200.00	378.00
35	36	6,032.00	542.88	4,332.00	389.88
36	37	6,218.00	559.62	4,465.00	401.85
37	38	6,218.00	559.62	4,465.00	401.85
38	39	6,310.00	567.90	4,533.00	407.97
39	40	6,311.00	567.99	4,559.00	410.31
40	41	6,489.00	584.01	4,866.00	437.94
41	42	6,763.00	608.67	5,208.00	468.72
42	43	6,990.00	629.10	5,393.00	485.37
43	44	6,990.00	629.10	5,395.00	485.55
44	45	7,024.00	632.16	5,430.00	488.70
45	46	8,094.00	728.46	6,278.00	565.02
46	47	8,481.00	763.29	6,579.00	592.11
47	48	9,076.00	816.84	7,040.00	633.60
48	49	9,448.00	850.32	7,329.00	659.61
49	50	9,805.00	882.45	7,674.00	690.66
50	51	9,985.00	898.65	8,205.00	738.45
51	52	10,355.00	931.95	8,616.00	775.44
52	53	10,550.00	949.50	9,026.00	812.34
53	54	11,294.00	1,016.46	9,436.00	849.24
54	55	11,753.00	1,057.77	9,844.00	885.96
55	56	12,039.00	1,083.51	10,266.00	923.94

(2025 年 4 月 14 日起生效 Effective from 14 April, 2025)

標準保費表（港元）
Standard Premium Schedule (HKD)

自付費（港元） Deductible (HKD)		25,000		50,000	
實際年齡 Attained Age	下次生日 年齡 Age at next birthday	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly
56	57	12,704.00	1,143.36	10,688.00	961.92
57	58	13,346.00	1,201.14	10,939.00	984.51
58	59	13,842.00	1,245.78	11,007.00	990.63
59	60	14,379.00	1,294.11	11,100.00	999.00
60	61	15,773.00	1,419.57	12,036.00	1,083.24
61	62	16,873.00	1,518.57	12,719.00	1,144.71
62	63	18,046.00	1,624.14	13,462.00	1,211.58
63	64	19,859.00	1,787.31	14,385.00	1,294.65
64	65	22,132.00	1,991.88	15,215.00	1,369.35
65	66	24,060.00	2,165.40	15,933.00	1,433.97
66	67	26,337.00	2,370.33	17,086.00	1,537.74
67	68	26,786.00	2,410.74	18,176.00	1,635.84
68	69	27,495.00	2,474.55	19,485.00	1,753.65
69	70	28,468.00	2,562.12	20,810.00	1,872.90
70	71	29,326.00	2,639.34	22,179.00	1,996.11
71	72	32,328.00	2,909.52	23,494.00	2,114.46
72	73	33,806.00	3,042.54	24,948.00	2,245.32
73	74	35,535.00	3,198.15	26,306.00	2,367.54
74	75	37,113.00	3,340.17	27,681.00	2,491.29
75	76	38,031.00	3,422.79	29,153.00	2,623.77
76	77	39,772.00	3,579.48	30,181.00	2,716.29
77	78	42,530.00	3,827.70	31,679.00	2,851.11
78	79	43,347.00	3,901.23	32,282.00	2,905.38
79	80	45,830.00	4,124.70	34,124.00	3,071.16
80	81	46,832.00	4,214.88	36,123.00	3,251.07
81^	82^	47,994.00	4,319.46	37,065.00	3,335.85
82^	83^	49,447.00	4,450.23	38,426.00	3,458.34
83^	84^	50,168.00	4,515.12	39,892.00	3,590.28
84^	85^	51,541.00	4,638.69	41,220.00	3,709.80
85^	86^	53,392.00	4,805.28	42,692.00	3,842.28
86^	87^	54,551.00	4,909.59	43,611.00	3,924.99
87^	88^	55,901.00	5,031.09	44,685.00	4,021.65
88^	89^	56,183.00	5,056.47	44,904.00	4,041.36
89^	90^	57,688.00	5,191.92	46,099.00	4,148.91
90^	91^	58,527.00	5,267.43	46,804.00	4,212.36
91^	92^	59,581.00	5,362.29	50,848.00	4,576.32
92^	93^	60,341.00	5,430.69	51,770.00	4,659.30
93^	94^	61,295.00	5,516.55	52,876.00	4,758.84
94^	95^	61,984.00	5,578.56	54,110.00	4,869.90
95^	96^	62,592.00	5,633.28	55,102.00	4,959.18
96^	97^	63,816.00	5,743.44	56,651.00	5,098.59
97^	98^	64,594.00	5,813.46	58,304.00	5,247.36
98^	99^	65,282.00	5,875.38	59,406.00	5,346.54
99^	100^	66,114.00	5,950.26	60,644.00	5,457.96

^ 只適用於續保。
^ For Renewal only.

此標準保費表並未包括由保險業監管局徵收的保費徵費。
This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.



跨越・無界醫療臻薈 - 標準 (獨立保單)

NobleCare Premier Medical Plan - Standard (Standalone Plan)

(2025 年 4 月 14 日起生效 Effective from 14 April, 2025)

標準保費表 (港元)

Standard Premium Schedule (HKD)

自付費 (港元) Deductible (HKD)		0		16,000	
實際年齡 Attained Age	下次生日 年齡 Age at next birthday	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly
0	1	10,815.00	973.35	5,771.00	519.39
1	2	10,815.00	973.35	5,771.00	519.39
2	3	10,815.00	973.35	5,771.00	519.39
3	4	10,815.00	973.35	5,771.00	519.39
4	5	10,815.00	973.35	5,771.00	519.39
5	6	10,251.00	922.59	5,068.00	456.12
6	7	10,251.00	922.59	5,068.00	456.12
7	8	10,251.00	922.59	5,068.00	456.12
8	9	10,251.00	922.59	5,068.00	456.12
9	10	10,251.00	922.59	5,068.00	456.12
10	11	10,251.00	922.59	5,068.00	456.12
11	12	10,251.00	922.59	5,068.00	456.12
12	13	10,251.00	922.59	5,068.00	456.12
13	14	10,251.00	922.59	5,068.00	456.12
14	15	10,251.00	922.59	5,068.00	456.12
15	16	10,251.00	922.59	5,068.00	456.12
16	17	10,251.00	922.59	5,068.00	456.12
17	18	10,251.00	922.59	5,068.00	456.12
18	19	10,536.00	948.24	5,107.00	459.63
19	20	10,621.00	955.89	5,314.00	478.26
20	21	10,870.00	978.30	5,403.00	486.27
21	22	11,205.00	1,008.45	5,482.00	493.38
22	23	11,429.00	1,028.61	5,753.00	517.77
23	24	11,560.00	1,040.40	5,753.00	517.77
24	25	11,574.00	1,041.66	6,060.00	545.40
25	26	12,084.00	1,087.56	6,064.00	545.76
26	27	12,733.00	1,145.97	6,064.00	545.76
27	28	13,308.00	1,197.72	6,433.00	578.97
28	29	13,694.00	1,232.46	6,535.00	588.15
29	30	13,860.00	1,247.40	6,609.00	594.81
30	31	14,066.00	1,265.94	6,737.00	606.33
31	32	14,385.00	1,294.65	6,864.00	617.76
32	33	14,506.00	1,305.54	6,990.00	629.10
33	34	14,817.00	1,333.53	7,066.00	635.94
34	35	15,099.00	1,358.91	7,238.00	651.42
35	36	15,637.00	1,407.33	7,337.00	660.33
36	37	15,667.00	1,410.03	7,734.00	696.06
37	38	15,988.00	1,438.92	7,734.00	696.06
38	39	16,407.00	1,476.63	7,933.00	713.97
39	40	16,535.00	1,488.15	7,933.00	713.97
40	41	16,761.00	1,508.49	8,031.00	722.79
41	42	17,085.00	1,537.65	8,527.00	767.43
42	43	17,509.00	1,575.81	8,725.00	785.25
43	44	18,325.00	1,649.25	9,123.00	821.07
44	45	19,198.00	1,727.82	9,350.00	841.50
45	46	20,158.00	1,814.22	9,838.00	885.42
46	47	21,311.00	1,917.99	10,325.00	929.25
47	48	21,979.00	1,978.11	10,911.00	981.99
48	49	22,841.00	2,055.69	11,481.00	1,033.29
49	50	23,797.00	2,141.73	12,063.00	1,085.67
50	51	24,268.00	2,184.12	12,779.00	1,150.11
51	52	25,180.00	2,266.20	13,184.00	1,186.56
52	53	27,269.00	2,454.21	13,487.00	1,213.83
53	54	28,479.00	2,563.11	14,096.00	1,268.64
54	55	29,674.00	2,670.66	14,701.00	1,323.09
55	56	30,953.00	2,785.77	15,226.00	1,370.34



