

**AXA 安盛「真智住院現金保障 –
首年一元附加契約」推廣計劃
AXA “Smart Medimoney –
First Year \$1 Supplement”
Programme**



**推廣期：
2015 年 12 月 29 日至
2016 年 4 月 26 日
Promotion Period:
From 29 December 2015
to 26 April 2016**

AXA 安盛

redefining / standards



AXA 安盛「真智住院現金保障 – 首年一元附加契約」推廣計劃

由 2015 年 12 月 29 日至 2016 年 4 月 26 日止¹，凡成功投保個人人壽保險保單（包括基本計劃及其附加契約，如適用）且首年年繳保費不少於 5,000 港元或任何「真智安心醫療保障」之基本計劃，即可以**港幣一元（或等值外幣）之首年年繳保費**，申請一份經濟保障級別的「真智住院現金保障 – 首年一元附加契約」。

i 有關優惠之詳情，請參閱本單張所載之條款及細則。

真智住院現金保障 – 首年一元附加契約一覽

■ 每日住院現金保障

- 提供每日住院現金保障¹高達 1,000 日。
- 如須入住深切治療部，可獲雙倍每日現金保障^{1,3}。有關保障的簡介，請參閱下列的賠償表。

■ 首個保單年度後續享保障

- 只需繳付續保保費，即可享每年保證續保至 75 歲。詳情請參閱本單張內之續保保費表。
- 您更可於首個保單年度後申請由**經濟級別**升級至**標準、特級或至尊**保障級別，惟需經本公司批核。
- 升級至**標準、特級或至尊**保障級別後，若在緊接續保前連續 3 年沒有索償紀錄，即可在續保時享有無索償保費折扣，折扣額相等於此附加契約上一年度的年繳保費（未計算任何無索償折扣前，如有）之 15%。

■ AXA 援助服務[#]

- 您可自動免費享用國際援助服務。當您身處海外公幹或旅行時，一旦遇上緊急事故，只需聯絡 24 小時緊急援助中心，即可獲得協助。

真智住院現金保障 – 首年一元附加契約賠償表

		真智住院現金保障 – 首年一元附加契約	此等保障級別只適用於首個保單週年度後續保之保單，有關申請須經本公司最終批核為準。		
保障範圍	賠償項目 (最高賠償額)	經濟 (港元)	標準 (港元)	特級 (港元)	至尊 (港元)
住院保障 (每次住院 ²)	每日保險賠償 ¹ (最多賠償 1,000 日)	500	750	1,000	1,250
	深切治療每日保險賠償 ¹ (最多賠償 120 日)	1,000 ³	1,500 ³	2,000 ³	2,500 ³
人壽保險	身故保險賠償	10,000	15,000	20,000	30,000

備註：

1. 如入住北美洲、歐洲、澳洲、紐西蘭、日本、新加坡、台灣、香港及澳門等地區以外之醫院，賠償金額每日為 250 港元。若因精神病住院，每日保險賠償與深切治療每日保險賠償合共的總賠償日數，每次住院將不超過 90 日；若因其他原因住院，則這兩項賠償合共的總賠償日數，每次住院將不超過 1,000 日。
2. 除非被保人在兩次住院之間已完全恢復正常活動 90 日或以上，並在此期間不需要接受治療，否則，被保人因同一宗傷病而必須住院兩次或以上，公司只會當作一次住院索償辦理。
3. 此賠償額為當被保人入住深切治療部可獲之總每日保險賠償額（已包括每日保險賠償）。

[#] 有關服務按照 AXA 援助服務之條款及細則提供。AXA 安盛保留隨時修訂有關條款及細則之權利，而不需另行通知。

詳情請聯絡您的理財顧問，致電客戶服務熱線 (852) 2802 2812 或瀏覽網頁 www.axa.com.hk。

AXA“Smart Medimoney - First Year \$1 Supplement”Programme

From 29 December 2015 to 26 April 2016, customers who have successful application of an individual life insurance policy (including basic plan and its supplements, if applicable) with an annualised first year premium of at least HKD5,000 or any Smart Medicare basic plan, may apply for a Smart Medimoney - First Year \$1 Supplement Economy benefit level with **first year premium of only HKD1 (or equivalent in foreign currency)**¹.

