FWD insurance

Celebrate living®
fwd.com.hk

vTheOne Medical Plan
至・衛一醫療計劃

is a Flexi Plan certified by the Hong Kong Special Administrative Region Government (the "Government") under the Voluntary Health Insurance Scheme ("VHIS") (Certification Number: F00067)

The one plan that opens a world of privileged medical services



FWD Life Insurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability) ("FWD") is the VHIS Provider

vTheOne Medical Plan

Achieving success is a great way to simplify life. It makes it unnecessary to consider any alternatives to the very best of everything.

This advantage is especially essential when it comes to the one area where no compromise should ever be accepted — your health.

vTheOne Medical Plan ("the Plan"), certified by the Government, offers you full cover[1] for a series of hospitalisation and surgical expenses without Lifetime Benefit Limit. Featuring multiple choices of geographical areas[2] and Deductible[3] options to boost flexibility for your personal needs. As part of our ancillary services, your medical journey will be supported by a dedicated professional team tasked with providing treatment recommendations and making arrangements on your behalf[4,5].

But just as important as making a full recovery is ensuring the type of prestige healthcare experience you deserve. While no one likes to stay in a medical facility, you have the right to expect outstanding levels of comfort, privacy and support in a Standard Private Room[6] if hospitalisation is needed.

Apart from accompanying you during tough times, this Plan offers wellness incentives for staying healthy and no claims premium discount up to 25% on top of potential tax savings[7] to encourage you and your loved ones to stay healthy at a prestige level. All these requirements make choosing your comprehensive medical protection very simple indeed.

Key Features of vTheOne Medical Plan



Full cover[1] for a series of hospitalisation and surgical expenses in Standard Private Room, up to designated Annual Benefit Limit, and without Lifetime Benefit Limit



Guaranteed Renewable[8] prime protection up to Age 100 (attained age) of the Insured Person



Covers unknown Pre-existing Conditions starting from the 31st day of the first Policy Year



Elevated cancer protection



Broadening the safety net



Innovative cash benefits to give you extra support



Extra support for Stroke rehabilitation



Flexible choices of geographical areas[2] and Deductible[3] options to fit your specific needs



First-dollar coverage - Deductible[3] waived for designated crises[9,10]



No claims premium discount available up to 25%



Tax savings[7]

Add-On Features



Protection for your precious newborns[4,11]



Reimbursement for engaging in wellness activities[4,12]



FWD Care

Prestige health assistance services for the support you need[4,5]



Full cover[1] for a series of hospitalisation and surgical expenses in Standard Private Room, up to designated Annual Benefit Limit, and without Lifetime Benefit Limit

Knowing you can look forward to exceptional levels of comfort and attention is important when you need to stay in a hospital. That's why the Plan provides a full cover[1] on medical expense incurred for a series of hospitalisation and surgery in Standard Private Room[6]. Without Lifetime Benefit Limit, the Plan entitles you the reimbursements of Eligible Expenses and cash benefits up to the Annual Benefit Limit and additional Annual Benefit Limit (if applicable) shown in the table below. The Plan also provides flexible choices of geographical coverage[2] for non-Emergency Treatment as follows; and without geographical limitation for Emergency Treatment.

Benefit level	Territorial scope of cover[2] (Non-Emergency Treatment)	Annual Benefit Limit per Policy Year	Additional Annual Benefit Limit per Policy Year for Eligible Expenses and/or other expenses incurred within Greater China[13]
(i) Standard	Asia[14]	HKD12,000,000	HKD4,000,000
(ii) Standard Plus	Asia[14]	HKD35,000,000	HKD7,000,000
(iii) Superior	Worldwide excluding the United States of America ("USA")	HKD16,000,000	HKD6,000,000
(iv) Premier	Worldwide	HKD20,000,000	HKD6,000,000



Guaranteed Renewable[8] up to Age 100 (attained age) of the Insured Person

The Plan is guaranteed Renewable[8] until you reach the Age of 100 (attained age), so you can simply focus on reaching new heights, secure in the knowledge that you are protected by medical privileges throughout the years.



Covers unknown Pre-existing Conditions starting from the 31st day of the first Policy Year

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



Elevated cancer protection

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

- an additional benefit limit for Prescribed Non-surgical Cancer Treatments[15] on top of the Annual Benefit Limit. For details, please refer to the "Broadening the safety net" section;
- Phase 3 Clinical Trial Drugs benefit for Stage III and Stage IV Specified Cancers and incurable haematological malignancy[10] covering treatment with Phase 3 Clinical Trial Drug up to a designated benefit limit; and
- **[First-in-VHIS-market+]** FWD x HKSH Medical Group ("HKSH") — Cross-border Cancer Management Program[5], which consists of the following services:
  - Free second medical opinion service with a face-to-face consultation with a doctor from HKSH Cancer Centre, who will review medical reports and provide you with a personalised treatment strategy (for services available in Hong Kong only);
  - Cancer Concierge Service with a case nurse assigned by HKSH, coordinating the treatment plan for you throughout the journey; and
  - Cross-border cancer Doctor-to-Doctor Tele-Opinion between HKSH and designated Hospitals in mainland China (e.g. link up with Shenzhen New Frontier United Family Hospital, Guangzhou United Family Hospital, other private Hospitals and Grade 3A Hospitals in mainland China with International VIP Access), offering you professional cross-border medical advice on the best possible cancer treatment tailored to your medical condition and needs.



Broadening the safety net

Unlike medical plans that may exclude or limit coverage of many medical services that need to be provided on a long-term basis and at considerable cost, the Plan provides full cover[1] on a wide range of medical expenses, including Prescribed Non-surgical Cancer Treatments[15], kidney dialysis[10] (including the rental cost of a kidney dialysis machine for use at home) and organ or bone marrow transplantation.

On top of the respective aggregate limit per Policy Year, you are entitled to an additional benefit limit for these three kinds of treatments of up to HKD1,500,000 per Policy Year (for Standard and Standard Plus benefit levels), HKD2,000,000 per Policy Year (for Superior benefit level) or HKD2,500,000 per Policy Year (for Premier benefit level), which further eases your burden throughout your treatment journey.



Innovative cash benefits to give you extra support

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

(i) the surgery conducted is a Day Case Procedure. **[First-in-VHIS-market+]** Cash benefit will be doubled up if the Insured Person receives designated Day Case Procedures at a Designated Healthcare Services Provider[16] or a Day Case Procedure at a Hospital as stated in the designated Hospital list in mainland China[17] ;

(ii) you have already been reimbursed by another insurance company[18];

(iii) you have been Confined in a room type that is below the one you're entitled to in a private Hospital in Hong Kong[19];

(iv) **[First-in-VHIS-market+]** you need to undergo a surgical procedure which is categorized as major or complex according to the Schedule of Surgical Procedures or as reasonably determined by us if the surgical procedure is not included in the Schedule of Surgical Procedures, provided that the Eligible Expenses incurred during such Confinement period are payable; or

(v) **[First-in-VHIS-market+]** you have been Confined in Intensive Care Unit for at least 3 consecutive days in Hong Kong.

Extra support for stroke rehabilitation

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

Home facility enhancement benefit[10]

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

Stroke ancillary benefit[10]

covers the fee of consultations and treatments prescribed by Specialists and Chinese Medicine Practitioners.

Disability subsidy benefit

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

FWD Care

Life enrichment program[4,5]

offers you a series of rehabilitation programs tailor-made to fit your needs and situations, accompanying you throughout your journey to recovery.

Flexible choices of geographical areas[2] and Deductible[3] options to fit your specific needs

The Plan provides 6 Deductible[3] options and 3 different geographical areas[2] for you to choose, that allow the flexibility of the Deductible[3] for medical treatment and geographical coverage[2]. In addition, when your policy has been in force for at least 2 consecutive years, you will be entitled to the right to reduce or remove your Deductible[3] once per lifetime, or enjoy our first-in-VHIS-market feature, exercising the one-off right to upgrade your benefit level[4] once per life when you reach the Age of 50, 55, 60, 65, 70, 75 or 80 (attained age) without providing further proof of your health condition. You will worry less about your varying needs at different life stages which will be well catered for.

First-dollar coverage – Deductible[3] waived for designated crises[9,10]

Heavy stress and unhealthy habits may raise the risk of suffering from critical illnesses such as Cancer, Heart Attack and Stroke. If you are ever diagnosed with a designated crisis, the Deductible[3] will be waived under first-dollar coverage – Deductible[3] waived for designated crises[9,10] if you have chosen the Plan with Deductible[3] options, to lighten your financial burden and let you focus on your treatment and recovery.



No claims premium discount available up to 25%

Maintaining health is incredibly significant, regardless of how old you are. The Plan rewards you with a discount of up to 25% on your next Renewal[8] premium to encourage you to stay healthy.

Individual no claims premium discount

If you haven't made any claim for the Plan for 2 or more consecutive Policy Years immediately prior to Renewal[8], the Plan will offer you a discount of up to 15% on your next Renewal[8] premium regardless of your Age to encourage you to stay healthy. No claims premium discounts apply as follows:

No claims period immediately prior to the Policy's Renewal[8]	No claims premium discount (Discount rate on Renewal[8] premium)
2 consecutive Policy Years	10%
3 consecutive Policy Years	10%
4 consecutive Policy Years	10%
5 or more consecutive Policy Years	15%

Despite the aforementioned conditions, you can claim for any designated Day Case Procedure(s) performed at any Designated Healthcare Services Providers[16] without affecting the eligibility for no claims premium discount during the no claims period.

Extra no claims premium discount

For the policies you hold as Policy Holder with your loved ones as Insured Persons, the Plan offers an extra no claims premium discount on Renewal[8] premiums if you and your loved ones haven't made any claim for 2 or more consecutive Policy Years prior to Renewal[8]. The more Insured Persons who stay healthy, the greater the discount you can enjoy.

Number of in-force vTheOne Medical Plan policies issued to the Policy Holder which are also eligible for the above individual no claims premium discount on any Renewal[8] Date	Extra no claims premium discount under all eligible policies (Discount rate on Renewal[8] premium)
2 or 3	2.5%
4	5%
5 or above	10%



Tax savings[7]

The Plan has been formulated to meet all Government regulatory standards to protect your benefits, allowing you to enjoy tax deduction. Tax deduction is subject to the latest rules and regulations of the Inland Revenue Department of Hong Kong Special Administrative Region.

For details of tax deduction, please refer to the "Tax deduction" section under Important Notes.



Add-On Feature

Protection for your precious newborns[4,11]

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



Add-On Feature

Reimbursement for engaging in wellness activities[4,12]

Prevention is always better than cure, to encourage you to have a stay healthy, the Plan offers you the wellness joy benefit[12] for reimbursing the expenses on Wellness Activity(ies) including travel, fitness/wellness course, health check-up, child development assessment or training therapy according to below reimbursement table.

Benefit level	Benefit limit (HKD)	
	For Policy with HKD 0 Deductible[3]	For Policy with other Deductibles[3]
Policy has been in force for 5 consecutive Policy Years	Every 5 consecutive Policy Years	
Standard	Once and up to HKD2,000	Once and up to HKD1,000
Policy has been in force for 2 consecutive Policy Years	Every 2 consecutive Policy Years	
Standard Plus	Once and up to HKD2,000	Once and up to HKD1,000
Superior	Once and up to HKD4,000	Once and up to HKD2,000
Premier	Once and up to HKD6,000	Once and up to HKD3,000

Add-On Feature

FWD Care

Prestige health assistance services for the support you need[4,5]

Traditional insurance plans act as shields against unexpected medical costs, but we understand what you need is beyond mere financial support and your wellbeing is our top priority. Whenever you require information or assistance, we are always ready to help with our professional health assistance services:

One stop health solution[5]

- PREMIER THE ONEcierge for exclusive healthcare solutions with cashless facility tailor-made to suit your needs;
- Second Medical Opinions provided by some of the highest-ranked US medical institutions;
- International SOS 24-hour Worldwide Assistance Service ensuring that help is always just a call away;
- MINDcierge offering a referral service program for any mental health issue and child development;

Mainland China-focused services[5]

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

Elderly supporting services[5]

- Dementia Support Program offering a designated support program to the Insured Person or a referral service for a designated support program to the parents of Insured Person upon the Insured Person's or the parents of Insured Person's First Confirmed Diagnosis of Alzheimer's Disease; and
- Holistic Elderly Home Care Services[5] provided to you upon First Confirmed Diagnosis of Alzheimer's Disease or Parkinson's Disease after designated age.

+ Per a comparison made by FWD on 2 June 2025 among the VHIS medical plans of key insurers available in Hong Kong, cash benefit for designated Day Case Procedures performed at a Designated Healthcare Service Provider or any Day Case Procedure(s) performed at a Hospital as stated in the designated Hospital list in mainland China, cash benefit for major and complex surgeries, cash benefit for Confinement in Intensive Care Unit in Hong Kong, Dementia Support Program, MINDcierge service and FWD x HKSH Medical Group Cross-border Cancer Management Program are first-in-VHIS-market.

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

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

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

vTheOne Medical Plan – General Information

Plan type	Standalone plan
Issue age	Age 0 (from 15 days) – 80 (attained age)
Benefit term	Guaranteed yearly Renewable[8] to Age 100 (attained age)
Premium structure	• Based on Insured Person's attained age at issue • Renewal[8] premiums are non-guaranteed and will be determined annually and according to the Insured Person's attained age at the time of Renewal[8]
Premium payment term	To Age 100 (attained age)
Premium payment mode	Monthly / Semi-annually / Annually
Currency	HKD

Deductible[3] options and certification numbers

Benefit level	Deductible[3]					
	HKD 0	HKD25,000	HKD40,000	HKD80,000	HKD120,000	HKD250,000
Standard	F00067-01-000-02	F00067-02-000-02	F00067-03-000-02	F00067-04-000-02	F00067-05-000-02	F00067-06-000-02
Standard Plus	F00067-07-000-02	F00067-08-000-02	F00067-09-000-02	F00067-10-000-02	F00067-11-000-02	F00067-12-000-02
Superior	F00067-13-000-02	F00067-14-000-02	F00067-15-000-02	F00067-16-000-02	F00067-17-000-02	F00067-18-000-02
Premier	F00067-19-000-02	F00067-20-000-02	F00067-21-000-02	F00067-22-000-02	F00067-23-000-02	F00067-24-000-02

vTheOne Medical Plan – Benefit Schedule[20,21,22]

Territorial scope of cover (Geographical limitation[2,17])	Except for psychiatric treatments[24], cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong[19] and cash benefit for Confinement in Intensive Care Unit in Hong Kong – For non-Emergency Treatment: Standard and Standard Plus benefit levels: Asia[14] Superior benefit level: Worldwide excluding USA Premier benefit level: Worldwide For Emergency Treatment: All benefit levels: Worldwide
Annual Benefit Limit for benefit items (a) - (l) of I. Basic benefits, 1 - 13 and 15 of II. Enhanced benefits and 3 - 8 of III. Other benefits	Standard benefit level: (i) HKD12,000,000 per Policy Year (ii) Additional HKD4,000,000 per Policy Year for Eligible Expenses and/or other expenses incurred within Greater China[13] if the Annual Benefit Limit in (i) as specified for Standard benefit level above has been used up Standard Plus benefit level: (i) HKD35,000,000 per Policy Year (ii) Additional HKD7,000,000 per Policy Year for Eligible Expenses and/or other expenses incurred within Greater China[13] if the Annual Benefit Limit in (i) as specified for Standard Plus benefit level above has been used up Superior benefit level: (i) HKD16,000,000 per Policy Year (ii) Additional HKD6,000,000 per Policy Year for Eligible Expenses and/or other expenses incurred within Greater China[13] if the Annual Benefit Limit in (i) as specified for Superior benefit level above has been used up Premier benefit level: (i) HKD20,000,000 per Policy Year (ii) Additional HKD6,000,000 per Policy Year for Eligible Expenses and/or other expenses incurred within Greater China[13] if the Annual Benefit Limit in (i) as specified for Premier benefit level above has been used up
Lifetime Benefit Limit for benefit items (a) - (l) of I. Basic benefits, 1 - 15 of II. Enhanced benefits and 3 - 8 of III. Other benefits	Nil

vTheOne Medical Plan – Benefit Schedule[20,21,22]

Deductible[3] for benefit items (a) – (l) of I. Basic benefits, 1 - 6, 7(a), 7(b) and 8 - 13 and 15 of II. Enhanced benefits and 3 of III. Other benefits	HKD 0/25,000/40,000/80,000/120,000/250,000 per Policy Year
First-dollar coverage – Deductible[3] waived for designated crises[9,10]	The remaining balance of Deductible[3] (if any and if applicable) shall be reduced to zero dollar ($0) for the Medical Services if the Insured Person – • suffers any of the designated crises as stated in the Supplement – First-dollar coverage – Deductible[3] waived for designated crises[9,10] under the Policy provisions of this Plan; and • upon the recommendation of the attending Registered Medical Practitioner in writing, receives any Medical Services as a result of the designated crises for which benefits are payable under benefit items (a) to (l) of I. Basic benefits and/or 1 to 13 and 15 under II. Enhanced benefits.
Option to reduce or remove Deductible[3] at specified Age	The Plan offers a one-off right to reduce or remove the Deductible[3] without re-underwriting. Such right could be exercised at Age 50, 55, 60, 65, 70, 75 or 80 (attained age) of the Insured Person, provided that the Insured Person has been covered under the Policy continuously for 2 consecutive Policy Years.
Entitled ward class	Standard Private Room[6]

vTheOne Medical Plan – Benefit Schedule[20,21,22]