跨越・無界醫療臻薈 - 標準 (獨立保單)

NobleCare Premier Medical Plan - Standard (Standalone Plan)

(2025 年 4 月 14 日起生效 Effective from 14 April, 2025)

標準保費表 (港元)

Standard Premium Schedule (HKD)

自付費 (港元) Deductible (HKD)		0		16,000	
實際年齡 Attained Age	下次生日 年齡 Age at next birthday	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly
56	57	32,921.00	2,962.89	16,263.00	1,463.67
57	58	34,826.00	3,134.34	17,302.00	1,557.18
58	59	36,634.00	3,297.06	18,343.00	1,650.87
59	60	38,161.00	3,434.49	19,155.00	1,723.95
60	61	40,624.00	3,656.16	20,601.00	1,854.09
61	62	42,625.00	3,836.25	21,745.00	1,957.05
62	63	46,252.00	4,162.68	23,280.00	2,095.20
63	64	51,044.00	4,593.96	25,608.00	2,304.72
64	65	57,082.00	5,137.38	28,518.00	2,566.62
65	66	61,968.00	5,577.12	31,335.00	2,820.15
66	67	66,953.00	6,025.77	34,155.00	3,073.95
67	68	69,557.00	6,260.13	34,750.00	3,127.50
68	69	71,100.00	6,399.00	35,638.00	3,207.42
69	70	73,404.00	6,606.36	36,814.00	3,313.26
70	71	75,380.00	6,784.20	37,957.00	3,416.13
71	72	82,820.00	7,453.80	41,795.00	3,761.55
72	73	84,913.00	7,642.17	43,369.00	3,903.21
73	74	89,294.00	8,036.46	45,299.00	4,076.91
74	75	92,893.00	8,360.37	47,551.00	4,279.59
75	76	94,581.00	8,512.29	48,666.00	4,379.94
76	77	99,019.00	8,911.71	50,687.00	4,561.83
77	78	105,873.00	9,528.57	54,109.00	4,869.81
78	79	108,843.00	9,795.87	55,212.00	4,969.08
79	80	112,281.00	10,105.29	58,427.00	5,258.43
80	81	114,055.00	10,264.95	59,733.00	5,375.97
81^	82^	120,660.00	10,859.40	61,086.00	5,497.74
82^	83^	124,171.00	11,175.39	63,073.00	5,676.57
83^	84^	126,258.00	11,363.22	64,051.00	5,764.59
84^	85^	128,258.00	11,543.22	65,375.00	5,883.75
85^	86^	130,559.00	11,750.31	66,185.00	5,956.65
86^	87^	132,955.00	11,965.95	67,730.00	6,095.70
87^	88^	135,056.00	12,155.04	69,366.00	6,242.94
88^	89^	137,156.00	12,344.04	70,336.00	6,330.24
89^	90^	139,354.00	12,541.86	72,045.00	6,484.05
90^	91^	141,555.00	12,739.95	73,346.00	6,601.14
91^	92^	143,853.00	12,946.77	74,859.00	6,737.31
92^	93^	145,952.00	13,135.68	76,421.00	6,877.89
93^	94^	148,151.00	13,333.59	77,799.00	7,001.91
94^	95^	150,550.00	13,549.50	79,665.00	7,169.85
95^	96^	152,749.00	13,747.41	80,912.00	7,282.08
96^	97^	155,050.00	13,954.50	82,335.00	7,410.15
97^	98^	157,833.00	14,204.97	83,161.00	7,484.49
98^	99^	160,610.00	14,454.90	84,675.00	7,620.75
99^	100^	167,241.00	15,051.69	85,150.00	7,663.50

^ 只適用於續保。
^ For Renewal only.

此標準保費表並未包括由保險業監管局徵收的保費徵費。
This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.



跨越・無界醫療臻薈 - 標準 (獨立保單)

NobleCare Premier Medical Plan - Standard (Standalone Plan)

(2025 年 4 月 14 日起生效 Effective from 14 April, 2025)

標準保費表 (港元)

Standard Premium Schedule (HKD)

自付費 (港元) Deductible (HKD)		25,000		50,000	
實際年齡 Attained Age	下次生日 年齡 Age at next birthday	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly
0	1	5,202.00	468.18	4,200.00	378.00
1	2	5,202.00	468.18	4,200.00	378.00
2	3	5,202.00	468.18	4,200.00	378.00
3	4	5,202.00	468.18	4,200.00	378.00
4	5	5,202.00	468.18	4,200.00	378.00
5	6	4,563.00	410.67	3,621.00	325.89
6	7	4,563.00	410.67	3,621.00	325.89
7	8	4,563.00	410.67	3,621.00	325.89
8	9	4,563.00	410.67	3,621.00	325.89
9	10	4,563.00	410.67	3,621.00	325.89
10	11	4,563.00	410.67	3,621.00	325.89
11	12	4,563.00	410.67	3,621.00	325.89
12	13	4,563.00	410.67	3,621.00	325.89
13	14	4,563.00	410.67	3,621.00	325.89
14	15	4,563.00	410.67	3,621.00	325.89
15	16	4,563.00	410.67	3,621.00	325.89
16	17	4,563.00	410.67	3,621.00	325.89
17	18	4,563.00	410.67	3,621.00	325.89
18	19	4,564.00	410.76	3,660.00	329.40
19	20	4,683.00	421.47	3,738.00	336.42
20	21	4,683.00	421.47	3,828.00	344.52
21	22	4,683.00	421.47	3,907.00	351.63
22	23	4,984.00	448.56	4,011.00	360.99
23	24	5,046.00	454.14	4,062.00	365.58
24	25	5,290.00	476.10	4,072.00	366.48
25	26	5,290.00	476.10	4,102.00	369.18
26	27	5,388.00	484.92	4,128.00	371.52
27	28	5,474.00	492.66	4,192.00	377.28
28	29	5,590.00	503.10	4,193.00	377.37
29	30	5,665.00	509.85	4,200.00	378.00
30	31	5,777.00	519.93	4,424.00	398.16
31	32	5,787.00	520.83	4,424.00	398.16
32	33	5,963.00	536.67	4,445.00	400.05
33	34	6,107.00	549.63	4,481.00	403.29
34	35	6,214.00	559.26	4,481.00	403.29
35	36	6,412.00	577.08	4,605.00	414.45
36	37	6,610.00	594.90	4,747.00	427.23
37	38	6,610.00	594.90	4,747.00	427.23
38	39	6,708.00	603.72	4,819.00	433.71
39	40	6,708.00	603.72	4,846.00	436.14
40	41	6,905.00	621.45	5,178.00	466.02
41	42	7,201.00	648.09	5,546.00	499.14
42	43	7,448.00	670.32	5,747.00	517.23
43	44	7,872.00	708.48	6,076.00	546.84
44	45	7,874.00	708.66	6,200.00	558.00
45	46	8,739.00	786.51	6,779.00	610.11
46	47	9,166.00	824.94	7,111.00	639.99
47	48	9,817.00	883.53	7,615.00	685.35
48	49	10,230.00	920.70	7,936.00	714.24
49	50	10,625.00	956.25	8,316.00	748.44
50	51	10,821.00	973.89	8,892.00	800.28
51	52	11,227.00	1,010.43	9,342.00	840.78
52	53	11,444.00	1,029.96	9,791.00	881.19
53	54	12,256.00	1,103.04	10,240.00	921.60
54	55	12,761.00	1,148.49	10,689.00	962.01
55	56	13,079.00	1,177.11	11,153.00	1,003.77



