

# 立安心自願醫保靈活計劃

## Well Protect Voluntary Health Insurance Scheme (Flexi)

男性 Male

標準保費表 (港元) Standard Premium Schedule (HKD)						
實際年齡 Attained Age	普通房 Ward		半私家房 Semi-private room		私家房 Standard private room	
	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium
0	4,031.00	354.73	6,066.00	533.81	10,091.00	888.01
1	4,031.00	354.73	6,066.00	533.81	10,091.00	888.01
2	4,031.00	354.73	6,066.00	533.81	10,091.00	888.01
3	4,031.00	354.73	6,066.00	533.81	10,091.00	888.01
4	4,031.00	354.73	6,066.00	533.81	10,091.00	888.01
5	2,914.00	256.43	4,521.00	397.85	7,568.00	665.98
6	2,886.00	253.97	4,350.00	382.80	7,459.00	656.39
7	2,858.00	251.50	4,263.00	375.14	7,351.00	646.89
8	2,831.00	249.13	4,186.00	368.37	7,242.00	637.30
9	2,803.00	246.66	4,111.00	361.77	7,134.00	627.79
10	2,775.00	244.20	4,037.00	355.26	7,025.00	618.20
11	2,747.00	241.74	3,964.00	348.83	6,917.00	608.70
12	2,720.00	239.36	3,893.00	342.58	6,808.00	599.10
13	2,692.00	236.90	3,823.00	336.42	6,699.00	589.51
14	2,664.00	234.43	3,754.00	330.35	6,590.00	579.92
15	2,636.00	231.97	3,754.00	330.35	6,481.00	570.33
16	2,609.00	229.59	3,754.00	330.35	6,373.00	560.82
17	2,581.00	227.13	3,754.00	330.35	6,265.00	551.32
18	2,553.00	224.66	3,754.00	330.35	6,156.00	541.73
19	2,599.00	228.71	3,825.00	336.60	6,362.00	559.86
20	2,645.00	232.76	3,949.00	347.51	6,569.00	578.07

## 立安心自願醫保靈活計劃 (續)

## Well Protect Voluntary Health Insurance Scheme (Flexi) (Continued)

男性 Male

標準保費表 (港元) Standard Premium Schedule (HKD)						
實際年齡 Attained Age	普通房 Ward		半私家房 Semi-private room		私家房 Standard private room	
	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium
21	2,693.00	236.98	4,051.00	356.49	6,740.00	593.12
22	2,741.00	241.21	4,154.00	365.55	6,910.00	608.08
23	2,790.00	245.52	4,256.00	374.53	7,080.00	623.04
24	2,841.00	250.01	4,359.00	383.59	7,250.00	638.00
25	2,892.00	254.50	4,460.00	392.48	7,421.00	653.05
26	2,944.00	259.07	4,562.00	401.46	7,591.00	668.01
27	2,997.00	263.74	4,744.00	417.47	7,762.00	683.06
28	3,051.00	268.49	4,934.00	434.19	7,931.00	697.93
29	3,106.00	273.33	5,132.00	451.62	8,102.00	712.98
30	3,168.00	278.78	5,337.00	469.66	8,272.00	727.94
31	3,263.00	287.14	5,550.00	488.40	8,520.00	749.76
32	3,377.00	297.18	5,772.00	507.94	8,861.00	779.77
33	3,500.00	308.00	6,003.00	528.26	9,330.00	821.04
34	3,654.00	321.55	6,243.00	549.38	9,824.00	864.51
35	3,814.00	335.63	6,568.00	577.98	10,344.00	910.27
36	3,982.00	350.42	6,780.00	596.64	10,891.00	958.41
37	4,158.00	365.90	7,000.00	616.00	11,490.00	1,011.12
38	4,353.00	383.06	7,221.00	635.45	12,179.00	1,071.75
39	4,571.00	402.25	7,453.00	655.86	12,983.00	1,142.50
40	4,799.00	422.31	7,855.00	691.24	13,860.00	1,219.68
41	5,021.00	441.85	8,195.00	721.16	14,315.00	1,259.72

