

# 平安健康保险股份有限公司

## 平安互联网颐享臻选高端医疗保险费率表

### 一、基本责任费率

保险合同包含等待期

单位：人民币元

年龄	表 1：昂贵医院 0%赔付，0 元免赔额					
	有基本医疗保险或公费医疗			无基本医疗保险或公费医疗		
	中国(含港澳台)	全球除美国	全球	中国(含港澳台)	全球除美国	全球
0	7,482	8,672	13,351	7,519	8,715	13,418
1	7,242	8,389	12,903	7,278	8,431	12,968
2	7,013	8,120	12,474	7,048	8,161	12,537
3	6,831	7,906	12,136	6,866	7,946	12,197
4	6,586	7,618	11,678	6,620	7,656	11,736
5	6,352	7,343	11,240	6,383	7,380	11,296
6	6,049	7,000	10,743	6,079	7,035	10,797
7	5,762	6,661	10,206	5,790	6,695	10,257
8	5,634	6,511	9,966	5,662	6,544	10,016
9	5,517	6,374	9,748	5,544	6,406	9,796
10	5,300	6,119	9,344	5,327	6,149	9,391
11	5,133	5,929	9,061	5,159	5,958	9,107
12	5,056	5,838	8,916	5,082	5,867	8,960
13	5,011	5,786	8,833	5,036	5,814	8,877
14	5,023	5,799	8,854	5,047	5,828	8,899
15	5,028	5,805	8,864	5,053	5,835	8,909
16	5,181	5,982	9,131	5,207	6,012	9,177
17	5,319	6,144	9,389	5,346	6,174	9,435
18	5,463	6,313	9,658	5,490	6,344	9,706
19	5,380	6,213	9,491	5,406	6,244	9,538
20	5,225	6,138	9,562	5,252	6,168	9,609
21	5,325	6,262	9,776	5,351	6,294	9,824
22	5,479	6,451	10,095	5,506	6,484	10,145
23	5,633	6,641	10,412	5,661	6,675	10,464
24	5,787	6,831	10,731	5,816	6,865	10,784
25	5,942	7,021	11,049	5,972	7,056	11,105

26	5,993	7,058	11,192	6,023	7,093	11,248
27	6,031	7,080	11,319	6,061	7,116	11,376
28	6,068	7,101	11,446	6,098	7,136	11,503
29	6,338	7,430	11,579	6,370	7,467	11,637
30	6,542	7,676	11,987	6,574	7,714	12,047
31	6,800	7,984	12,470	6,834	8,024	12,532
32	7,006	8,234	12,885	7,041	8,275	12,949
33	7,212	8,484	13,300	7,249	8,527	13,367
34	7,350	8,652	13,576	7,387	8,695	13,644
35	7,357	8,664	13,610	7,394	8,708	13,678
36	7,394	8,712	13,678	7,431	8,756	13,747
37	7,514	8,859	13,920	7,552	8,903	13,990
38	7,714	9,102	14,324	7,753	9,148	14,395
39	7,914	9,344	14,727	7,953	9,391	14,801
40	8,013	9,397	14,852	8,053	9,444	14,926
41	8,078	9,554	15,070	8,119	9,602	15,145
42	8,392	9,938	15,706	8,434	9,987	15,785
43	8,749	10,370	16,426	8,792	10,422	16,507
44	9,168	10,881	17,278	9,214	10,935	17,364
45	9,686	11,511	18,324	9,735	11,569	18,415
46	10,204	12,169	19,447	10,255	12,229	19,543
47	10,640	12,733	20,453	10,693	12,797	20,555
48	11,081	13,305	21,473	11,136	13,371	21,580
49	11,528	13,882	22,505	11,586	13,952	22,617
50	11,980	14,521	23,606	12,039	14,593	23,723
51	12,488	15,174	24,734	12,550	15,250	24,858
52	13,401	16,277	26,688	13,468	16,359	26,821
53	14,401	17,543	28,895	14,473	17,630	29,040
54	15,527	18,968	31,378	15,605	19,063	31,534
55	17,007	20,837	34,621	17,092	20,942	34,794
56	18,032	22,105	36,727	18,122	22,215	36,910
57	19,058	23,379	38,901	19,153	23,495	39,095
58	20,248	24,857	41,425	20,350	24,981	41,632
59	21,254	26,108	43,559	21,361	26,238	43,777
60	22,352	27,472	45,889	22,464	27,610	46,119
61	23,650	29,081	48,544	23,768	29,227	48,786
62	24,841	30,560	51,068	24,965	30,713	51,324
63	26,021	32,027	53,571	26,151	32,188	53,839
64	27,260	33,568	56,201	27,396	33,736	56,482

65	28,561	35,184	58,961	28,703	35,360	59,255
66	30,065	37,046	62,024	30,215	37,231	62,333
67	31,498	38,828	65,067	31,656	39,022	65,392
68	33,006	40,701	68,264	33,171	40,904	68,605
69	34,588	42,667	71,621	34,761	42,881	71,979
70	36,248	44,731	75,143	36,430	44,954	75,518

年齡	表 2: 昂貴醫院 0% 賠付, 1 萬元免賠額					
	有基本醫療保險或公費醫療			無基本醫療保險或公費醫療		
	中國(含港澳台)	全球除美國	全球	中國(含港澳台)	全球除美國	全球
0	3,902	4,382	5,630	3,922	4,404	5,658
1	3,789	4,252	5,456	3,808	4,273	5,483
2	3,680	4,129	5,290	3,698	4,150	5,316
3	3,596	4,030	5,158	3,614	4,050	5,183
4	3,480	3,898	4,980	3,497	3,918	5,005
5	3,370	3,771	4,810	3,387	3,790	4,834
6	3,185	3,570	4,568	3,202	3,588	4,590
7	3,050	3,414	4,359	3,065	3,431	4,380
8	2,990	3,345	4,266	3,005	3,362	4,286
9	2,935	3,281	4,181	2,949	3,297	4,202
10	2,833	3,164	4,023	2,847	3,181	4,043
11	2,737	3,059	3,894	2,750	3,074	3,913
12	2,701	3,017	3,838	2,714	3,032	3,857
13	2,680	2,993	3,806	2,693	3,009	3,825
14	2,685	2,999	3,813	2,698	3,014	3,832
15	2,688	3,003	3,818	2,701	3,018	3,837
16	2,771	3,096	3,935	2,785	3,111	3,955
17	2,836	3,170	4,036	2,850	3,186	4,056
18	2,904	3,248	4,139	2,918	3,264	4,160
19	2,873	3,211	4,084	2,887	3,227	4,104
20	3,062	3,454	4,567	3,077	3,471	4,589
21	3,106	3,509	4,642	3,121	3,526	4,665
22	3,183	3,603	4,783	3,199	3,621	4,807
23	3,259	3,697	4,925	3,276	3,715	4,950
24	3,338	3,792	5,066	3,355	3,811	5,092
25	3,416	3,886	5,208	3,433	3,905	5,234
26	3,506	3,967	5,324	3,523	3,987	5,350
27	3,581	4,033	5,424	3,599	4,053	5,451

28	3,723	4,204	5,684	3,742	4,225	5,712
29	3,871	4,381	5,951	3,890	4,403	5,980
30	3,895	4,407	6,079	3,915	4,429	6,109
31	4,099	4,647	6,437	4,120	4,670	6,470
32	4,211	4,780	6,641	4,232	4,804	6,675
33	4,323	4,914	6,846	4,345	4,939	6,880
34	4,399	5,004	6,982	4,420	5,028	7,017
35	4,411	5,021	7,006	4,433	5,045	7,041
36	4,455	5,073	7,067	4,476	5,099	7,102
37	4,470	5,094	7,095	4,493	5,120	7,130
38	4,578	5,222	7,290	4,601	5,248	7,326
39	4,685	5,351	7,487	4,709	5,378	7,524
40	4,740	5,415	7,587	4,763	5,443	7,625
41	4,849	5,549	7,764	4,874	5,577	7,803
42	4,927	5,645	7,907	4,951	5,673	7,947
43	5,117	5,872	8,253	5,142	5,901	8,294
44	5,341	6,140	8,662	5,368	6,170	8,706
45	5,616	6,471	9,167	5,645	6,504	9,212
46	6,008	7,037	10,057	6,038	7,072	10,107
47	6,054	7,093	10,137	6,085	7,128	10,187
48	6,102	7,148	10,214	6,132	7,184	10,266
49	6,150	7,204	10,295	6,181	7,240	10,346
50	6,198	7,260	10,374	6,229	7,296	10,426
51	6,441	7,555	10,574	6,473	7,593	10,628
52	6,697	7,862	11,030	6,730	7,901	11,085
53	6,976	8,199	11,527	7,011	8,240	11,585
54	7,293	8,583	12,095	7,329	8,626	12,156
55	7,744	9,127	12,901	7,783	9,172	12,966
56	8,792	10,600	15,093	8,836	10,653	15,168
57	9,257	11,177	15,955	9,303	11,233	16,035
58	9,796	11,846	16,957	9,846	11,904	17,041
59	10,253	12,412	17,804	10,305	12,474	17,893
60	10,750	13,029	18,729	10,804	13,095	18,823
61	11,400	13,828	19,862	11,457	13,898	19,961
62	11,941	14,498	20,865	12,000	14,570	20,969
63	12,474	15,162	21,859	12,537	15,238	21,968
64	13,038	15,859	22,902	13,103	15,938	23,017
65	13,627	16,591	23,997	13,695	16,673	24,117
66	14,384	17,523	25,311	14,456	17,610	25,437

67	15,034	18,329	26,519	15,109	18,421	26,652
68	15,718	19,177	27,788	15,797	19,273	27,927
69	16,434	20,067	29,120	16,516	20,168	29,266
70	17,187	21,001	30,519	17,273	21,106	30,672

年龄	表 3: 昂贵医院 100%赔付, 0 元免赔额					
	有基本医疗保险或公费医疗			无基本医疗保险或公费医疗		
	中国(含港澳台)	全球除美国	全球	中国(含港澳台)	全球除美国	全球
0	9,355	10,921	17,729	9,401	10,975	17,817
1	9,048	10,559	17,125	9,093	10,612	17,210
2	8,755	10,213	16,548	8,799	10,265	16,631
3	8,523	9,940	16,092	8,566	9,989	16,173
4	8,211	9,570	15,476	8,252	9,618	15,552
5	7,911	9,216	14,886	7,951	9,263	14,960
6	7,546	8,799	14,243	7,584	8,843	14,315
7	7,179	8,366	13,520	7,215	8,408	13,588
8	7,016	8,173	13,198	7,051	8,214	13,264
9	6,867	7,996	12,904	6,901	8,036	12,968
10	6,590	7,669	12,360	6,623	7,707	12,421
11	6,386	7,435	11,989	6,418	7,472	12,049
12	6,287	7,318	11,794	6,318	7,355	11,853
13	6,230	7,250	11,683	6,261	7,287	11,741
14	6,244	7,268	11,711	6,276	7,304	11,770
15	6,252	7,277	11,726	6,283	7,313	11,785
16	6,441	7,496	12,077	6,473	7,534	12,138
17	6,617	7,704	12,423	6,650	7,743	12,485
18	6,800	7,921	12,785	6,834	7,961	12,849
19	6,691	7,789	12,555	6,724	7,828	12,618
20	6,362	7,541	12,713	6,394	7,579	12,777
21	6,481	7,693	12,999	6,513	7,731	13,063
22	6,675	7,933	13,428	6,708	7,972	13,496
23	6,869	8,171	13,859	6,904	8,212	13,928
24	7,063	8,408	14,289	7,098	8,450	14,360
25	7,257	8,648	14,718	7,293	8,692	14,792
26	7,337	8,713	14,895	7,374	8,757	14,969
27	7,403	8,764	15,057	7,440	8,807	15,132
28	7,470	8,813	15,217	7,507	8,857	15,293
29	7,812	9,229	15,384	7,851	9,276	15,461