跨越・無界醫療臻薈 - 標準 (獨立保單)

NobleCare Premier Medical Plan - Standard (Standalone Plan)

(2025 年 4 月 14 日起生效 Effective from 14 April, 2025)

標準保費表 (港元)

Standard Premium Schedule (HKD)

自付費 (港元) Deductible (HKD)		25,000		50,000	
實際年齡 Attained Age	下次生日 年齡 Age at next birthday	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly
56	57	13,808.00	1,242.72	11,617.00	1,045.53
57	58	14,742.00	1,326.78	12,084.00	1,087.56
58	59	15,782.00	1,420.38	12,550.00	1,129.50
59	60	16,321.00	1,468.89	12,600.00	1,134.00
60	61	17,350.00	1,561.50	13,240.00	1,191.60
61	62	18,560.00	1,670.40	13,991.00	1,259.19
62	63	19,851.00	1,786.59	14,809.00	1,332.81
63	64	21,844.00	1,965.96	15,823.00	1,424.07
64	65	24,345.00	2,191.05	16,737.00	1,506.33
65	66	26,465.00	2,381.85	17,526.00	1,577.34
66	67	28,971.00	2,607.39	18,795.00	1,691.55
67	68	29,463.00	2,651.67	19,993.00	1,799.37
68	69	30,245.00	2,722.05	21,434.00	1,929.06
69	70	31,314.00	2,818.26	22,891.00	2,060.19
70	71	32,258.00	2,903.22	24,397.00	2,195.73
71	72	35,561.00	3,200.49	25,844.00	2,325.96
72	73	37,186.00	3,346.74	27,443.00	2,469.87
73	74	39,087.00	3,517.83	28,936.00	2,604.24
74	75	40,824.00	3,674.16	30,449.00	2,740.41
75	76	41,833.00	3,764.97	32,068.00	2,886.12
76	77	43,748.00	3,937.32	33,199.00	2,987.91
77	78	46,783.00	4,210.47	34,847.00	3,136.23
78	79	47,681.00	4,291.29	35,510.00	3,195.90
79	80	50,413.00	4,537.17	37,537.00	3,378.33
80	81	51,514.00	4,636.26	39,735.00	3,576.15
81^	82^	52,793.00	4,751.37	40,772.00	3,669.48
82^	83^	54,392.00	4,895.28	42,269.00	3,804.21
83^	84^	55,184.00	4,966.56	43,881.00	3,949.29
84^	85^	56,695.00	5,102.55	45,342.00	4,080.78
85^	86^	58,730.00	5,285.70	46,961.00	4,226.49
86^	87^	60,005.00	5,400.45	47,972.00	4,317.48
87^	88^	61,490.00	5,534.10	49,153.00	4,423.77
88^	89^	62,400.00	5,616.00	49,873.00	4,488.57
89^	90^	64,071.00	5,766.39	51,200.00	4,608.00
90^	91^	65,003.00	5,850.27	51,983.00	4,678.47
91^	92^	66,173.00	5,955.57	56,474.00	5,082.66
92^	93^	67,017.00	6,031.53	57,498.00	5,174.82
93^	94^	68,077.00	6,126.93	58,727.00	5,285.43
94^	95^	68,842.00	6,195.78	60,097.00	5,408.73
95^	96^	69,517.00	6,256.53	61,199.00	5,507.91
96^	97^	70,876.00	6,378.84	62,919.00	5,662.71
97^	98^	71,740.00	6,456.60	64,755.00	5,827.95
98^	99^	72,503.00	6,525.27	65,978.00	5,938.02
99^	100^	73,428.00	6,608.52	67,353.00	6,061.77

^ 只適用於續保。
^ For Renewal only.

此標準保費表並未包括由保險業監管局徵收的保費徵費。
This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.



跨越・無界醫療臻薈 - 特等（獨立保單）

NobleCare Premier Medical Plan - Superior (Standalone Plan)

(2025 年 4 月 14 日起生效 Effective from 14 April, 2025)

標準保費表（港元）

Standard Premium Schedule (HKD)

自付費（港元） Deductible (HKD)		0		16,000		25,000	
實際年齡 Attained Age	下次生日 年齡 Age at next birthday	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly
0	1	12,427.00	1,118.43	6,846.00	616.14	5,979.00	538.11
1	2	12,427.00	1,118.43	6,846.00	616.14	5,979.00	538.11
2	3	12,427.00	1,118.43	6,846.00	616.14	5,979.00	538.11
3	4	12,427.00	1,118.43	6,846.00	616.14	5,979.00	538.11
4	5	12,427.00	1,118.43	6,846.00	616.14	5,979.00	538.11
5	6	11,268.00	1,014.12	5,790.00	521.10	5,081.00	457.29
6	7	11,268.00	1,014.12	5,790.00	521.10	5,081.00	457.29
7	8	11,268.00	1,014.12	5,790.00	521.10	5,081.00	457.29
8	9	11,268.00	1,014.12	5,790.00	521.10	5,081.00	457.29
9	10	11,268.00	1,014.12	5,790.00	521.10	5,081.00	457.29
10	11	11,268.00	1,014.12	5,790.00	521.10	5,081.00	457.29
11	12	11,268.00	1,014.12	5,790.00	521.10	5,081.00	457.29
12	13	11,268.00	1,014.12	5,790.00	521.10	5,081.00	457.29
13	14	11,268.00	1,014.12	5,790.00	521.10	5,081.00	457.29
14	15	11,268.00	1,014.12	5,790.00	521.10	5,081.00	457.29
15	16	11,268.00	1,014.12	5,790.00	521.10	5,081.00	457.29
16	17	11,268.00	1,014.12	5,790.00	521.10	5,081.00	457.29
17	18	11,268.00	1,014.12	5,790.00	521.10	5,081.00	457.29
18	19	11,580.00	1,042.20	5,834.00	525.06	5,081.00	457.29
19	20	11,674.00	1,050.66	6,072.00	546.48	5,218.00	469.62
20	21	11,948.00	1,075.32	6,185.00	556.65	5,218.00	469.62
21	22	12,315.00	1,108.35	6,288.00	565.92	5,218.00	469.62
22	23	12,670.00	1,140.30	6,691.00	602.19	5,630.00	506.70
23	24	12,930.00	1,163.70	6,711.00	603.99	5,768.00	519.12
24	25	13,125.00	1,181.25	7,259.00	653.31	6,176.00	555.84
25	26	13,597.00	1,223.73	7,280.00	655.20	6,176.00	555.84
26	27	14,338.00	1,290.42	7,300.00	657.00	6,417.00	577.53
27	28	15,071.00	1,356.39	7,587.00	682.83	6,481.00	583.29
28	29	15,616.00	1,405.44	7,649.00	688.41	6,574.00	591.66
29	30	15,966.00	1,436.94	7,663.00	689.67	6,709.00	603.81
30	31	16,204.00	1,458.36	7,849.00	706.41	6,899.00	620.91
31	32	16,572.00	1,491.48	7,938.00	714.42	6,912.00	622.08
32	33	16,712.00	1,504.08	8,095.00	728.55	7,123.00	641.07
33	34	17,072.00	1,536.48	8,187.00	736.83	7,294.00	656.46
34	35	17,397.00	1,565.73	8,434.00	759.06	7,423.00	668.07
35	36	18,017.00	1,621.53	8,525.00	767.25	7,684.00	691.56
36	37	18,050.00	1,624.50	9,145.00	823.05	7,920.00	712.80
37	38	18,420.00	1,657.80	9,145.00	823.05	7,983.00	718.47
38	39	18,902.00	1,701.18	9,379.00	844.11	8,089.00	728.01
39	40	19,049.00	1,714.41	9,397.00	845.73	8,101.00	729.09
40	41	19,308.00	1,737.72	9,492.00	854.28	8,340.00	750.60
41	42	19,683.00	1,771.47	10,077.00	906.93	8,698.00	782.82
42	43	20,171.00	1,815.39	10,230.00	920.70	8,984.00	808.56
43	44	21,153.00	1,903.77	10,559.00	950.31	9,164.00	824.76
44	45	22,439.00	2,019.51	10,903.00	981.27	9,229.00	830.61
45	46	23,561.00	2,120.49	11,471.00	1,032.39	10,043.00	903.87
46	47	24,909.00	2,241.81	12,039.00	1,083.51	10,533.00	947.97
47	48	25,688.00	2,311.92	12,721.00	1,144.89	11,282.00	1,015.38
48	49	26,696.00	2,402.64	13,387.00	1,204.83	11,756.00	1,058.04
49	50	27,813.00	2,503.17	14,065.00	1,265.85	12,209.00	1,098.81
50	51	28,365.00	2,552.85	14,900.00	1,341.00	12,435.00	1,119.15
51	52	29,429.00	2,648.61	15,374.00	1,383.66	12,903.00	1,161.27
52	53	31,873.00	2,868.57	15,728.00	1,415.52	13,151.00	1,183.59
53	54	33,287.00	2,995.83	16,436.00	1,479.24	14,085.00	1,267.65
54	55	34,683.00	3,121.47	17,143.00	1,542.87	14,664.00	1,319.76
55	56	36,260.00	3,263.40	17,754.00	1,597.86	15,032.00	1,352.88