男性 Male

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

實際年齡 Attained Age	普通房 Ward		半私家房 Semi-private room		私家房 Standard private room	
	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium
42	5,279.00	464.55	8,520.00	749.76	15,048.00	1,324.22
43	5,474.00	481.71	8,860.00	779.68	15,605.00	1,373.24
44	5,616.00	494.21	9,260.00	814.88	16,176.00	1,423.49
45	5,762.00	507.06	9,598.00	844.62	16,766.00	1,475.41
46	5,912.00	520.26	9,929.00	873.75	17,344.00	1,526.27
47	6,076.00	534.69	10,275.00	904.20	17,949.00	1,579.51
48	6,282.00	552.82	10,621.00	934.65	18,553.00	1,632.66
49	6,494.00	571.47	10,979.00	966.15	19,177.00	1,687.58
50	6,711.00	590.57	11,348.00	998.62	19,823.00	1,744.42
51	6,943.00	610.98	11,741.00	1,033.21	20,508.00	1,804.70
52	7,260.00	638.88	12,085.00	1,063.48	21,249.00	1,869.91
53	7,588.00	667.74	12,640.00	1,112.32	22,057.00	1,941.02
54	7,936.00	698.37	13,233.00	1,164.50	22,946.00	2,019.25
55	8,310.00	731.28	13,862.00	1,219.86	23,891.00	2,102.41
56	8,899.00	783.11	14,572.00	1,282.34	24,966.00	2,197.01
57	9,404.00	827.55	15,332.00	1,349.22	26,339.00	2,317.83
58	9,899.00	871.11	16,143.00	1,420.58	27,919.00	2,456.87
59	10,425.00	917.40	17,006.00	1,496.53	29,734.00	2,616.59
60	11,049.00	972.31	18,212.00	1,602.66	31,667.00	2,786.70
61	11,512.00	1,013.06	19,469.00	1,713.27	33,567.00	2,953.90
62	12,285.00	1,081.08	20,637.00	1,816.06	35,413.00	3,116.34

## 立安心自願醫保靈活計劃 (續)

## Well Protect Voluntary Health Insurance Scheme (Flexi) (Continued)

男性 Male

標準保費表 (港元) Standard Premium Schedule (HKD)						
實際年齡 Attained Age	普通房 Ward		半私家房 Semi-private room		私家房 Standard private room	
	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium
63	12,927.00	1,137.58	21,875.00	1,925.00	37,361.00	3,287.77
64	13,635.00	1,199.88	23,188.00	2,040.54	39,596.00	3,484.45
65	14,284.00	1,256.99	24,579.00	2,162.95	41,474.00	3,649.71
66	15,141.00	1,332.41	26,054.00	2,292.75	43,261.00	3,806.97
67	16,125.00	1,419.00	27,617.00	2,430.30	45,189.00	3,976.63
68	17,286.00	1,521.17	29,274.00	2,576.11	47,448.00	4,175.42
69	18,496.00	1,627.65	31,031.00	2,730.73	50,058.00	4,405.10
70	19,791.00	1,741.61	32,892.00	2,894.50	53,061.00	4,669.37
71	20,814.00	1,831.63	34,961.00	3,076.57	56,510.00	4,972.88
72	21,589.00	1,899.83	37,103.00	3,265.06	60,466.00	5,321.01
73	22,363.00	1,967.94	38,552.00	3,392.58	64,396.00	5,666.85
74	23,138.00	2,036.14	40,072.00	3,526.34	68,347.00	6,014.54
75	23,912.00	2,104.26	41,592.00	3,660.10	70,634.00	6,215.79
76	24,814.00	2,183.63	43,112.00	3,793.86	72,922.00	6,417.14
77	26,054.00	2,292.75	44,632.00	3,927.62	75,411.00	6,636.17
78	27,357.00	2,407.42	46,153.00	4,061.46	78,770.00	6,931.76
79	28,724.00	2,527.71	47,673.00	4,195.22	82,160.00	7,230.08
80	29,443.00	2,590.98	49,192.00	4,328.90	85,963.00	7,564.74
81*	30,528.00	2,686.46	51,027.00	4,490.38	89,119.00	7,842.47
82*	31,651.00	2,785.29	52,905.00	4,655.64	92,387.00	8,130.06
83*	32,808.00	2,887.10	54,869.00	4,828.47	95,762.00	8,427.06