30	8,070	9,543	15,933	8,110	9,590	16,013
31	8,399	9,932	16,571	8,441	9,982	16,654
32	8,661	10,251	17,129	8,705	10,302	17,215
33	8,923	10,570	17,687	8,968	10,623	17,775
34	9,097	10,781	18,060	9,143	10,835	18,150
35	9,099	10,791	18,105	9,145	10,845	18,195
36	9,132	10,837	18,188	9,178	10,891	18,279
37	9,284	11,023	18,514	9,331	11,078	18,606
38	9,538	11,331	19,057	9,586	11,388	19,152
39	9,792	11,638	19,599	9,841	11,696	19,697
40	9,919	11,730	19,795	9,968	11,789	19,894
41	9,977	11,880	20,052	10,027	11,940	20,152
42	10,376	12,364	20,908	10,428	12,426	21,012
43	10,827	12,913	21,877	10,881	12,978	21,986
44	11,359	13,562	23,021	11,416	13,630	23,136
45	12,015	14,359	24,430	12,075	14,431	24,553
46	12,631	15,150	25,937	12,694	15,226	26,067
47	13,157	15,835	27,312	13,222	15,913	27,448
48	13,690	16,529	28,702	13,759	16,612	28,846
49	14,229	17,231	30,110	14,300	17,318	30,260
50	14,776	17,989	31,593	14,850	18,079	31,751
51	15,379	18,774	33,112	15,456	18,868	33,278
52	16,502	20,149	35,791	16,584	20,249	35,970
53	17,731	21,710	38,788	17,819	21,819	38,981
54	19,114	23,468	42,160	19,210	23,586	42,371
55	20,938	25,777	46,563	21,043	25,907	46,796
56	22,199	27,339	49,380	22,310	27,476	49,627
57	23,476	28,931	52,321	23,594	29,076	52,583
58	24,959	30,778	55,736	25,084	30,932	56,014
59	26,213	32,339	58,625	26,344	32,500	58,918
60	27,580	34,045	61,776	27,718	34,215	62,084
61	29,174	36,022	65,321	29,320	36,203	65,648
62	30,656	37,869	68,733	30,809	38,058	69,077
63	32,127	39,701	72,121	32,288	39,900	72,482
64	33,672	41,626	75,678	33,840	41,834	76,056
65	35,293	43,646	79,412	35,470	43,864	79,810
66	37,133	45,932	83,497	37,318	46,161	83,914
67	38,922	48,158	87,616	39,117	48,399	88,054
68	40,799	50,497	91,938	41,003	50,750	92,398

69	42,770	52,952	96,478	42,984	53,217	96,961
70	44,840	55,530	101,244	45,064	55,808	101,751

年龄	表 4: 昂贵医院 100%赔付, 1 万元免赔额					
	有基本医疗保险或公费医疗			无基本医疗保险或公费医疗		
	中国(含港澳台)	全球除美国	全球	中国(含港澳台)	全球除美国	全球
0	4,605	5,207	7,257	4,627	5,233	7,293
1	4,467	5,047	7,025	4,490	5,073	7,060
2	4,335	4,895	6,804	4,357	4,920	6,838
3	4,230	4,775	6,628	4,251	4,798	6,661
4	4,090	4,612	6,392	4,111	4,635	6,424
5	3,955	4,456	6,165	3,975	4,478	6,195
6	3,747	4,228	5,869	3,766	4,249	5,899
7	3,582	4,038	5,591	3,601	4,058	5,618
8	3,508	3,953	5,467	3,525	3,973	5,495
9	3,442	3,876	5,354	3,459	3,895	5,381
10	3,317	3,732	5,145	3,334	3,751	5,171
11	3,207	3,611	4,983	3,223	3,629	5,007
12	3,163	3,560	4,908	3,179	3,578	4,932
13	3,138	3,530	4,865	3,154	3,548	4,890
14	3,144	3,537	4,875	3,160	3,555	4,900
15	3,147	3,542	4,882	3,164	3,560	4,907
16	3,244	3,651	5,030	3,260	3,669	5,055
17	3,323	3,742	5,163	3,339	3,761	5,189
18	3,406	3,837	5,303	3,423	3,856	5,330
19	3,365	3,788	5,223	3,382	3,807	5,249
20	3,558	4,051	5,882	3,576	4,071	5,912
21	3,605	4,112	5,980	3,623	4,133	6,010
22	3,700	4,227	6,167	3,718	4,247	6,198
23	3,795	4,342	6,356	3,814	4,364	6,387
24	3,890	4,456	6,544	3,909	4,478	6,576
25	3,985	4,572	6,731	4,005	4,595	6,764
26	4,052	4,697	6,868	4,072	4,721	6,902
27	4,228	4,804	6,989	4,249	4,828	7,024
28	4,405	5,017	7,335	4,427	5,042	7,372
29	4,589	5,237	7,687	4,612	5,264	7,725
30	4,675	5,340	7,857	4,699	5,367	7,895
31	4,934	5,645	8,323	4,959	5,673	8,365

32	5,076	5,813	8,593	5,102	5,843	8,636
33	5,216	5,982	8,863	5,242	6,012	8,907
34	5,311	6,093	9,043	5,337	6,124	9,089
35	5,324	6,112	9,075	5,350	6,143	9,121
36	5,368	6,166	9,143	5,394	6,196	9,188
37	5,385	6,186	9,179	5,411	6,218	9,225
38	5,520	6,349	9,438	5,547	6,380	9,486
39	5,654	6,510	9,699	5,683	6,543	9,747
40	5,722	6,591	9,828	5,750	6,624	9,877
41	5,845	6,742	10,050	5,875	6,775	10,100
42	5,938	6,856	10,234	5,967	6,890	10,286
43	6,176	7,141	10,693	6,207	7,177	10,746
44	6,457	7,479	11,235	6,489	7,516	11,291
45	6,804	7,894	11,901	6,838	7,933	11,961
46	7,245	8,534	13,107	7,281	8,577	13,173
47	7,301	8,599	13,210	7,337	8,642	13,276
48	7,356	8,666	13,310	7,393	8,710	13,377
49	7,414	8,732	13,413	7,451	8,776	13,481
50	7,471	8,800	13,515	7,508	8,844	13,582
51	7,620	8,976	13,763	7,658	9,020	13,831
52	7,927	9,348	14,361	7,967	9,395	14,433
53	8,266	9,755	15,016	8,308	9,803	15,091
54	8,651	10,218	15,764	8,694	10,270	15,843
55	9,196	10,878	16,826	9,242	10,932	16,911
56	10,322	12,474	19,807	10,373	12,536	19,905
57	10,878	13,164	20,954	10,933	13,230	21,059
58	11,525	13,964	22,288	11,583	14,033	22,399
59	12,074	14,641	23,416	12,134	14,715	23,532
60	12,670	15,381	24,647	12,734	15,457	24,770
61	13,427	16,312	26,112	13,495	16,394	26,242
62	14,074	17,114	27,445	14,145	17,200	27,581
63	14,716	17,908	28,768	14,790	17,997	28,911
64	15,391	18,743	30,158	15,468	18,837	30,309
65	16,098	19,619	31,615	16,179	19,717	31,773
66	16,977	20,702	33,311	17,062	20,806	33,477
67	17,757	21,668	34,919	17,846	21,776	35,094
68	18,577	22,682	36,606	18,670	22,795	36,790
69	19,439	23,747	38,380	19,536	23,866	38,572
70	20,341	24,865	40,242	20,443	24,990	40,443

保险合同免除等待期

单位：人民币元

年龄	表 1：昂贵医院 0%赔付，0 元免赔额					
	有基本医疗保险或公费医疗			无基本医疗保险或公费医疗		
	中国(含港澳台)	全球除美国	全球	中国(含港澳台)	全球除美国	全球
0	7,876	9,128	14,054	7,915	9,174	14,124
1	7,623	8,831	13,582	7,661	8,875	13,650
2	7,382	8,547	13,131	7,419	8,590	13,197
3	7,191	8,322	12,775	7,227	8,364	12,839
4	6,933	8,019	12,293	6,968	8,059	12,354
5	6,686	7,729	11,832	6,719	7,768	11,891
6	6,367	7,368	11,308	6,399	7,405	11,365
7	6,065	7,012	10,743	6,095	7,047	10,797
8	5,930	6,854	10,491	5,960	6,888	10,543
9	5,807	6,709	10,261	5,836	6,743	10,312
10	5,579	6,441	9,836	5,607	6,473	9,885
11	5,403	6,241	9,538	5,430	6,272	9,586
12	5,322	6,145	9,385	5,349	6,176	9,432
13	5,275	6,090	9,298	5,301	6,120	9,344
14	5,287	6,104	9,320	5,313	6,135	9,367
15	5,293	6,111	9,331	5,319	6,142	9,378
16	5,454	6,297	9,612	5,481	6,328	9,660
17	5,599	6,467	9,883	5,627	6,499	9,932
18	5,750	6,645	10,166	5,779	6,678	10,217
19	5,663	6,540	9,990	5,691	6,573	10,040
20	5,500	6,461	10,065	5,528	6,493	10,115
21	5,605	6,592	10,290	5,633	6,625	10,341
22	5,767	6,791	10,626	5,796	6,825	10,679
23	5,929	6,991	10,960	5,959	7,026	11,015
24	6,092	7,190	11,296	6,122	7,226	11,352
25	6,255	7,390	11,631	6,286	7,427	11,689
26	6,308	7,429	11,781	6,340	7,466	11,840
27	6,348	7,453	11,915	6,380	7,490	11,975
28	6,387	7,475	12,048	6,419	7,512	12,108
29	6,672	7,821	12,188	6,705	7,860	12,249
30	6,886	8,080	12,618	6,920	8,120	12,681
31	7,158	8,404	13,126	7,194	8,446	13,192
32	7,375	8,667	13,563	7,412	8,710	13,631

33	7,592	8,931	14,000	7,630	8,976	14,070
34	7,737	9,107	14,291	7,776	9,153	14,362
35	7,744	9,120	14,326	7,783	9,166	14,398
36	7,783	9,171	14,398	7,822	9,217	14,470
37	7,909	9,325	14,653	7,949	9,372	14,726
38	8,120	9,581	15,078	8,161	9,629	15,153
39	8,330	9,836	15,502	8,372	9,885	15,580
40	8,435	9,892	15,634	8,477	9,941	15,712
41	8,503	10,057	15,863	8,546	10,107	15,942
42	8,834	10,461	16,533	8,878	10,513	16,616
43	9,209	10,916	17,290	9,255	10,971	17,376
44	9,651	11,454	18,187	9,699	11,511	18,278
45	10,196	12,117	19,288	10,247	12,178	19,384
46	10,741	12,809	20,470	10,795	12,873	20,572
47	11,200	13,403	21,529	11,256	13,470	21,637
48	11,664	14,005	22,603	11,722	14,075	22,716
49	12,135	14,613	23,689	12,196	14,686	23,807
50	12,610	15,285	24,848	12,673	15,361	24,972
51	13,145	15,973	26,036	13,211	16,053	26,166
52	14,106	17,134	28,093	14,177	17,220	28,233
53	15,159	18,466	30,416	15,235	18,558	30,568
54	16,344	19,966	33,029	16,426	20,066	33,194
55	17,902	21,934	36,443	17,992	22,044	36,625
56	18,981	23,268	38,660	19,076	23,384	38,853
57	20,061	24,609	40,948	20,161	24,732	41,153
58	21,314	26,165	43,605	21,421	26,296	43,823
59	22,373	27,482	45,852	22,485	27,619	46,081
60	23,528	28,918	48,304	23,646	29,063	48,546
61	24,895	30,612	51,099	25,019	30,765	51,354
62	26,148	32,168	53,756	26,279	32,329	54,025
63	27,390	33,713	56,391	27,527	33,882	56,673
64	28,695	35,335	59,159	28,838	35,512	59,455
65	30,064	37,036	62,064	30,214	37,221	62,374
66	31,647	38,996	65,288	31,805	39,191	65,614
67	33,156	40,872	68,492	33,322	41,076	68,834
68	34,743	42,843	71,857	34,917	43,057	72,216
69	36,408	44,913	75,390	36,590	45,138	75,767
70	38,156	47,085	79,098	38,347	47,320	79,493
71	40,152	49,561	83,187	40,353	49,809	83,603