(2025 年 4 月 14 日起生效 Effective from 14 April, 2025)

標準保費表 (港元)
Standard Premium Schedule (HKD)

自付費 (港元) Deductible (HKD)		0		16,000		25,000	
實際年齡 Attained Age	下次生日 年齡 Age at next birthday	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly
56	57	38,581.00	3,472.29	18,963.00	1,706.67	15,868.00	1,428.12
57	58	40,651.00	3,658.59	20,175.00	1,815.75	16,942.00	1,524.78
58	59	42,589.00	3,833.01	21,102.00	1,899.18	17,865.00	1,607.85
59	60	43,913.00	3,952.17	22,003.00	1,980.27	18,639.00	1,677.51
60	61	46,128.00	4,151.52	23,495.00	2,114.55	19,793.00	1,781.37
61	62	48,427.00	4,358.43	24,814.00	2,233.26	21,186.00	1,906.74
62	63	52,570.00	4,731.30	26,577.00	2,391.93	22,668.00	2,040.12
63	64	58,047.00	5,224.23	29,251.00	2,632.59	24,958.00	2,246.22
64	65	64,949.00	5,845.41	32,593.00	2,933.37	27,831.00	2,504.79
65	66	70,544.00	6,348.96	35,830.00	3,224.70	30,270.00	2,724.30
66	67	76,255.00	6,862.95	39,073.00	3,516.57	33,152.00	2,983.68
67	68	79,261.00	7,133.49	39,774.00	3,579.66	33,733.00	3,035.97
68	69	81,059.00	7,295.31	40,808.00	3,672.72	34,643.00	3,117.87
69	70	83,733.00	7,535.97	42,179.00	3,796.11	35,887.00	3,229.83
70	71	86,027.00	7,742.43	43,511.00	3,915.99	36,989.00	3,329.01
71	72	95,111.00	8,559.99	48,116.00	4,330.44	40,874.00	3,678.66
72	73	100,380.00	9,034.20	50,904.00	4,581.36	43,165.00	3,884.85
73	74	105,561.00	9,500.49	53,178.00	4,786.02	45,387.00	4,084.83
74	75	109,912.00	9,892.08	55,865.00	5,027.85	47,434.00	4,269.06
75	76	111,913.00	10,072.17	57,185.00	5,146.65	48,623.00	4,376.07
76	77	118,995.00	10,709.55	60,182.00	5,416.38	51,123.00	4,601.07
77	78	127,233.00	11,450.97	64,256.00	5,783.04	54,690.00	4,922.10
78	79	130,802.00	11,772.18	65,577.00	5,901.93	55,757.00	5,018.13
79	80	134,932.00	12,143.88	69,406.00	6,246.54	58,972.00	5,307.48
80	81	137,064.00	12,335.76	70,970.00	6,387.30	60,283.00	5,425.47
81^	82^	145,001.00	13,050.09	72,592.00	6,533.28	61,800.00	5,562.00
82^	83^	149,220.00	13,429.80	74,966.00	6,746.94	63,695.00	5,732.55
83^	84^	151,865.00	13,667.85	76,187.00	6,856.83	64,662.00	5,819.58
84^	85^	154,269.00	13,884.21	77,775.00	6,999.75	66,455.00	5,980.95
85^	86^	157,036.00	14,133.24	78,751.00	7,087.59	68,864.00	6,197.76
86^	87^	159,921.00	14,392.89	80,607.00	7,254.63	70,383.00	6,334.47
87^	88^	162,446.00	14,620.14	82,568.00	7,431.12	72,152.00	6,493.68
88^	89^	164,972.00	14,847.48	83,736.00	7,536.24	73,244.00	6,591.96
89^	90^	167,616.00	15,085.44	85,785.00	7,720.65	75,233.00	6,770.97
90^	91^	170,262.00	15,323.58	87,350.00	7,861.50	76,351.00	6,871.59
91^	92^	173,027.00	15,572.43	89,167.00	8,025.03	77,753.00	6,997.77
92^	93^	175,552.00	15,799.68	91,044.00	8,193.96	78,773.00	7,089.57
93^	94^	178,198.00	16,037.82	92,704.00	8,343.36	80,048.00	7,204.32
94^	95^	181,084.00	16,297.56	94,942.00	8,544.78	80,974.00	7,287.66
95^	96^	183,728.00	16,535.52	96,446.00	8,680.14	81,797.00	7,361.73
96^	97^	186,495.00	16,784.55	98,160.00	8,834.40	83,425.00	7,508.25
97^	98^	189,841.00	17,085.69	99,162.00	8,924.58	84,471.00	7,602.39
98^	99^	193,183.00	17,386.47	100,986.00	9,088.74	85,400.00	7,686.00
99^	100^	201,161.00	18,104.49	101,588.00	9,142.92	86,550.00	7,789.50

^ 只適用於續保。
^ For Renewal only.

此標準保費表並未包括由保險業監管局徵收的保費徵費。
This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.