男性 Male

標準保費表 (港元) Standard Premium Schedule (HKD)						
實際年齡 Attained Age	普通房 Ward		半私家房 Semi-private room		私家房 Standard private room	
	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium
84*	34,018.00	2,993.58	56,876.00	5,005.09	99,262.00	8,735.06
85*	35,698.00	3,141.42	59,732.00	5,256.42	104,261.00	9,174.97
86*	36,571.00	3,218.25	61,207.00	5,386.22	106,761.00	9,394.97
87*	37,445.00	3,295.16	62,691.00	5,516.81	109,314.00	9,619.63
88*	38,304.00	3,370.75	64,174.00	5,647.31	111,904.00	9,847.55
89*	39,211.00	3,450.57	65,726.00	5,783.89	114,493.00	10,075.38
90*	40,085.00	3,527.48	67,210.00	5,914.48	117,046.00	10,300.05
91*	40,642.00	3,576.50	68,128.00	5,995.26	118,778.00	10,452.46
92*	41,194.00	3,625.07	69,088.00	6,079.74	120,367.00	10,592.30
93*	41,760.00	3,674.88	70,023.00	6,162.02	121,974.00	10,733.71
94*	42,312.00	3,723.46	71,018.00	6,249.58	123,581.00	10,875.13
95*	42,898.00	3,775.02	71,978.00	6,334.06	125,296.00	11,026.05
96*	43,450.00	3,823.60	72,922.00	6,417.14	126,956.00	11,172.13
97*	44,064.00	3,877.63	73,908.00	6,503.90	128,652.00	11,321.38
98*	44,635.00	3,927.88	74,877.00	6,589.18	130,331.00	11,469.13
99*	45,226.00	3,979.89	75,906.00	6,679.73	132,099.00	11,624.71

\* 只適用於續保 For Renewal Only

## 立安心自願醫保靈活計劃 (續)

## Well Protect Voluntary Health Insurance Scheme (Flexi) (Continued)

女性 Female

標準保費表 (港元) Standard Premium Schedule (HKD)						
實際年齡 Attained Age	普通房 Ward		半私家房 Semi-private room		私家房 Standard private room	
	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium
0	3,507.00	308.62	5,136.00	451.97	8,780.00	772.64
1	3,507.00	308.62	5,136.00	451.97	8,780.00	772.64
2	3,507.00	308.62	5,136.00	451.97	8,780.00	772.64
3	3,507.00	308.62	5,136.00	451.97	8,780.00	772.64
4	3,507.00	308.62	5,136.00	451.97	8,780.00	772.64
5	2,796.00	246.05	3,989.00	351.03	6,653.00	585.46
6	2,796.00	246.05	3,970.00	349.36	6,623.00	582.82
7	2,796.00	246.05	3,950.00	347.60	6,595.00	580.36
8	2,796.00	246.05	3,915.00	344.52	6,566.00	577.81
9	2,796.00	246.05	3,879.00	341.35	6,537.00	575.26
10	2,796.00	246.05	3,844.00	338.27	6,508.00	572.70
11	2,796.00	246.05	3,810.00	335.28	6,479.00	570.15
12	2,796.00	246.05	3,776.00	332.29	6,450.00	567.60
13	2,796.00	246.05	3,742.00	329.30	6,421.00	565.05
14	2,796.00	246.05	3,708.00	326.30	6,392.00	562.50
15	2,796.00	246.05	3,708.00	326.30	6,364.00	560.03
16	2,796.00	246.05	3,708.00	326.30	6,335.00	557.48
17	2,796.00	246.05	3,708.00	326.30	6,305.00	554.84
18	2,796.00	246.05	3,708.00	326.30	6,277.00	552.38
19	2,796.00	246.05	3,816.00	335.81	6,526.00	574.29
20	2,796.00	246.05	3,962.00	348.66	6,775.00	596.20