Benefit items	Benefit limit			
	Standard	Standard Plus	Superior	Premier
I. Basic benefits				
(a) Room and board	Full cover[1]			
(b) Miscellaneous charges	Full cover[1]			
(c) Attending doctor's visit fee	Full cover[1]			
(d) Specialist's fee[10]	Full cover[1]			
(e) Intensive care	Full cover[1]			
(f) Surgeon's fee	Full cover[1] regardless of the surgical category			
(g) Anaesthetist's fee	Full cover[1]			
(h) Operating theatre charges	Full cover[1]			
(i) Prescribed Diagnostic Imaging Tests[10,23]	Full cover[1]			
(j) Prescribed Non-surgical Cancer Treatments[15]	Full cover[1]			
(k) Pre- and post-Confinement/ Day Case Procedure outpatient care[10]	Full cover[1] • All prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure (within 31 days before admission or Day Case Procedure, subject to 1 visit per day) • One prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure (more than 31 days before admission or Day Case Procedure) • All follow-up outpatient visits per Confinement / Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure, subject to 1 visit per day)			
(l) Psychiatric treatments[24]	For Confinement in Hong Kong: Full cover[1] For Confinement at a Hospital as stated in the designated Hospital list in mainland China[17]: HKD40,000 per Policy Year			
II. Enhanced benefits				
1 Reconstructive surgery benefit[10]	HKD200,000 per Accident / mastectomy			
2 Medical appliances benefit for reconstructive surgery	HKD120,000 each item per Policy Year			
3 Donor's benefit[25]	30% of total transplantation cost (For transplantation of heart, kidney, liver, lung or bone marrow)			
4 Emergency outpatient accidental treatment	Full cover[1]			
5 Outpatient kidney dialysis[10]	Full cover[1]			
6 Rehabilitation treatment[10]	HKD120,000 per Policy Year			
7 Stroke rehabilitation treatment	(a) Home facility enhancement benefit[10]: HKD100,000 per Incident (b) Stroke ancillary benefit[10]: HKD1,200 per visit, Maximum 30 visits per Policy Year, subject to 1 visit per day and HKD120,000 per Incident (c) Disability subsidy benefit: HKD12,000 per month, Maximum 24 months per Incident			

vTheOne Medical Plan – Benefit Schedule[20,21,22]

Benefit items	Benefit limit			
	Standard	Standard Plus	Superior	Premier
II. Enhanced benefits				
8 Hospice care	HKD120,000 per Policy Year			
9 Private nurse's fee[10]	Full cover[1], subject to services provided by 1 Registered Nurse per day			
	Maximum 30 days per Policy Year		Maximum 60 days per Policy Year	Maximum 90 days per Policy Year
10 Post-Confinement home nursing[10]	Full cover[1] Maximum 196 days per Policy Year, within 196 days after discharge from Hospital following surgery or admission to Intensive Care Unit, subject to services provided by 1 Registered Nurse per day			
11 Companion bed	Full cover[1]			
12 Post-Confinement / Day Case Procedure Chinese medicine treatment	HKD600 per visit Maximum 15 follow-up outpatient visits per Confinement / Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure), but is subject to 1 follow-up outpatient visit per day			
13 Pregnancy complications[26]	Full cover[1]			
14 Additional benefit for Prescribed Non-surgical Cancer Treatments[15], kidney dialysis[10] and organ or bone marrow transplantation	Eligible Expenses incurred in excess of the amounts payable under – (a) benefit item (j) of I. Basic benefits for Prescribed Non-surgical Cancer Treatments[15]; (b) benefit item (b) of I. Basic benefits for kidney dialysis[10] incurred during Confinement; (c) benefit item 5 of II. Enhanced benefits for outpatient kidney dialysis[10]; or (d) benefit items (a) - (i) of I. Basic benefits for organ or bone marrow transplantation			
	Maximum benefit limit per Policy Year			
	HKD1,500,000 per Policy Year		HKD2,000,000 per Policy Year	HKD2,500,000 per Policy Year
15 Phase 3 Clinical Trial Drugs benefit for Stage III and Stage IV Specified Cancers and incurable haematological malignancy[10]	For HKD 0 / HKD25,000/ HKD40,000 Deductible[3] :			
	HKD500,000 per Policy Year		HKD550,000 per Policy Year	HKD600,000 per Policy Year
	For HKD 80,000 / HKD120,000/ HKD250,000 Deductible[3] :			
	HKD250,000 per Policy Year		HKD275,000 per Policy Year	HKD300,000 per Policy Year
	For any Reasonable and Customary charges and/or expenses incurred outside Greater China[13] which are payable under this benefit item, the Reasonable and Customary charges and/or expenses incurred shall be reduced to 60% in the calculation of the total benefit amount payable			

vTheOne Medical Plan – Benefit Schedule[20,21,22]

<table>
<tr><th rowspan="2">Benefit items</th><th colspan="4">Benefit limit</th></tr>
<tr><th>Standard</th><th>Standard Plus</th><th>Superior</th><th>Premier</th></tr>
<tr><td colspan="5">III. Other benefits</td></tr>
<tr><td>1. Death benefit</td><td colspan="4">For HKD 0 / HKD25,000 / HKD40,000 / HKD80,000 Deductible[3]:
HKD80,000
For HKD120,000 / HKD250,000 Deductible[3]:
HKD40,000</td></tr>
<tr><td>2. Accidental death benefit</td><td colspan="4">For HKD 0 / HKD25,000 / HKD40,000 / HKD80,000 Deductible[3]:
HKD80,000
For HKD120,000 / HKD250,000 Deductible[3]:
HKD40,000</td></tr>
<tr><td>3. Emergency outpatient dental treatment[27]</td><td colspan="4">Full cover[1]</td></tr>
<tr><td>4. Cash benefit for Day Case Procedure</td><td colspan="4"><table><tr><th></th><th>For HKD 0 / HKD25,000/ HKD40,000 Deductible[3]:</th><th>For HKD80,000/ HKD120,000 Deductible[3]:</th><th>For HKD250,000 Deductible[3]:</th></tr><tr><td>(i) Designated Day Case Procedures performed at a Designated Healthcare Services Provider[16] or any Day Case Procedure(s) performed at a Hospital as stated in the designated Hospital list in mainland China[17]</td><td>HKD3,600 per procedure</td><td>HKD1,800 per procedure</td><td>HKD1,400 per procedure</td></tr><tr><td>(ii) For any Day Case Procedure(s) other than designated Day Case Procedure(s) performed at a Designated Healthcare Services Provider or any Day Case Procedure(s) performed at a non-Designated Healthcare Services Provider</td><td>HKD1,800 per procedure</td><td>HKD900 per procedure</td><td>HKD700 per procedure</td></tr></table>Payable once per day for a maximum of 1 Day Case Procedure in accordance with benefit item 4(i) or 4(ii) of III. Other benefits as specified above</td></tr>
</table>

vTheOne Medical Plan – Benefit Schedule[20,21,22]

Benefit items	Benefit limit			
	Standard	Standard Plus	Superior	Premier
III. Other benefits				
5. Cash benefit for top-up subsidy[18]	For HKD 0 / HKD25,000 / HKD40,000 Deductible[3]: HKD1,100 per day of Confinement Maximum 60 days per Policy Year For HKD80,000 / HKD120,000 / HKD250,000 Deductible[3]: HKD600 per day of Confinement Maximum 60 days per Policy Year			
6. Cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong[19]	For HKD 0 / HKD25,000 / HKD40,000 / HKD80,000 Deductible[3]: HKD1,800 per day of Confinement Maximum 30 days per Policy Year For HKD120,000 / HKD250,000 Deductible[3]: HKD1,000 per day of Confinement Maximum 30 days per Policy Year			
7. Cash benefit for major and complex surgeries	Per surgery, subject to the categorisation of such surgery under the Schedule of Surgical Procedures -			
	For HKD 0 / HKD25,000 / HKD40,000 Deductible[3]:			
	HKD5,000 per major surgery HKD10,000 per complex surgery	HKD7,500 per major surgery HKD15,000 per complex surgery	HKD10,000 per major surgery HKD20,000 per complex surgery	HKD15,000 per major surgery HKD30,000 per complex surgery
	For HKD80,000 / HKD120,000 / HKD250,000 Deductible[3]:			
	HKD1,000 per major surgery HKD2,000 per complex surgery	HKD1,500 per major surgery HKD3,000 per complex surgery	HKD2,000 per major surgery HKD4,000 per complex surgery	HKD3,000 per major surgery HKD6,000 per complex surgery
	Maximum 1 major or complex surgery per day and the Eligible Expenses incurred during such Confinement period are payable in accordance with the Terms and Benefits			

vTheOne Medical Plan – Benefit Schedule[20,21,22]

<table>
<tr><th rowspan="2">Benefit items</th><th colspan="4">Benefit limit</th></tr>
<tr><th>Standard</th><th>Standard Plus</th><th>Superior</th><th>Premier</th></tr>
<tr><td colspan="5">III. Other benefits</td></tr>
<tr><td rowspan="5">8. Cash benefit for Confinement in Intensive Care Unit in Hong Kong</td><td colspan="4">For HKD 0 / HKD25,000 / HKD40,000 Deductible[3]:</td></tr>
<tr><td>HKD10,000 per Confinement</td><td>HKD15,000 per Confinement</td><td>HKD20,000 per Confinement</td><td>HKD30,000 per Confinement</td></tr>
<tr><td colspan="4">For HKD80,000 / HKD120,000 / HKD250,000 Deductible[3]:</td></tr>
<tr><td>HKD2,000 per Confinement</td><td>HKD3,000 per Confinement</td><td>HKD4,000 per Confinement</td><td>HKD6,000 per Confinement</td></tr>
<tr><td colspan="4">Provided that the Insured Person is Confined in a Hospital in Hong Kong during which he/she is admitted to Intensive Care Unit for at least 3 consecutive days and the Eligible Expenses incurred during such Confinement period are payable in accordance with the Terms and Benefits; and this benefit is payable once only during the whole Confinement period.</td></tr>
<tr><td colspan="5">IV. Premium discount</td></tr>
<tr><td>No claims premium discount</td><td colspan="4">Individual:
If you do not make any claims in 2 or more consecutive Policy Years immediately before Renewal[8], you will be eligible for the no claims premium discount. Please refer to the following table for discount on the Renewal[8] premium.
<table><tr><th>No claims period immediately prior to the Policy's Renewal[8]</th><th>No claims premium discount (Discount rate on Renewal[8] premium)</th></tr><tr><td>2 consecutive Policy Years</td><td>10%</td></tr><tr><td>3 consecutive Policy Years</td><td>10%</td></tr><tr><td>4 consecutive Policy Years</td><td>10%</td></tr><tr><td>5 or more consecutive Policy Years</td><td>15%</td></tr></table>Notwithstanding the above condition, any benefits paid under benefit item (a), (b), (f), (g), (h) or (k) of I. Basic benefits for any designated Day Case Procedure(s) performed at any Designated Healthcare Services Providers[16], which are performed on the Insured Person during the no claims period, shall not affect the eligibility for no claims premium discount.

Extra (for all eligible policies you hold as Policy Holder for your family):
If no claim has been paid or payable for at least 2 consecutive Policy Years under your and your family members' policies immediately before Renewal[8], all eligible policies will be entitled to
- an additional 2.5% discount for 2 to 3 in-force eligible policies;
- an additional 5% discount for 4 in-force eligible policies; or
- an additional 10% discount for 5 or above in-force eligible policies on the Renewal[8] premium.</td></tr>
</table>

vTheOne Medical Plan – Benefit Schedule[20,21,22]

Benefit items	Benefit limit			
	Standard	Standard Plus	Superior	Premier
V. Add-On Features (not part of the Certified Plan)				
Special benefit for infant[4,11]	While this Policy is in force, if the Insured Person or the Insured Person's spouse gives birth to a child after the Policy has been in force for 2 or more consecutive Policy Years from the Policy Effective Date, the newborn baby can enjoy a designated medical plan's coverage for 2 years without additional charges and providing proof of insurability. Each child is eligible for this benefit once only but there is no restriction on the number of newborns who can enjoy the benefit.			
Wellness Joy Benefit (Reimbursement of expenses for travelling, fitness/wellness course, health check-up, child development assessment or training therapy)[4,12]	For HKD 0 Deductible[3]:			
	Once and up to HKD2,000 for every 5 consecutive Policy Years	Once and up to HKD2,000 for every 2 consecutive Policy Years	Once and up to HKD4,000 for every 2 consecutive Policy Years	Once and up to HKD6,000 for every 2 consecutive Policy Years
	For HKD25,000/HKD40,000/HKD80,000/HKD120,000/ HKD250,000 Deductible[3]:			
	Once and up to HKD1,000 for every 5 consecutive Policy Years	Once and up to HKD1,000 for every 2 consecutive Policy Years	Once and up to HKD2,000 for every 2 consecutive Policy Years	Once and up to HKD3,000 for every 2 consecutive Policy Years
Option to upgrade the benefit level at specified Age[4]	Only applicable to Standard, Standard Plus or Superior benefit level: The Plan offers a one-off right to upgrade the benefit level without re-underwriting. Such right could be exercised at Age 50, 55, 60, 65, 70, 75 or 80 (attained age) of the Insured Person, provided that the Insured Person has been covered under the Policy continuously for 2 consecutive Policy Years.			

FWD Care

PREMIER THE ONEcierge[4,5]	Applicable
Second Medical Opinion Services[4,5]	Applicable
International SOS 24-hour Worldwide Assistance Services[4,5]	Applicable
Cross-border Cancer Management Program[4,5]	Applicable
Life Enrichment Program[4,5]	Applicable
Dementia Support Program[4,5]	Applicable
MINDcierge[4,5]	Applicable
Elderly Home Care Service[4,5]	Applicable
Mainland China-focused Services[4,5]	Applicable

You may refer to the Deductible[3] example or other information at FWD's website.

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

Remarks

1. Full cover shall mean no itemised benefit sublimit, the actual amount of Eligible Expenses and other expenses charged after deducting the remaining Deductible (if any) and is subject to the Annual Benefit Limit. Full cover applies to selected benefit items only, while other benefit items are not fully covered and are subject to respective benefit item's limits. Please refer to Benefit Schedule and Policy provisions for details. Full cover is limited to Reasonable and Customary charges or expenses incurred as a result of Medical Services which are Medically Necessary. Please refer to the "Important Words" section for the definitions of "Medically Necessary" and "Reasonable and Customary".
2. FWD shall have the right to re-underwrite the Terms and Benefits and adjust the premium due to a change in the Place of Residence of the Insured Person. In case of any change in the Place of Residence, please inform FWD of such a change.
3. Deductible shall mean a fixed amount of Eligible Expenses or expenses that, in a Policy Year, the Policy Holder must pay before FWD shall reimburse the remaining Eligible Expenses or remaining expenses.
4. This benefit/service is optional and does not form part of the Terms and Benefits of the VHIS Certified Plan – vTheOne Medical Plan (Certification Number: F00067). You have the right to opt-out this benefit/ service. Please inform FWD in writing if you do not want to receive this free additional benefit/service.
5. PREMIER THE ONEcierge, Second Medical Opinion Services, International SOS 24-hour Worldwide Assistance Services, Cross-border Cancer Management Program, Life Enrichment Program, Dementia Support Program, MINDceirge, Elderly Home Care Service and Mainland China-focused Services are provided by third party service provider(s) which are not guaranteed renewable. FWD shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them. FWD reserves the right to amend, suspend or terminate the service without further notice. Life Enrichment Program and Dementia Support Program are only available in Hong Kong. Elderly Home Care Services is only applicable if at the time of diagnosis, the Insured Person is aged 50 or above (attained age). For details of the above services or programs, please refer to the relevant service leaflet. The waiting period of subsequent claim for Life Enrichment Program is 1 year. For details of Life Enrichment Program, please refer to the Section 2 of Part 1 of the Endorsement – Special benefit for infant, life enrichment program, wellness joy benefit, dementia support program, change of benefit level and elderly home care service under the Policy provisions.
6. The benefits described in the Terms and Benefits under the Policy provisions are subject to the restriction in the choice of ward class as stated in the Benefit Schedule and Section 3 of Part 1 of the Supplement – Limitation of benefits under the Policy provisions.

   The above restriction shall not apply to the terms and benefits within the scope of the Standard Plan Terms and Benefits under the Policy provisions. For the avoidance of doubt, the applicable Standard Plan Terms and Benefits shall be the version as is referred to under Sections 1(a), (b) or (c) of Part 4 of the Terms and Benefits under the Policy provisions.
7. If you are a Hong Kong taxpayer, you may be eligible for tax deduction of up to HKD8,000 per Insured Person per year of assessment for premium you paid for yourself and your specified relatives. Tax deduction is subject to the latest rules and regulation of Inland Revenue Department of Hong Kong Special Administrative Region. Please refer to the website of the Inland Revenue Department ("IRD") of Hong Kong Special Administrative Region (www.ird.gov.hk/eng/) and VHIS (www.vhis.gov.hk/en/) or contact the IRD directly for any tax related enquiries. FWD and the intermediaries do not provide tax advice. You should always consult with a professional tax advisor if you have any doubts.
8. FWD shall guarantee the Renewal at each policy anniversary up to the Age of 100 (attained age) of the Insured Person as long as the requirements as stated in the renewal provisions of the Terms and Benefits of the Plan are met, in particular the change in the Place of Residence and change in the occupation of the Insured Person as mentioned in Sections 4(c) and 4(d) of Part 4 of the Terms and Benefits of the Plan. FWD shall have the right to re-underwrite the Terms and Benefits of the Plan due to a change in the Place of Residence of the Insured Person or change in the occupation of the Insured Person upon Renewal. FWD shall carry out the re-underwriting solely in respect of the change in the Place of Residence or change in the occupation of the Insured Person. The re-underwriting result may be more advantageous or adverse to the Policy Holder and the Insured Person. As long as FWD maintains the registration as a VHIS provider, FWD guarantees that the Terms and Benefits will not be less favourable than the latest version of the Standard Plan Terms and Benefits published by the Government at the time of Renewal.