跨越・無界醫療臻薈 - 特等（獨立保單）

NobleCare Premier Medical Plan - Superior (Standalone Plan)

(2025 年 4 月 14 日起生效 Effective from 14 April, 2025)

標準保費表（港元）

Standard Premium Schedule (HKD)

自付費 (港元) Deductible (HKD)		50,000		100,000		250,000	
實際年齡 Attained Age	下次生日 年齡 Age at next birthday	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly
0	1	5,031.00	452.79	4,182.00	376.38	3,719.00	334.71
1	2	5,031.00	452.79	4,182.00	376.38	3,719.00	334.71
2	3	5,031.00	452.79	4,182.00	376.38	3,719.00	334.71
3	4	5,031.00	452.79	4,182.00	376.38	3,719.00	334.71
4	5	5,031.00	452.79	4,182.00	376.38	3,719.00	334.71
5	6	4,214.00	379.26	3,559.00	320.31	3,263.00	293.67
6	7	4,214.00	379.26	3,559.00	320.31	3,263.00	293.67
7	8	4,214.00	379.26	3,559.00	320.31	3,263.00	293.67
8	9	4,214.00	379.26	3,559.00	320.31	3,263.00	293.67
9	10	4,214.00	379.26	3,559.00	320.31	3,263.00	293.67
10	11	4,214.00	379.26	3,559.00	320.31	3,263.00	293.67
11	12	4,214.00	379.26	3,559.00	320.31	3,263.00	293.67
12	13	4,214.00	379.26	3,559.00	320.31	3,263.00	293.67
13	14	4,214.00	379.26	3,559.00	320.31	3,263.00	293.67
14	15	4,214.00	379.26	3,559.00	320.31	3,263.00	293.67
15	16	4,214.00	379.26	3,559.00	320.31	3,263.00	293.67
16	17	4,214.00	379.26	3,559.00	320.31	3,263.00	293.67
17	18	4,214.00	379.26	3,559.00	320.31	3,263.00	293.67
18	19	4,257.00	383.13	3,559.00	320.31	3,263.00	293.67
19	20	4,349.00	391.41	3,591.00	323.19	3,263.00	293.67
20	21	4,450.00	400.50	3,650.00	328.50	3,263.00	293.67
21	22	4,535.00	408.15	3,709.00	333.81	3,263.00	293.67
22	23	4,651.00	418.59	3,789.00	341.01	3,263.00	293.67
23	24	4,748.00	427.32	3,855.00	346.95	3,287.00	295.83
24	25	4,819.00	433.71	3,886.00	349.74	3,309.00	297.81
25	26	4,867.00	438.03	3,976.00	357.84	3,332.00	299.88
26	27	4,916.00	442.44	4,062.00	365.58	3,355.00	301.95
27	28	4,965.00	446.85	4,145.00	373.05	3,378.00	304.02
28	29	5,015.00	451.35	4,145.00	373.05	3,400.00	306.00
29	30	5,040.00	453.60	4,182.00	376.38	3,423.00	308.07
30	31	5,284.00	475.56	4,289.00	386.01	3,446.00	310.14
31	32	5,301.00	477.09	4,289.00	386.01	3,446.00	310.14
32	33	5,329.00	479.61	4,294.00	386.46	3,464.00	311.76
33	34	5,371.00	483.39	4,297.00	386.73	3,491.00	314.19
34	35	5,388.00	484.92	4,300.00	387.00	3,491.00	314.19
35	36	5,502.00	495.18	4,447.00	400.23	3,588.00	322.92
36	37	5,673.00	510.57	4,576.00	411.84	3,699.00	332.91
37	38	5,691.00	512.19	4,576.00	411.84	3,699.00	332.91
38	39	5,776.00	519.84	4,621.00	415.89	3,755.00	337.95
39	40	5,809.00	522.81	4,647.00	418.23	3,776.00	339.84
40	41	6,206.00	558.54	4,965.00	446.85	4,034.00	363.06
41	42	6,648.00	598.32	5,319.00	478.71	4,322.00	388.98
42	43	6,868.00	618.12	5,468.00	492.12	4,443.00	399.87
43	44	7,169.00	645.21	5,735.00	516.15	4,660.00	419.40
44	45	7,294.00	656.46	5,835.00	525.15	4,741.00	426.69
45	46	7,821.00	703.89	6,380.00	574.20	5,184.00	466.56
46	47	8,202.00	738.18	6,692.00	602.28	5,437.00	489.33
47	48	8,785.00	790.65	7,167.00	645.03	5,823.00	524.07
48	49	9,156.00	824.04	7,469.00	672.21	6,069.00	546.21
49	50	9,594.00	863.46	7,826.00	704.34	6,359.00	572.31
50	51	10,257.00	923.13	8,368.00	753.12	6,799.00	611.91
51	52	10,778.00	970.02	8,793.00	791.37	7,144.00	642.96
52	53	11,296.00	1,016.64	9,215.00	829.35	7,487.00	673.83
53	54	11,814.00	1,063.26	9,638.00	867.42	7,831.00	704.79
54	55	12,331.00	1,109.79	10,059.00	905.31	8,173.00	735.57
55	56	12,867.00	1,158.03	10,497.00	944.73	8,529.00	767.61

(2025 年 4 月 14 日起生效 Effective from 14 April, 2025)

標準保費表 (港元)
Standard Premium Schedule (HKD)

自付費 (港元) Deductible (HKD)		50,000		100,000		250,000	
實際年齡 Attained Age	下次生日 年齡 Age at next birthday	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly
56	57	13,402.00	1,206.18	10,801.00	972.09	8,776.00	789.84
57	58	13,941.00	1,254.69	11,189.00	1,007.01	9,091.00	818.19
58	59	14,478.00	1,303.02	11,713.00	1,054.17	9,403.00	846.27
59	60	14,820.00	1,333.80	12,113.00	1,090.17	9,565.00	860.85
60	61	15,653.00	1,408.77	12,786.00	1,150.74	10,098.00	908.82
61	62	16,551.00	1,489.59	13,511.00	1,215.99	10,670.00	960.30
62	63	17,526.00	1,577.34	14,299.00	1,286.91	11,292.00	1,016.28
63	64	18,736.00	1,686.24	15,103.00	1,359.27	11,890.00	1,070.10
64	65	19,829.00	1,784.61	15,974.00	1,437.66	12,575.00	1,131.75
65	66	20,774.00	1,869.66	16,725.00	1,505.25	13,166.00	1,184.94
66	67	22,289.00	2,006.01	17,934.00	1,614.06	13,909.00	1,251.81
67	68	23,721.00	2,134.89	18,856.00	1,697.04	14,575.00	1,311.75
68	69	25,443.00	2,289.87	20,213.00	1,819.17	15,623.00	1,406.07
69	70	27,188.00	2,446.92	21,585.00	1,942.65	16,684.00	1,501.56
70	71	28,990.00	2,609.10	23,016.00	2,071.44	17,791.00	1,601.19
71	72	30,725.00	2,765.25	24,394.00	2,195.46	18,855.00	1,696.95
72	73	32,642.00	2,937.78	25,916.00	2,332.44	20,031.00	1,802.79
73	74	34,437.00	3,099.33	27,342.00	2,460.78	21,133.00	1,901.97
74	75	36,255.00	3,262.95	28,784.00	2,590.56	22,249.00	2,002.41
75	76	38,202.00	3,438.18	30,331.00	2,729.79	23,443.00	2,109.87
76	77	39,570.00	3,561.30	31,417.00	2,827.53	24,283.00	2,185.47
77	78	41,555.00	3,739.95	32,992.00	2,969.28	25,501.00	2,295.09
78	79	42,368.00	3,813.12	33,638.00	3,027.42	26,000.00	2,340.00
79	80	44,807.00	4,032.63	35,574.00	3,201.66	27,497.00	2,474.73
80	81	47,458.00	4,271.22	37,678.00	3,391.02	29,123.00	2,621.07
81^	82^	48,720.00	4,384.80	38,682.00	3,481.38	29,898.00	2,690.82
82^	83^	50,536.00	4,548.24	40,124.00	3,611.16	31,012.00	2,791.08
83^	84^	52,490.00	4,724.10	41,674.00	3,750.66	32,212.00	2,899.08
84^	85^	54,264.00	4,883.76	43,084.00	3,877.56	33,302.00	2,997.18
85^	86^	56,231.00	5,060.79	44,645.00	4,018.05	34,508.00	3,105.72
86^	87^	57,472.00	5,172.48	45,630.00	4,106.70	35,270.00	3,174.30
87^	88^	58,917.00	5,302.53	46,777.00	4,209.93	36,156.00	3,254.04
88^	89^	59,810.00	5,382.90	47,485.00	4,273.65	36,704.00	3,303.36
89^	90^	61,432.00	5,528.88	48,774.00	4,389.66	37,700.00	3,393.00
90^	91^	62,404.00	5,616.36	49,546.00	4,459.14	38,297.00	3,446.73
91^	92^	67,830.00	6,104.70	53,854.00	4,846.86	41,626.00	3,746.34
92^	93^	69,095.00	6,218.55	54,858.00	4,937.22	42,401.00	3,816.09
93^	94^	70,610.00	6,354.90	56,061.00	5,045.49	43,332.00	3,899.88
94^	95^	72,293.00	6,506.37	57,397.00	5,165.73	44,365.00	3,992.85
95^	96^	73,655.00	6,628.95	58,479.00	5,263.11	45,201.00	4,068.09
96^	97^	75,766.00	6,818.94	60,154.00	5,413.86	46,496.00	4,184.64
97^	98^	78,017.00	7,021.53	61,942.00	5,574.78	47,877.00	4,308.93
98^	99^	79,533.00	7,157.97	63,144.00	5,682.96	48,807.00	4,392.63
99^	100^	81,273.00	7,314.57	64,526.00	5,807.34	49,875.00	4,488.75