¹ For details of the offer, please refer to the relevant Terms and Conditions stated on this leaflet.

Smart Medimoney – First Year \$1 Supplement at a glance

■ Daily Hospital Cash Benefits

- It provides you with daily cash benefits¹ for hospital stay of up to 1,000 days.
- The daily cash benefits will be doubled if the insured is confined in an Intensive Care Unit^{1,3}. Please refer to the Benefit Schedule below for quick reference.

■ Continuous Protection after the First Policy Year

- By paying the renewal premium, you will enjoy guaranteed annual renewal up to age 75. Please refer to the renewal premium table of this leaflet for details.
- Subject to the Company's approval, you may apply for upgrading the benefit level from **Economy** to **Regular, Superior** or **Premier** after the first policy year.
- You can enjoy a No Claim Discount on your premium after upgrading to **Regular, Superior** or **Premier** benefit level if you have not lodged any claims after upgrading for 3 consecutive years immediately prior to your policy renewal. A discount equal to 15% of your annual premium (before No Claim Discount, if any) in the previous policy year will be offered upon renewal of your policy.

■ AXA Assistance Program[#]

- You will automatically be entitled to use the free international assistance service. In the event of an emergency during a business trip or holiday, you can simply contact the 24-hour worldwide alarm centres for help.

Smart Medimoney – First Year \$1 Supplement Benefit Schedule

		Smart Medimoney – First Year \$1 Supplement	These benefit levels are only available after the first policy year of the renewal policy and your application is subject to the Company's approval.		
Protection	Benefit (maximum benefit amount)	Economy (HKD)	Regular (HKD)	Superior (HKD)	Premier (HKD)
Hospitalisation (Per confinement ²)	Daily Benefit ¹ (up to 1,000 days)	500	750	1,000	1,250
	Intensive Care Daily Benefit ¹ (up to 120 days)	1,000 ³	1,500 ³	2,000 ³	2,500 ³
Life	Death Benefit	10,000	15,000	20,000	30,000

Remarks:

1. A reduced benefit of HKD250 per day will be paid for hospital confinement outside North America, Europe, Australia, New Zealand, Japan, Singapore, Taiwan, Hong Kong or Macau. The aggregate period of the Daily benefit and Intensive Care Daily benefit will not exceed 90 days per confinement resulting from mental illness and 1,000 days per confinement resulting from other causes.
2. Confinements resulting from the same disability are treated as the same confinement unless the insured has been able to resume his normal activities in full without the need of medical attention for a period of at least 90 days between the 2 successive confinements.
3. This amount is the total daily benefit amount payable if the insured is confined in an Intensive Care Unit (including the Daily Benefit amount).

[#] The provision of services is subject to the terms and conditions of the AXA Assistance Program. AXA reserves the right to amend the terms and conditions thereof from time to time without prior notice.

Please contact your Financial Consultant, call our Customer Service Hotline at (852) 2802 2812 or visit www.axa.com.hk for more details.