   FWD reserves the right to revise the Terms and Benefits, subject to the prior approval and re-certification by the Government, upon Renewal by giving a 30 days advance notice.
9. Designated crises shall include Cardiac Impairment Caused By Cardiomyopathy, Cardiac Impairment Due To Primary Pulmonary Arterial Hypertension, Chronic Liver Disease, Coronary Artery Bypass Operation, End Stage Lung Disease, Fulminant Hepatitis, Heart Attack (Acute Myocardial Infarction), Kidney Failure, Major Organ Transplantation, Open Heart Valve Surgery, Parkinson's Disease, Severe Rheumatoid Arthritis, Specified Cancer, Stroke, Surgery to Aorta and Terminal Illness. For details of the benefit, including the definition of the designated crises, please refer to the Supplement – First-dollar coverage – Deductible waived for designated crises of the Policy provisions.

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

(a) the designated crisis has been diagnosed;

(b) the designated crisis has manifested clear and distinct signs or symptoms; or

(c) medical advice or treatment has been sought, recommended or received for the designated crisis.

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

10. FWD shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.

11. This additional benefit is available if the Insured Person or Insured Person's spouse gives birth to a child after the Policy has been in force for 2 consecutive Policy Years from the Policy Effective Date ("Covered Child"). Two years coverage by a designated medical insurance plan for the Covered Child shall be offered without further evidence of insurability and at no additional charge.

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

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

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

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

12. Any unused benefit will be forfeited and cannot be carried forward or refunded by cash.

    Wellness Activities shall mean any one of the following activities:

    (a) travel;

    (b) fitness or wellness course;

    (c) health check-up;

    (d) child development assessment; or

    (e) training therapy.

    For (d) and (e), this benefit will be payable up to Age 25 (attained age) of the Insured Person only.

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

13. Greater China shall refer to Hong Kong, Macau, mainland China and Taiwan.

14. Asia shall include Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, Mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.

15. Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.

16. Designated Healthcare Services Provider shall mean a healthcare services provider that has entered into valid written agreements with FWD, with a healthcare network (including but not limited to medical clinic, day case procedure centre or Hospital with a setting for providing Medical Services to a Day Patient) which provides Medical Services to the Insured Person.

    The list of designated Day Case Procedures and Designated Healthcare Services Providers (hereafter "List") is published on FWD's website (www.fwd.com.hk/en/support/medical-support). The List may be added, deleted, amended or replaced from time to time at FWD's sole discretion without prior notification. Any change shall be deemed as effective as of the effective date as stated in the List. The Policy Holder and/or Insured Person is recommended to refer to FWD's website for the latest List before receiving the designated Day Case Procedure(s).

    For details, please refer to Section 4 of Part 1, Part 2 and Part 3 of the Supplement – Other benefits under the Policy provisions.

17. Only applicable to Standard, Standard Plus and Superior benefit levels: Eligible Expenses incurred for any non-Emergency Treatments performed outside Asia (for Standard and Standard Plus benefit levels) or in the USA (for Superior benefit level) shall be payable up to the benefit limits as stated in the benefit schedule attached to the Standard Plan Terms and Benefits. Psychiatric treatments which shall only be payable for Confinement in Hong Kong or mainland China, cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong and cash benefit for Confinement in Intensive Care Unit in Hong Kong shall only be payable for Confinement in Hong Kong. Please refer to Section 1 of Part 1 of the Supplement – Limitation of benefits under the Policy provisions for details, in particular the limitation on designated hospital list in mainland China as specified in Section 2 of Part 1 of the Supplement – Limitation of benefits under the Policy provisions.

Only applicable to Premier benefit level: Except for psychiatric treatments which shall only be payable for Confinement in Hong Kong or mainland China, cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong and cash benefit for Confinement in Intensive Care Unit in Hong Kong which shall only be payable for Confinement in Hong Kong, any Eligible Expenses and/or other expenses incurred for any non-Emergency Treatment and Emergency Treatment shall be payable worldwide in accordance with these Terms and Benefits under the Policy provisions. Please refer to Section 1 of Part 1 of the Supplement – Limitation of benefits under the Policy provisions for details, in particular the limitation on designated hospital list in mainland China and additional restriction on the USA as specified in Sections 2 and 4 of Part 1 of the Supplement – Limitation of benefits under the Policy provisions respectively.

18. For the Insured Person covered by any other hospital reimbursement plans offered by a licensed insurance company other than FWD, regardless of whether it is an individual or group policy, if the Eligible Expenses incurred for any Confinement of the Insured Person are payable under this Policy after any reimbursement has been paid by such other licensed insurance companies, this benefit shall be payable for each day of Confined period in Hospital, subject to the limits as specified in the Benefit Schedule.
19. This benefit shall be payable in the amount as specified in the Benefit Schedule for each day when the Insured Person is Confined in a room of a private Hospital in Hong Kong where the ward class is below the entitled ward class as specified in the Benefit Schedule during the whole Confinement period, provided that:
    (a) such Confinement is considered Medically Necessary upon the recommendation of the Insured Person's attending Registered Medical Practitioner; and
    (b) the Eligible Expenses incurred for such Confinement are payable under the Terms and Benefits.
20. Unless otherwise specified, the Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above. Eligible Expenses and/or expenses incurred shall be subject to the restriction in the choice of ward class as specified in Section 3 of Part 1 of the Supplement – Limitation of benefits under the Policy provisions.
21. The benefit coverage, benefit amount and benefit limits, territorial scope of cover, choice of healthcare services provider, choice of ward class, Deductible (if any), Coinsurance (if any), the waiting period for unknown Pre-existing Conditions and the calculation of no claims premium discounts of this Plan will remain unchanged even if the Policy Year lasts for less than 12 months.
22. The benefits described in these Terms and Benefits are subject to the restrictions in the choice of healthcare services providers as stated in Section 2 of Part 1 of the Supplement – Limitation of benefits under the Policy provisions.

    The above restrictions shall not apply to the terms and benefits within the scope of the Standard Plan Terms and Benefits. For the avoidance of doubt, the applicable Standard Plan Terms and Benefits shall be the version as is referred to under Sections 1(a), (b) or (c) of Part 4 of the Terms and Benefits under the Policy provisions.
23. Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
24. This benefit shall be payable for the Eligible Expenses charged on the psychiatric treatments during Confinement in Hong Kong or at a Hospital stated in the designated Hospital list in mainland China as specified in Section 2 of Part 1 of the Supplement – Limitation of benefits as recommended by a Specialist. The benefit shall be payable in lieu of other benefit items under (a) to (k) of I. Basic benefits in the Benefit Schedule. Where the Eligible Expenses involve both psychiatric and non-psychiatric treatments and apportionment of the expenses is not available, the expenses in entirety shall be payable under this benefit if the Confinement is initially for the purpose of psychiatric treatments. If the Confinement initially is not for the purpose of psychiatric treatments, the expenses in entirety shall be payable under (a) to (k) of I. Basic benefits in the Benefit Schedule.
25. Donor's benefit shall be payable up to 30% of the total transplantation cost (the sum of the surgical expenses charged for removing the organ or bone marrow from the donor and the Eligible Expenses of the surgical procedure performed on the Insured Person as a recipient) for the transplantation of heart, kidney, liver, lung or bone marrow.
26. This benefit shall be payable for the Eligible Expenses incurred for the benefit items described in benefit items under (a) to (i) of I. Basic benefits in the Benefit Schedule where a surgical procedure is performed by a Surgeon during Confinement or in a setting for providing Medical Services to a Day Patient as a result of the following pregnancy related complications arising during antepartum stages of pregnancy or childbirth – (a) ectopic pregnancy; (b) molar pregnancy; (c) disseminated intravascular coagulopathy; (d) pre-eclampsia; (e) miscarriage; (f) threatened abortion; (g) medically prescribed induced abortion; (h) foetal death; (i) postpartum hemorrhage requiring hysterectomy; (j) eclampsia; (k) amniotic fluid embolism; or (l) pulmonary embolism of pregnancy. This benefit shall only be payable provided that the date of diagnosis of such pregnancy complication is at least twelve (12) months after the Policy Effective Date.
27. This benefit is payable for the Reasonable and Customary charges of Emergency Treatment of the Insured Person's sound natural teeth solely as a direct result of an Injury, if such treatment is provided within 3 months of the Accident causing such Injury by a registered dentist in a legally registered dental clinic. FWD shall not pay any benefits for any restorative or remedial work (for the purpose other than Emergency Treatment), prostheses, the use of any precious metals or any kind of orthodontics, or other dental surgery performed in a legally registered dental clinic unless the dental surgery is medically necessary. For the purpose of this benefit, medically necessary shall mean the medical service, procedure or supply which are necessary and is (a) consistent with the diagnosis and customary dental treatment; (b) recommended by a Registered Medical Practitioner, Surgeon or registered dentist for such emergency dental treatment and must be widely accepted professionally in Hong Kong or the relevant jurisdictions outside Hong Kong where the legally authorised medical service is provided to the Insured Person, as effective, appropriate and essential based upon recognised standards of the health care specialty involved; and (c) not furnished primarily for the personal comfort or convenience of the Insured Person or any medical service provider. Experimental, screening and preventive services or supplies shall not be considered as medically necessary for the purpose of this benefit. For more details and exclusion of this benefit, please refer to the Policy provisions.

Key Product Risks

Credit Risk

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

Exchange Rate and Currency Risk

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

Inflation Risk

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

Premium Adjustment

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

Premium Term and Non-Payment of Premium

The premium payment term of the Plan is up to the Age of 100 years (attained age) of the Insured Person.

FWD allows a grace period of 30 days after the premium due date for payment of each premium. This Policy shall continue to be in effect during the grace period but no benefits shall be payable unless the premium is paid. If a premium is still unpaid at the expiration of the grace period, the Policy will be terminated from the date the first unpaid premium was due. Please note that once the Plan is terminated on this basis, you will lose all of your benefits.

Termination Conditions

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

(a) where the Policy is terminated due to non-payment of premiums after the grace period as specified in Section 13 of Part 2 or Section 3 of Part 3 of the Terms and Benefits of the Policy provisions; or

(b) the day immediately following the death of the Insured Person; or

(c) FWD has ceased to have the requisite authorisation under the Insurance Ordinance to write or continue to write the Policy.

Immediately following the termination of this Policy, insurance coverage under the Policy shall cease to be in force. No premium paid for the current Policy Year and previous Policy Years shall be refunded, unless specified otherwise.

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

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

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

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

General Exclusions

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

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

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

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

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

Important Notes

Tax deduction

Please note that the VHIS status of the Plan does not necessarily mean you are eligible for tax deduction available for VHIS premiums paid. The Plan's VHIS status is based on the features of the product as well as certification by the Government and not the facts of your own situation. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department ("IRD") of Hong Kong Special Administrative Region before you can claim these tax deductions. Please refer to the website of the IRD (www.ird.gov.hk/eng/) or contact the IRD directly for any tax related enquiries.

Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. You should always consult with a professional tax advisor if you have any doubts. Please note that the tax law, regulations or interpretations are subject to change and may affect related tax benefits including the eligibility criteria for tax deduction. FWD does not take any responsibility to inform you about any changes in the laws and regulations or interpretations, and how they may affect you. Further information on tax concessions applicable to VHIS may be found in VHIS's website at www.vhis.gov.hk/en/.

Please note that these tax deduction benefits may not be applicable to you if you are a retiree who is not subject to salaries tax or tax under personal assessment.

Your Right under Cooling-off Period

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

FWD trusts that this Policy will satisfy your needs. However, if you are not completely satisfied then you should (a) return the Policy, and (b) provide us with written notice signed by you, requesting cancellation. The Policy will then be cancelled and the premium paid and levy will be refunded.

Your request to cancel the Policy must be signed by you and received directly by FWD Life Insurance Company (Bermuda) Limited at 11/F., FWD Tower, 979 King's Road, Quarry Bay, Hong Kong within 21 days immediately following the day of Delivery of the Policy or the cooling-off notice to you or your nominated representative (whichever is the earlier). The cooling-off notice is the notice sent to you or your nominated representative (separate from the Policy) notifying you of your right to cancel within the stated 21-day period.

No refund can be made if a benefit payment has been made, is to be made or impending.

Should you have any further queries, you may (1) call FWD Service Hotline on 3123 3123; (2) visit FWD Insurance Solutions Centres; or (3) email to cs.hk@fwd.com and FWD will be happy to explain your cancellation rights further.

Cancellation Right

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

Other insurance coverage

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

Notice to Claim

Medical claims

All claims incurred shall be submitted to FWD within 90 days after the date on which the Insured Person is discharged from the Hospital, or the date on which the relevant Medical Service is performed and completed. For this purpose,

(a) all original receipts and/or original itemised bills together with the diagnosis, type of treatment, procedure, test or service provided shall have been submitted to FWD; and

(b) all relevant information, certificates, reports, evidence, referral letter and other data or materials as reasonably required by FWD shall have been furnished to FWD for processing of such claim.

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

Death / accidental death claims

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

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

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

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

i. identify accounts as non-excluded "financial accounts" ("NEFAs");

ii. identify the jurisdiction(s) in which NEFA-holding individuals and NEFA-holding entities reside for tax purposes;

iii. determine the status of NEFA-holding entities as "passive non-financial entities (NFEs)" and identify the jurisdiction(s) in which their controlling persons reside for tax purposes;

iv. collect information on NEFAs ("Required Information") which is required by various authorities; and

v. furnish Required Information to the Inland Revenue Department.

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

Important Words

Accident

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

Confinement or Confined

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

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

Congenital Condition(s)

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

Day Case Procedure

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

Disability

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

Eligible Expenses

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

Medically Necessary

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

(a) require the expertise of, or be referred by, a Registered Medical Practitioner;

(b) be consistent with the diagnosis and necessary for the investigation and treatment of the Disability;

(c) be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the Insured Person, his family, caretaker or the attending Registered Medical Practitioner;

(d) be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and

(e) be furnished at the most appropriate level which, in the prudent professional judgment of the attending Registered Medical Practitioner, can be safely and effectively provided to the Insured Person.

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

(i) the Insured Person is having an Emergency that requires urgent treatment in Hospital;

(ii) surgical procedures are performed under general anaesthesia;

(iii) equipment for surgical procedure is available in Hospital and procedure cannot be done on a Day Patient basis;

(iv) there is significantly severe co-morbidity of the Insured Person;

(v) taking into account the individual circumstances of the Insured Person, the attending Registered Medical Practitioner has exercised his prudent professional judgment and is of the view that for the safety of the Insured Person, the medical service should be conducted in Hospital;

(vi) in the prudent professional judgment of the attending Registered Medical Practitioner, the length of Confinement of the Insured Person is appropriate for the medical service concerned; and/or

(vii) in the case of diagnostic procedures or allied health services prescribed by a Registered Medical Practitioner, such Registered Medical Practitioner has exercised his prudent professional judgment and is of the view that for the safety of the Insured Person, such procedures or services should be conducted in Hospital.

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

(aa) is in accordance with standards of good and prudent medical practice in the locality for the medical service rendered, and, in the prudent professional judgment of the attending Registered Medical Practitioner, not rendered primarily for the convenience or the comfort of the Insured Person, his family, caretaker or the attending Registered Medical Practitioner; and

(bb) is in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice in the locality for the medical service rendered.

Phase 3 Clinical Trial Drug

shall mean, for the purpose of Phase 3 Clinical Trial Drugs benefit for Stage III and Stage IV Specified Cancers and incurable haematological malignancy under Section 15 of Part 1 of the Supplement – Other benefits under the Policy provisions, a substance or medicinal product, that substance or medicinal product:

(a) is intended to treat a disease, or to restore, correct or modify physiological functions by exerting a pharmacological, immunological or metabolic action;

(b) has been tested in the laboratory and has been approved by one of the following regulatory bodies for undergoing phase 3 of a clinical trial for testing and/or treatment in humans for the treatment of the Specified Cancer, including United States Food and Drug Administration (FDA), European Medicines Agency (EMA), National Medical Products Administration (NMPA) of China, Department of Health of Hong Kong or Health Bureau of Macau or Taiwan Food and Drug Administration (TFDA); and

(c) at the time of prescription to the Insured Person, such substance or medicinal product must be undergoing phase 3 of a clinical trial that is approved by the relevant institutional review board in the location where the drug is administered, as being an effective treatment for such Specified Cancer upon preliminary review by such board.

Pre-existing Condition(s)

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

(a) it has been diagnosed;

(b) it has manifested clear and distinct signs or symptoms; or

(c) medical advice or treatment has been sought, recommended or received.