^ 只適用於續保。
^ For Renewal only.

此標準保費表並未包括由保險業監管局徵收的保費徵費。
This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.



跨越・無界醫療臻薈 - 優等（獨立保單）

NobleCare Premier Medical Plan - Premier (Standalone Plan)

(2025 年 4 月 14 日起生效 Effective from 14 April, 2025)

標準保費表（港元）

Standard Premium Schedule (HKD)

自付費（港元） Deductible (HKD)		0		16,000		25,000	
實際年齡 Attained Age	下次生日 年齡 Age at next birthday	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly
0	1	28,846.00	2,596.14	19,477.00	1,752.93	16,219.00	1,459.71
1	2	28,846.00	2,596.14	19,477.00	1,752.93	16,219.00	1,459.71
2	3	28,846.00	2,596.14	19,477.00	1,752.93	16,219.00	1,459.71
3	4	28,846.00	2,596.14	19,477.00	1,752.93	16,219.00	1,459.71
4	5	28,846.00	2,596.14	19,477.00	1,752.93	16,219.00	1,459.71
5	6	28,846.00	2,596.14	19,477.00	1,752.93	16,219.00	1,459.71
6	7	28,846.00	2,596.14	19,477.00	1,752.93	16,219.00	1,459.71
7	8	28,846.00	2,596.14	19,477.00	1,752.93	16,219.00	1,459.71
8	9	28,846.00	2,596.14	19,477.00	1,752.93	16,219.00	1,459.71
9	10	28,846.00	2,596.14	19,477.00	1,752.93	16,219.00	1,459.71
10	11	28,846.00	2,596.14	19,477.00	1,752.93	16,219.00	1,459.71
11	12	28,846.00	2,596.14	19,477.00	1,752.93	16,219.00	1,459.71
12	13	28,846.00	2,596.14	19,477.00	1,752.93	16,219.00	1,459.71
13	14	28,846.00	2,596.14	19,477.00	1,752.93	16,219.00	1,459.71
14	15	28,846.00	2,596.14	19,477.00	1,752.93	16,219.00	1,459.71
15	16	28,966.00	2,606.94	19,558.00	1,760.22	16,777.00	1,509.93
16	17	29,088.00	2,617.92	19,639.00	1,767.51	16,848.00	1,516.32
17	18	30,288.00	2,725.92	21,358.00	1,922.22	18,554.00	1,669.86
18	19	30,656.00	2,759.04	21,394.00	1,925.46	18,663.00	1,679.67
19	20	30,746.00	2,767.14	21,484.00	1,933.56	18,741.00	1,686.69
20	21	30,940.00	2,784.60	21,518.00	1,936.62	18,858.00	1,697.22
21	22	31,008.00	2,790.72	21,565.00	1,940.85	18,900.00	1,701.00
22	23	31,075.00	2,796.75	21,613.00	1,945.17	18,942.00	1,704.78
23	24	31,143.00	2,802.87	21,660.00	1,949.40	18,982.00	1,708.38
24	25	31,213.00	2,809.17	21,708.00	1,953.72	19,025.00	1,712.25
25	26	31,564.00	2,840.76	21,953.00	1,975.77	19,239.00	1,731.51
26	27	31,916.00	2,872.44	22,197.00	1,997.73	19,454.00	1,750.86
27	28	32,265.00	2,903.85	22,440.00	2,019.60	19,666.00	1,769.94
28	29	32,813.00	2,953.17	22,821.00	2,053.89	20,000.00	1,800.00
29	30	33,144.00	2,982.96	24,301.00	2,187.09	21,297.00	1,916.73
30	31	34,547.00	3,109.23	25,329.00	2,279.61	22,198.00	1,997.82
31	32	34,945.00	3,145.05	25,622.00	2,305.98	22,454.00	2,020.86
32	33	35,609.00	3,204.81	26,108.00	2,349.72	22,882.00	2,059.38
33	34	36,074.00	3,246.66	26,449.00	2,380.41	23,180.00	2,086.20
34	35	36,431.00	3,278.79	26,709.00	2,403.81	23,407.00	2,106.63
35	36	37,226.00	3,350.34	27,301.00	2,457.09	23,926.00	2,153.34
36	37	37,936.00	3,414.24	27,830.00	2,504.70	24,390.00	2,195.10
37	38	39,071.00	3,516.39	28,672.00	2,580.48	25,127.00	2,261.43
38	39	40,320.00	3,628.80	29,597.00	2,663.73	25,939.00	2,334.51
39	40	42,067.00	3,786.03	30,889.00	2,780.01	27,071.00	2,436.39
40	41	44,141.00	3,972.69	32,421.00	2,917.89	28,414.00	2,557.26
41	42	46,183.00	4,156.47	33,932.00	3,053.88	29,738.00	2,676.42
42	43	48,287.00	4,345.83	35,488.00	3,193.92	31,101.00	2,799.09
43	44	50,610.00	4,554.90	37,205.00	3,348.45	32,607.00	2,934.63
44	45	53,091.00	4,778.19	39,040.00	3,513.60	34,215.00	3,079.35
45	46	56,414.00	5,077.26	41,498.00	3,734.82	36,368.00	3,273.12
46	47	58,818.00	5,293.62	43,265.00	3,893.85	37,918.00	3,412.62
47	48	61,210.00	5,508.90	45,027.00	4,052.43	39,461.00	3,551.49
48	49	63,593.00	5,723.37	46,779.00	4,210.11	40,998.00	3,689.82
49	50	65,962.00	5,936.58	48,522.00	4,366.98	42,524.00	3,827.16
50	51	69,268.00	6,234.12	50,954.00	4,585.86	44,655.00	4,018.95
51	52	72,557.00	6,530.13	53,373.00	4,803.57	46,776.00	4,209.84
52	53	75,834.00	6,825.06	55,784.00	5,020.56	48,889.00	4,400.01
53	54	79,096.00	7,118.64	58,183.00	5,236.47	50,992.00	4,589.28
54	55	82,344.00	7,410.96	60,572.00	5,451.48	53,085.00	4,777.65
55	56	87,956.00	7,916.04	64,700.00	5,823.00	56,703.00	5,103.27