AXA 安盛「真智住院現金保障 – 首年一元附加契約」推廣計劃之條款及細則

- AXA 安盛「真智住院現金保障 – 首年一元附加契約」推廣計劃（「推廣計劃」）由安盛金融有限公司及安盛保險（百慕達）有限公司（於百慕達註冊成立的有限公司）（「AXA 安盛」）提供，推廣期由 2015 年 12 月 29 日至 2016 年 4 月 26 日，包括首尾兩天（「推廣期」），並受下列條款及細則約束。
- 客戶可為每份合資格保單（於下列 2a 點所定義）申請一份經濟保障級別「真智住院現金保障 – 首年一元附加契約」（「一元住院現金附加契約」），首年保費為港幣一元（或等值外幣）（「此優惠」）。
 - 除另有指明外，此優惠只適用於向 AXA 安盛成功投保之任何可附加一元住院現金附加契約的個人人壽保單而該保單之首年年繳保費達 5,000 港元或以上（或等值外幣），或任何「真智安心醫療保障」之基本計劃（「合資格保單」）。每份合資格保單只可享此優惠一次。
 - 一元住院現金附加契約一經續發，將不能於生效後的首個保單年度提升至其他保障級別。
 - 要符合此優惠之獲享資格，
 - 被保人之續發年齡必須介乎 0 至 65 歲；及
 - 該合資格保單須於 2016 年 5 月 31 日或以前獲成功續發；及
 - 購買「全蓄 II」儲蓄系列之客戶必須額外填妥並提交由 AXA 安盛規定且符合此優惠之額外「可保性證明」。
 - 限於一元住院現金附加契約之條款及細則，客戶可享有保證續保一元住院現金附加契約的權利，惟客戶須預先繳付根據在每個保單週年續保時以適用的保費率計算之續保保費。
- 在任何情況下，此優惠不得轉換或兌換現金，亦不得轉讓予他人。
- 所有由現有基本計劃或附加契約轉換而成之新基本計劃或附加契約將不符合資格參加本推廣計劃。
- 一元住院現金附加契約其後須繳付的續保保費將於續保前通知有關客戶。
- AXA 安盛有權隨時更改或終止本推廣計劃（部分或全部）及 / 或更改有關之條款及細則而不作事先通知。若本推廣計劃被更改或終止，或是其條款及細則有任何修定，有關更改 / 終止 / 修訂前已獲批核的合資格保單將不受其影響。
- 本單張只載有一般資料，並不構成任何銷售建議。有關基本計劃或附加契約（如適用）之條款、細則及不保事項的詳情，請參閱有關之保單文件。
- 如有任何爭議，AXA 安盛將保留最終決定權。

如閣下不願意接收 AXA 安盛的宣傳或直接促銷材料，敬請聯絡香港銅鑼灣勿地臣街 1 號時代廣場 2 座 20 樓 2001 室安盛保險（百慕達）有限公司（於百慕達註冊成立的有限公司）個人資料保護主任。AXA 安盛會在收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。

（只適合於香港特別行政區使用）

Terms and Conditions of AXA "Smart Medimoney - First Year \$1 Supplement" Programme

- AXA "Smart Medimoney - First Year \$1 Supplement" Programme (the "Promotion") is offered by AXA China Region Insurance Company Limited and AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("AXA"), from 29 December 2015 to 26 April 2016, both dates inclusive (the "Promotion Period"), subject to the following terms and conditions.
- Customers can apply for the Economy benefit level of Smart Medimoney - First Year \$1 Supplement (the "One Dollar Hospital Income Supplement") for each of their Eligible Policies (as defined in clause 2a) with first year premium at One Hong Kong Dollar (or equivalent in foreign currency) (the "Offer").
 - Unless otherwise specifically stated, the Offer is applicable to any individual life insurance policy with an annualised first year premium of HKD5,000 or above (or equivalent in foreign currency), or any Smart Medicare basic plan, to which the One Dollar Hospital Income Supplement is attachable and is successfully purchased from AXA ("Eligible Policy"). Each Eligible Policy can enjoy the Offer once only.
 - Once the One Dollar Hospital Income Supplement is issued, it cannot be upgraded to another benefit level during the first year from the One Dollar Hospital Income Supplement effective date.
 - To be eligible for the Offer,
 - the issue age of the insured must be between 0 to 65 years old; and
 - the Eligible Policy is successfully issued by AXA on or before 31 May 2016; and
 - customers who purchase the MAXX II savings series are also required to complete and submit further evidence of insurability as prescribed by AXA in order to become eligible for the Offer.
 - Subject to all the terms and conditions of the One Dollar Hospital Income Supplement, customers have a guaranteed right to renew the One Dollar Hospital Income Supplement by paying the renewal premium in advance at the premium rate in force at the time of renewal on each policy anniversary.
- The Offer is non-transferable and cannot be exchanged or redeemed for cash under any circumstances.
- Any basic plan or supplement converted from an existing policy or supplement will not be eligible for this Promotion.
- Subsequent premiums payable for the One Dollar Hospital Income Supplement will be notified to such customers in advance upon renewal.
- AXA reserves the right to alter or terminate the Promotion (in whole or in part) and / or amend the relevant terms and conditions of this Promotion at any time without prior notice. An application for the Eligible Policies previously approved will not be affected by subsequent alternation or termination of this Promotion and / or amendments to its terms and conditions.
- This leaflet contains general information only. It does not constitute any offer. For detailed terms, conditions and exclusions of the relevant basic plan or the supplement (if applicable), please refer to the relevant policy documents.
- In case of any disputes, the decision of AXA shall be final and conclusive.