72	42,080	51,956	87,275	42,290	52,216	87,711
73	44,102	54,472	91,570	44,323	54,744	92,028
74	46,228	57,111	96,077	46,459	57,397	96,557
75	48,458	59,885	100,812	48,700	60,184	101,316
76	50,963	63,000	105,985	51,218	63,315	106,515
77	53,422	66,058	111,204	53,689	66,388	111,760
78	56,006	69,267	116,684	56,286	69,613	117,267
79	58,717	72,639	122,438	59,011	73,002	123,050
80	61,565	76,176	128,480	61,873	76,557	129,122
81	64,708	80,093	135,024	65,032	80,493	135,699
82	67,846	83,996	141,685	68,185	84,416	142,393
83	71,144	88,094	148,678	71,500	88,534	149,421
84	74,605	92,395	156,023	74,978	92,857	156,803
85	78,238	96,912	163,734	78,629	97,397	164,553
86	82,211	101,873	172,049	82,622	102,382	172,909
87	86,218	106,854	180,550	86,649	107,388	181,453
88	90,426	112,083	189,477	90,878	112,643	190,424
89	94,842	117,573	198,850	95,316	118,161	199,844
90	99,482	123,338	208,691	99,979	123,955	209,734
91	104,568	129,703	219,333	105,091	130,352	220,430
92	109,681	136,057	230,183	110,229	136,737	231,334
93	115,050	142,730	241,576	115,625	143,444	242,784
94	120,690	149,739	253,539	121,293	150,488	254,807
95	126,610	157,097	266,099	127,243	157,882	267,429
96	133,081	165,195	279,660	133,746	166,021	281,058
97	139,607	173,307	293,507	140,305	174,174	294,975
98	146,462	181,824	308,048	147,194	182,733	309,588
99	153,657	190,768	323,314	154,425	191,722	324,931
100	161,214	200,157	339,345	162,020	201,158	341,042

年齡	表 2: 昂貴醫院 0% 賠付, 1 萬元免賠額					
	有基本醫療保險或公費醫療			無基本醫療保險或公費醫療		
	中國(含港澳 台)	全球除美國	全球	中國(含港澳 台)	全球除美國	全球
0	4,107	4,613	5,926	4,128	4,636	5,956
1	3,988	4,476	5,743	4,008	4,498	5,772
2	3,874	4,346	5,568	3,893	4,368	5,596
3	3,785	4,242	5,429	3,804	4,263	5,456
4	3,663	4,103	5,242	3,681	4,124	5,268

5	3,547	3,969	5,063	3,565	3,989	5,088
6	3,353	3,758	4,808	3,370	3,777	4,832
7	3,210	3,594	4,588	3,226	3,612	4,611
8	3,147	3,521	4,490	3,163	3,539	4,512
9	3,089	3,454	4,401	3,104	3,471	4,423
10	2,982	3,331	4,235	2,997	3,348	4,256
11	2,881	3,220	4,099	2,895	3,236	4,119
12	2,843	3,176	4,040	2,857	3,192	4,060
13	2,821	3,151	4,006	2,835	3,167	4,026
14	2,826	3,157	4,014	2,840	3,173	4,034
15	2,829	3,161	4,019	2,843	3,177	4,039
16	2,917	3,259	4,142	2,932	3,275	4,163
17	2,985	3,337	4,248	3,000	3,354	4,269
18	3,057	3,419	4,357	3,072	3,436	4,379
19	3,024	3,380	4,299	3,039	3,397	4,320
20	3,223	3,636	4,807	3,239	3,654	4,831
21	3,269	3,694	4,886	3,285	3,712	4,910
22	3,350	3,793	5,035	3,367	3,812	5,060
23	3,431	3,892	5,184	3,448	3,911	5,210
24	3,514	3,992	5,333	3,532	4,012	5,360
25	3,596	4,091	5,482	3,614	4,111	5,509
26	3,690	4,176	5,604	3,708	4,197	5,632
27	3,769	4,245	5,709	3,788	4,266	5,738
28	3,919	4,425	5,983	3,939	4,447	6,013
29	4,075	4,612	6,264	4,095	4,635	6,295
30	4,100	4,639	6,399	4,121	4,662	6,431
31	4,315	4,892	6,776	4,337	4,916	6,810
32	4,433	5,032	6,991	4,455	5,057	7,026
33	4,551	5,173	7,206	4,574	5,199	7,242
34	4,630	5,267	7,349	4,653	5,293	7,386
35	4,643	5,285	7,375	4,666	5,311	7,412
36	4,689	5,340	7,439	4,712	5,367	7,476
37	4,705	5,362	7,468	4,729	5,389	7,505
38	4,819	5,497	7,674	4,843	5,524	7,712
39	4,932	5,633	7,881	4,957	5,661	7,920
40	4,989	5,700	7,986	5,014	5,729	8,026
41	5,104	5,841	8,173	5,130	5,870	8,214
42	5,186	5,942	8,323	5,212	5,972	8,365
43	5,386	6,181	8,687	5,413	6,212	8,730

44	5,622	6,463	9,118	5,650	6,495	9,164
45	5,912	6,812	9,649	5,942	6,846	9,697
46	6,324	7,407	10,586	6,356	7,444	10,639
47	6,373	7,466	10,670	6,405	7,503	10,723
48	6,423	7,524	10,752	6,455	7,562	10,806
49	6,474	7,583	10,837	6,506	7,621	10,891
50	6,524	7,642	10,920	6,557	7,680	10,975
51	6,780	7,953	11,131	6,814	7,993	11,187
52	7,049	8,276	11,610	7,084	8,317	11,668
53	7,343	8,631	12,134	7,380	8,674	12,195
54	7,677	9,035	12,732	7,715	9,080	12,796
55	8,152	9,607	13,580	8,193	9,655	13,648
56	9,255	11,158	15,887	9,301	11,214	15,966
57	9,744	11,765	16,795	9,793	11,824	16,879
58	10,312	12,469	17,849	10,364	12,531	17,938
59	10,793	13,065	18,741	10,847	13,130	18,835
60	11,316	13,715	19,715	11,373	13,784	19,814
61	12,000	14,556	20,907	12,060	14,629	21,012
62	12,569	15,261	21,963	12,632	15,337	22,073
63	13,131	15,960	23,009	13,197	16,040	23,124
64	13,724	16,694	24,107	13,793	16,777	24,228
65	14,344	17,464	25,260	14,416	17,551	25,386
66	15,141	18,445	26,643	15,217	18,537	26,776
67	15,825	19,294	27,915	15,904	19,390	28,055
68	16,545	20,186	29,251	16,628	20,287	29,397
69	17,299	21,123	30,653	17,385	21,229	30,806
70	18,092	22,106	32,125	18,182	22,217	32,286
71	19,084	23,332	33,865	19,179	23,449	34,034
72	19,957	24,416	35,488	20,057	24,538	35,665
73	20,876	25,553	37,192	20,980	25,681	37,378
74	21,839	26,748	38,981	21,948	26,882	39,176
75	22,852	28,003	40,861	22,966	28,143	41,065
76	24,075	29,524	43,035	24,195	29,672	43,250
77	25,189	30,907	45,108	25,315	31,062	45,334
78	26,361	32,360	47,283	26,493	32,522	47,519
79	27,591	33,885	49,565	27,729	34,054	49,813
80	28,882	35,488	51,965	29,026	35,665	52,225
81	30,390	37,370	54,683	30,542	37,557	54,956
82	31,814	39,134	57,328	31,973	39,330	57,615

83	33,309	40,989	60,103	33,476	41,194	60,404
84	34,878	42,935	63,018	35,052	43,150	63,333
85	36,526	44,980	66,078	36,709	45,205	66,408
86	38,413	47,345	69,512	38,605	47,582	69,860
87	40,230	49,599	72,886	40,431	49,847	73,250
88	42,138	51,965	76,430	42,349	52,225	76,812
89	44,141	54,449	80,149	44,362	54,721	80,550
90	46,245	57,059	84,054	46,476	57,344	84,474
91	48,668	60,107	88,467	48,911	60,408	88,909
92	50,987	62,983	92,773	51,242	63,298	93,237
93	53,422	66,004	97,294	53,689	66,334	97,780
94	55,980	69,174	102,042	56,260	69,520	102,552
95	58,663	72,504	107,029	58,956	72,867	107,564
96	61,738	76,374	112,636	62,047	76,756	113,199
97	64,699	80,043	118,133	65,022	80,443	118,724
98	67,806	83,897	123,904	68,145	84,316	124,524
99	71,068	87,945	129,963	71,423	88,385	130,613
100	74,496	92,194	136,326	74,868	92,655	137,008

年龄	表 3: 昂贵医院 100%赔付, 0 元免赔额					
	有基本医疗保险或公费医疗			无基本医疗保险或公费医疗		
	中国(含港澳台)	全球除美国	全球	中国(含港澳台)	全球除美国	全球
0	9,847	11,496	18,662	9,896	11,553	18,755
1	9,524	11,115	18,026	9,572	11,171	18,116
2	9,216	10,751	17,419	9,262	10,805	17,506
3	8,972	10,463	16,939	9,017	10,515	17,024
4	8,643	10,074	16,290	8,686	10,124	16,371
5	8,327	9,701	15,669	8,369	9,750	15,747
6	7,943	9,262	14,993	7,983	9,308	15,068
7	7,557	8,806	14,232	7,595	8,850	14,303
8	7,385	8,603	13,893	7,422	8,646	13,962
9	7,228	8,417	13,583	7,264	8,459	13,651
10	6,937	8,073	13,010	6,972	8,113	13,075
11	6,722	7,826	12,620	6,756	7,865	12,683
12	6,618	7,703	12,415	6,651	7,742	12,477
13	6,558	7,632	12,298	6,591	7,670	12,359
14	6,573	7,650	12,327	6,606	7,688	12,389
15	6,581	7,660	12,343	6,614	7,698	12,405