(2025 年 4 月 14 日起生效 Effective from 14 April, 2025)

標準保費表 (港元)
Standard Premium Schedule (HKD)

自付費 (港元) Deductible (HKD)		0		16,000		25,000	
實際年齡 Attained Age	下次生日 年齡 Age at next birthday	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly
56	57	93,585.00	8,422.65	68,842.00	6,195.78	60,333.00	5,429.97
57	58	99,239.00	8,931.51	73,000.00	6,570.00	63,977.00	5,757.93
58	59	104,918.00	9,442.62	77,178.00	6,946.02	67,639.00	6,087.51
59	60	110,341.00	9,930.69	81,138.00	7,302.42	71,109.00	6,399.81
60	61	119,186.00	10,726.74	87,674.00	7,890.66	76,837.00	6,915.33
61	62	125,227.00	11,270.43	92,117.00	8,290.53	80,731.00	7,265.79
62	63	130,709.00	11,763.81	96,150.00	8,653.50	84,266.00	7,583.94
63	64	137,021.00	12,331.89	100,793.00	9,071.37	88,334.00	7,950.06
64	65	143,841.00	12,945.69	105,809.00	9,522.81	92,730.00	8,345.70
65	66	150,995.00	13,589.55	111,073.00	9,996.57	97,343.00	8,760.87
66	67	158,845.00	14,296.05	116,846.00	10,516.14	102,403.00	9,216.27
67	68	167,333.00	15,059.97	123,090.00	11,078.10	107,876.00	9,708.84
68	69	176,727.00	15,905.43	130,000.00	11,700.00	113,932.00	10,253.88
69	70	186,207.00	16,758.63	136,974.00	12,327.66	120,043.00	10,803.87
70	71	197,121.00	17,740.89	145,026.00	13,052.34	127,117.00	11,440.53
71	72	208,144.00	18,732.96	153,159.00	13,784.31	134,266.00	12,083.94
72	73	220,075.00	19,806.75	161,963.00	14,576.67	142,003.00	12,780.27
73	74	231,137.00	20,802.33	170,130.00	15,311.70	149,183.00	13,426.47
74	75	242,679.00	21,841.11	178,653.00	16,078.77	156,677.00	14,100.93
75	76	254,048.00	22,864.32	187,022.00	16,831.98	164,017.00	14,761.53
76	77	266,153.00	23,953.77	195,934.00	17,634.06	171,833.00	15,464.97
77	78	277,022.00	24,931.98	203,936.00	18,354.24	178,850.00	16,096.50
78	79	287,072.00	25,836.48	211,335.00	19,020.15	185,339.00	16,680.51
79	80	295,654.00	26,608.86	217,652.00	19,588.68	190,878.00	17,179.02
80	81	311,708.00	28,053.72	229,470.00	20,652.30	201,243.00	18,111.87
81^	82^	330,405.00	29,736.45	243,235.00	21,891.15	213,315.00	19,198.35
82^	83^	342,190.00	30,797.10	251,910.00	22,671.90	220,922.00	19,882.98
83^	84^	356,371.00	32,073.39	262,350.00	23,611.50	230,079.00	20,707.11
84^	85^	366,581.00	32,992.29	269,866.00	24,287.94	236,670.00	21,300.30
85^	86^	378,506.00	34,065.54	278,644.00	25,077.96	244,368.00	21,993.12
86^	87^	385,102.00	34,659.18	283,500.00	25,515.00	248,628.00	22,376.52
87^	88^	392,059.00	35,285.31	288,622.00	25,975.98	253,118.00	22,780.62
88^	89^	399,080.00	35,917.20	293,791.00	26,441.19	257,652.00	23,188.68
89^	90^	406,163.00	36,554.67	299,004.00	26,910.36	262,224.00	23,600.16
90^	91^	413,307.00	37,197.63	304,264.00	27,383.76	266,836.00	24,015.24
91^	92^	420,194.00	37,817.46	309,335.00	27,840.15	271,284.00	24,415.56
92^	93^	427,462.00	38,471.58	314,686.00	28,321.74	275,976.00	24,837.84
93^	94^	434,791.00	39,131.19	320,080.00	28,807.20	280,707.00	25,263.63
94^	95^	442,181.00	39,796.29	325,521.00	29,296.89	285,478.00	25,693.02
95^	96^	449,635.00	40,467.15	331,007.00	29,790.63	290,291.00	26,126.19
96^	97^	456,817.00	41,113.53	336,295.00	30,266.55	294,927.00	26,543.43
97^	98^	464,391.00	41,795.19	341,871.00	30,768.39	299,818.00	26,983.62
98^	99^	472,028.00	42,482.52	347,493.00	31,274.37	304,748.00	27,427.32
99^	100^	479,662.00	43,169.58	353,114.00	31,780.26	309,677.00	27,870.93

^ 只適用於續保。
^ For Renewal only.

此標準保費表並未包括由保險業監管局徵收的保費徵費。
This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.



跨越・無界醫療臻薈 - 優等（獨立保單）

NobleCare Premier Medical Plan - Premier (Standalone Plan)

(2025 年 4 月 14 日起生效 Effective from 14 April, 2025)

標準保費表（港元）

Standard Premium Schedule (HKD)