Reasonable and Customary

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

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

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

Standard Private Room

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

Declarations

- FWD reserves the right to revise, modify or adjust the Terms and Benefits under the Policy subject to the prior approval and re-certification by the Government. FWD also reserves the right to adjust the Standard Premium at each Policy Renewal on an overall Portfolio basis. In addition, FWD can revise, modify or adjust the terms and conditions for the add-on services subject to its prevailing rules and regulations from time to time at its sole discretion.
- This Plan is underwritten by FWD. FWD is solely responsible for all features, Policy approval, coverage and benefit payment under this Plan. FWD recommends you carefully consider whether this Plan is suitable for you in view of your financial needs and that you fully understand the risk involved in this Plan before submitting your Application. You should not apply for or purchase this Plan unless you fully understand it and you agree it is suitable for you. Please read through the related risks before making any Application of this Plan.
- This Plan is issued by FWD. FWD accepts full responsibility for the accuracy of the information contained in this product material. This product material is intended to be distributed in the Hong Kong Special Administrative Region ("Hong Kong") only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products of FWD outside Hong Kong. All selling and Application procedures of this Plan must be conducted and completed in Hong Kong.
- This Plan is an insurance product. The premium paid is not a bank savings deposit or time deposit. This Plan is not protected under the Deposit Protection Scheme in Hong Kong.
- This Plan is an individual indemnity hospital insurance plan without any savings element. The period of cover of the Plan is 1 year and this Plan is guaranteed Renewable up to the Age of 100 (attained age) of Insured Person. The costs of insurance and the related costs of the Policy are included in the premium paid under this Plan despite the product brochure/leaflet and/or the illustration documents of this product having no schedule/section of fees and charges or no additional charge noted other than the premium.
- The premium, whether paid for a Policy Year or by instalment as agreed by FWD, shall be paid in advance when due before any benefits shall be paid.
- All underwriting and claims decisions are made by FWD. FWD relies upon the information provided by the applicant and the Insured Person in the insurance Application to decide to accept or decline the Application with a full refund of any premium paid and any insurance levy paid without interest. FWD reserves the right to accept/reject any insurance Application and can decline your insurance Application by giving notification and explanation of Application result.

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

  In case incorrect disclosure or non-disclosure of any material facts constitutes misstatement of personal information, misrepresentation or fraud, FWD shall have the right to adjust the premium, for the past, current or future Policy Years on the basis of the correct information or declare the Policy void as from the Policy Effective Date. In case the Policy is declared void, FWD reserves the right to demand refund of the benefits previously paid for the current Policy Year and the previous Policy Years in which this Policy was in force, subject to a reasonable administration charge payable to FWD, and even not to refund the premium received. For details, please refer to Sections 13 and 14 of Part 2 of the Terms and Benefits under the Policy provisions.
- Effective from 1 January 2018, all Policy Holders are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority. For further information on levy, please visit our website at www.fwd.com.hk/en/insurance-levy or contact FWD Service Hotline 3123 3123.

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

Address of FWD office: 18/F., FWD Tower, 979 King's Road, Quarry Bay, Hong Kong

FWD insurance

Celebrate living®
fwd.com.hk

For more information

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

fwd.com.hk

Service Hotline
3123 3123

Learn more about vTheOne Medical Plan and comparison between the benefit items of our VHIS plans

FWD insurance

至・衛一醫療計劃 - 標準（獨立保單）
vTheOne Medical Plan - Standard（Standalone Plan）

(2025 年 6 月 2 日起生效 Effective from 2 June, 2025)

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

自付費（港元）Deductible (HKD)		0			25,000			40,000		
實際年齡 Attained Age	下次生日年齡 Age at next birthday	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly
0	1	17,214	8,951.28	1,549.26	10,719	5,573.88	964.71	4,960	2,579.20	446.40
1	2	17,214	8,951.28	1,549.26	10,719	5,573.88	964.71	4,960	2,579.20	446.40
2	3	17,214	8,951.28	1,549.26	10,719	5,573.88	964.71	4,960	2,579.20	446.40
3	4	17,214	8,951.28	1,549.26	10,719	5,573.88	964.71	4,960	2,579.20	446.40
4	5	17,214	8,951.28	1,549.26	10,719	5,573.88	964.71	4,960	2,579.20	446.40
5	6	17,214	8,951.28	1,549.26	10,719	5,573.88	964.71	4,960	2,579.20	446.40
6	7	17,214	8,951.28	1,549.26	10,719	5,573.88	964.71	4,960	2,579.20	446.40
7	8	17,214	8,951.28	1,549.26	10,719	5,573.88	964.71	4,960	2,579.20	446.40
8	9	17,214	8,951.28	1,549.26	10,719	5,573.88	964.71	4,960	2,579.20	446.40
9	10	17,214	8,951.28	1,549.26	10,719	5,573.88	964.71	4,960	2,579.20	446.40
10	11	17,214	8,951.28	1,549.26	10,719	5,573.88	964.71	4,960	2,579.20	446.40
11	12	17,214	8,951.28	1,549.26	10,719	5,573.88	964.71	4,960	2,579.20	446.40
12	13	17,214	8,951.28	1,549.26	10,719	5,573.88	964.71	4,960	2,579.20	446.40
13	14	17,214	8,951.28	1,549.26	10,719	5,573.88	964.71	4,960	2,579.20	446.40
14	15	17,214	8,951.28	1,549.26	10,719	5,573.88	964.71	4,960	2,579.20	446.40
15	16	17,218	8,953.36	1,549.62	10,720	5,574.40	964.80	4,963	2,580.76	446.67
16	17	17,222	8,955.44	1,549.98	10,722	5,575.44	964.98	4,968	2,583.36	447.12
17	18	17,232	8,960.64	1,550.88	10,728	5,578.56	965.52	4,970	2,584.40	447.30
18	19	17,238	8,963.76	1,551.42	10,730	5,579.60	965.70	5,697	2,962.44	512.73
19	20	17,240	8,964.80	1,551.60	10,732	5,580.64	965.88	5,702	2,965.04	513.18
20	21	17,266	8,978.32	1,553.94	10,748	5,588.96	967.32	5,716	2,972.32	514.44
21	22	17,292	8,991.84	1,556.28	10,764	5,597.28	968.76	5,732	2,980.64	515.88
22	23	17,318	9,005.36	1,558.62	10,780	5,605.60	970.20	5,745	2,987.40	517.05
23	24	17,344	9,018.88	1,560.96	10,797	5,614.44	971.73	5,761	2,995.72	518.49
24	25	17,370	9,032.40	1,563.30	10,812	5,622.24	973.08	5,775	3,003.00	519.75
25	26	17,396	9,045.92	1,565.64	10,828	5,630.56	974.52	6,106	3,175.12	549.54
26	27	18,174	9,450.48	1,635.66	11,313	5,882.76	1018.17	6,438	3,347.76	579.42
27	28	18,242	9,485.84	1,641.78	11,355	5,904.60	1021.95	6,492	3,375.84	584.28
28	29	18,319	9,525.88	1,648.71	11,403	5,929.56	1026.27	6,519	3,389.88	586.71
29	30	18,476	9,607.52	1,662.84	11,501	5,980.52	1035.09	6,530	3,395.60	587.70
30	31	19,531	10,156.12	1,757.79	12,157	6,321.64	1094.13	6,741	3,505.32	606.69
31	32	19,827	10,310.04	1,784.43	12,341	6,417.32	1110.69	6,853	3,563.56	616.77
32	33	20,322	10,567.44	1,828.98	12,650	6,578.00	1138.50	7,018	3,649.36	631.62
33	34	20,666	10,746.32	1,859.94	12,863	6,688.76	1157.67	7,220	3,754.40	649.80
34	35	20,956	10,897.12	1,886.04	13,044	6,782.88	1173.96	7,286	3,788.72	655.74
35	36	21,362	11,108.24	1,922.58	13,297	6,914.44	1,196.73	7,438	3,867.76	669.42
36	37	21,684	11,275.68	1,951.56	13,497	7,018.44	1,214.73	7,542	3,921.84	678.78
37	38	22,328	11,610.56	2,009.52	13,898	7,226.96	1,250.82	7,747	4,028.44	697.23
38	39	23,029	11,975.08	2,072.61	14,335	7,454.20	1,290.15	7,972	4,145.44	717.48
39	40	23,617	12,280.84	2,125.53	14,678	7,632.56	1,321.02	8,310	4,321.20	747.90
40	41	24,360	12,667.20	2,192.40	15,141	7,873.32	1,362.69	8,721	4,534.92	784.89
41	42	25,860	13,447.20	2,327.40	16,097	8,370.44	1,448.73	9,110	4,737.20	819.90
42	43	26,742	13,905.84	2,406.78	16,645	8,655.40	1,498.05	9,355	4,864.60	841.95
43	44	27,845	14,479.40	2,506.05	17,332	9,012.64	1,559.88	9,763	5,076.76	878.67
44	45	29,532	15,356.64	2,657.88	18,383	9,559.16	1,654.47	10,379	5,397.08	934.11
45	46	31,379	16,317.08	2,824.11	19,533	10,157.16	1,757.97	11,021	5,730.92	991.89
46	47	33,863	17,608.76	3,047.67	21,078	10,960.56	1,897.02	11,645	6,055.40	1,048.05
47	48	35,202	18,305.04	3,168.18	21,912	11,394.24	1,972.08	12,126	6,305.52	1,091.34
48	49	36,559	19,010.68	3,290.31	22,756	11,833.12	2,048.04	12,588	6,545.76	1,132.92
49	50	38,218	19,873.36	3,439.62	23,789	12,370.28	2,141.01	13,153	6,839.56	1,183.77
50	51	39,600	20,592.00	3,564.00	24,649	12,817.48	2,218.41	13,621	7,082.92	1,225.89
51	52	40,996	21,317.92	3,689.64	25,518	13,269.36	2,296.62	14,094	7,328.88	1,268.46
52	53	42,996	22,357.92	3,869.64	26,763	13,916.76	2,408.67	14,775	7,683.00	1,329.75
53	54	44,719	23,253.88	4,024.71	27,836	14,474.72	2,505.24	15,358	7,986.16	1,382.22
54	55	47,055	24,468.60	4,234.95	29,290	15,230.80	2,636.10	16,153	8,399.56	1,453.77
55	56	49,708	25,848.16	4,473.72	30,941	16,089.32	2,784.69	17,020	8,850.40	1,531.80

FWD insurance

至・衛一醫療計劃 - 標準（獨立保單）
vTheOne Medical Plan - Standard（Standalone Plan）

(2025 年 6 月 2 日起生效 Effective from 2 June, 2025)

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

自付費（港元）Deductible (HKD)		0			25,000			40,000		
實際年齡 Attained Age	下次生日年齡 Age at next birthday	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly
56	57	53,018	27,569.36	4,771.62	33,002	17,161.04	2,970.18	18,107	9,415.64	1,629.63
57	58	56,389	29,322.28	5,075.01	35,101	18,252.52	3,159.09	19,210	9,989.20	1,728.90
58	59	59,454	30,916.08	5,350.86	37,008	19,244.16	3,330.72	20,200	10,504.00	1,818.00
59	60	62,975	32,747.00	5,667.75	39,199	20,383.48	3,527.91	21,342	11,097.84	1,920.78
60	61	66,915	34,795.80	6,022.35	41,652	21,659.04	3,748.68	22,620	11,762.40	2,035.80
61	62	71,572	37,217.44	6,441.48	44,551	23,166.52	4,009.59	24,132	12,548.64	2,171.88
62	63	76,964	40,021.28	6,926.76	47,907	24,911.64	4,311.63	25,882	13,458.64	2,329.38
63	64	83,218	43,273.36	7,489.62	51,800	26,936.00	4,662.00	27,681	14,394.12	2,491.29
64	65	88,915	46,235.80	8,002.35	55,346	28,779.92	4,981.14	30,325	15,769.00	2,729.25
65	66	93,420	48,578.40	8,407.80	58,150	30,238.00	5,233.50	32,048	16,664.96	2,884.32
66	67	98,344	51,138.88	8,850.96	61,215	31,831.80	5,509.35	33,914	17,635.28	3,052.26
67	68	103,392	53,763.84	9,305.28	64,357	33,465.64	5,792.13	35,937	18,687.24	3,234.33
68	69	108,267	56,298.84	9,744.03	67,391	35,043.32	6,065.19	38,162	19,844.24	3,434.58
69	70	113,311	58,921.72	10,197.99	70,532	36,676.64	6,347.88	40,429	21,023.08	3,638.61
70	71	120,124	62,464.48	10,811.16	74,794	38,892.88	6,731.46	42,740	22,224.80	3,846.60
71	72	127,195	66,141.40	11,447.55	79,221	41,194.92	7,129.89	45,069	23,435.88	4,056.21
72	73	134,139	69,752.28	12,072.51	83,570	43,456.40	7,521.30	47,584	24,743.68	4,282.56
73	74	141,272	73,461.44	12,714.48	88,039	45,780.28	7,923.51	49,911	25,953.72	4,491.99
74	75	148,549	77,245.48	13,369.41	92,600	48,152.00	8,334.00	53,342	27,737.84	4,800.78
75	76	155,799	81,015.48	14,021.91	97,120	50,502.40	8,740.80	55,786	29,008.72	5,020.74
76	77	163,266	84,898.32	14,693.94	101,774	52,922.48	9,159.66	58,392	30,363.84	5,255.28
77	78	170,517	88,668.84	15,346.53	106,294	55,272.88	9,566.46	60,727	31,578.04	5,465.43
78	79	177,669	92,387.88	15,990.21	110,753	57,591.56	9,967.77	62,889	32,702.28	5,660.01
79	80	182,969	95,143.88	16,467.21	114,056	59,309.12	10,265.04	64,745	33,667.40	5,827.05
80	81	192,728	100,218.56	17,345.52	120,138	62,471.76	10,812.42	68,163	35,444.76	6,134.67
81^	82^	201,776	104,923.52	18,159.84	125,780	65,405.60	11,320.20	72,120	37,502.40	6,490.80
82^	83^	209,367	108,870.84	18,843.03	130,512	67,866.24	11,746.08	74,636	38,810.72	6,717.24
83^	84^	217,519	113,109.88	19,576.71	135,593	70,508.36	12,203.37	77,641	40,373.32	6,987.69
84^	85^	224,240	116,604.80	20,181.60	139,783	72,687.16	12,580.47	79,827	41,510.04	7,184.43
85^	86^	231,970	120,624.40	20,877.30	144,601	75,192.52	13,014.09	83,045	43,183.40	7,474.05
86^	87^	237,722	123,615.44	21,394.98	148,187	77,057.24	13,336.83	84,958	44,178.16	7,646.22
87^	88^	243,532	126,636.64	21,917.88	151,808	78,940.16	13,662.72	86,969	45,223.88	7,827.21
88^	89^	249,054	129,508.08	22,414.86	155,250	80,730.00	13,972.50	88,008	45,764.16	7,920.72
89^	90^	254,002	132,081.04	22,860.18	158,335	82,334.20	14,250.15	90,017	46,808.84	8,101.53
90^	91^	258,083	134,203.16	23,227.47	160,879	83,657.08	14,479.11	91,511	47,585.72	8,235.99
91^	92^	262,164	136,325.28	23,594.76	163,423	84,979.96	14,708.07	93,055	48,388.60	8,374.95
92^	93^	266,245	138,447.40	23,962.05	165,966	86,302.32	14,936.94	94,774	49,282.48	8,529.66
93^	94^	270,323	140,567.96	24,329.07	168,509	87,624.68	15,165.81	96,570	50,216.40	8,691.30
94^	95^	274,404	142,690.08	24,696.36	171,053	88,947.56	15,394.77	98,564	51,253.28	8,870.76
95^	96^	278,485	144,812.20	25,063.65	173,597	90,270.44	15,623.73	100,650	52,338.00	9,058.50
96^	97^	282,566	146,934.32	25,430.94	176,140	91,592.80	15,852.60	102,125	53,105.00	9,191.25
97^	98^	286,305	148,878.60	25,767.45	178,471	92,804.92	16,062.39	103,477	53,808.04	9,312.93
98^	99^	290,386	151,000.72	26,134.74	181,016	94,128.32	16,291.44	104,953	54,575.56	9,445.77
99^	100^	294,467	153,122.84	26,502.03	183,559	95,450.68	16,520.31	106,429	55,343.08	9,578.61

^ 只適用於*續保*。
^ For Renewal only.