16	6,780	7,891	12,713	6,814	7,930	12,777
17	6,965	8,109	13,077	7,000	8,150	13,142
18	7,158	8,338	13,458	7,194	8,380	13,525
19	7,043	8,199	13,216	7,078	8,240	13,282
20	6,697	7,938	13,382	6,730	7,978	13,449
21	6,822	8,098	13,683	6,856	8,138	13,751
22	7,026	8,350	14,135	7,061	8,392	14,206
23	7,231	8,601	14,588	7,267	8,644	14,661
24	7,435	8,851	15,041	7,472	8,895	15,116
25	7,639	9,103	15,493	7,677	9,149	15,570
26	7,723	9,172	15,679	7,762	9,218	15,757
27	7,793	9,225	15,849	7,832	9,271	15,928
28	7,863	9,277	16,018	7,902	9,323	16,098
29	8,223	9,715	16,194	8,264	9,764	16,275
30	8,495	10,045	16,772	8,537	10,095	16,856
31	8,841	10,455	17,443	8,885	10,507	17,530
32	9,117	10,790	18,031	9,163	10,844	18,121
33	9,393	11,126	18,618	9,440	11,182	18,711
34	9,576	11,348	19,010	9,624	11,405	19,105
35	9,578	11,359	19,058	9,626	11,416	19,153
36	9,613	11,407	19,145	9,661	11,464	19,241
37	9,773	11,603	19,488	9,822	11,661	19,585
38	10,040	11,927	20,060	10,090	11,987	20,160
39	10,307	12,251	20,631	10,359	12,312	20,734
40	10,441	12,347	20,837	10,493	12,409	20,941
41	10,502	12,505	21,107	10,555	12,568	21,213
42	10,922	13,015	22,008	10,977	13,080	22,118
43	11,397	13,593	23,028	11,454	13,661	23,143
44	11,957	14,276	24,233	12,017	14,347	24,354
45	12,647	15,115	25,716	12,710	15,191	25,845
46	13,296	15,947	27,302	13,362	16,027	27,439
47	13,849	16,668	28,749	13,918	16,751	28,893
48	14,411	17,399	30,213	14,483	17,486	30,364
49	14,978	18,138	31,695	15,053	18,229	31,853
50	15,554	18,936	33,256	15,632	19,031	33,422
51	16,188	19,762	34,855	16,269	19,861	35,029
52	17,370	21,209	37,675	17,457	21,315	37,863
53	18,664	22,853	40,829	18,757	22,967	41,033
54	20,120	24,703	44,379	20,221	24,827	44,601

55	22,040	27,134	49,014	22,150	27,270	49,259
56	23,367	28,778	51,979	23,484	28,922	52,239
57	24,712	30,454	55,075	24,836	30,606	55,350
58	26,273	32,398	58,669	26,404	32,560	58,962
59	27,593	34,041	61,710	27,731	34,211	62,019
60	29,032	35,837	65,027	29,177	36,016	65,352
61	30,709	37,918	68,759	30,863	38,108	69,103
62	32,269	39,862	72,351	32,430	40,061	72,713
63	33,818	41,791	75,917	33,987	42,000	76,297
64	35,444	43,817	79,661	35,621	44,036	80,059
65	37,151	45,943	83,592	37,337	46,173	84,010
66	39,087	48,349	87,892	39,282	48,591	88,331
67	40,971	50,693	92,227	41,176	50,946	92,688
68	42,946	53,155	96,777	43,161	53,421	97,261
69	45,021	55,739	101,556	45,246	56,018	102,064
70	47,200	58,453	106,573	47,436	58,745	107,106
71	49,647	61,497	112,036	49,895	61,804	112,596
72	52,050	64,488	117,567	52,310	64,810	118,155
73	54,573	67,630	123,375	54,846	67,968	123,992
74	57,222	70,928	129,473	57,508	71,283	130,120
75	60,002	74,394	135,877	60,302	74,766	136,556
76	63,083	78,233	142,804	63,398	78,624	143,518
77	66,148	82,051	149,864	66,479	82,461	150,613
78	69,368	86,061	157,277	69,715	86,491	158,063
79	72,748	90,272	165,060	73,112	90,723	165,885
80	76,296	94,694	173,234	76,677	95,167	174,100
81	80,175	99,535	182,016	80,576	100,033	182,926
82	84,088	104,410	191,026	84,508	104,932	191,981
83	88,197	109,526	200,487	88,638	110,074	201,489
84	92,512	114,901	210,421	92,975	115,476	211,473
85	97,042	120,543	220,853	97,527	121,146	221,957
86	101,953	126,687	232,024	102,463	127,320	233,184
87	106,947	132,907	243,523	107,482	133,572	244,741
88	112,191	139,439	255,599	112,752	140,136	256,877
89	117,697	146,296	268,277	118,285	147,027	269,618
90	123,478	153,498	281,590	124,095	154,265	282,998
91	129,764	161,369	295,878	130,413	162,176	297,357
92	136,137	169,308	310,555	136,818	170,155	312,108
93	142,830	177,645	325,966	143,544	178,533	327,596

94	149,857	186,398	342,149	150,606	187,330	343,860
95	157,235	195,588	359,138	158,021	196,566	360,934
96	165,240	205,612	377,352	166,066	206,640	379,239
97	173,373	215,745	396,084	174,240	216,824	398,064
98	181,915	226,384	415,754	182,825	227,516	417,833
99	190,884	237,555	436,405	191,838	238,743	438,587
100	200,302	249,286	458,091	201,304	250,532	460,381

年龄	表 4: 昂贵医院 100%赔付, 1 万元免赔额					
	有基本医疗保险或公费医疗			无基本医疗保险或公费医疗		
	中国(含港澳台)	全球除美国	全球	中国(含港澳台)	全球除美国	全球
0	4,847	5,481	7,639	4,871	5,508	7,677
1	4,702	5,313	7,395	4,726	5,340	7,432
2	4,563	5,153	7,162	4,586	5,179	7,198
3	4,453	5,026	6,977	4,475	5,051	7,012
4	4,305	4,855	6,728	4,327	4,879	6,762
5	4,163	4,691	6,489	4,184	4,714	6,521
6	3,944	4,451	6,178	3,964	4,473	6,209
7	3,771	4,251	5,885	3,790	4,272	5,914
8	3,693	4,161	5,755	3,711	4,182	5,784
9	3,623	4,080	5,636	3,641	4,100	5,664
10	3,492	3,928	5,416	3,509	3,948	5,443
11	3,376	3,801	5,245	3,393	3,820	5,271
12	3,329	3,747	5,166	3,346	3,766	5,192
13	3,303	3,716	5,121	3,320	3,735	5,147
14	3,309	3,723	5,132	3,326	3,742	5,158
15	3,313	3,728	5,139	3,330	3,747	5,165
16	3,415	3,843	5,295	3,432	3,862	5,321
17	3,498	3,939	5,435	3,515	3,959	5,462
18	3,585	4,039	5,582	3,603	4,059	5,610
19	3,542	3,987	5,498	3,560	4,007	5,525
20	3,745	4,264	6,192	3,764	4,285	6,223
21	3,795	4,328	6,295	3,814	4,350	6,326
22	3,895	4,449	6,492	3,914	4,471	6,524
23	3,995	4,571	6,690	4,015	4,594	6,723
24	4,095	4,691	6,888	4,115	4,714	6,922
25	4,195	4,813	7,085	4,216	4,837	7,120
26	4,265	4,944	7,229	4,286	4,969	7,265

27	4,451	5,057	7,357	4,473	5,082	7,394
28	4,637	5,281	7,721	4,660	5,307	7,760
29	4,831	5,513	8,092	4,855	5,541	8,132
30	4,921	5,621	8,270	4,946	5,649	8,311
31	5,194	5,942	8,761	5,220	5,972	8,805
32	5,343	6,119	9,045	5,370	6,150	9,090
33	5,491	6,297	9,329	5,518	6,328	9,376
34	5,590	6,414	9,519	5,618	6,446	9,567
35	5,604	6,434	9,553	5,632	6,466	9,601
36	5,650	6,490	9,624	5,678	6,522	9,672
37	5,668	6,512	9,662	5,696	6,545	9,710
38	5,810	6,683	9,935	5,839	6,716	9,985
39	5,952	6,853	10,209	5,982	6,887	10,260
40	6,023	6,938	10,345	6,053	6,973	10,397
41	6,153	7,097	10,579	6,184	7,132	10,632
42	6,250	7,217	10,773	6,281	7,253	10,827
43	6,501	7,517	11,256	6,534	7,555	11,312
44	6,797	7,873	11,826	6,831	7,912	11,885
45	7,162	8,309	12,527	7,198	8,351	12,590
46	7,626	8,983	13,797	7,664	9,028	13,866
47	7,685	9,052	13,905	7,723	9,097	13,975
48	7,743	9,122	14,011	7,782	9,168	14,081
49	7,804	9,192	14,119	7,843	9,238	14,190
50	7,864	9,263	14,226	7,903	9,309	14,297
51	8,021	9,448	14,487	8,061	9,495	14,559
52	8,344	9,840	15,117	8,386	9,889	15,193
53	8,701	10,268	15,806	8,745	10,319	15,885
54	9,106	10,756	16,594	9,152	10,810	16,677
55	9,680	11,450	17,712	9,728	11,507	17,801
56	10,865	13,130	20,849	10,919	13,196	20,953
57	11,451	13,857	22,057	11,508	13,926	22,167
58	12,132	14,699	23,461	12,193	14,772	23,578
59	12,709	15,412	24,648	12,773	15,489	24,771
60	13,337	16,190	25,944	13,404	16,271	26,074
61	14,134	17,171	27,486	14,205	17,257	27,623
62	14,815	18,015	28,889	14,889	18,105	29,033
63	15,491	18,850	30,282	15,568	18,944	30,433
64	16,201	19,729	31,745	16,282	19,828	31,904
65	16,945	20,652	33,279	17,030	20,755	33,445

66	17,871	21,792	35,064	17,960	21,901	35,239
67	18,692	22,808	36,757	18,785	22,922	36,941
68	19,555	23,876	38,533	19,653	23,995	38,726
69	20,462	24,997	40,400	20,564	25,122	40,602
70	21,412	26,174	42,360	21,519	26,305	42,572
71	22,570	27,603	44,611	22,683	27,741	44,834
72	23,618	28,900	46,771	23,736	29,045	47,005
73	24,718	30,263	49,040	24,842	30,414	49,285
74	25,875	31,693	51,421	26,004	31,851	51,678
75	27,089	33,196	53,923	27,224	33,362	54,193
76	28,523	34,976	56,752	28,666	35,151	57,036
77	29,861	36,632	59,509	30,010	36,815	59,807
78	31,266	38,372	62,405	31,422	38,564	62,717
79	32,740	40,196	65,444	32,904	40,397	65,771
80	34,290	42,113	68,636	34,461	42,324	68,979
81	36,067	44,327	72,188	36,247	44,549	72,549
82	37,775	46,441	75,707	37,964	46,673	76,086
83	39,569	48,660	79,402	39,767	48,903	79,799
84	41,452	50,991	83,282	41,659	51,246	83,698
85	43,428	53,437	87,356	43,645	53,704	87,793
86	45,659	56,225	91,853	45,887	56,506	92,312
87	47,838	58,922	96,344	48,077	59,217	96,826
88	50,127	61,755	101,060	50,378	62,064	101,565
89	52,529	64,729	106,012	52,792	65,053	106,542
90	55,052	67,852	111,211	55,327	68,191	111,767
91	57,917	71,440	116,980	58,207	71,797	117,565
92	60,698	74,883	122,712	61,001	75,257	123,326
93	63,619	78,499	128,730	63,937	78,891	129,374
94	66,685	82,294	135,050	67,018	82,705	135,725
95	69,905	86,280	141,686	70,255	86,711	142,394
96	73,541	90,837	149,028	73,909	91,291	149,773
97	77,093	95,230	156,343	77,478	95,706	157,125
98	80,819	99,845	164,026	81,223	100,344	164,846
99	84,733	104,689	172,090	85,157	105,212	172,950
100	88,842	109,775	180,559	89,286	110,324	181,462