自付費（港元） Deductible (HKD)		50,000		100,000		250,000	
實際年齡 Attained Age	下次生日 年齡 Age at next birthday	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly
0	1	8,704.00	783.36	7,188.00	646.92	5,922.00	532.98
1	2	8,704.00	783.36	7,188.00	646.92	5,922.00	532.98
2	3	8,704.00	783.36	7,188.00	646.92	5,922.00	532.98
3	4	8,704.00	783.36	7,188.00	646.92	5,922.00	532.98
4	5	8,704.00	783.36	7,188.00	646.92	5,922.00	532.98
5	6	8,499.00	764.91	7,019.00	631.71	5,782.00	520.38
6	7	8,499.00	764.91	7,019.00	631.71	5,782.00	520.38
7	8	8,499.00	764.91	7,019.00	631.71	5,782.00	520.38
8	9	8,499.00	764.91	7,019.00	631.71	5,782.00	520.38
9	10	8,499.00	764.91	7,019.00	631.71	5,782.00	520.38
10	11	8,499.00	764.91	7,019.00	631.71	5,782.00	520.38
11	12	8,499.00	764.91	7,019.00	631.71	5,782.00	520.38
12	13	8,499.00	764.91	7,019.00	631.71	5,782.00	520.38
13	14	8,499.00	764.91	7,019.00	631.71	5,782.00	520.38
14	15	8,499.00	764.91	7,019.00	631.71	5,782.00	520.38
15	16	8,684.00	781.56	7,249.00	652.41	5,973.00	537.57
16	17	8,855.00	796.95	7,468.00	672.12	6,153.00	553.77
17	18	10,134.00	912.06	8,154.00	733.86	6,755.00	607.95
18	19	10,452.00	940.68	8,499.00	764.91	7,004.00	630.36
19	20	10,800.00	972.00	8,748.00	787.32	7,188.00	646.92
20	21	11,022.00	991.98	8,889.00	800.01	7,202.00	648.18
21	22	11,078.00	997.02	8,918.00	802.62	7,226.00	650.34
22	23	11,134.00	1,002.06	8,948.00	805.32	7,251.00	652.59
23	24	11,188.00	1,006.92	8,978.00	808.02	7,275.00	654.75
24	25	11,246.00	1,012.14	9,008.00	810.72	7,299.00	656.91
25	26	11,343.00	1,020.87	9,062.00	815.58	7,343.00	660.87
26	27	11,439.00	1,029.51	9,113.00	820.17	7,384.00	664.56
27	28	11,525.00	1,037.25	9,130.00	821.70	7,398.00	665.82
28	29	11,751.00	1,057.59	9,233.00	830.97	7,450.00	670.50
29	30	12,661.00	1,139.49	10,036.00	903.24	7,925.00	713.25
30	31	12,862.00	1,157.58	10,170.00	915.30	7,972.00	717.48
31	32	13,020.00	1,171.80	10,296.00	926.64	8,013.00	721.17
32	33	13,356.00	1,202.04	10,562.00	950.58	8,159.00	734.31
33	34	13,690.00	1,232.10	10,799.00	971.91	8,303.00	747.27
34	35	13,884.00	1,249.56	10,951.00	985.59	8,340.00	750.60
35	36	14,184.00	1,276.56	11,153.00	1,003.77	8,516.00	766.44
36	37	14,453.00	1,300.77	11,363.00	1,022.67	8,677.00	780.93
37	38	14,873.00	1,338.57	11,674.00	1,050.66	8,915.00	802.35
38	39	15,189.00	1,367.01	11,884.00	1,069.56	9,075.00	816.75
39	40	15,585.00	1,402.65	12,192.00	1,097.28	9,734.00	876.06
40	41	16,419.00	1,477.71	12,843.00	1,155.87	9,957.00	896.13
41	42	17,262.00	1,553.58	13,503.00	1,215.27	10,312.00	928.08
42	43	18,114.00	1,630.26	14,169.00	1,275.21	10,657.00	959.13
43	44	18,976.00	1,707.84	14,845.00	1,336.05	11,165.00	1,004.85
44	45	20,000.00	1,800.00	15,629.00	1,406.61	11,755.00	1,057.95
45	46	21,055.00	1,894.95	16,442.00	1,479.78	12,366.00	1,112.94
46	47	21,949.00	1,975.41	17,132.00	1,541.88	12,885.00	1,159.65
47	48	22,838.00	2,055.42	17,815.00	1,603.35	13,398.00	1,205.82
48	49	23,724.00	2,135.16	18,494.00	1,664.46	13,910.00	1,251.90
49	50	24,603.00	2,214.27	19,170.00	1,725.30	14,417.00	1,297.53
50	51	25,832.00	2,324.88	20,116.00	1,810.44	15,129.00	1,361.61
51	52	27,054.00	2,434.86	21,055.00	1,894.95	15,835.00	1,425.15
52	53	28,272.00	2,544.48	21,989.00	1,979.01	16,538.00	1,488.42
53	54	29,482.00	2,653.38	22,918.00	2,062.62	17,236.00	1,551.24
54	55	30,689.00	2,762.01	23,842.00	2,145.78	17,932.00	1,613.88
55	56	32,747.00	2,947.23	25,438.00	2,289.42	19,131.00	1,721.79

(2025 年 4 月 14 日起生效 Effective from 14 April, 2025)

標準保費表 (港元)
Standard Premium Schedule (HKD)

自付費 (港元) Deductible (HKD)		50,000		100,000		250,000	
實際年齡 Attained Age	下次生日 年齡 Age at next birthday	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly	年供 Annual	月供 Monthly
56	57	34,807.00	3,132.63	27,036.00	2,433.24	20,334.00	1,830.06
57	58	36,872.00	3,318.48	28,638.00	2,577.42	21,539.00	1,938.51
58	59	38,942.00	3,504.78	30,242.00	2,721.78	22,745.00	2,047.05
59	60	40,900.00	3,681.00	31,759.00	2,858.31	23,886.00	2,149.74
60	61	44,149.00	3,973.41	34,279.00	3,085.11	25,781.00	2,320.29
61	62	45,930.00	4,133.70	36,546.00	3,289.14	27,487.00	2,473.83
62	63	48,605.00	4,374.45	38,169.00	3,435.21	28,706.00	2,583.54
63	64	51,121.00	4,600.89	39,988.00	3,598.92	30,075.00	2,706.75
64	65	53,640.00	4,827.60	41,956.00	3,776.04	31,555.00	2,839.95
65	66	56,278.00	5,065.02	44,018.00	3,961.62	33,105.00	2,979.45
66	67	59,180.00	5,326.20	46,280.00	4,165.20	34,807.00	3,132.63
67	68	62,319.00	5,608.71	48,728.00	4,385.52	36,649.00	3,298.41
68	69	65,786.00	5,920.74	51,436.00	4,629.24	38,684.00	3,481.56
69	70	69,287.00	6,235.83	54,168.00	4,875.12	40,739.00	3,666.51
70	71	73,429.00	6,608.61	57,335.00	5,160.15	43,109.00	3,879.81
71	72	77,621.00	6,985.89	60,537.00	5,448.33	45,503.00	4,095.27
72	73	82,153.00	7,393.77	63,999.00	5,759.91	48,090.00	4,328.10
73	74	86,380.00	7,774.20	67,214.00	6,049.26	50,492.00	4,544.28
74	75	90,949.00	8,185.41	71,104.00	6,399.36	53,400.00	4,806.00
75	76	94,204.00	8,478.36	74,509.00	6,705.81	55,956.00	5,036.04
76	77	98,848.00	8,896.32	78,155.00	7,033.95	58,695.00	5,282.55
77	78	103,822.00	9,343.98	81,455.00	7,330.95	61,173.00	5,505.57
78	79	107,644.00	9,687.96	84,540.00	7,608.60	63,490.00	5,714.10
79	80	110,889.00	9,980.01	87,191.00	7,847.19	65,481.00	5,893.29
80	81	116,671.00	10,500.39	91,186.00	8,206.74	68,482.00	6,163.38
81^	82^	123,309.00	11,097.81	96,618.00	8,695.62	72,561.00	6,530.49
82^	83^	128,021.00	11,521.89	100,051.00	9,004.59	75,139.00	6,762.51
83^	84^	131,407.00	11,826.63	104,160.00	9,374.40	78,224.00	7,040.16
84^	85^	134,279.00	12,085.11	106,836.00	9,615.24	80,234.00	7,221.06
85^	86^	141,880.00	12,769.20	110,123.00	9,911.07	82,702.00	7,443.18
86^	87^	144,352.00	12,991.68	112,041.00	10,083.69	84,143.00	7,572.87
87^	88^	146,959.00	13,226.31	114,065.00	10,265.85	85,663.00	7,709.67
88^	89^	149,591.00	13,463.19	116,107.00	10,449.63	87,197.00	7,847.73
89^	90^	152,246.00	13,702.14	118,169.00	10,635.21	88,745.00	7,987.05
90^	91^	154,924.00	13,943.16	120,247.00	10,822.23	90,306.00	8,127.54
91^	92^	157,506.00	14,175.54	122,251.00	11,002.59	91,811.00	8,262.99
92^	93^	160,230.00	14,420.70	124,367.00	11,193.03	93,400.00	8,406.00
93^	94^	162,977.00	14,667.93	126,498.00	11,384.82	95,000.00	8,550.00
94^	95^	165,747.00	14,917.23	128,647.00	11,578.23	96,614.00	8,695.26
95^	96^	168,541.00	15,168.69	130,817.00	11,773.53	98,244.00	8,841.96
96^	97^	171,234.00	15,411.06	132,905.00	11,961.45	99,813.00	8,983.17
97^	98^	174,073.00	15,666.57	135,110.00	12,159.90	101,468.00	9,132.12
98^	99^	176,936.00	15,924.24	137,331.00	12,359.79	103,136.00	9,282.24
99^	100^	179,797.00	16,181.73	139,551.00	12,559.59	104,803.00	9,432.27

^ 只適用於續保。
^ For Renewal only.

此標準保費表並未包括由保險業監管局徵收的保費徵費。
This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.