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

FWD insurance

至・衛一醫療計劃 - 標準（獨立保單）
vTheOne Medical Plan - Standard（Standalone Plan）

(2025 年 6 月 2 日起生效 Effective from 2 June, 2025)

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

自付費（港元）Deductible (HKD)		80,000			120,000			250,000		
實際年齡 Attained Age	下次生日年齡 Age at next birthday	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly
0	1	4,592	2,387.84	413.28	3,766	1,958.32	338.94	3,214	1,671.28	289.26
1	2	4,592	2,387.84	413.28	3,766	1,958.32	338.94	3,214	1,671.28	289.26
2	3	4,592	2,387.84	413.28	3,766	1,958.32	338.94	3,214	1,671.28	289.26
3	4	4,592	2,387.84	413.28	3,766	1,958.32	338.94	3,214	1,671.28	289.26
4	5	4,592	2,387.84	413.28	3,766	1,958.32	338.94	3,214	1,671.28	289.26
5	6	4,592	2,387.84	413.28	3,766	1,958.32	338.94	3,214	1,671.28	289.26
6	7	4,592	2,387.84	413.28	3,766	1,958.32	338.94	3,214	1,671.28	289.26
7	8	4,592	2,387.84	413.28	3,766	1,958.32	338.94	3,214	1,671.28	289.26
8	9	4,592	2,387.84	413.28	3,766	1,958.32	338.94	3,214	1,671.28	289.26
9	10	4,592	2,387.84	413.28	3,766	1,958.32	338.94	3,214	1,671.28	289.26
10	11	4,592	2,387.84	413.28	3,766	1,958.32	338.94	3,214	1,671.28	289.26
11	12	4,592	2,387.84	413.28	3,766	1,958.32	338.94	3,214	1,671.28	289.26
12	13	4,592	2,387.84	413.28	3,766	1,958.32	338.94	3,214	1,671.28	289.26
13	14	4,592	2,387.84	413.28	3,766	1,958.32	338.94	3,214	1,671.28	289.26
14	15	4,592	2,387.84	413.28	3,766	1,958.32	338.94	3,214	1,671.28	289.26
15	16	4,612	2,398.24	415.08	3,782	1,966.64	340.38	3,250	1,690.00	292.50
16	17	4,625	2,405.00	416.25	3,793	1,972.36	341.37	3,311	1,721.72	297.99
17	18	4,645	2,415.40	418.05	3,809	1,980.68	342.81	3,375	1,755.00	303.75
18	19	4,922	2,559.44	442.98	4,184	2,175.68	376.56	3,692	1,919.84	332.28
19	20	4,997	2,598.44	449.73	4,248	2,208.96	382.32	3,781	1,966.12	340.29
20	21	5,013	2,606.76	451.17	4,262	2,216.24	383.58	3,793	1,972.36	341.37
21	22	5,029	2,615.08	452.61	4,275	2,223.00	384.75	3,805	1,978.60	342.45
22	23	5,044	2,622.88	453.96	4,288	2,229.76	385.92	3,816	1,984.32	343.44
23	24	5,060	2,631.20	455.40	4,300	2,236.00	387.00	3,828	1,990.56	344.52
24	25	5,075	2,639.00	456.75	4,314	2,243.28	388.26	3,840	1,996.80	345.60
25	26	5,183	2,695.16	466.47	4,353	2,263.56	391.77	3,865	2,009.80	347.85
26	27	5,290	2,750.80	476.10	4,391	2,283.32	395.19	3,889	2,022.28	350.01
27	28	5,397	2,806.44	485.73	4,426	2,301.52	398.34	3,911	2,033.72	351.99
28	29	5,505	2,862.60	495.45	4,459	2,318.68	401.31	3,930	2,043.60	353.70
29	30	5,612	2,918.24	505.08	4,490	2,334.80	404.10	3,947	2,052.44	355.23
30	31	5,722	2,975.44	514.98	4,577	2,380.04	411.93	3,963	2,060.76	356.67
31	32	6,015	3,127.80	541.35	4,812	2,502.24	433.08	4,166	2,166.32	374.94
32	33	6,265	3,257.80	563.85	5,012	2,606.24	451.08	4,340	2,256.80	390.60
33	34	6,495	3,377.40	584.55	5,196	2,701.92	467.64	4,493	2,336.36	404.37
34	35	6,556	3,409.12	590.04	5,245	2,727.40	472.05	4,550	2,366.00	409.50
35	36	6,672	3,469.44	600.48	5,337	2,775.24	480.33	4,572	2,377.44	411.48
36	37	6,767	3,518.84	609.03	5,414	2,815.28	487.26	4,636	2,410.72	417.24
37	38	6,835	3,554.20	615.15	5,468	2,843.36	492.12	4,683	2,435.16	421.47
38	39	6,897	3,586.44	620.73	5,517	2,868.84	496.53	4,725	2,457.00	425.25
39	40	6,906	3,591.12	621.54	5,525	2,873.00	497.25	4,732	2,460.64	425.88
40	41	7,144	3,714.88	642.96	5,716	2,972.32	514.44	4,895	2,545.40	440.55
41	42	7,625	3,965.00	686.25	6,100	3,172.00	549.00	5,225	2,717.00	470.25
42	43	7,996	4,157.92	719.64	6,396	3,325.92	575.64	5,478	2,848.56	493.02
43	44	8,349	4,341.48	751.41	6,679	3,473.08	601.11	5,721	2,974.92	514.89
44	45	8,879	4,617.08	799.11	7,103	3,693.56	639.27	6,083	3,163.16	547.47
45	46	9,429	4,903.08	848.61	7,543	3,922.36	678.87	6,460	3,359.20	581.40
46	47	9,986	5,192.72	898.74	7,989	4,154.28	719.01	6,841	3,557.32	615.69
47	48	10,377	5,396.04	933.93	8,301	4,316.52	747.09	7,109	3,696.68	639.81
48	49	10,770	5,600.40	969.30	8,616	4,480.32	775.44	7,379	3,837.08	664.11
49	50	11,255	5,852.60	1,012.95	9,117	4,740.84	820.53	7,711	4,009.72	693.99
50	51	12,143	6,314.36	1,092.87	9,958	5,178.16	896.22	8,243	4,286.36	741.87
51	52	12,565	6,533.80	1,130.85	10,429	5,423.08	938.61	8,922	4,639.44	802.98
52	53	13,171	6,848.92	1,185.39	10,932	5,684.64	983.88	9,352	4,863.04	841.68
53	54	13,694	7,120.88	1,232.46	11,503	5,981.56	1,035.27	9,724	5,056.48	875.16
54	55	14,401	7,488.52	1,296.09	12,097	6,290.44	1,088.73	10,226	5,317.52	920.34
55	56	15,049	7,825.48	1,354.41	12,490	6,494.80	1,124.10	10,687	5,557.24	961.83

FWD insurance

至・衛一醫療計劃 - 標準（獨立保單）
vTheOne Medical Plan - Standard（Standalone Plan）

(2025 年 6 月 2 日起生效 Effective from 2 June, 2025)

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

自付費（港元）Deductible (HKD)		80,000			120,000			250,000		
實際年齡 Attained Age	下次生日年齡 Age at next birthday	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly
56	57	16,001	8,320.52	1,440.09	13,281	6,906.12	1,195.29	11,195	5,821.40	1,007.55
57	58	16,964	8,821.28	1,526.76	13,911	7,233.72	1,251.99	11,869	6,171.88	1,068.21
58	59	17,831	9,272.12	1,604.79	14,622	7,603.44	1,315.98	12,289	6,390.28	1,106.01
59	60	18,829	9,791.08	1,694.61	15,251	7,930.52	1,372.59	12,977	6,748.04	1,167.93
60	61	19,944	10,370.88	1,794.96	15,955	8,296.60	1,435.95	13,537	7,039.24	1,218.33
61	62	21,265	11,057.80	1,913.85	17,012	8,846.24	1,531.08	14,323	7,447.96	1,289.07
62	63	22,793	11,852.36	2,051.37	18,234	9,481.68	1,641.06	15,352	7,983.04	1,381.68
63	64	24,378	12,676.56	2,194.02	19,502	10,141.04	1,755.18	16,420	8,538.40	1,477.80
64	65	26,098	13,570.96	2,348.82	20,748	10,788.96	1,867.32	17,442	9,069.84	1,569.78
65	66	27,549	14,325.48	2,479.41	21,901	11,388.52	1,971.09	18,412	9,574.24	1,657.08
66	67	28,969	15,063.88	2,607.21	23,031	11,976.12	2,072.79	19,361	10,067.72	1,742.49
67	68	30,806	16,019.12	2,772.54	24,491	12,735.32	2,204.19	20,524	10,672.48	1,847.16
68	69	32,832	17,072.64	2,954.88	26,101	13,572.52	2,349.09	21,806	11,339.12	1,962.54
69	70	34,896	18,145.92	3,140.64	27,742	14,425.84	2,496.78	23,105	12,014.60	2,079.45
70	71	37,539	19,520.28	3,378.51	29,844	15,518.88	2,685.96	24,782	12,886.64	2,230.38
71	72	39,862	20,728.24	3,587.58	31,690	16,478.80	2,852.10	26,238	13,643.76	2,361.42
72	73	42,152	21,919.04	3,793.68	33,511	17,425.72	3,015.99	27,665	14,385.80	2,489.85
73	74	44,516	23,148.32	4,006.44	35,390	18,402.80	3,185.10	29,133	15,149.16	2,621.97
74	75	47,670	24,788.40	4,290.30	37,897	19,706.44	3,410.73	31,109	16,176.68	2,799.81
75	76	49,996	25,997.92	4,499.64	39,747	20,668.44	3,577.23	32,627	16,966.04	2,936.43
76	77	52,390	27,242.80	4,715.10	41,650	21,658.00	3,748.50	34,189	17,778.28	3,077.01
77	78	54,621	28,402.92	4,915.89	43,424	22,580.48	3,908.16	35,645	18,535.40	3,208.05
78	79	56,572	29,417.44	5,091.48	44,975	23,387.00	4,047.75	36,919	19,197.88	3,322.71
79	80	58,247	30,288.44	5,242.23	46,307	24,079.64	4,167.63	38,012	19,766.24	3,421.08
80	81	61,309	31,880.68	5,517.81	48,741	25,345.32	4,386.69	40,010	20,805.20	3,600.90
81^	82^	64,747	33,668.44	5,827.23	51,474	26,766.48	4,632.66	42,253	21,971.56	3,802.77
82^	83^	67,105	34,894.60	6,039.45	53,349	27,741.48	4,801.41	43,793	22,772.36	3,941.37
83^	84^	69,799	36,295.48	6,281.91	55,491	28,855.32	4,994.19	45,551	23,686.52	4,099.59
84^	85^	71,769	37,319.88	6,459.21	57,056	29,669.12	5,135.04	46,836	24,354.72	4,215.24
85^	86^	75,009	39,004.68	6,750.81	59,632	31,008.64	5,366.88	48,949	25,453.48	4,405.41
86^	87^	76,869	39,971.88	6,918.21	61,112	31,778.24	5,500.08	50,164	26,085.28	4,514.76
87^	88^	78,749	40,949.48	7,087.41	62,606	32,555.12	5,634.54	51,391	26,723.32	4,625.19
88^	89^	80,494	41,856.88	7,244.46	63,993	33,276.36	5,759.37	52,530	27,315.60	4,727.70
89^	90^	82,133	42,709.16	7,391.97	65,296	33,953.92	5,876.64	53,599	27,871.48	4,823.91
90^	91^	83,453	43,395.56	7,510.77	66,345	34,499.40	5,971.05	54,462	28,320.24	4,901.58
91^	92^	84,772	44,081.44	7,629.48	67,395	35,045.40	6,065.55	55,321	28,766.92	4,978.89
92^	93^	86,092	44,767.84	7,748.28	68,444	35,590.88	6,159.96	56,183	29,215.16	5,056.47
93^	94^	87,411	45,453.72	7,866.99	69,492	36,135.84	6,254.28	57,044	29,662.88	5,133.96
94^	95^	88,731	46,140.12	7,985.79	70,541	36,681.32	6,348.69	57,905	30,110.60	5,211.45
95^	96^	90,051	46,826.52	8,104.59	71,591	37,227.32	6,443.19	58,767	30,558.84	5,289.03
96^	97^	91,370	47,512.40	8,223.30	72,639	37,772.28	6,537.51	59,628	31,006.56	5,366.52
97^	98^	92,579	48,141.08	8,332.11	73,601	38,272.52	6,624.09	60,417	31,416.84	5,437.53
98^	99^	93,898	48,826.96	8,450.82	74,649	38,817.48	6,718.41	61,277	31,864.04	5,514.93
99^	100^	95,217	49,512.84	8,569.53	75,698	39,362.96	6,812.82	62,137	32,311.24	5,592.33

^ 只適用於*續保*。
^ For Renewal only.

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

FWD insurance

至・衛一醫療計劃 - 標準優越版（獨立保單）
vTheOne Medical Plan - Standard Plus (Standalone Plan)

(2025 年 6 月 2 日起生效 Effective from 2 June, 2025)

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

自付費（港元） Deductible (HKD)		0			25,000			40,000		
實際年齡 Attained Age	下次生日年齡 Age at next birthday	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly
0	1	18,247	9,488.44	1,642.23	11,362	5,908.24	1,022.58	5,447	2,832.44	490.23
1	2	18,247	9,488.44	1,642.23	11,362	5,908.24	1,022.58	5,447	2,832.44	490.23
2	3	18,247	9,488.44	1,642.23	11,362	5,908.24	1,022.58	5,447	2,832.44	490.23
3	4	18,247	9,488.44	1,642.23	11,362	5,908.24	1,022.58	5,447	2,832.44	490.23
4	5	18,247	9,488.44	1,642.23	11,362	5,908.24	1,022.58	5,447	2,832.44	490.23
5	6	18,247	9,488.44	1,642.23	11,362	5,908.24	1,022.58	5,447	2,832.44	490.23
6	7	18,247	9,488.44	1,642.23	11,362	5,908.24	1,022.58	5,447	2,832.44	490.23
7	8	18,247	9,488.44	1,642.23	11,362	5,908.24	1,022.58	5,447	2,832.44	490.23
8	9	18,247	9,488.44	1,642.23	11,362	5,908.24	1,022.58	5,447	2,832.44	490.23
9	10	18,247	9,488.44	1,642.23	11,362	5,908.24	1,022.58	5,447	2,832.44	490.23
10	11	18,247	9,488.44	1,642.23	11,362	5,908.24	1,022.58	5,447	2,832.44	490.23
11	12	18,247	9,488.44	1,642.23	11,362	5,908.24	1,022.58	5,447	2,832.44	490.23
12	13	18,247	9,488.44	1,642.23	11,362	5,908.24	1,022.58	5,447	2,832.44	490.23
13	14	18,247	9,488.44	1,642.23	11,362	5,908.24	1,022.58	5,447	2,832.44	490.23
14	15	18,247	9,488.44	1,642.23	11,362	5,908.24	1,022.58	5,447	2,832.44	490.23
15	16	18,251	9,490.52	1,642.59	11,363	5,908.76	1,022.67	5,459	2,838.68	491.31
16	17	18,255	9,492.60	1,642.95	11,365	5,909.80	1,022.85	5,473	2,845.96	492.57
17	18	18,266	9,498.32	1,643.94	11,371	5,912.92	1,023.39	5,485	2,852.20	493.65
18	19	18,272	9,501.44	1,644.48	11,374	5,914.48	1,023.66	6,152	3,199.04	553.68
19	20	18,275	9,503.00	1,644.75	11,376	5,915.52	1,023.84	6,158	3,202.16	554.22
20	21	18,302	9,517.04	1,647.18	11,393	5,924.36	1,025.37	6,173	3,209.96	555.57
21	22	18,329	9,531.08	1,649.61	11,410	5,933.20	1,026.90	6,190	3,218.80	557.10
22	23	18,358	9,546.16	1,652.22	11,426	5,941.52	1,028.34	6,204	3,226.08	558.36
23	24	18,385	9,560.20	1,654.65	11,444	5,950.88	1,029.96	6,222	3,235.44	559.98
24	25	18,412	9,574.24	1,657.08	11,461	5,959.72	1,031.49	6,237	3,243.24	561.33
25	26	18,440	9,588.80	1,659.60	11,478	5,968.56	1,033.02	6,472	3,365.44	582.48
26	27	19,264	10,017.28	1,733.76	11,992	6,235.84	1,079.28	6,825	3,549.00	614.25
27	28	19,337	10,055.24	1,740.33	12,036	6,258.72	1,083.24	6,882	3,578.64	619.38
28	29	19,417	10,096.84	1,747.53	12,087	6,285.24	1,087.83	6,909	3,592.68	621.81
29	30	19,584	10,183.68	1,762.56	12,191	6,339.32	1,097.19	6,922	3,599.44	622.98
30	31	20,702	10,765.04	1,863.18	12,886	6,700.72	1,159.74	7,146	3,715.92	643.14
31	32	21,016	10,928.32	1,891.44	13,081	6,802.12	1,177.29	7,263	3,776.76	653.67
32	33	21,541	11,201.32	1,938.69	13,409	6,972.68	1,206.81	7,440	3,868.80	669.60
33	34	21,906	11,391.12	1,971.54	13,635	7,090.20	1,227.15	7,653	3,979.56	688.77
34	35	22,214	11,551.28	1,999.26	13,827	7,190.04	1,244.43	7,723	4,015.96	695.07
35	36	22,644	11,774.88	2,037.96	14,095	7,329.40	1,268.55	7,884	4,099.68	709.56
36	37	22,986	11,952.72	2,068.74	14,307	7,439.64	1,287.63	7,994	4,156.88	719.46
37	38	23,668	12,307.36	2,130.12	14,732	7,660.64	1,325.88	8,211	4,269.72	738.99
38	39	24,411	12,693.72	2,196.99	15,194	7,900.88	1,367.46	8,451	4,394.52	760.59
39	40	25,034	13,017.68	2,253.06	15,558	8,090.16	1,400.22	8,809	4,580.68	792.81
40	41	25,822	13,427.44	2,323.98	16,050	8,346.00	1,444.50	9,244	4,806.88	831.96
41	42	27,412	14,254.24	2,467.08	17,063	8,872.76	1,535.67	9,656	5,021.12	869.04
42	43	28,346	14,739.92	2,551.14	17,644	9,174.88	1,587.96	9,916	5,156.32	892.44
43	44	29,516	15,348.32	2,656.44	18,372	9,553.44	1,653.48	10,348	5,380.96	931.32
44	45	31,305	16,278.60	2,817.45	19,486	10,132.72	1,753.74	11,003	5,721.56	990.27
45	46	33,262	17,296.24	2,993.58	20,704	10,766.08	1,863.36	11,682	6,074.64	1,051.38
46	47	35,895	18,665.40	3,230.55	22,343	11,618.36	2,010.87	12,345	6,419.40	1,111.05
47	48	37,314	19,403.28	3,358.26	23,227	12,078.04	2,090.43	12,854	6,684.08	1,156.86
48	49	38,753	20,151.56	3,487.77	24,121	12,542.92	2,170.89	13,344	6,938.88	1,200.96
49	50	40,511	21,065.72	3,645.99	25,216	13,112.32	2,269.44	13,942	7,249.84	1,254.78
50	51	41,977	21,828.04	3,777.93	26,128	13,586.56	2,351.52	14,439	7,508.28	1,299.51
51	52	43,456	22,597.12	3,911.04	27,049	14,065.48	2,434.41	14,939	7,768.28	1,344.51
52	53	45,576	23,699.52	4,101.84	28,369	14,751.88	2,553.21	15,661	8,143.72	1,409.49
53	54	47,402	24,649.04	4,266.18	29,506	15,343.12	2,655.54	16,279	8,465.08	1,465.11
54	55	49,879	25,937.08	4,489.11	31,047	16,144.44	2,794.23	17,123	8,903.96	1,541.07
55	56	52,691	27,399.32	4,742.19	32,798	17,054.96	2,951.82	18,042	9,381.84	1,623.78