## 二、可选责任费率

### (一) 一般门诊急诊医疗保险金费率

保险合同包含等待期

单位：人民币元

年龄	表 1：昂贵医院 0% 赔付，0 元免赔额					
	有基本医疗保险或公费医疗			无基本医疗保险或公费医疗		
	中国(含港澳台)	全球除美国	全球	中国(含港澳台)	全球除美国	全球
0	9,399	13,895	20,868	9,446	13,964	20,972
1	9,621	13,405	20,131	9,669	13,473	20,231
2	9,283	12,937	19,426	9,330	13,002	19,523
3	9,442	12,568	18,870	9,490	12,630	18,964
4	9,065	12,068	18,117	9,111	12,129	18,207
5	8,703	11,590	17,397	8,747	11,648	17,485
6	8,358	11,134	16,711	8,400	11,190	16,794
7	7,916	10,547	15,827	7,956	10,600	15,906
8	7,720	10,286	15,435	7,759	10,337	15,512
9	7,539	10,048	15,075	7,577	10,099	15,150
10	7,206	9,605	14,410	7,242	9,654	14,482
11	6,998	9,332	13,998	7,033	9,378	14,069
12	6,880	9,174	13,760	6,914	9,220	13,828
13	6,811	9,083	13,624	6,845	9,129	13,692
14	6,828	9,106	13,658	6,862	9,151	13,727
15	6,837	9,118	13,676	6,871	9,164	13,745
16	7,039	9,385	14,077	7,074	9,432	14,147
17	7,250	9,665	14,500	7,287	9,714	14,572
18	7,472	9,959	14,943	7,509	10,008	15,018
19	7,835	9,760	14,642	7,874	9,809	14,716
20	8,465	10,600	15,840	8,508	10,653	15,919
21	8,700	11,285	16,176	8,744	11,341	16,256
22	8,851	11,308	16,198	8,896	11,365	16,278
23	9,121	11,565	16,534	9,167	11,623	16,616
24	9,244	11,785	16,836	9,291	11,844	16,920
25	10,016	12,468	17,664	10,066	12,531	17,753
26	10,427	12,996	18,231	10,479	13,061	18,322
27	10,399	14,439	20,895	10,451	14,511	21,000
28	10,414	15,992	23,081	10,466	16,072	23,196
29	10,164	16,881	24,946	10,214	16,965	25,071

30	11,453	17,278	25,508	11,510	17,364	25,636
31	11,225	17,292	25,561	11,281	17,378	25,689
32	11,125	17,330	25,590	11,181	17,416	25,718
33	11,016	18,344	27,104	11,071	18,436	27,239
34	11,049	18,576	27,436	11,105	18,669	27,573
35	12,170	19,055	28,161	12,231	19,150	28,301
36	12,970	19,195	28,333	13,035	19,291	28,474
37	13,392	19,463	28,695	13,459	19,560	28,838
38	13,404	19,531	28,740	13,471	19,629	28,884
39	13,281	19,631	28,837	13,348	19,729	28,982
40	15,247	19,885	29,201	15,323	19,985	29,347
41	15,626	20,467	30,061	15,704	20,569	30,211
42	16,084	20,520	30,062	16,165	20,623	30,212
43	16,299	20,919	30,613	16,381	21,024	30,766
44	16,342	22,214	32,500	16,424	22,325	32,663
45	16,849	22,880	33,409	16,934	22,994	33,576
46	17,585	24,779	35,777	17,674	24,902	35,956
47	17,641	24,802	35,847	17,729	24,926	36,027
48	18,263	25,356	36,222	18,354	25,482	36,403
49	18,882	26,159	37,232	18,976	26,290	37,419
50	19,386	26,721	37,898	19,483	26,855	38,087
51	19,846	27,299	38,555	19,944	27,436	38,748
52	20,155	27,729	38,787	20,256	27,867	38,980
53	20,333	27,885	38,871	20,435	28,025	39,066
54	20,714	28,308	38,958	20,817	28,450	39,152
55	21,054	28,326	39,018	21,159	28,468	39,213
56	24,219	29,353	39,190	24,340	29,499	39,386
57	24,311	31,422	41,585	24,433	31,579	41,793
58	24,614	32,731	43,153	24,737	32,895	43,368
59	25,531	34,628	45,689	25,659	34,801	45,917
60	26,425	35,826	47,124	26,557	36,006	47,359
61	27,295	37,754	49,643	27,432	37,943	49,891
62	29,637	41,433	54,827	29,785	41,640	55,102
63	34,380	44,321	59,269	34,552	44,543	59,565
64	39,213	47,940	64,840	39,409	48,179	65,164
65	41,533	53,475	72,876	41,741	53,742	73,241
66	44,584	57,413	78,454	44,807	57,700	78,846
67	44,961	57,951	78,490	45,186	58,241	78,882
68	45,210	58,611	78,658	45,436	58,904	79,051

69	45,525	59,610	79,406	45,753	59,908	79,803
70	45,958	60,167	79,427	46,188	60,468	79,824

年龄	表 2：昂贵医院 0%赔付，1 万元免赔额					
	有基本医疗保险或公费医疗			无基本医疗保险或公费医疗		
	中国(含港澳台)	全球除美国	全球	中国(含港澳台)	全球除美国	全球
0	8,681	10,557	17,255	8,725	10,611	17,341
1	8,373	10,186	16,646	8,415	10,237	16,730
2	8,080	9,832	16,065	8,121	9,881	16,145
3	7,848	9,551	15,604	7,887	9,599	15,682
4	7,535	9,172	14,982	7,573	9,218	15,058
5	7,234	8,809	14,388	7,270	8,853	14,460
6	6,949	8,464	13,821	6,984	8,506	13,890
7	6,582	8,019	13,092	6,615	8,059	13,158
8	6,418	7,822	12,767	6,451	7,861	12,831
9	6,269	7,641	12,471	6,300	7,679	12,533
10	5,991	7,306	11,922	6,021	7,343	11,981
11	5,821	7,099	11,581	5,850	7,135	11,638
12	5,721	6,980	11,384	5,749	7,015	11,441
13	5,665	6,911	11,272	5,693	6,945	11,328
14	5,678	6,927	11,300	5,707	6,962	11,356
15	5,686	6,937	11,315	5,714	6,972	11,372
16	5,853	7,139	11,647	5,882	7,175	11,705
17	6,029	7,352	11,996	6,059	7,389	12,056
18	6,213	7,573	12,360	6,244	7,611	12,422
19	6,088	7,422	12,113	6,118	7,459	12,173
20	5,772	7,222	11,245	5,801	7,258	11,301
21	5,806	7,229	11,279	5,836	7,265	11,335
22	5,899	7,235	11,295	5,928	7,271	11,351
23	5,939	7,248	11,334	5,969	7,284	11,391
24	5,974	7,281	11,417	6,003	7,317	11,474
25	6,269	7,624	11,936	6,300	7,662	11,996
26	6,876	8,105	12,709	6,910	8,146	12,773
27	7,077	8,363	13,081	7,112	8,405	13,146
28	7,493	8,856	13,861	7,530	8,901	13,931
29	8,199	9,684	15,143	8,239	9,733	15,219
30	8,542	10,083	15,616	8,585	10,134	15,694
31	8,600	10,088	15,648	8,643	10,138	15,726

32	8,915	10,197	15,853	8,959	10,249	15,932
33	8,953	10,291	15,999	8,997	10,343	16,079
34	8,991	10,434	16,222	9,035	10,486	16,303
35	9,339	10,998	17,081	9,386	11,053	17,167
36	9,518	11,220	17,414	9,566	11,276	17,502
37	9,524	11,238	17,442	9,571	11,294	17,529
38	9,956	11,685	18,130	10,005	11,744	18,220
39	9,957	11,717	18,191	10,006	11,776	18,282
40	10,021	11,748	18,241	10,071	11,807	18,332
41	10,032	11,759	18,256	10,082	11,818	18,347
42	10,205	12,058	18,707	10,256	12,118	18,801
43	10,771	12,268	19,031	10,825	12,330	19,126
44	10,861	12,706	19,702	10,916	12,770	19,801
45	11,148	13,427	20,807	11,204	13,495	20,911
46	11,428	14,379	22,094	11,485	14,451	22,204
47	11,763	14,800	22,758	11,822	14,874	22,872
48	12,474	15,525	23,874	12,536	15,603	23,994
49	12,930	16,087	24,756	12,994	16,168	24,880
50	13,692	17,024	26,202	13,761	17,110	26,333
51	14,450	17,960	27,991	14,523	18,050	28,130
52	14,663	18,226	28,414	14,736	18,317	28,556
53	15,086	18,751	29,224	15,161	18,845	29,370
54	15,685	19,486	30,363	15,764	19,584	30,515
55	17,112	20,614	32,111	17,198	20,717	32,272
56	17,639	20,738	32,162	17,727	20,841	32,323
57	18,098	21,593	33,463	18,188	21,701	33,630
58	18,129	22,272	34,533	18,219	22,383	34,705
59	18,915	23,700	36,748	19,010	23,818	36,931
60	19,504	24,449	37,928	19,602	24,572	38,118
61	20,518	26,233	40,691	20,621	26,364	40,895
62	21,687	28,006	43,435	21,795	28,146	43,653
63	24,542	30,714	47,639	24,665	30,867	47,877
64	26,534	33,191	51,481	26,667	33,357	51,738
65	26,780	35,252	54,676	26,914	35,428	54,950
66	28,304	37,255	57,789	28,446	37,441	58,078
67	30,655	39,113	60,676	30,808	39,309	60,979
68	33,000	41,057	63,704	33,165	41,262	64,022
69	33,559	41,374	64,230	33,727	41,582	64,552
70	34,291	41,500	64,467	34,462	41,707	64,789

年龄	表 3: 昂贵医院 100%赔付, 0 元免赔额					
	有基本医疗保险或公费医疗			无基本医疗保险或公费医疗		
	中国(含港澳台)	全球除美国	全球	中国(含港澳台)	全球除美国	全球
0	15,656	19,402	28,611	15,734	19,499	28,755
1	15,101	18,717	27,599	15,176	18,811	27,737
2	14,570	18,062	26,632	14,643	18,153	26,765
3	14,151	17,545	25,868	14,222	17,632	25,997
4	13,585	16,845	24,834	13,653	16,930	24,958
5	13,044	16,176	23,845	13,110	16,256	23,965
6	12,527	15,538	22,902	12,589	15,616	23,017
7	11,863	14,717	21,690	11,922	14,791	21,799
8	11,567	14,353	21,152	11,625	14,425	21,257
9	11,297	14,018	20,658	11,353	14,089	20,761
10	10,798	13,401	19,745	10,852	13,468	19,844
11	10,487	13,017	19,180	10,539	13,082	19,276
12	10,308	12,797	18,852	10,359	12,860	18,946
13	10,206	12,669	18,665	10,257	12,733	18,758
14	10,231	12,701	18,712	10,282	12,764	18,805
15	10,244	12,718	18,737	10,295	12,781	18,831
16	10,546	13,092	19,289	10,599	13,158	19,386
17	10,864	13,484	19,869	10,918	13,552	19,969
18	11,197	13,895	20,475	11,253	13,964	20,578
19	10,973	13,615	20,064	11,028	13,684	20,165
20	11,470	12,968	21,719	11,527	13,032	21,827
21	11,795	13,258	23,822	11,854	13,325	23,941
22	12,001	13,276	25,592	12,061	13,343	25,720
23	12,366	13,563	27,916	12,428	13,631	28,055
24	13,024	13,819	30,171	13,089	13,888	30,322
25	13,490	14,627	31,478	13,557	14,700	31,636
26	14,097	15,254	32,351	14,167	15,330	32,513
27	15,976	16,996	33,029	16,056	17,081	33,194
28	17,623	18,813	34,223	17,712	18,907	34,394
29	18,614	19,829	35,331	18,707	19,928	35,508
30	19,056	20,285	35,634	19,151	20,387	35,812
31	19,752	20,356	36,100	19,851	20,457	36,281
32	19,808	20,386	36,323	19,907	20,488	36,505
33	20,868	21,487	36,812	20,972	21,594	36,996