If you do not wish to receive promotional or direct marketing materials from AXA, please inform Data Privacy Officer, AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability), Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong. AXA shall, without charge to you, ensure that you are not included in future direct marketing activities.

(Only for use in Hong Kong Special Administrative Region)

Smart Medimoney – First Year \$1 Supplement – Renewal premium table ▲

真智住院現金保障 – 首年一元附加契約 – 續保保費表▲

Annual Premium 年繳保費

HKD 港元

AGE 年齡	ECONOMY 經濟		REGULAR 標準		SUPERIOR 特級		PREMIER 至尊	
	MALE 男性	FEMALE 女性	MALE 男性	FEMALE 女性	MALE 男性	FEMALE 女性	MALE 男性	FEMALE 女性
0	718	624	1,173	1,019	1,597	1,388	2,005	1,754
1	718	624	1,173	1,019	1,597	1,388	2,005	1,754
2	718	624	1,173	1,019	1,597	1,388	2,005	1,754
3	718	624	1,173	1,019	1,597	1,388	2,005	1,754
4	718	624	1,173	1,019	1,597	1,388	2,005	1,754
5	404	349	660	571	899	777	1,128	982
6	405	350	662	572	901	779	1,131	985
7	406	352	663	574	903	782	1,133	988
8	407	353	665	576	905	784	1,136	991
9	409	364	668	595	909	809	1,141	1,023
10	411	375	671	613	914	833	1,146	1,053
11	413	386	675	631	918	858	1,152	1,084
12	416	397	680	649	924	882	1,158	1,114
13	418	408	683	666	928	905	1,163	1,144
14	420	419	686	685	932	931	1,168	1,176
15	422	431	690	704	936	957	1,173	1,209
16	424	442	693	723	940	983	1,178	1,241
17	426	454	696	742	944	1,009	1,182	1,274
18	427	466	698	761	947	1,035	1,186	1,307
19	431	477	704	780	954	1,061	1,195	1,340
20	434	489	709	799	961	1,086	1,204	1,372
21	437	501	714	818	968	1,113	1,213	1,405
22	441	513	720	838	976	1,139	1,222	1,439
23	444	525	725	857	983	1,165	1,231	1,472
24	449	537	733	877	994	1,192	1,245	1,506
25	454	549	742	897	1,006	1,219	1,259	1,539
26	459	561	751	917	1,017	1,246	1,274	1,573
27	465	574	760	937	1,029	1,273	1,289	1,608
28	471	586	769	958	1,042	1,301	1,304	1,643
29	475	599	776	979	1,050	1,329	1,315	1,678
30	479	612	782	1,000	1,059	1,357	1,325	1,713
31	483	625	790	1,021	1,069	1,386	1,337	1,749
32	488	638	798	1,043	1,079	1,415	1,349	1,785
33	493	652	806	1,065	1,089	1,444	1,362	1,821
34	502	663	821	1,083	1,109	1,468	1,386	1,852
35	512	674	836	1,102	1,129	1,493	1,410	1,882
36	522	686	852	1,120	1,149	1,518	1,435	1,913
37	532	697	869	1,139	1,171	1,542	1,462	1,944