至・衛一醫療計劃 - 標準優越版（獨立保單）
vTheOne Medical Plan - Standard Plus (Standalone Plan)

(2025 年 6 月 2 日起生效 Effective from 2 June, 2025)

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

自付費（港元）Deductible (HKD)		0			25,000			40,000		
實際年齡 Attained Age	下次生日年齡 Age at next birthday	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly
56	57	56,199	29,223.48	5,057.91	34,982	18,190.64	3,148.38	19,194	9,980.88	1,727.46
57	58	59,772	31,081.44	5,379.48	37,207	19,347.64	3,348.63	20,362	10,588.24	1,832.58
58	59	63,021	32,770.92	5,671.89	39,228	20,398.56	3,530.52	21,412	11,134.24	1,927.08
59	60	66,753	34,711.56	6,007.77	41,551	21,606.52	3,739.59	22,622	11,763.44	2,035.98
60	61	70,929	36,883.08	6,383.61	44,152	22,959.04	3,973.68	23,977	12,468.04	2,157.93
61	62	75,866	39,450.32	6,827.94	47,224	24,556.48	4,250.16	25,580	13,301.60	2,302.20
62	63	81,581	42,422.12	7,342.29	50,782	26,406.64	4,570.38	27,435	14,266.20	2,469.15
63	64	88,210	45,869.20	7,938.90	54,907	28,551.64	4,941.63	29,342	15,257.84	2,640.78
64	65	94,249	49,009.48	8,482.41	58,667	30,506.84	5,280.03	32,144	16,714.88	2,892.96
65	66	99,025	51,493.00	8,912.25	61,640	32,052.80	5,547.60	33,970	17,664.40	3,057.30
66	67	104,245	54,207.40	9,382.05	64,887	33,741.24	5,839.83	35,948	18,692.96	3,235.32
67	68	109,595	56,989.40	9,863.55	68,219	35,473.88	6,139.71	38,093	19,808.36	3,428.37
68	69	114,763	59,676.76	10,328.67	71,435	37,146.20	6,429.15	40,452	21,035.04	3,640.68
69	70	120,110	62,457.20	10,809.90	74,764	38,877.28	6,728.76	42,854	22,284.08	3,856.86
70	71	127,332	66,212.64	11,459.88	79,282	41,226.64	7,135.38	45,304	23,558.08	4,077.36
71	72	134,827	70,110.04	12,134.43	83,975	43,667.00	7,557.75	47,773	24,841.96	4,299.57
72	73	142,188	73,937.76	12,796.92	88,584	46,063.68	7,972.56	50,439	26,228.28	4,539.51
73	74	149,749	77,869.48	13,477.41	93,322	48,527.44	8,398.98	52,905	27,510.60	4,761.45
74	75	157,462	81,880.24	14,171.58	98,156	51,041.12	8,834.04	56,542	29,401.84	5,088.78
75	76	165,147	85,876.44	14,863.23	102,946	53,531.92	9,265.14	59,133	30,749.16	5,321.97
76	77	173,061	89,991.72	15,575.49	107,880	56,097.60	9,709.20	61,895	32,185.40	5,570.55
77	78	180,748	93,988.96	16,267.32	112,671	58,588.92	10,140.39	64,370	33,472.40	5,793.30
78	79	188,329	97,931.08	16,949.61	117,398	61,046.96	10,565.82	66,663	34,664.76	5,999.67
79	80	193,946	100,851.92	17,455.14	120,899	62,867.48	10,880.91	68,630	35,687.60	6,176.70
80	81	204,291	106,231.32	18,386.19	127,347	66,220.44	11,461.23	72,253	37,571.56	6,502.77
81^	82^	213,882	111,218.64	19,249.38	133,327	69,330.04	11,999.43	76,447	39,752.44	6,880.23
82^	83^	221,929	115,403.08	19,973.61	138,342	71,937.84	12,450.78	79,114	41,139.28	7,120.26
83^	84^	230,571	119,896.92	20,751.39	143,728	74,738.56	12,935.52	82,299	42,795.48	7,406.91
84^	85^	237,694	123,600.88	21,392.46	148,169	77,047.88	13,335.21	84,617	44,000.84	7,615.53
85^	86^	245,888	127,861.76	22,129.92	153,276	79,703.52	13,794.84	88,028	45,774.56	7,922.52
86^	87^	251,985	131,032.20	22,678.65	157,078	81,680.56	14,137.02	90,055	46,828.60	8,104.95
87^	88^	258,144	134,234.88	23,232.96	160,916	83,676.32	14,482.44	92,187	47,937.24	8,296.83
88^	89^	263,998	137,278.96	23,759.82	164,566	85,574.32	14,810.94	93,289	48,510.28	8,396.01
89^	90^	269,242	140,005.84	24,231.78	167,836	87,274.72	15,105.24	95,418	49,617.36	8,587.62
90^	91^	273,568	142,255.36	24,621.12	170,532	88,676.64	15,347.88	97,002	50,441.04	8,730.18
91^	92^	277,893	144,504.36	25,010.37	173,228	90,078.56	15,590.52	98,638	51,291.76	8,877.42
92^	93^	282,219	146,753.88	25,399.71	175,924	91,480.48	15,833.16	100,461	52,239.72	9,041.49
93^	94^	286,543	149,002.36	25,788.87	178,619	92,881.88	16,075.71	102,365	53,229.80	9,212.85
94^	95^	290,868	151,251.36	26,178.12	181,317	94,284.84	16,318.53	104,478	54,328.56	9,403.02
95^	96^	295,194	153,500.88	26,567.46	184,012	95,686.24	16,561.08	106,689	55,478.28	9,602.01
96^	97^	299,520	155,750.40	26,956.80	186,709	97,088.68	16,803.81	108,253	56,291.56	9,742.77
97^	98^	303,484	157,811.68	27,313.56	189,179	98,373.08	17,026.11	109,686	57,036.72	9,871.74
98^	99^	307,809	160,060.68	27,702.81	191,877	99,776.04	17,268.93	111,250	57,850.00	10,012.50
99^	100^	312,135	162,310.20	28,092.15	194,573	101,177.96	17,511.57	112,815	58,663.80	10,153.35

^ 只適用於*續保*。
^ For Renewal only.

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

FWD insurance

至・衛一醫療計劃 - 標準優越版（獨立保單）
vTheOne Medical Plan - Standard Plus (Standalone Plan)

(2025 年 6 月 2 日起生效 Effective from 2 June, 2025)

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

自付費（港元） Deductible (HKD)		80,000			120,000			250,000		
實際年齡 Attained Age	下次生日年齡 Age at next birthday	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly
0	1	5,143	2,674.36	462.87	4,330	2,251.60	389.70	3,761	1,955.72	338.49
1	2	5,143	2,674.36	462.87	4,330	2,251.60	389.70	3,761	1,955.72	338.49
2	3	5,143	2,674.36	462.87	4,330	2,251.60	389.70	3,761	1,955.72	338.49
3	4	5,143	2,674.36	462.87	4,330	2,251.60	389.70	3,761	1,955.72	338.49
4	5	5,143	2,674.36	462.87	4,330	2,251.60	389.70	3,761	1,955.72	338.49
5	6	5,143	2,674.36	462.87	4,330	2,251.60	389.70	3,761	1,955.72	338.49
6	7	5,143	2,674.36	462.87	4,330	2,251.60	389.70	3,761	1,955.72	338.49
7	8	5,143	2,674.36	462.87	4,330	2,251.60	389.70	3,761	1,955.72	338.49
8	9	5,143	2,674.36	462.87	4,330	2,251.60	389.70	3,761	1,955.72	338.49
9	10	5,143	2,674.36	462.87	4,330	2,251.60	389.70	3,761	1,955.72	338.49
10	11	5,143	2,674.36	462.87	4,330	2,251.60	389.70	3,761	1,955.72	338.49
11	12	5,143	2,674.36	462.87	4,330	2,251.60	389.70	3,761	1,955.72	338.49
12	13	5,143	2,674.36	462.87	4,330	2,251.60	389.70	3,761	1,955.72	338.49
13	14	5,143	2,674.36	462.87	4,330	2,251.60	389.70	3,761	1,955.72	338.49
14	15	5,143	2,674.36	462.87	4,330	2,251.60	389.70	3,761	1,955.72	338.49
15	16	5,166	2,686.32	464.94	4,350	2,262.00	391.50	3,802	1,977.04	342.18
16	17	5,179	2,693.08	466.11	4,362	2,268.24	392.58	3,874	2,014.48	348.66
17	18	5,202	2,705.04	468.18	4,380	2,277.60	394.20	3,949	2,053.48	355.41
18	19	5,217	2,712.84	469.53	4,602	2,393.04	414.18	4,062	2,112.24	365.58
19	20	5,297	2,754.44	476.73	4,673	2,429.96	420.57	4,159	2,162.68	374.31
20	21	5,314	2,763.28	478.26	4,688	2,437.76	421.92	4,172	2,169.44	375.48
21	22	5,331	2,772.12	479.79	4,702	2,445.04	423.18	4,186	2,176.72	376.74
22	23	5,347	2,780.44	481.23	4,716	2,452.32	424.44	4,198	2,182.96	377.82
23	24	5,363	2,788.76	482.67	4,731	2,460.12	425.79	4,211	2,189.72	378.99
24	25	5,379	2,797.08	484.11	4,745	2,467.40	427.05	4,224	2,196.48	380.16
25	26	5,493	2,856.36	494.37	4,788	2,489.76	430.92	4,252	2,211.04	382.68
26	27	5,608	2,916.16	504.72	4,830	2,511.60	434.70	4,278	2,224.56	385.02
27	28	5,722	2,975.44	514.98	4,869	2,531.88	438.21	4,302	2,237.04	387.18
28	29	5,835	3,034.20	525.15	4,883	2,539.16	439.47	4,322	2,247.44	388.98
29	30	5,949	3,093.48	535.41	4,895	2,545.40	440.55	4,341	2,257.32	390.69
30	31	6,065	3,153.80	545.85	4,943	2,570.36	444.87	4,359	2,266.68	392.31
31	32	6,376	3,315.52	573.84	5,197	2,702.44	467.73	4,583	2,383.16	412.47
32	33	6,642	3,453.84	597.78	5,413	2,814.76	487.17	4,773	2,481.96	429.57
33	34	6,885	3,580.20	619.65	5,508	2,864.16	495.72	4,808	2,500.16	432.72
34	35	6,949	3,613.48	625.41	5,560	2,891.20	500.40	4,822	2,507.44	433.98
35	36	7,072	3,677.44	636.48	5,657	2,941.64	509.13	4,845	2,519.40	436.05
36	37	7,173	3,729.96	645.57	5,739	2,984.28	516.51	4,914	2,555.28	442.26
37	38	7,244	3,766.88	651.96	5,797	3,014.44	521.73	4,964	2,581.28	446.76
38	39	7,311	3,801.72	657.99	5,848	3,040.96	526.32	5,008	2,604.16	450.72
39	40	7,320	3,806.40	658.80	5,857	3,045.64	527.13	5,016	2,608.32	451.44
40	41	7,573	3,937.96	681.57	6,059	3,150.68	545.31	5,188	2,697.76	466.92
41	42	8,082	4,202.64	727.38	6,466	3,362.32	581.94	5,538	2,879.76	498.42
42	43	8,475	4,407.00	762.75	6,780	3,525.60	610.20	5,807	3,019.64	522.63
43	44	8,849	4,601.48	796.41	7,080	3,681.60	637.20	6,063	3,152.76	545.67
44	45	9,412	4,894.24	847.08	7,530	3,915.60	677.70	6,448	3,352.96	580.32
45	46	9,995	5,197.40	899.55	7,996	4,157.92	719.64	6,847	3,560.44	616.23
46	47	10,585	5,504.20	952.65	8,469	4,403.88	762.21	7,252	3,771.04	652.68
47	48	10,999	5,719.48	989.91	8,799	4,575.48	791.91	7,536	3,918.72	678.24
48	49	11,416	5,936.32	1,027.44	9,134	4,749.68	822.06	7,821	4,066.92	703.89
49	50	11,930	6,203.60	1,073.70	9,664	5,025.28	869.76	8,173	4,249.96	735.57
50	51	12,872	6,693.44	1,158.48	10,556	5,489.12	950.04	8,902	4,629.04	801.18
51	52	13,319	6,925.88	1,198.71	11,055	5,748.60	994.95	9,636	5,010.72	867.24
52	53	13,961	7,259.72	1,256.49	11,588	6,025.76	1,042.92	10,100	5,252.00	909.00
53	54	14,515	7,547.80	1,306.35	12,193	6,340.36	1,097.37	10,501	5,460.52	945.09
54	55	15,266	7,938.32	1,373.94	12,823	6,667.96	1,154.07	10,943	5,690.36	984.87
55	56	15,952	8,295.04	1,435.68	13,240	6,884.80	1,191.60	11,541	6,001.32	1,038.69

FWD insurance

至・衛一醫療計劃 - 標準優越版（獨立保單）
vTheOne Medical Plan - Standard Plus (Standalone Plan)

(2025 年 6 月 2 日起生效 Effective from 2 June, 2025)

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

自付費（港元）Deductible (HKD)		80,000			120,000			250,000		
實際年齡 Attained Age	下次生日年齡 Age at next birthday	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly
56	57	16,962	8,820.24	1,526.58	14,078	7,320.56	1,267.02	12,091	6,287.32	1,088.19
57	58	17,982	9,350.64	1,618.38	14,746	7,667.92	1,327.14	12,819	6,665.88	1,153.71
58	59	18,901	9,828.52	1,701.09	15,498	8,058.96	1,394.82	13,272	6,901.44	1,194.48
59	60	19,959	10,378.68	1,796.31	16,166	8,406.32	1,454.94	14,015	7,287.80	1,261.35
60	61	21,141	10,993.32	1,902.69	16,912	8,794.24	1,522.08	14,485	7,532.20	1,303.65
61	62	22,541	11,721.32	2,028.69	18,032	9,376.64	1,622.88	15,182	7,894.64	1,366.38
62	63	24,160	12,563.20	2,174.40	19,328	10,050.56	1,739.52	16,274	8,462.48	1,464.66
63	64	25,840	13,436.80	2,325.60	20,672	10,749.44	1,860.48	17,405	9,050.60	1,566.45
64	65	27,664	14,385.28	2,489.76	21,994	11,436.88	1,979.46	18,489	9,614.28	1,664.01
65	66	29,202	15,185.04	2,628.18	23,215	12,071.80	2,089.35	19,517	10,148.84	1,756.53
66	67	30,707	15,967.64	2,763.63	24,413	12,694.76	2,197.17	20,522	10,671.44	1,846.98
67	68	32,655	16,980.60	2,938.95	25,961	13,499.72	2,336.49	21,756	11,313.12	1,958.04
68	69	34,801	18,096.52	3,132.09	27,667	14,386.84	2,490.03	23,114	12,019.28	2,080.26
69	70	36,989	19,234.28	3,329.01	29,406	15,291.12	2,646.54	24,491	12,735.32	2,204.19
70	71	39,792	20,691.84	3,581.28	31,635	16,450.20	2,847.15	26,269	13,659.88	2,364.21
71	72	42,254	21,972.08	3,802.86	33,592	17,467.84	3,023.28	27,812	14,462.24	2,503.08
72	73	44,682	23,234.64	4,021.38	35,522	18,471.44	3,196.98	29,325	15,249.00	2,639.25
73	74	47,188	24,537.76	4,246.92	37,514	19,507.28	3,376.26	30,881	16,058.12	2,779.29
74	75	50,529	26,275.08	4,547.61	40,171	20,888.92	3,615.39	32,975	17,147.00	2,967.75
75	76	52,996	27,557.92	4,769.64	42,132	21,908.64	3,791.88	34,585	17,984.20	3,112.65
76	77	55,534	28,877.68	4,998.06	44,149	22,957.48	3,973.41	36,241	18,845.32	3,261.69
77	78	57,898	30,106.96	5,210.82	46,030	23,935.60	4,142.70	37,783	19,647.16	3,400.47
78	79	59,966	31,182.32	5,396.94	47,673	24,789.96	4,290.57	39,134	20,349.68	3,522.06
79	80	61,742	32,105.84	5,556.78	49,085	25,524.20	4,417.65	40,292	20,951.84	3,626.28
80	81	64,987	33,793.24	5,848.83	51,665	26,865.80	4,649.85	42,411	22,053.72	3,816.99
81^	82^	68,632	35,688.64	6,176.88	54,561	28,371.72	4,910.49	44,788	23,289.76	4,030.92
82^	83^	71,131	36,988.12	6,401.79	56,550	29,406.00	5,089.50	46,420	24,138.40	4,177.80
83^	84^	73,987	38,473.24	6,658.83	58,820	30,586.40	5,293.80	48,284	25,107.68	4,345.56
84^	85^	76,076	39,559.52	6,846.84	60,480	31,449.60	5,443.20	49,646	25,815.92	4,468.14
85^	86^	79,509	41,344.68	7,155.81	63,210	32,869.20	5,688.90	51,886	26,980.72	4,669.74
86^	87^	81,481	42,370.12	7,333.29	64,778	33,684.56	5,830.02	53,173	27,649.96	4,785.57
87^	88^	83,474	43,406.48	7,512.66	66,362	34,508.24	5,972.58	54,475	28,327.00	4,902.75
88^	89^	85,324	44,368.48	7,679.16	67,832	35,272.64	6,104.88	55,682	28,954.64	5,011.38
89^	90^	87,061	45,271.72	7,835.49	69,214	35,991.28	6,229.26	56,815	29,543.80	5,113.35
90^	91^	88,460	45,999.20	7,961.40	70,326	36,569.52	6,329.34	57,730	30,019.60	5,195.70
91^	92^	89,858	46,726.16	8,087.22	71,438	37,147.76	6,429.42	58,640	30,492.80	5,277.60
92^	93^	91,258	47,454.16	8,213.22	72,550	37,726.00	6,529.50	59,555	30,968.60	5,359.95
93^	94^	92,656	48,181.12	8,339.04	73,662	38,304.24	6,629.58	60,466	31,442.32	5,441.94
94^	95^	94,055	48,908.60	8,464.95	74,773	38,881.96	6,729.57	61,379	31,917.08	5,524.11
95^	96^	95,455	49,636.60	8,590.95	75,887	39,461.24	6,829.83	62,293	32,392.36	5,606.37
96^	97^	96,853	50,363.56	8,716.77	76,997	40,038.44	6,929.73	63,206	32,867.12	5,688.54
97^	98^	98,134	51,029.68	8,832.06	78,017	40,568.84	7,021.53	64,042	33,301.84	5,763.78
98^	99^	99,532	51,756.64	8,957.88	79,127	41,146.04	7,121.43	64,953	33,775.56	5,845.77
99^	100^	100,930	52,483.60	9,083.70	80,240	41,724.80	7,221.60	65,865	34,249.80	5,927.85

^ 只適用於*續保*。
^ For Renewal only.