34	20,932	21,757	36,880	21,037	21,866	37,064
35	21,166	22,341	37,386	21,271	22,453	37,573
36	21,280	22,518	37,424	21,386	22,631	37,611
37	21,694	22,827	37,464	21,803	22,941	37,651
38	21,716	22,878	38,059	21,824	22,992	38,249
39	22,006	22,965	38,466	22,116	23,080	38,657
40	22,482	23,253	38,608	22,594	23,369	38,801
41	22,744	24,002	38,673	22,858	24,121	38,866
42	23,123	24,024	38,879	23,239	24,143	39,074
43	24,000	24,476	39,248	24,120	24,598	39,445
44	24,803	25,990	39,524	24,927	26,120	39,721
45	24,806	26,738	39,886	24,931	26,872	40,085
46	25,359	29,022	40,055	25,486	29,167	40,255
47	25,475	29,043	40,086	25,603	29,189	40,287
48	26,409	29,706	40,147	26,541	29,854	40,347
49	27,338	30,676	40,278	27,475	30,828	40,480
50	28,099	31,371	40,570	28,240	31,528	40,773
51	28,803	32,063	40,943	28,947	32,224	41,147
52	29,287	32,509	41,359	29,433	32,671	41,566
53	29,585	32,649	41,554	29,733	32,812	41,762
54	30,180	33,094	41,614	30,331	33,260	41,822
55	30,736	33,176	41,673	30,890	33,342	41,881
56	34,118	34,200	41,914	34,289	34,371	42,124
57	34,250	36,623	41,970	34,421	36,806	42,180
58	34,666	38,110	43,368	34,839	38,301	43,585
59	35,962	40,325	46,654	36,142	40,526	46,887
60	37,213	41,681	47,679	37,400	41,889	47,917
61	38,434	43,917	53,961	38,626	44,136	54,231
62	41,752	48,277	61,559	41,961	48,518	61,867
63	48,456	51,775	70,822	48,698	52,034	71,176
64	55,311	56,164	79,763	55,587	56,445	80,162
65	58,606	62,771	89,419	58,898	63,085	89,866
66	62,920	67,437	100,968	63,235	67,774	101,472
67	63,417	67,906	102,736	63,735	68,245	103,250
68	63,743	68,513	105,033	64,061	68,856	105,558
69	64,157	69,545	105,402	64,478	69,892	105,929
70	64,730	70,024	105,533	65,054	70,374	106,060

年齡	表 4: 昂貴醫院 100% 賠付, 1 萬元免賠額					
	有基本醫療保險或公費醫療			無基本醫療保險或公費醫療		
	中國(含港澳 台)	全球除美國	全球	中國(含港澳 台)	全球除美國	全球
0	12,638	12,686	23,042	12,702	12,750	23,157
1	12,189	12,240	22,227	12,250	12,301	22,338
2	11,762	11,813	21,449	11,821	11,872	21,556
3	11,425	11,476	20,834	11,482	11,533	20,939
4	10,969	11,020	20,003	11,024	11,075	20,103
5	10,531	10,583	19,207	10,583	10,636	19,303
6	10,114	10,167	18,449	10,164	10,218	18,541
7	9,579	9,632	17,473	9,626	9,681	17,561
8	9,340	9,394	17,039	9,387	9,440	17,125
9	9,121	9,177	16,643	9,167	9,223	16,727
10	8,719	8,773	15,909	8,763	8,817	15,989
11	8,467	8,523	15,452	8,510	8,566	15,529
12	8,324	8,379	15,191	8,366	8,421	15,267
13	8,241	8,296	15,039	8,282	8,338	15,115
14	8,262	8,317	15,077	8,303	8,359	15,153
15	8,273	8,329	15,096	8,314	8,370	15,172
16	8,517	8,573	15,541	8,560	8,616	15,619
17	8,772	8,827	16,008	8,816	8,871	16,087
18	9,041	9,095	16,495	9,087	9,141	16,578
19	8,859	8,914	16,163	8,903	8,959	16,244
20	8,001	8,713	14,815	8,041	8,757	14,889
21	8,063	8,730	15,123	8,103	8,773	15,199
22	8,195	8,740	16,148	8,236	8,784	16,229
23	8,269	8,747	17,593	8,311	8,790	17,681
24	8,339	8,785	18,335	8,381	8,828	18,427
25	8,734	9,198	18,631	8,778	9,244	18,725
26	9,675	9,736	19,253	9,723	9,784	19,349
27	9,799	10,011	19,416	9,849	10,061	19,513
28	10,388	10,597	19,479	10,441	10,650	19,577
29	11,365	11,580	19,543	11,422	11,638	19,641
30	11,732	11,946	19,642	11,790	12,006	19,740
31	11,851	11,970	19,871	11,910	12,030	19,971
32	12,284	12,048	20,202	12,345	12,108	20,302
33	12,341	12,148	20,689	12,402	12,208	20,793
34	12,394	12,309	21,080	12,455	12,371	21,185

35	12,855	13,003	21,176	12,920	13,067	21,282
36	13,100	13,272	21,341	13,165	13,338	21,447
37	13,104	13,296	21,849	13,170	13,363	21,958
38	13,697	13,822	21,972	13,766	13,891	22,082
39	13,709	13,842	22,101	13,778	13,911	22,211
40	13,802	13,880	22,567	13,871	13,949	22,680
41	13,819	13,899	23,140	13,888	13,969	23,256
42	14,049	14,266	23,683	14,119	14,337	23,801
43	14,840	14,498	24,099	14,914	14,570	24,219
44	14,962	15,007	24,670	15,037	15,082	24,793
45	15,351	15,854	24,826	15,428	15,932	24,951
46	15,692	17,053	25,007	15,771	17,139	25,132
47	16,152	17,562	25,014	16,233	17,649	25,140
48	17,111	18,432	26,207	17,197	18,524	26,338
49	17,729	19,109	27,076	17,817	19,205	27,212
50	18,761	20,244	29,570	18,855	20,345	29,718
51	20,028	21,640	31,234	20,128	21,748	31,390
52	20,340	21,955	32,305	20,442	22,066	32,466
53	20,935	22,581	33,257	21,040	22,694	33,423
54	21,767	23,461	34,338	21,877	23,578	34,510
55	23,748	24,814	34,626	23,867	24,938	34,799
56	24,664	24,860	34,719	24,787	24,984	34,893
57	25,268	26,261	34,746	25,394	26,392	34,920
58	25,349	27,080	34,812	25,475	27,216	34,986
59	26,438	28,815	37,355	26,570	28,960	37,542
60	27,291	29,727	39,471	27,427	29,876	39,668
61	28,688	31,890	43,890	28,832	32,049	44,109
62	30,308	34,316	48,831	30,460	34,488	49,075
63	34,231	38,321	56,292	34,402	38,513	56,573
64	36,970	42,658	58,697	37,155	42,872	58,990
65	37,292	45,292	60,668	37,478	45,518	60,971
66	39,408	47,858	69,048	39,605	48,098	69,393
67	42,677	49,243	77,239	42,891	49,489	77,625
68	45,951	49,986	80,095	46,180	50,236	80,495
69	46,809	50,253	82,037	47,043	50,504	82,448
70	47,936	50,412	82,384	48,175	50,664	82,796

保险合同免除等待期

单位：人民币元

年龄	表 1：昂贵医院 0%赔付，0 元免赔额					
	有基本医疗保险或公费医疗			无基本医疗保险或公费医疗		
	中国(含港澳台)	全球除美国	全球	中国(含港澳台)	全球除美国	全球
0	9,894	14,626	21,966	9,943	14,699	22,076
1	10,127	14,111	21,190	10,178	14,182	21,296
2	9,772	13,618	20,448	9,821	13,686	20,550
3	9,939	13,229	19,863	9,989	13,295	19,962
4	9,542	12,703	19,070	9,590	12,767	19,165
5	9,161	12,200	18,313	9,207	12,261	18,405
6	8,798	11,720	17,590	8,842	11,779	17,678
7	8,333	11,102	16,660	8,375	11,158	16,743
8	8,126	10,827	16,247	8,167	10,881	16,328
9	7,936	10,577	15,868	7,976	10,630	15,947
10	7,585	10,111	15,168	7,623	10,162	15,244
11	7,366	9,823	14,735	7,403	9,872	14,809
12	7,242	9,657	14,484	7,278	9,705	14,556
13	7,169	9,561	14,341	7,205	9,609	14,413
14	7,187	9,585	14,377	7,223	9,633	14,449
15	7,197	9,598	14,396	7,233	9,646	14,468
16	7,409	9,879	14,818	7,446	9,928	14,892
17	7,632	10,174	15,263	7,670	10,225	15,339
18	7,865	10,483	15,729	7,904	10,535	15,808
19	8,247	10,274	15,413	8,288	10,325	15,490
20	8,911	11,158	16,674	8,956	11,214	16,757
21	9,158	11,879	17,027	9,204	11,938	17,112
22	9,317	11,903	17,050	9,364	11,963	17,135
23	9,601	12,174	17,404	9,649	12,235	17,491
24	9,731	12,405	17,722	9,780	12,467	17,811
25	10,543	13,124	18,594	10,596	13,190	18,687
26	10,976	13,680	19,190	11,031	13,748	19,286
27	10,946	15,199	21,995	11,001	15,275	22,105
28	10,962	16,834	24,296	11,017	16,918	24,417
29	10,699	17,769	26,259	10,752	17,858	26,390
30	12,056	18,187	26,851	12,116	18,278	26,985
31	11,816	18,202	26,906	11,875	18,293	27,041
32	11,710	18,242	26,937	11,769	18,333	27,072

33	11,596	19,309	28,530	11,654	19,406	28,673
34	11,631	19,554	28,880	11,689	19,652	29,024
35	12,811	20,058	29,643	12,875	20,158	29,791
36	13,653	20,205	29,824	13,721	20,306	29,973
37	14,097	20,487	30,205	14,167	20,589	30,356
38	14,109	20,559	30,253	14,180	20,662	30,404
39	13,980	20,664	30,355	14,050	20,767	30,507
40	16,049	20,932	30,738	16,129	21,037	30,892
41	16,448	21,544	31,643	16,530	21,652	31,801
42	16,931	21,600	31,644	17,016	21,708	31,802
43	17,157	22,020	32,224	17,243	22,130	32,385
44	17,202	23,383	34,211	17,288	23,500	34,382
45	17,736	24,084	35,167	17,825	24,204	35,343
46	18,511	26,083	37,660	18,604	26,213	37,848
47	18,569	26,107	37,734	18,662	26,238	37,923
48	19,224	26,690	38,128	19,320	26,823	38,319
49	19,876	27,536	39,192	19,975	27,674	39,388
50	20,406	28,127	39,893	20,508	28,268	40,092
51	20,890	28,736	40,584	20,994	28,880	40,787
52	21,216	29,188	40,828	21,322	29,334	41,032
53	21,403	29,353	40,917	21,510	29,500	41,122
54	21,804	29,798	41,008	21,913	29,947	41,213
55	22,162	29,817	41,072	22,273	29,966	41,277
56	25,494	30,898	41,253	25,621	31,052	41,459
57	25,591	33,076	43,774	25,719	33,241	43,993
58	25,909	34,454	45,424	26,039	34,626	45,651
59	26,875	36,451	48,094	27,009	36,633	48,334
60	27,816	37,712	49,604	27,955	37,901	49,852
61	28,732	39,741	52,256	28,876	39,940	52,517
62	31,197	43,614	57,713	31,353	43,832	58,002
63	36,189	46,654	62,388	36,370	46,887	62,700
64	41,277	50,463	68,253	41,483	50,715	68,594
65	43,719	56,289	76,712	43,938	56,570	77,096
66	46,930	60,435	82,583	47,165	60,737	82,996
67	47,327	61,001	82,621	47,564	61,306	83,034
68	47,589	61,696	82,798	47,827	62,004	83,212
69	47,921	62,747	83,585	48,161	63,061	84,003
70	48,377	63,334	83,607	48,619	63,651	84,025
71	49,077	65,168	85,749	49,322	65,494	86,178