女性 Female

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

實際年齡 Attained Age	普通房 Ward		半私家房 Semi-private room		私家房 Standard private room	
	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium
21	2,880.00	253.44	4,139.00	364.23	7,079.00	622.95
22	2,966.00	261.01	4,317.00	379.90	7,381.00	649.53
23	3,055.00	268.84	4,494.00	395.47	7,685.00	676.28
24	3,153.00	277.46	4,671.00	411.05	7,987.00	702.86
25	3,263.00	287.14	4,849.00	426.71	8,291.00	729.61
26	3,381.00	297.53	5,025.00	442.20	8,594.00	756.27
27	3,509.00	308.79	5,251.00	462.09	8,897.00	782.94
28	3,643.00	320.58	5,493.00	483.38	9,200.00	809.60
29	3,781.00	332.73	5,800.00	510.40	9,503.00	836.26
30	3,925.00	345.40	6,125.00	539.00	9,807.00	863.02
31	4,074.00	358.51	6,468.00	569.18	10,297.00	906.14
32	4,229.00	372.15	6,830.00	601.04	10,915.00	960.52
33	4,457.00	392.22	7,213.00	634.74	11,624.00	1,022.91
34	4,683.00	412.10	7,617.00	670.30	12,380.00	1,089.44
35	4,899.00	431.11	8,060.00	709.28	13,185.00	1,160.28
36	5,104.00	449.15	8,527.00	750.38	14,042.00	1,235.70
37	5,303.00	466.66	8,861.00	779.77	14,955.00	1,316.04
38	5,484.00	482.59	9,162.00	806.26	15,852.00	1,394.98
39	5,679.00	499.75	9,488.00	834.94	16,645.00	1,464.76
40	6,128.00	539.26	9,982.00	878.42	17,508.00	1,540.70
41	6,465.00	568.92	10,568.00	929.98	18,383.00	1,617.70

## 立安心自願醫保靈活計劃 (續)

## Well Protect Voluntary Health Insurance Scheme (Flexi) (Continued)

女性 Female

標準保費表 (港元) Standard Premium Schedule (HKD)						
實際年齡 Attained Age	普通房 Ward		半私家房 Semi-private room		私家房 Standard private room	
	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium
42	6,827.00	600.78	11,169.00	982.87	19,302.00	1,698.58
43	6,960.00	612.48	11,580.00	1,019.04	19,885.00	1,749.88
44	7,108.00	625.50	11,876.00	1,045.09	20,305.00	1,786.84
45	7,257.00	638.62	12,125.00	1,067.00	20,733.00	1,824.50
46	7,414.00	652.43	12,388.00	1,090.14	21,181.00	1,863.93
47	7,588.00	667.74	12,678.00	1,115.66	21,677.00	1,907.58
48	7,739.00	681.03	12,928.00	1,137.66	22,105.00	1,945.24
49	7,871.00	692.65	13,150.00	1,157.20	22,485.00	1,978.68
50	8,007.00	704.62	13,377.00	1,177.18	22,871.00	2,012.65
51	8,167.00	718.70	13,645.00	1,200.76	23,328.00	2,052.86
52	8,330.00	733.04	13,917.00	1,224.70	23,795.00	2,093.96
53	8,497.00	747.74	14,265.00	1,255.32	24,271.00	2,135.85
54	8,667.00	762.70	14,622.00	1,286.74	24,756.00	2,178.53
55	8,840.00	777.92	15,061.00	1,325.37	25,251.00	2,222.09
56	9,150.00	805.20	15,512.00	1,365.06	26,009.00	2,288.79
57	9,470.00	833.36	16,055.00	1,412.84	27,049.00	2,380.31
58	9,801.00	862.49	16,778.00	1,476.46	28,401.00	2,499.29
59	10,201.00	897.69	17,667.00	1,554.70	30,105.00	2,649.24
60	10,813.00	951.54	18,515.00	1,629.32	31,911.00	2,808.17
61	11,462.00	1,008.66	19,412.00	1,708.26	33,826.00	2,976.69
62	12,149.00	1,069.11	20,348.00	1,790.62	35,856.00	3,155.33