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

FWD insurance

至・衛一醫療計劃 - 特等 (獨立保單)
vTheOne Medical Plan - Superior (Standalone Plan)

(2025 年 6 月 2 日起生效 Effective from 2 June, 2025)

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

自付費 (港元) Deductible (HKD)		0			25,000			40,000		
實際年齡 Attained Age	下次生日年齡 Age at next birthday	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly
0	1	21,667	11,266.84	1,950.03	13,076	6,799.52	1,176.84	7,324	3,808.48	659.16
1	2	21,667	11,266.84	1,950.03	13,076	6,799.52	1,176.84	7,324	3,808.48	659.16
2	3	21,667	11,266.84	1,950.03	13,076	6,799.52	1,176.84	7,324	3,808.48	659.16
3	4	21,667	11,266.84	1,950.03	13,076	6,799.52	1,176.84	7,324	3,808.48	659.16
4	5	21,667	11,266.84	1,950.03	13,076	6,799.52	1,176.84	7,324	3,808.48	659.16
5	6	21,667	11,266.84	1,950.03	13,076	6,799.52	1,176.84	7,324	3,808.48	659.16
6	7	21,667	11,266.84	1,950.03	13,076	6,799.52	1,176.84	7,324	3,808.48	659.16
7	8	21,667	11,266.84	1,950.03	13,076	6,799.52	1,176.84	7,324	3,808.48	659.16
8	9	21,667	11,266.84	1,950.03	13,076	6,799.52	1,176.84	7,324	3,808.48	659.16
9	10	21,667	11,266.84	1,950.03	13,076	6,799.52	1,176.84	7,324	3,808.48	659.16
10	11	21,667	11,266.84	1,950.03	13,076	6,799.52	1,176.84	7,324	3,808.48	659.16
11	12	21,667	11,266.84	1,950.03	13,076	6,799.52	1,176.84	7,324	3,808.48	659.16
12	13	21,667	11,266.84	1,950.03	13,076	6,799.52	1,176.84	7,324	3,808.48	659.16
13	14	21,667	11,266.84	1,950.03	13,076	6,799.52	1,176.84	7,324	3,808.48	659.16
14	15	21,667	11,266.84	1,950.03	13,076	6,799.52	1,176.84	7,324	3,808.48	659.16
15	16	22,387	11,641.24	2,014.83	13,511	7,025.72	1,215.99	7,380	3,837.60	664.20
16	17	22,424	11,660.48	2,018.16	13,531	7,036.12	1,217.79	7,496	3,897.92	674.64
17	18	24,248	12,608.96	2,182.32	14,631	7,608.12	1,316.79	8,498	4,418.96	764.82
18	19	24,404	12,690.08	2,196.36	14,724	7,656.48	1,325.16	9,273	4,821.96	834.57
19	20	24,507	12,743.64	2,205.63	14,785	7,688.20	1,330.65	9,287	4,829.24	835.83
20	21	24,730	12,859.60	2,225.70	14,920	7,758.40	1,342.80	9,424	4,900.48	848.16
21	22	24,947	12,972.44	2,245.23	15,051	7,826.52	1,354.59	9,562	4,972.24	860.58
22	23	25,621	13,322.92	2,305.89	15,458	8,038.16	1,391.22	9,877	5,136.04	888.93
23	24	26,272	13,661.44	2,364.48	15,850	8,242.00	1,426.50	10,185	5,296.20	916.65
24	25	26,527	13,794.04	2,387.43	16,004	8,322.08	1,440.36	10,328	5,370.56	929.52
25	26	26,645	13,855.40	2,398.05	16,075	8,359.00	1,446.75	10,631	5,528.12	956.79
26	27	27,500	14,300.00	2,475.00	16,591	8,627.32	1,493.19	10,659	5,542.68	959.31
27	28	27,852	14,483.04	2,506.68	16,804	8,738.08	1,512.36	10,693	5,560.36	962.37
28	29	27,944	14,530.88	2,514.96	16,859	8,766.68	1,517.31	10,725	5,577.00	965.25
29	30	28,119	14,621.88	2,530.71	16,964	8,821.28	1,526.76	10,791	5,611.32	971.19
30	31	29,286	15,228.72	2,635.74	17,668	9,187.36	1,590.12	11,097	5,770.44	998.73
31	32	29,617	15,400.84	2,665.53	17,868	9,291.36	1,608.12	11,331	5,892.12	1,019.79
32	33	30,178	15,692.56	2,716.02	18,207	9,467.64	1,638.63	11,533	5,997.16	1,037.97
33	34	30,568	15,895.36	2,751.12	18,442	9,589.84	1,659.78	11,674	6,070.48	1,050.66
34	35	30,900	16,068.00	2,781.00	18,642	9,693.84	1,677.78	11,797	6,134.44	1,061.73
35	36	31,376	16,315.52	2,823.84	18,929	9,843.08	1,703.61	11,964	6,221.28	1,076.76
36	37	31,763	16,516.76	2,858.67	19,163	9,964.76	1,724.67	12,106	6,295.12	1,089.54
37	38	32,497	16,898.44	2,924.73	19,606	10,195.12	1,764.54	12,372	6,433.44	1,113.48
38	39	33,310	17,321.20	2,997.90	20,096	10,449.92	1,808.64	12,664	6,585.28	1,139.76
39	40	34,524	17,952.48	3,107.16	20,829	10,831.08	1,874.61	13,106	6,815.12	1,179.54
40	41	35,893	18,664.36	3,230.37	21,655	11,260.60	1,948.95	13,213	6,870.76	1,189.17
41	42	36,739	19,104.28	3,306.51	22,164	11,525.28	1,994.76	13,547	7,044.44	1,219.23
42	43	38,076	19,799.52	3,426.84	22,971	11,944.92	2,067.39	14,067	7,314.84	1,266.03
43	44	39,543	20,562.36	3,558.87	23,857	12,405.64	2,147.13	14,635	7,610.20	1,317.15
44	45	41,383	21,519.16	3,724.47	24,967	12,982.84	2,247.03	15,208	7,908.16	1,368.72
45	46	43,917	22,836.84	3,952.53	26,496	13,777.92	2,384.64	16,113	8,378.76	1,450.17
46	47	46,028	23,934.56	4,142.52	27,769	14,439.88	2,499.21	16,859	8,766.68	1,517.31
47	48	47,716	24,812.32	4,294.44	28,787	14,969.24	2,590.83	17,449	9,073.48	1,570.41
48	49	49,406	25,691.12	4,446.54	29,807	15,499.64	2,682.63	18,036	9,378.72	1,623.24
49	50	51,094	26,568.88	4,598.46	30,826	16,029.52	2,774.34	18,622	9,683.44	1,675.98
50	51	52,784	27,447.68	4,750.56	31,845	16,559.40	2,866.05	19,204	9,986.08	1,728.36
51	52	54,963	28,580.76	4,946.67	33,159	17,242.68	2,984.31	19,964	10,381.28	1,796.76
52	53	58,368	30,351.36	5,253.12	35,214	18,311.28	3,169.26	21,165	11,005.80	1,904.85
53	54	61,988	32,233.76	5,578.92	37,398	19,446.96	3,365.82	22,439	11,668.28	2,019.51
54	55	65,827	34,230.04	5,924.43	39,714	20,651.28	3,574.26	23,789	12,370.28	2,141.01
55	56	69,911	36,353.72	6,291.99	42,178	21,932.56	3,796.02	25,241	13,125.32	2,271.69

FWD insurance

至・衛一醫療計劃 - 特等 (獨立保單)
vTheOne Medical Plan - Superior (Standalone Plan)

(2025 年 6 月 2 日起生效 Effective from 2 June, 2025)

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

自付費 (港元) Deductible (HKD)		0			25,000			40,000		
實際年齡 Attained Age	下次生日年齡 Age at next birthday	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly
56	57	74,239	38,604.28	6,681.51	44,789	23,290.28	4,031.01	26,782	13,926.64	2,410.38
57	58	78,845	40,999.40	7,096.05	47,568	24,735.36	4,281.12	28,418	14,777.36	2,557.62
58	59	83,730	43,539.60	7,535.70	50,515	26,267.80	4,546.35	30,151	15,678.52	2,713.59
59	60	89,180	46,373.60	8,026.20	53,803	27,977.56	4,842.27	32,571	16,936.92	2,931.39
60	61	93,386	48,560.72	8,404.74	56,340	29,296.80	5,070.60	33,718	17,533.36	3,034.62
61	62	97,754	50,832.08	8,797.86	58,975	30,667.00	5,307.75	34,776	18,083.52	3,129.84
62	63	102,007	53,043.64	9,180.63	61,541	32,001.32	5,538.69	37,197	19,342.44	3,347.73
63	64	106,892	55,583.84	9,620.28	64,488	33,533.76	5,803.92	38,952	20,255.04	3,505.68
64	65	112,167	58,326.84	10,095.03	67,671	35,188.92	6,090.39	41,231	21,440.12	3,710.79
65	66	117,700	61,204.00	10,593.00	71,009	36,924.68	6,390.81	43,235	22,482.20	3,891.15
66	67	123,761	64,355.72	11,138.49	74,666	38,826.32	6,719.94	45,431	23,624.12	4,088.79
67	68	130,329	67,771.08	11,729.61	78,628	40,886.56	7,076.52	48,226	25,077.52	4,340.34
68	69	137,584	71,543.68	12,382.56	83,005	43,162.60	7,470.45	51,313	26,682.76	4,618.17
69	70	144,903	75,349.56	13,041.27	87,421	45,458.92	7,867.89	54,473	28,325.96	4,902.57
70	71	153,345	79,739.40	13,801.05	92,542	48,121.84	8,328.78	57,711	30,009.72	5,193.99
71	72	161,874	84,174.48	14,568.66	97,718	50,813.36	8,794.62	60,990	31,714.80	5,489.10
72	73	171,095	88,969.40	15,398.55	103,314	53,723.28	9,298.26	64,536	33,558.72	5,808.24
73	74	179,655	93,420.60	16,168.95	108,514	56,427.28	9,766.26	67,848	35,280.96	6,106.32
74	75	191,011	99,325.72	17,190.99	115,406	60,011.12	10,386.54	71,309	37,080.68	6,417.81
75	76	199,913	103,954.76	17,992.17	120,784	62,807.68	10,870.56	74,601	38,792.52	6,714.09
76	77	209,388	108,881.76	18,844.92	126,508	65,784.16	11,385.72	78,105	40,614.60	7,029.45
77	78	217,902	113,309.04	19,611.18	131,652	68,459.04	11,848.68	81,253	42,251.56	7,312.77
78	79	225,787	117,409.24	20,320.83	136,417	70,936.84	12,277.53	84,169	43,767.88	7,575.21
79	80	232,534	120,917.68	20,928.06	140,493	73,056.36	12,644.37	86,666	45,066.32	7,799.94
80	81	245,090	127,446.80	22,058.10	148,079	77,001.08	13,327.11	91,310	47,481.20	8,217.90
81^	82^	259,702	135,045.04	23,373.18	156,907	81,591.64	14,121.63	96,714	50,291.28	8,704.26
82^	83^	268,942	139,849.84	24,204.78	162,490	84,494.80	14,624.10	100,131	52,068.12	9,011.79
83^	84^	280,048	145,624.96	25,204.32	169,200	87,984.00	15,228.00	104,241	54,205.32	9,381.69
84^	85^	288,079	149,801.08	25,927.11	174,052	90,507.04	15,664.68	107,209	55,748.68	9,648.81
85^	86^	300,024	156,012.48	27,002.16	181,269	94,259.88	16,314.21	109,764	57,077.28	9,878.76
86^	87^	307,057	159,669.64	27,635.13	185,518	96,469.36	16,696.62	110,528	57,474.56	9,947.52
87^	88^	314,468	163,523.36	28,302.12	189,996	98,797.92	17,099.64	113,178	58,852.56	10,186.02
88^	89^	318,213	165,470.76	28,639.17	192,258	99,974.16	17,303.22	114,545	59,563.40	10,309.05
89^	90^	325,610	169,317.20	29,304.90	196,728	102,298.56	17,705.52	117,192	60,939.84	10,547.28
90^	91^	331,061	172,151.72	29,795.49	200,020	104,010.40	18,001.80	119,160	61,963.20	10,724.40
91^	92^	336,680	175,073.60	30,301.20	203,416	105,776.32	18,307.44	121,192	63,019.84	10,907.28
92^	93^	342,955	178,336.60	30,865.95	207,206	107,747.12	18,648.54	123,454	64,196.08	11,110.86
93^	94^	349,523	181,751.96	31,457.07	211,175	109,811.00	19,005.75	125,822	65,427.44	11,323.98
94^	95^	356,826	185,549.52	32,114.34	215,587	112,105.24	19,402.83	128,444	66,790.88	11,559.96
95^	96^	364,807	189,699.64	32,832.63	220,410	114,613.20	19,836.90	131,303	68,277.56	11,817.27
96^	97^	372,917	193,916.84	33,562.53	225,309	117,160.68	20,277.81	134,206	69,787.12	12,078.54
97^	98^	383,505	199,422.60	34,515.45	231,706	120,487.12	20,853.54	137,965	71,741.80	12,416.85
98^	99^	388,628	202,086.56	34,976.52	234,802	122,097.04	21,132.18	139,858	72,726.16	12,587.22
99^	100^	396,469	206,163.88	35,682.21	239,539	124,560.28	21,558.51	141,751	73,710.52	12,757.59

^ 只適用於*續保*。
^ For Renewal only.