72	49,521	67,049	87,920	49,769	67,384	88,360
73	50,959	68,963	90,114	51,214	69,308	90,565
74	52,424	70,921	92,331	52,686	71,276	92,793
75	53,918	72,913	94,567	54,188	73,278	95,040
76	55,446	74,940	96,821	55,723	75,315	97,305
77	57,002	77,008	99,086	57,287	77,393	99,581
78	58,582	79,113	101,365	58,875	79,509	101,872
79	60,197	81,249	103,648	60,498	81,655	104,166
80	61,837	83,424	105,934	62,146	83,841	106,464
81	63,503	85,631	108,224	63,821	86,059	108,765
82	65,199	87,869	110,504	65,525	88,308	111,057
83	66,915	90,135	112,775	67,250	90,586	113,339
84	68,658	92,431	115,025	69,001	92,893	115,600
85	70,425	94,754	117,257	70,777	95,228	117,843
86	75,102	100,989	124,235	75,478	101,494	124,856
87	82,617	111,486	142,467	83,030	112,043	143,179
88	88,105	118,873	151,718	88,546	119,467	152,477
89	94,173	127,043	162,033	94,644	127,678	162,843
90	102,642	138,455	176,458	103,155	139,147	177,340
91	108,499	146,369	186,804	109,041	147,101	187,738
92	111,460	150,296	190,942	112,017	151,047	191,897
93	114,471	154,278	195,077	115,043	155,049	196,052
94	117,526	158,316	199,206	118,114	159,108	200,202
95	120,629	162,413	203,314	121,232	163,225	204,331
96	123,776	166,561	207,395	124,395	167,394	208,432
97	126,968	170,757	211,437	127,603	171,611	212,494
98	130,194	174,998	215,428	130,845	175,873	216,505
99	133,459	179,276	219,358	134,126	180,172	220,455
100	136,758	183,595	223,208	137,442	184,513	224,324

年龄	表 2: 昂贵医院 0%赔付, 1 万元免赔额					
	有基本医疗保险或公费医疗			无基本医疗保险或公费医疗		
	中国(含港澳台)	全球除美国	全球	中国(含港澳台)	全球除美国	全球
0	9,138	11,113	18,163	9,184	11,169	18,254
1	8,814	10,722	17,522	8,858	10,776	17,610
2	8,505	10,349	16,910	8,548	10,401	16,995
3	8,261	10,054	16,425	8,302	10,104	16,507
4	7,932	9,655	15,771	7,972	9,703	15,850

5	7,615	9,273	15,145	7,653	9,319	15,221
6	7,315	8,909	14,548	7,352	8,954	14,621
7	6,928	8,441	13,781	6,963	8,483	13,850
8	6,756	8,234	13,439	6,790	8,275	13,506
9	6,599	8,043	13,127	6,632	8,083	13,193
10	6,306	7,691	12,549	6,338	7,729	12,612
11	6,127	7,473	12,190	6,158	7,510	12,251
12	6,022	7,347	11,983	6,052	7,384	12,043
13	5,963	7,275	11,865	5,993	7,311	11,924
14	5,977	7,292	11,895	6,007	7,328	11,954
15	5,985	7,302	11,911	6,015	7,339	11,971
16	6,161	7,515	12,260	6,192	7,553	12,321
17	6,346	7,739	12,627	6,378	7,778	12,690
18	6,540	7,972	13,011	6,573	8,012	13,076
19	6,408	7,813	12,750	6,440	7,852	12,814
20	6,076	7,602	11,837	6,106	7,640	11,896
21	6,112	7,609	11,873	6,143	7,647	11,932
22	6,209	7,616	11,889	6,240	7,654	11,948
23	6,252	7,629	11,931	6,283	7,667	11,991
24	6,288	7,664	12,018	6,319	7,702	12,078
25	6,599	8,025	12,564	6,632	8,065	12,627
26	7,238	8,532	13,378	7,274	8,575	13,445
27	7,449	8,803	13,769	7,486	8,847	13,838
28	7,887	9,322	14,591	7,926	9,369	14,664
29	8,630	10,194	15,940	8,673	10,245	16,020
30	8,992	10,614	16,438	9,037	10,667	16,520
31	9,053	10,619	16,472	9,098	10,672	16,554
32	9,384	10,734	16,687	9,431	10,788	16,770
33	9,424	10,833	16,841	9,471	10,887	16,925
34	9,464	10,983	17,076	9,511	11,038	17,161
35	9,831	11,577	17,980	9,880	11,635	18,070
36	10,019	11,810	18,331	10,069	11,869	18,423
37	10,025	11,829	18,360	10,075	11,888	18,452
38	10,480	12,300	19,084	10,532	12,362	19,179
39	10,481	12,334	19,148	10,533	12,396	19,244
40	10,548	12,366	19,201	10,601	12,428	19,297
41	10,560	12,378	19,217	10,613	12,440	19,313
42	10,742	12,693	19,692	10,796	12,756	19,790
43	11,338	12,914	20,033	11,395	12,979	20,133

44	11,433	13,375	20,739	11,490	13,442	20,843
45	11,735	14,134	21,902	11,794	14,205	22,012
46	12,029	15,136	23,257	12,089	15,212	23,373
47	12,382	15,579	23,956	12,444	15,657	24,076
48	13,130	16,342	25,131	13,196	16,424	25,257
49	13,610	16,934	26,059	13,678	17,019	26,189
50	14,413	17,920	27,581	14,485	18,010	27,719
51	15,211	18,905	29,464	15,287	19,000	29,611
52	15,435	19,185	29,909	15,512	19,281	30,059
53	15,880	19,738	30,762	15,959	19,837	30,916
54	16,511	20,512	31,961	16,594	20,615	32,121
55	18,013	21,699	33,801	18,103	21,807	33,970
56	18,567	21,829	33,855	18,660	21,938	34,024
57	19,050	22,729	35,224	19,145	22,843	35,400
58	19,083	23,444	36,350	19,178	23,561	36,532
59	19,911	24,947	38,682	20,011	25,072	38,875
60	20,531	25,736	39,924	20,634	25,865	40,124
61	21,598	27,614	42,833	21,706	27,752	43,047
62	22,828	29,480	45,721	22,942	29,627	45,950
63	25,834	32,330	50,146	25,963	32,492	50,397
64	27,931	34,938	54,190	28,071	35,113	54,461
65	28,189	37,107	57,554	28,330	37,293	57,842
66	29,794	39,216	60,831	29,943	39,412	61,135
67	32,268	41,172	63,869	32,429	41,378	64,188
68	34,737	43,218	67,057	34,911	43,434	67,392
69	35,325	43,552	67,611	35,502	43,770	67,949
70	36,096	43,684	67,860	36,276	43,902	68,199
71	36,736	45,119	70,105	36,920	45,345	70,456
72	37,187	46,598	72,418	37,373	46,831	72,780
73	38,389	48,121	74,802	38,581	48,362	75,176
74	39,633	49,689	77,249	39,831	49,937	77,635
75	40,900	51,301	79,769	41,105	51,558	80,168
76	42,213	52,958	82,363	42,424	53,223	82,775
77	43,562	54,665	85,033	43,780	54,938	85,458
78	44,941	56,415	87,776	45,166	56,697	88,215
79	46,363	58,216	90,600	46,595	58,507	91,053
80	47,822	60,063	93,493	48,061	60,363	93,960
81	49,319	61,964	96,477	49,566	62,274	96,959
82	50,855	63,917	99,533	51,109	64,237	100,031

83	52,432	65,923	102,678	52,694	66,253	103,191
84	54,048	67,977	105,908	54,318	68,317	106,438
85	55,707	70,090	109,219	55,986	70,440	109,765
86	59,702	75,144	117,123	60,001	75,520	117,709
87	63,461	79,657	124,013	63,778	80,055	124,633
88	67,747	85,044	132,409	68,086	85,469	133,071
89	72,450	90,951	141,611	72,812	91,406	142,319
90	79,014	99,191	154,460	79,409	99,687	155,232
91	83,411	104,702	163,033	83,828	105,226	163,848
92	86,043	108,038	168,258	86,473	108,578	169,099
93	88,740	111,459	173,627	89,184	112,016	174,495
94	91,504	114,978	179,141	91,962	115,553	180,037
95	94,350	118,587	184,804	94,822	119,180	185,728
96	97,262	122,294	190,618	97,748	122,905	191,571
97	100,250	126,100	196,588	100,751	126,731	197,571
98	103,313	129,999	202,715	103,830	130,649	203,729
99	106,451	134,000	208,996	106,983	134,670	210,041
100	109,660	138,101	215,442	110,208	138,792	216,519

年齡	表 3：昂貴醫院 100% 賠付，0 元免賠額					
	有基本醫療保險或公費醫療			無基本醫療保險或公費醫療		
	中國（含港澳 台）	全球除美國	全球	中國（含港澳 台）	全球除美國	全球
0	16,480	20,423	30,117	16,562	20,525	30,268
1	15,896	19,702	29,052	15,975	19,801	29,197
2	15,337	19,013	28,034	15,414	19,108	28,174
3	14,896	18,468	27,229	14,970	18,560	27,365
4	14,300	17,732	26,141	14,372	17,821	26,272
5	13,731	17,027	25,100	13,800	17,112	25,226
6	13,186	16,356	24,107	13,252	16,438	24,228
7	12,487	15,492	22,832	12,549	15,569	22,946
8	12,176	15,108	22,265	12,237	15,184	22,376
9	11,892	14,756	21,745	11,951	14,830	21,854
10	11,366	14,106	20,784	11,423	14,177	20,888
11	11,039	13,702	20,189	11,094	13,771	20,290
12	10,850	13,470	19,844	10,904	13,537	19,943
13	10,743	13,336	19,647	10,797	13,403	19,745
14	10,769	13,369	19,697	10,823	13,436	19,795
15	10,783	13,387	19,723	10,837	13,454	19,822

16	11,101	13,781	20,304	11,157	13,850	20,406
17	11,436	14,194	20,915	11,493	14,265	21,020
18	11,786	14,626	21,553	11,845	14,699	21,661
19	11,550	14,332	21,120	11,608	14,404	21,226
20	12,074	13,650	22,862	12,134	13,718	22,976
21	12,416	13,956	25,076	12,478	14,026	25,201
22	12,633	13,975	26,939	12,696	14,045	27,074
23	13,017	14,277	29,385	13,082	14,348	29,532
24	13,709	14,546	31,759	13,778	14,619	31,918
25	14,200	15,397	33,135	14,271	15,474	33,301
26	14,839	16,057	34,054	14,913	16,137	34,224
27	16,817	17,891	34,767	16,901	17,980	34,941
28	18,551	19,803	36,024	18,644	19,902	36,204
29	19,594	20,873	37,191	19,692	20,977	37,377
30	20,059	21,353	37,509	20,159	21,460	37,697
31	20,792	21,427	38,000	20,896	21,534	38,190
32	20,851	21,459	38,235	20,955	21,566	38,426
33	21,966	22,618	38,749	22,076	22,731	38,943
34	22,034	22,902	38,821	22,144	23,017	39,015
35	22,280	23,517	39,354	22,391	23,635	39,551
36	22,400	23,703	39,394	22,512	23,822	39,591
37	22,836	24,028	39,436	22,950	24,148	39,633
38	22,859	24,082	40,062	22,973	24,202	40,262
39	23,164	24,174	40,490	23,280	24,295	40,692
40	23,665	24,477	40,640	23,783	24,599	40,843
41	23,941	25,265	40,708	24,061	25,391	40,912
42	24,340	25,288	40,925	24,462	25,414	41,130
43	25,263	25,764	41,314	25,389	25,893	41,521
44	26,108	27,358	41,604	26,239	27,495	41,812
45	26,112	28,145	41,985	26,243	28,286	42,195
46	26,694	30,549	42,163	26,827	30,702	42,374
47	26,816	30,572	42,196	26,950	30,725	42,407
48	27,799	31,269	42,260	27,938	31,425	42,471
49	28,777	32,290	42,398	28,921	32,451	42,610
50	29,578	33,022	42,705	29,726	33,187	42,919
51	30,319	33,751	43,098	30,471	33,920	43,313
52	30,828	34,220	43,536	30,982	34,391	43,754
53	31,142	34,367	43,741	31,298	34,539	43,960
54	31,768	34,836	43,804	31,927	35,010	44,023