AGE 年齡	ECONOMY 經濟		REGULAR 標準		SUPERIOR 特級		PREMIER 至尊	
	MALE 男性	FEMALE 女性	MALE 男性	FEMALE 女性	MALE 男性	FEMALE 女性	MALE 男性	FEMALE 女性
38	542	709	886	1,157	1,193	1,567	1,489	1,974
39	580	719	947	1,174	1,275	1,589	1,590	2,001
40	617	729	1,008	1,191	1,357	1,611	1,693	2,029
41	656	739	1,071	1,207	1,441	1,633	1,797	2,056
42	695	750	1,135	1,225	1,526	1,655	1,903	2,084
43	735	760	1,200	1,242	1,613	1,678	2,010	2,112
44	766	791	1,251	1,293	1,679	1,747	2,092	2,198
45	797	823	1,302	1,344	1,747	1,816	2,175	2,285
46	830	855	1,356	1,396	1,817	1,885	2,261	2,372
47	864	887	1,412	1,449	1,889	1,957	2,350	2,461
48	900	920	1,470	1,503	1,965	2,029	2,442	2,552
49	965	1,005	1,576	1,642	2,105	2,216	2,616	2,787
50	1,031	1,091	1,685	1,781	2,248	2,404	2,792	3,025
51	1,100	1,177	1,796	1,923	2,395	2,595	2,973	3,264
52	1,171	1,265	1,912	2,066	2,547	2,788	3,160	3,507
53	1,244	1,354	2,032	2,212	2,703	2,983	3,351	3,751
54	1,314	1,467	2,146	2,396	2,852	3,231	3,533	4,063
55	1,387	1,581	2,265	2,582	3,005	3,482	3,720	4,377
56	1,462	1,697	2,388	2,771	3,163	3,735	3,912	4,695
57	1,540	1,815	2,516	2,964	3,327	3,993	4,112	5,017
58	1,622	1,935	2,649	3,160	3,497	4,255	4,318	5,344
59	1,715	1,999	2,801	3,266	3,693	4,392	4,556	5,513
60	1,811	2,066	2,959	3,374	3,894	4,533	4,800	5,687
61	1,911	2,135	3,122	3,487	4,102	4,679	5,051	5,866
62	2,014	2,207	3,290	3,604	4,316	4,830	5,310	6,051
63	2,120	2,281	3,463	3,726	4,536	4,987	5,575	6,242
64	2,248	2,393	3,673	3,908	4,804	5,225	5,900	6,536
65	2,380	2,507	3,887	4,095	5,078	5,468	6,233	6,835
Renewal Rate Only 僅為續保保費								
66	2,515	2,624	4,108	4,286	5,358	5,716	6,572	7,141
67	2,653	2,744	4,333	4,483	5,645	5,970	6,918	7,453
68	2,794	2,868	4,565	4,684	5,938	6,231	7,272	7,772
69	2,968	3,051	4,848	4,984	6,301	6,624	7,713	8,259
70	3,144	3,238	5,136	5,289	6,670	7,023	8,160	8,752
71	3,324	3,428	5,430	5,599	7,045	7,428	8,615	9,251
72	3,507	3,620	5,729	5,914	7,426	7,839	9,077	9,758
73	3,770	3,913	6,158	6,391	7,958	8,437	9,710	10,479
74	4,010	4,159	6,550	6,794	8,448	8,949	10,295	11,101