女性 Female

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	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium
63	12,757.00	1,122.62	21,569.00	1,898.07	38,007.00	3,344.62
64	13,331.00	1,173.13	22,863.00	2,011.94	39,907.00	3,511.82
65	13,831.00	1,217.13	24,235.00	2,132.68	41,902.00	3,687.38
66	14,384.00	1,265.79	25,689.00	2,260.63	43,962.00	3,868.66
67	15,103.00	1,329.06	27,230.00	2,396.24	45,720.00	4,023.36
68	16,010.00	1,408.88	28,864.00	2,540.03	47,777.00	4,204.38
69	16,970.00	1,493.36	30,596.00	2,692.45	50,166.00	4,414.61
70	17,988.00	1,582.94	32,431.00	2,853.93	53,176.00	4,679.49
71	19,068.00	1,677.98	34,222.00	3,011.54	56,632.00	4,983.62
72	20,212.00	1,778.66	36,022.00	3,169.94	60,356.00	5,311.33
73	21,222.00	1,867.54	38,170.00	3,358.96	63,319.00	5,572.07
74	22,284.00	1,960.99	39,675.00	3,491.40	65,823.00	5,792.42
75	23,398.00	2,059.02	41,180.00	3,623.84	68,512.00	6,029.06
76	24,568.00	2,161.98	42,685.00	3,756.28	71,364.00	6,280.03
77	25,796.00	2,270.05	44,190.00	3,888.72	74,664.00	6,570.43
78	27,086.00	2,383.57	45,696.00	4,021.25	77,990.00	6,863.12
79	28,440.00	2,502.72	47,201.00	4,153.69	81,347.00	7,158.54
80	29,129.00	2,563.35	48,706.00	4,286.13	85,112.00	7,489.86
81*	30,031.00	2,642.73	50,303.00	4,426.66	87,237.00	7,676.86
82*	30,928.00	2,721.66	51,821.00	4,560.25	89,900.00	7,911.20
83*	31,850.00	2,802.80	53,387.00	4,698.06	92,563.00	8,145.54

## 立安心自願醫保靈活計劃 (續)

## Well Protect Voluntary Health Insurance Scheme (Flexi) (Continued)

女性 Female

標準保費表 (港元) Standard Premium Schedule (HKD)						
實際年齡 Attained Age	普通房 Ward		半私家房 Semi-private room		私家房 Standard private room	
	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium
84*	32,815.00	2,887.72	54,973.00	4,837.62	95,342.00	8,390.10
85*	34,468.00	3,033.18	57,775.00	5,084.20	100,166.00	8,814.61
86*	35,319.00	3,108.07	59,195.00	5,209.16	102,500.00	9,020.00
87*	36,153.00	3,181.46	60,625.00	5,335.00	105,028.00	9,242.46
88*	37,034.00	3,258.99	62,133.00	5,467.70	107,537.00	9,463.26
89*	37,900.00	3,335.20	63,553.00	5,592.66	110,026.00	9,682.29
90*	38,771.00	3,411.85	65,071.00	5,726.25	112,554.00	9,904.75
91*	39,310.00	3,459.28	65,888.00	5,798.14	114,117.00	10,042.30
92*	39,844.00	3,506.27	66,890.00	5,886.32	115,680.00	10,179.84
93*	40,383.00	3,553.70	67,765.00	5,963.32	117,262.00	10,319.06
94*	40,943.00	3,602.98	68,689.00	6,044.63	118,883.00	10,461.70
95*	41,488.00	3,650.94	69,652.00	6,129.38	120,426.00	10,597.49
96*	42,032.00	3,698.82	70,547.00	6,208.14	122,105.00	10,745.24
97*	42,602.00	3,748.98	71,530.00	6,294.64	123,687.00	10,884.46
98*	43,146.00	3,796.85	72,503.00	6,380.26	125,347.00	11,030.54
99*	43,711.00	3,846.57	73,437.00	6,462.46	126,987.00	11,174.86

\* 只適用於續保 For Renewal Only

1. 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.

2. 2020年2月6日起生效。

Effective from 6 February 2020.

3. 立橋人壽保險有限公司保留更改此保費表的權利。未來保費會受持續的醫療通脹及此產品整體理賠情況影響。如有需要，我們會每年作出覆核及相應調整。為免存疑，我們不會基於個人而調整保費。上列保費為根據您現時實際年齡為此保障應支付的首年保費，並不能視為實際未來所需支付的保費。續保保費及保費徵費將在本公司於續保日前發出的續保通知書中列明。

Well Link Life Insurance Company Limited reserves the right to revise this premium schedule. Future premiums will be reviewed and adjusted annually, if necessary, to reflect continuous medical inflation and overall claim experience under this product. For the avoidance of doubt, we shall not adjust the premium on an individual basis. The premium stated above refers to the first year premium payable for this cover based on your current attained age, but cannot be regarded as the actual premiums payable by you in the future. The renewal premium and levy will be set out in the renewal notice to be issued by the Company prior to the renewal date.