55	32,354	34,922	43,866	32,516	35,097	44,085
56	35,914	36,000	44,120	36,094	36,180	44,341
57	36,053	38,550	44,179	36,233	38,743	44,400
58	36,491	40,116	45,651	36,673	40,317	45,879
59	37,855	42,447	49,109	38,044	42,659	49,355
60	39,172	43,875	50,188	39,368	44,094	50,439
61	40,457	46,228	56,801	40,659	46,459	57,085
62	43,949	50,818	64,799	44,169	51,072	65,123
63	51,006	54,500	74,549	51,261	54,773	74,922
64	58,222	59,120	83,961	58,513	59,416	84,381
65	61,690	66,075	94,125	61,998	66,405	94,596
66	66,232	70,986	106,282	66,563	71,341	106,813
67	66,755	71,480	108,143	67,089	71,837	108,684
68	67,098	72,119	110,561	67,433	72,480	111,114
69	67,534	73,205	110,949	67,872	73,571	111,504
70	68,137	73,709	111,087	68,478	74,078	111,642
71	69,114	75,785	111,636	69,460	76,164	112,194
72	69,725	77,901	114,394	70,074	78,291	114,966
73	71,726	80,056	117,178	72,085	80,456	117,764
74	73,776	82,251	119,983	74,145	82,662	120,583
75	75,864	84,478	122,804	76,243	84,900	123,418
76	77,993	86,749	125,641	78,383	87,183	126,269
77	80,159	89,051	128,488	80,560	89,496	129,130
78	82,366	91,389	131,340	82,778	91,846	131,997
79	84,611	93,756	134,193	85,034	94,225	134,864
80	86,896	96,153	137,037	87,330	96,634	137,722
81	89,212	98,583	139,871	89,658	99,076	140,570
82	91,566	101,035	142,689	92,024	101,540	143,402
83	93,950	103,515	145,476	94,420	104,033	146,203
84	96,367	106,011	148,230	96,849	106,541	148,971
85	98,815	108,531	150,945	99,309	109,074	151,700
86	105,342	115,502	159,749	105,869	116,080	160,548
87	116,135	128,711	184,531	116,716	129,355	185,454
88	123,839	137,199	196,468	124,458	137,885	197,450
89	132,357	146,604	209,800	133,019	147,337	210,849
90	144,259	159,744	228,451	144,980	160,543	229,593
91	152,502	168,937	241,905	153,265	169,782	243,115
92	156,623	173,271	247,055	157,406	174,137	248,290
93	160,808	177,653	252,189	161,612	178,541	253,450

94	165,055	182,087	257,287	165,880	182,997	258,573
95	169,365	186,562	262,343	170,212	187,495	263,655
96	173,727	191,078	267,337	174,596	192,033	268,674
97	178,148	195,624	272,255	179,039	196,602	273,616
98	182,619	200,198	277,082	183,532	201,199	278,467
99	187,132	204,797	281,804	188,068	205,821	283,213
100	191,686	209,406	286,393	192,644	210,453	287,825

年齡	表 4: 昂貴醫院 100% 賠付, 1 萬元免賠額					
	有基本醫療保險或公費醫療			無基本醫療保險或公費醫療		
	中國(含港澳台)	全球除美國	全球	中國(含港澳台)	全球除美國	全球
0	13,303	13,354	24,255	13,370	13,421	24,376
1	12,831	12,884	23,397	12,895	12,948	23,514
2	12,381	12,435	22,578	12,443	12,497	22,691
3	12,026	12,080	21,931	12,086	12,140	22,041
4	11,546	11,600	21,056	11,604	11,658	21,161
5	11,085	11,140	20,218	11,140	11,196	20,319
6	10,646	10,702	19,420	10,699	10,756	19,517
7	10,083	10,139	18,393	10,133	10,190	18,485
8	9,832	9,888	17,936	9,881	9,937	18,026
9	9,601	9,660	17,519	9,649	9,708	17,607
10	9,178	9,235	16,746	9,224	9,281	16,830
11	8,913	8,972	16,265	8,958	9,017	16,346
12	8,762	8,820	15,990	8,806	8,864	16,070
13	8,675	8,733	15,831	8,718	8,777	15,910
14	8,697	8,755	15,871	8,740	8,799	15,950
15	8,708	8,767	15,891	8,752	8,811	15,970
16	8,965	9,024	16,359	9,010	9,069	16,441
17	9,234	9,292	16,850	9,280	9,338	16,934
18	9,517	9,574	17,363	9,565	9,622	17,450
19	9,325	9,383	17,014	9,372	9,430	17,099
20	8,422	9,172	15,595	8,464	9,218	15,673
21	8,487	9,189	15,919	8,529	9,235	15,999
22	8,626	9,200	16,998	8,669	9,246	17,083
23	8,704	9,207	18,519	8,748	9,253	18,612
24	8,778	9,247	19,300	8,822	9,293	19,397
25	9,194	9,682	19,612	9,240	9,730	19,710
26	10,184	10,248	20,266	10,235	10,299	20,367

27	10,315	10,538	20,438	10,367	10,591	20,540
28	10,935	11,155	20,504	10,990	11,211	20,607
29	11,963	12,189	20,572	12,023	12,250	20,675
30	12,349	12,575	20,676	12,411	12,638	20,779
31	12,475	12,600	20,917	12,537	12,663	21,022
32	12,930	12,682	21,265	12,995	12,745	21,371
33	12,990	12,787	21,778	13,055	12,851	21,887
34	13,046	12,957	22,189	13,111	13,022	22,300
35	13,532	13,687	22,291	13,600	13,755	22,402
36	13,789	13,970	22,464	13,858	14,040	22,576
37	13,794	13,996	22,999	13,863	14,066	23,114
38	14,418	14,549	23,128	14,490	14,622	23,244
39	14,431	14,570	23,264	14,503	14,643	23,380
40	14,528	14,610	23,755	14,601	14,683	23,874
41	14,546	14,631	24,358	14,619	14,704	24,480
42	14,788	15,017	24,929	14,862	15,092	25,054
43	15,621	15,261	25,367	15,699	15,337	25,494
44	15,749	15,797	25,968	15,828	15,876	26,098
45	16,159	16,688	26,133	16,240	16,771	26,264
46	16,518	17,951	26,323	16,601	18,041	26,455
47	17,002	18,486	26,331	17,087	18,578	26,463
48	18,012	19,402	27,586	18,102	19,499	27,724
49	18,662	20,115	28,501	18,755	20,216	28,644
50	19,748	21,309	31,126	19,847	21,416	31,282
51	21,082	22,779	32,878	21,187	22,893	33,042
52	21,411	23,111	34,005	21,518	23,227	34,175
53	22,037	23,769	35,007	22,147	23,888	35,182
54	22,913	24,696	36,145	23,028	24,819	36,326
55	24,998	26,120	36,448	25,123	26,251	36,630
56	25,962	26,168	36,546	26,092	26,299	36,729
57	26,598	27,643	36,575	26,731	27,781	36,758
58	26,683	28,505	36,644	26,816	28,648	36,827
59	27,829	30,332	39,321	27,968	30,484	39,518
60	28,727	31,292	41,548	28,871	31,448	41,756
61	30,198	33,568	46,200	30,349	33,736	46,431
62	31,903	36,122	51,401	32,063	36,303	51,658
63	36,033	40,338	59,255	36,213	40,540	59,551
64	38,916	44,903	61,786	39,111	45,128	62,095
65	39,255	47,676	63,861	39,451	47,914	64,180

66	41,482	50,377	72,682	41,689	50,629	73,045
67	44,923	51,835	81,304	45,148	52,094	81,711
68	48,369	52,617	84,310	48,611	52,880	84,732
69	49,273	52,898	86,355	49,519	53,162	86,787
70	50,459	53,065	86,720	50,711	53,330	87,154
71	51,390	54,817	87,791	51,647	55,091	88,230
72	52,063	56,618	90,644	52,323	56,901	91,097
73	53,790	58,469	93,577	54,059	58,761	94,045
74	55,573	60,380	96,595	55,851	60,682	97,078
75	57,407	62,342	99,695	57,694	62,654	100,193
76	59,297	64,360	102,882	59,593	64,682	103,396
77	61,238	66,438	106,157	61,544	66,770	106,688
78	63,237	68,571	109,522	63,553	68,914	110,070
79	65,300	70,767	112,979	65,627	71,121	113,544
80	67,413	73,019	116,526	67,750	73,384	117,109
81	69,592	75,337	120,167	69,940	75,714	120,768
82	71,829	77,715	123,905	72,188	78,104	124,525
83	74,129	80,159	127,735	74,500	80,560	128,374
84	76,492	82,665	131,663	76,874	83,078	132,321
85	78,917	85,239	135,692	79,312	85,665	136,370
86	84,674	91,393	145,414	85,097	91,850	146,141
87	89,362	96,852	154,701	89,809	97,336	155,475
88	95,419	103,405	165,152	95,896	103,922	165,978
89	102,060	110,588	176,618	102,570	111,141	177,501
90	111,324	120,613	192,618	111,881	121,216	193,581
91	117,488	127,311	203,350	118,075	127,948	204,367
92	121,299	131,375	209,743	121,905	132,032	210,792
93	125,223	135,549	216,306	125,849	136,227	217,388
94	129,253	139,834	223,037	129,899	140,533	224,152
95	133,401	144,233	229,944	134,068	144,954	231,094
96	137,661	148,753	237,024	138,349	149,497	238,209
97	142,031	153,394	244,287	142,741	154,161	245,508
98	146,530	158,149	251,723	147,263	158,940	252,982
99	151,146	163,027	259,347	151,902	163,842	260,644
100	155,885	168,031	267,149	156,664	168,871	268,485

## （二）牙科医疗费用保险金费率

### 保险合同包含等待期

单位：人民币元

保障区域	有基本医疗保险或公费医疗	无基本医疗保险或公费医疗
中国（含港澳台）	5,113	5,139
全球除美国	5,200	5,226
全球	5,237	5,264

### 保险合同免除等待期

单位：人民币元

保障区域	有基本医疗保险或公费医疗	无基本医疗保险或公费医疗
中国（含港澳台）	5,382	5,409
全球除美国	5,474	5,501
全球	5,513	5,541

## （三）疫苗及体检费用保险金费率

### 保险合同包含等待期

单位：人民币元

保障区域	有基本医疗保险或公费医疗	无基本医疗保险或公费医疗
中国（含港澳台）	4,575	4,598
全球除美国	4,591	4,614
全球	4,601	4,624

### 保险合同免除等待期

单位：人民币元

保障区域	有基本医疗保险或公费医疗	无基本医疗保险或公费医疗
中国（含港澳台）	4,816	4,840
全球除美国	4,833	4,857
全球	4,843	4,867

## 三、费率计算公式及调整系数

保险费=（基本责任费率+（可选）一般门诊急诊医疗保险金费率+（可选）牙科医疗费用保险金费率+（可选）疫苗及体检费用保险金费率） $\times k \times f$

调整系数：

1. 风险等级调整因子 ( $k$ )

被保险人	风险等级调整系数
标准体	100%
次标体一级	110%
次标体二级	120%
次标体三级	150%
次标体四级	175%
次标体五级	200%

2. 家庭费率因子 ( $f$ )

家庭投保人数	家庭费率因子
1 人	100%
2 人	95%
3 人	90%
4 人及以上	85%