Smart Medimoney – First Year \$1 Supplement – Renewal premium table ▲

真智住院現金保障 – 首年一元附加契約 – 續保保費表▲

Annual Premium 年繳保費

USD 美元

AGE 年齡	ECONOMY 經濟		REGULAR 標準		SUPERIOR 特級		PREMIER 至尊	
	MALE 男性	FEMALE 女性	MALE 男性	FEMALE 女性	MALE 男性	FEMALE 女性	MALE 男性	FEMALE 女性
0	89.8	78.0	146.6	127.4	199.6	173.5	250.6	219.3
1	89.8	78.0	146.6	127.4	199.6	173.5	250.6	219.3
2	89.8	78.0	146.6	127.4	199.6	173.5	250.6	219.3
3	89.8	78.0	146.6	127.4	199.6	173.5	250.6	219.3
4	89.8	78.0	146.6	127.4	199.6	173.5	250.6	219.3
5	50.5	43.6	82.5	71.4	112.4	97.1	141.0	122.8
6	50.6	43.8	82.8	71.5	112.6	97.4	141.4	123.1
7	50.8	44.0	82.9	71.8	112.9	97.8	141.6	123.5
8	50.9	44.1	83.1	72.0	113.1	98.0	142.0	123.9
9	51.1	45.5	83.5	74.4	113.6	101.1	142.6	127.9
10	51.4	46.9	83.9	76.6	114.3	104.1	143.3	131.6
11	51.6	48.3	84.4	78.9	114.8	107.3	144.0	135.5
12	52.0	49.6	85.0	81.1	115.5	110.3	144.8	139.3
13	52.3	51.0	85.4	83.3	116.0	113.1	145.4	143.0
14	52.5	52.4	85.8	85.6	116.5	116.4	146.0	147.0
15	52.8	53.9	86.3	88.0	117.0	119.6	146.6	151.1
16	53.0	55.3	86.6	90.4	117.5	122.9	147.3	155.1
17	53.3	56.8	87.0	92.8	118.0	126.1	147.8	159.3
18	53.4	58.3	87.3	95.1	118.4	129.4	148.3	163.4
19	53.9	59.6	88.0	97.5	119.3	132.6	149.4	167.5
20	54.3	61.1	88.6	99.9	120.1	135.8	150.5	171.5
21	54.6	62.6	89.3	102.3	121.0	139.1	151.6	175.6
22	55.1	64.1	90.0	104.8	122.0	142.4	152.8	179.9
23	55.5	65.6	90.6	107.1	122.9	145.6	153.9	184.0
24	56.1	67.1	91.6	109.6	124.3	149.0	155.6	188.3
25	56.8	68.6	92.8	112.1	125.8	152.4	157.4	192.4
26	57.4	70.1	93.9	114.6	127.1	155.8	159.3	196.6
27	58.1	71.8	95.0	117.1	128.6	159.1	161.1	201.0
28	58.9	73.3	96.1	119.8	130.3	162.6	163.0	205.4
29	59.4	74.9	97.0	122.4	131.3	166.1	164.4	209.8
30	59.9	76.5	97.8	125.0	132.4	169.6	165.6	214.1
31	60.4	78.1	98.8	127.6	133.6	173.3	167.1	218.6
32	61.0	79.8	99.8	130.4	134.9	176.9	168.6	223.1
33	61.6	81.5	100.8	133.1	136.1	180.5	170.3	227.6
34	62.8	82.9	102.6	135.4	138.6	183.5	173.3	231.5
35	64.0	84.3	104.5	137.8	141.1	186.6	176.3	235.3
36	65.3	85.8	106.5	140.0	143.6	189.8	179.4	239.1
37	66.5	87.1	108.6	142.4	146.4	192.8	182.8	243.0
38	67.8	88.6	110.8	144.6	149.1	195.9	186.1	246.8
39	72.5	89.9	118.4	146.8	159.4	198.6	198.8	250.1
40	77.1	91.1	126.0	148.9	169.6	201.4	211.6	253.6
41	82.0	92.4	133.9	150.9	180.1	204.1	224.6	257.0
42	86.9	93.8	141.9	153.1	190.8	206.9	237.9	260.5
43	91.9	95.0	150.0	155.3	201.6	209.8	251.3	264.0

AGE 年齡	ECONOMY 經濟		REGULAR 標準		SUPERIOR 特級		PREMIER 至尊	
	MALE 男性	FEMALE 女性	MALE 男性	FEMALE 女性	MALE 男性	FEMALE 女性	MALE 男性	FEMALE 女性
44	95.8	98.9	156.4	161.6	209.9	218.4	261.5	274.8
45	99.6	102.9	162.8	168.0	218.4	227.0	271.9	285.6
46	103.8	106.9	169.5	174.5	227.1	235.6	282.6	296.5
47	108.0	110.9	176.5	181.1	236.1	244.6	293.8	307.6
48	112.5	115.0	183.8	187.9	245.6	253.6	305.3	319.0
49	120.6	125.6	197.0	205.3	263.1	277.0	327.0	348.4
50	128.9	136.4	210.6	222.6	281.0	300.5	349.0	378.1
51	137.5	147.1	224.5	240.4	299.4	324.4	371.6	408.0
52	146.4	158.1	239.0	258.3	318.4	348.5	395.0	438.4
53	155.5	169.3	254.0	276.5	337.9	372.9	418.9	468.9
54	164.3	183.4	268.3	299.5	356.5	403.9	441.6	507.9
55	173.4	197.6	283.1	322.8	375.6	435.3	465.0	547.1
56	182.8	212.1	298.5	346.4	395.4	466.9	489.0	586.9
57	192.5	226.9	314.5	370.5	415.9	499.1	514.0	627.1
58	202.8	241.9	331.1	395.0	437.1	531.9	539.8	668.0
59	214.4	249.9	350.1	408.3	461.6	549.0	569.5	689.1
60	226.4	258.3	369.9	421.8	486.8	566.6	600.0	710.9
61	238.9	266.9	390.3	435.9	512.8	584.9	631.4	733.3
62	251.8	275.9	411.3	450.5	539.5	603.8	663.8	756.4
63	265.0	285.1	432.9	465.8	567.0	623.4	696.9	780.3
64	281.0	299.1	459.1	488.5	600.5	653.1	737.5	817.0
65	297.5	313.4	485.9	511.9	634.8	683.5	779.1	854.4
Renewal Rate Only 僅為續保保費								
66	314.4	328.0	513.5	535.8	669.8	714.5	821.5	892.6
67	331.6	343.0	541.6	560.4	705.6	746.3	864.8	931.6
68	349.3	358.5	570.6	585.5	742.3	778.9	909.0	971.5
69	371.0	381.4	606.0	623.0	787.6	828.0	964.1	1,032.4
70	393.0	404.8	642.0	661.1	833.8	877.9	1,020.0	1,094.0
71	415.5	428.5	678.8	699.9	880.6	928.5	1,076.9	1,156.4
72	438.4	452.5	716.1	739.3	928.3	979.9	1,134.6	1,219.8
73	471.3	489.1	769.8	798.9	994.8	1,054.6	1,213.8	1,309.9
74	501.3	519.9	818.8	849.3	1,056.0	1,118.6	1,286.9	1,387.6

▲ Important Notes 重要資料：

- The benefit level of Smart Medimoney – First Year \$1 Supplement is Economy. Subject to the Company's approval, customer may apply for upgrading the benefit level from Economy to Regular, Superior or Premier after the first policy year.
真智住院現金保障 – 首年一元附加契約乃屬經濟保障級別，客戶可於首個保單年度後申請由經濟級別升級至標準、特級或至尊保障級別，惟需經本公司批核。
- Premium of Smart Medimoney – First Year \$1 Supplement is not guaranteed.
真智住院現金保障 – 首年一元附加契約的保費並非保證。
- Premium of Smart Medimoney – First Year \$1 Supplement will be adjusted based on, including but not limited to the attained age of the insured, on each policy anniversary and according to the prevailing premium at the time of renewal.
真智住院現金保障 – 首年一元附加契約的保費會於每個保單週年續保時，根據包括但不限於被保人的已屆年齡及就當時適用之保費作出調整。
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