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

FWD insurance

至・衛一醫療計劃 - 特等 (獨立保單)
vTheOne Medical Plan - Superior (Standalone Plan)

(2025 年 6 月 2 日起生效 Effective from 2 June, 2025)

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

自付費 (港元) Deductible (HKD)		80,000			120,000			250,000		
實際年齡 Attained Age	下次生日年齡 Age at next birthday	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly
0	1	6,449	3,353.48	580.41	5,546	2,883.92	499.14	4,867	2,530.84	438.03
1	2	6,449	3,353.48	580.41	5,546	2,883.92	499.14	4,867	2,530.84	438.03
2	3	6,449	3,353.48	580.41	5,546	2,883.92	499.14	4,867	2,530.84	438.03
3	4	6,449	3,353.48	580.41	5,546	2,883.92	499.14	4,867	2,530.84	438.03
4	5	6,449	3,353.48	580.41	5,546	2,883.92	499.14	4,867	2,530.84	438.03
5	6	6,449	3,353.48	580.41	5,546	2,883.92	499.14	4,867	2,530.84	438.03
6	7	6,449	3,353.48	580.41	5,546	2,883.92	499.14	4,867	2,530.84	438.03
7	8	6,449	3,353.48	580.41	5,546	2,883.92	499.14	4,867	2,530.84	438.03
8	9	6,449	3,353.48	580.41	5,546	2,883.92	499.14	4,867	2,530.84	438.03
9	10	6,449	3,353.48	580.41	5,546	2,883.92	499.14	4,867	2,530.84	438.03
10	11	6,449	3,353.48	580.41	5,546	2,883.92	499.14	4,867	2,530.84	438.03
11	12	6,449	3,353.48	580.41	5,546	2,883.92	499.14	4,867	2,530.84	438.03
12	13	6,449	3,353.48	580.41	5,546	2,883.92	499.14	4,867	2,530.84	438.03
13	14	6,449	3,353.48	580.41	5,546	2,883.92	499.14	4,867	2,530.84	438.03
14	15	6,449	3,353.48	580.41	5,546	2,883.92	499.14	4,867	2,530.84	438.03
15	16	6,456	3,357.12	581.04	5,616	2,920.32	505.44	5,040	2,620.80	453.60
16	17	6,468	3,363.36	582.12	5,691	2,959.32	512.19	5,078	2,640.56	457.02
17	18	7,364	3,829.28	662.76	6,186	3,216.72	556.74	5,648	2,936.96	508.32
18	19	8,447	4,392.44	760.23	7,012	3,646.24	631.08	6,197	3,222.44	557.73
19	20	8,601	4,472.52	774.09	7,139	3,712.28	642.51	6,210	3,229.20	558.90
20	21	8,750	4,550.00	787.50	7,263	3,776.76	653.67	6,273	3,261.96	564.57
21	22	8,814	4,583.28	793.26	7,316	3,804.32	658.44	6,318	3,285.36	568.62
22	23	8,916	4,636.32	802.44	7,401	3,848.52	666.09	6,338	3,295.76	570.42
23	24	8,968	4,663.36	807.12	7,444	3,870.88	669.96	6,343	3,298.36	570.87
24	25	8,986	4,672.72	808.74	7,458	3,878.16	671.22	6,356	3,305.12	572.04
25	26	9,011	4,685.72	810.99	7,479	3,889.08	673.11	6,373	3,313.96	573.57
26	27	9,031	4,696.12	812.79	7,496	3,897.92	674.64	6,388	3,321.76	574.92
27	28	9,050	4,706.00	814.50	7,512	3,906.24	676.08	6,400	3,328.00	576.00
28	29	9,072	4,717.44	816.48	7,530	3,915.60	677.70	6,417	3,336.84	577.53
29	30	9,122	4,743.44	820.98	7,571	3,936.92	681.39	6,452	3,355.04	580.68
30	31	9,143	4,754.36	822.87	7,590	3,946.80	683.10	6,466	3,362.32	581.94
31	32	9,347	4,860.44	841.23	7,758	4,034.16	698.22	6,562	3,412.24	590.58
32	33	9,550	4,966.00	859.50	7,926	4,121.52	713.34	6,704	3,486.08	603.36
33	34	9,667	5,026.84	870.03	8,024	4,172.48	722.16	6,796	3,533.92	611.64
34	35	9,781	5,086.12	880.29	8,118	4,221.36	730.62	6,907	3,591.64	621.63
35	36	10,133	5,269.16	911.97	8,410	4,373.20	756.90	7,156	3,721.12	644.04
36	37	10,249	5,329.48	922.41	8,506	4,423.12	765.54	7,346	3,819.92	661.14
37	38	10,420	5,418.40	937.80	8,649	4,497.48	778.41	7,359	3,826.68	662.31
38	39	10,486	5,452.72	943.74	8,703	4,525.56	783.27	7,405	3,850.60	666.45
39	40	10,537	5,479.24	948.33	8,745	4,547.40	787.05	7,553	3,927.56	679.77
40	41	10,589	5,506.28	953.01	8,788	4,569.76	790.92	7,701	4,004.52	693.09
41	42	10,853	5,643.56	976.77	9,008	4,684.16	810.72	7,893	4,104.36	710.37
42	43	11,266	5,858.32	1,013.94	9,351	4,862.52	841.59	8,194	4,260.88	737.46
43	44	11,718	6,093.36	1,054.62	9,725	5,057.00	875.25	8,399	4,367.48	755.91
44	45	12,279	6,385.08	1,105.11	10,069	5,235.88	906.21	8,543	4,442.36	768.87
45	46	13,012	6,766.24	1,171.08	10,540	5,480.80	948.60	9,053	4,707.56	814.77
46	47	13,812	7,182.24	1,243.08	11,188	5,817.76	1,006.92	9,609	4,996.68	864.81
47	48	14,502	7,541.04	1,305.18	11,747	6,108.44	1,057.23	10,088	5,245.76	907.92
48	49	14,990	7,794.80	1,349.10	12,142	6,313.84	1,092.78	10,429	5,423.08	938.61
49	50	15,478	8,048.56	1,393.02	12,538	6,519.76	1,128.42	11,094	5,768.88	998.46
50	51	16,253	8,451.56	1,462.77	13,490	7,014.80	1,214.10	11,541	6,001.32	1,038.69
51	52	16,897	8,786.44	1,520.73	14,025	7,293.00	1,262.25	11,999	6,239.48	1,079.91
52	53	17,916	9,316.32	1,612.44	14,870	7,732.40	1,338.30	12,722	6,615.44	1,144.98
53	54	18,996	9,877.92	1,709.64	15,766	8,198.32	1,418.94	13,093	6,808.36	1,178.37
54	55	20,142	10,473.84	1,812.78	16,214	8,431.28	1,459.26	13,672	7,109.44	1,230.48
55	56	21,371	11,112.92	1,923.39	17,204	8,946.08	1,548.36	14,506	7,543.12	1,305.54

FWD insurance

至・衛一醫療計劃 - 特等 (獨立保單)
vTheOne Medical Plan - Superior (Standalone Plan)

(2025 年 6 月 2 日起生效 Effective from 2 June, 2025)

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

自付費 (港元) Deductible (HKD)		80,000			120,000			250,000		
實際年齡 Attained Age	下次生日年齡 Age at next birthday	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly
56	57	22,672	11,789.44	2,040.48	18,251	9,490.52	1,642.59	15,389	8,002.28	1,385.01
57	58	24,055	12,508.60	2,164.95	19,364	10,069.28	1,742.76	16,328	8,490.56	1,469.52
58	59	25,522	13,271.44	2,296.98	20,545	10,683.40	1,849.05	17,323	9,007.96	1,559.07
59	60	27,568	14,335.36	2,481.12	22,193	11,540.36	1,997.37	18,712	9,730.24	1,684.08
60	61	29,000	15,080.00	2,610.00	23,345	12,139.40	2,101.05	19,684	10,235.68	1,771.56
61	62	30,196	15,701.92	2,717.64	24,158	12,562.16	2,174.22	20,496	10,657.92	1,844.64
62	63	31,479	16,369.08	2,833.11	25,184	13,095.68	2,266.56	21,367	11,110.84	1,923.03
63	64	32,956	17,137.12	2,966.04	26,365	13,709.80	2,372.85	22,370	11,632.40	2,013.30
64	65	34,550	17,966.00	3,109.50	27,640	14,372.80	2,487.60	23,452	12,195.04	2,110.68
65	66	36,224	18,836.48	3,260.16	28,979	15,069.08	2,608.11	24,587	12,785.24	2,212.83
66	67	38,058	19,790.16	3,425.22	30,446	15,831.92	2,740.14	25,832	13,432.64	2,324.88
67	68	40,440	21,028.80	3,639.60	32,352	16,823.04	2,911.68	27,363	14,228.76	2,462.67
68	69	43,076	22,399.52	3,876.84	34,461	17,919.72	3,101.49	29,056	15,109.12	2,615.04
69	70	45,775	23,803.00	4,119.75	36,620	19,042.40	3,295.80	30,783	16,007.16	2,770.47
70	71	48,549	25,245.48	4,369.41	38,839	20,196.28	3,495.51	32,551	16,926.52	2,929.59
71	72	51,360	26,707.20	4,622.40	41,089	21,366.28	3,698.01	34,334	17,853.68	3,090.06
72	73	54,404	28,290.08	4,896.36	43,524	22,632.48	3,917.16	36,263	18,856.76	3,263.67
73	74	57,254	29,772.08	5,152.86	45,804	23,818.08	4,122.36	38,054	19,788.08	3,424.86
74	75	61,979	32,229.08	5,578.11	49,584	25,783.68	4,462.56	41,079	21,361.08	3,697.11
75	76	64,833	33,713.16	5,834.97	51,866	26,970.32	4,667.94	42,971	22,344.92	3,867.39
76	77	67,875	35,295.00	6,108.75	54,300	28,236.00	4,887.00	44,987	23,393.24	4,048.83
77	78	70,602	36,713.04	6,354.18	56,482	29,370.64	5,083.38	46,795	24,333.40	4,211.55
78	79	73,135	38,030.20	6,582.15	58,508	30,424.16	5,265.72	48,473	25,205.96	4,362.57
79	80	75,298	39,154.96	6,776.82	60,238	31,323.76	5,421.42	49,906	25,951.12	4,491.54
80	81	79,324	41,248.48	7,139.16	63,459	32,998.68	5,711.31	52,574	27,338.48	4,731.66
81^	82^	84,012	43,686.24	7,561.08	67,210	34,949.20	6,048.90	55,682	28,954.64	5,011.38
82^	83^	86,978	45,228.56	7,828.02	69,582	36,182.64	6,262.38	57,647	29,976.44	5,188.23
83^	84^	90,542	47,081.84	8,148.78	72,433	37,665.16	6,518.97	60,010	31,205.20	5,400.90
84^	85^	93,115	48,419.80	8,380.35	74,491	38,735.32	6,704.19	61,715	32,091.80	5,554.35
85^	86^	97,893	50,904.36	8,810.37	78,315	40,723.80	7,048.35	64,883	33,739.16	5,839.47
86^	87^	99,764	51,877.28	8,978.76	79,810	41,501.20	7,182.90	66,122	34,383.44	5,950.98
87^	88^	102,152	53,119.04	9,193.68	81,722	42,495.44	7,354.98	67,705	35,206.60	6,093.45
88^	89^	103,389	53,762.28	9,305.01	82,712	43,010.24	7,444.08	68,525	35,633.00	6,167.25
89^	90^	105,778	55,004.56	9,520.02	84,622	44,003.44	7,615.98	70,109	36,456.68	6,309.81
90^	91^	107,553	55,927.56	9,679.77	86,042	44,741.84	7,743.78	71,285	37,068.20	6,415.65
91^	92^	109,388	56,881.76	9,844.92	87,511	45,505.72	7,875.99	72,501	37,700.52	6,525.09
92^	93^	111,429	57,943.08	10,028.61	89,143	46,354.36	8,022.87	73,854	38,404.08	6,646.86
93^	94^	113,567	59,054.84	10,221.03	90,854	47,244.08	8,176.86	75,271	39,140.92	6,774.39
94^	95^	115,935	60,286.20	10,434.15	92,747	48,228.44	8,347.23	76,840	39,956.80	6,915.60
95^	96^	118,515	61,627.80	10,666.35	94,812	49,302.24	8,533.08	78,550	40,846.00	7,069.50
96^	97^	121,136	62,990.72	10,902.24	96,909	50,392.68	8,721.81	80,287	41,749.24	7,225.83
97^	98^	124,527	64,754.04	11,207.43	99,622	51,803.44	8,965.98	82,535	42,918.20	7,428.15
98^	99^	126,235	65,642.20	11,361.15	100,988	52,513.76	9,088.92	83,667	43,506.84	7,530.03
99^	100^	127,943	66,530.36	11,514.87	102,355	53,224.60	9,211.95	84,799	44,095.48	7,631.91

^ 只適用於*續保*。
^ For Renewal only.

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

FWD insurance

至・衛一醫療計劃 - 優等 (獨立保單)
vTheOne Medical Plan - Premier (Standalone Plan)

(2025 年 6 月 2 日起生效 Effective from 2 June, 2025)

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

自付費 (港元) Deductible (HKD)		0			25,000			40,000		
實際年齡 Attained Age	下次生日年齡 Age at next birthday	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly
0	1	35,178	18,292.56	3,166.02	22,579	11,741.08	2,032.11	11,922	6,199.44	1,072.98
1	2	35,178	18,292.56	3,166.02	22,579	11,741.08	2,032.11	11,922	6,199.44	1,072.98
2	3	35,178	18,292.56	3,166.02	22,579	11,741.08	2,032.11	11,922	6,199.44	1,072.98
3	4	35,178	18,292.56	3,166.02	22,579	11,741.08	2,032.11	11,922	6,199.44	1,072.98
4	5	35,178	18,292.56	3,166.02	22,579	11,741.08	2,032.11	11,922	6,199.44	1,072.98
5	6	35,178	18,292.56	3,166.02	22,579	11,741.08	2,032.11	11,922	6,199.44	1,072.98
6	7	35,178	18,292.56	3,166.02	22,579	11,741.08	2,032.11	11,922	6,199.44	1,072.98
7	8	35,178	18,292.56	3,166.02	22,579	11,741.08	2,032.11	11,922	6,199.44	1,072.98
8	9	35,178	18,292.56	3,166.02	22,579	11,741.08	2,032.11	11,922	6,199.44	1,072.98
9	10	35,178	18,292.56	3,166.02	22,579	11,741.08	2,032.11	11,922	6,199.44	1,072.98
10	11	35,178	18,292.56	3,166.02	22,579	11,741.08	2,032.11	11,922	6,199.44	1,072.98
11	12	35,178	18,292.56	3,166.02	22,579	11,741.08	2,032.11	11,922	6,199.44	1,072.98
12	13	35,178	18,292.56	3,166.02	22,579	11,741.08	2,032.11	11,922	6,199.44	1,072.98
13	14	35,178	18,292.56	3,166.02	22,579	11,741.08	2,032.11	11,922	6,199.44	1,072.98
14	15	35,178	18,292.56	3,166.02	22,579	11,741.08	2,032.11	11,922	6,199.44	1,072.98
15	16	35,324	18,368.48	3,179.16	22,671	11,788.92	2,040.39	12,117	6,300.84	1,090.53
16	17	35,473	18,445.96	3,192.57	22,764	11,837.28	2,048.76	12,317	6,404.84	1,108.53
17	18	39,070	20,316.40	3,516.30	25,070	13,036.40	2,256.30	14,266	7,418.32	1,283.94
18	19	39,302	20,437.04	3,537.18	25,218	13,113.36	2,269.62	14,693	7,640.36	1,322.37
19	20	39,468	20,523.36	3,552.12	25,323	13,167.96	2,279.07	15,152	7,879.04	1,363.68
20	21	39,716	20,652.32	3,574.44	25,482	13,250.64	2,293.38	15,483	8,051.16	1,393.47
21	22	39,803	20,697.56	3,582.27	25,538	13,279.76	2,298.42	15,569	8,095.88	1,401.21
22	23	39,890	20,742.80	3,590.10	25,594	13,308.88	2,303.46	15,655	8,140.60	1,408.95
23	24	39,978	20,788.56	3,598.02	25,650	13,338.00	2,308.50	15,739	8,184.28	1,416.51
24	25	40,067	20,834.84	3,606.03	25,708	13,368.16	2,313.72	15,828	8,230.56	1,424.52
25	26	40,518	21,069.36	3,646.62	25,997	13,518.44	2,339.73	15,976	8,307.52	1,437.84
26	27	40,969	21,303.88	3,687.21	26,287	13,669.24	2,365.83	16,124	8,384.48	1,451.16
27	28	41,418	21,537.36	3,727.62	26,575	13,819.00	2,391.75	16,271	8,460.92	1,464.39
28	29	42,121	21,902.92	3,790.89	27,026	14,053.52	2,432.34	16,615	8,639.80	1,495.35
29	30	42,399	22,047.48	3,815.91	27,204	14,146.08	2,448.36	16,881	8,778.12	1,519.29
30	31	44,163	22,964.76	3,974.67	28,335	14,734.20	2,550.15	17,149	8,917.48	1,543.41
31	32	44,672	23,229.44	4,020.48	28,662	14,904.24	2,579.58	17,359	9,026.68	1,562.31
32	33	45,524	23,672.48	4,097.16	29,209	15,188.68	2,628.81	17,808	9,260.16	1,602.72
33	34	46,120	23,982.40	4,150.80	29,591	15,387.32	2,663.19	18,253	9,491.56	1,642.77
34	35	46,641	24,253.32	4,197.69	29,925	15,561.00	2,693.25	18,511	9,625.72	1,665.99
35	36	47,363	24,628.76	4,262.67	30,388	15,801.76	2,734.92	18,789	9,770.28	1,691.01
36	37	47,969	24,943.88	4,317.21	30,777	16,004.04	2,769.93	19,022	9,891.44	1,711.98
37	38	49,101	25,532.52	4,419.09	31,504	16,382.08	2,835.36	19,457	10,117.64	1,751.13
38	39	50,362	26,188.24	4,532.58	32,313	16,802.76	2,908.17	19,762	10,276.24	1,778.58
39	40	52,227	27,158.04	4,700.43	33,510	17,425.20	3,015.90	20,149	10,477.48	1,813.41
40	41	54,472	28,325.44	4,902.48	34,950	18,174.00	3,145.50	21,093	10,968.36	1,898.37
41	42	56,652	29,459.04	5,098.68	36,349	18,901.48	3,271.41	22,037	11,459.24	1,983.33
42	43	58,881	30,618.12	5,299.29	37,779	19,645.08	3,400.11	22,981	11,950.12	2,068.29
43	44	61,349	31,901.48	5,521.41	39,362	20,468.24	3,542.58	23,925	12,441.00	2,153.25
44	45	63,979	33,269.08	5,758.11	41,050	21,346.00	3,694.50	25,069	13,035.88	2,256.21
45	46	67,478	35,088.56	6,073.02	43,294	22,512.88	3,896.46	26,191	13,619.32	2,357.19
46	47	70,353	36,583.56	6,331.77	45,139	23,472.28	4,062.51	27,307	14,199.64	2,457.63
47	48	73,214	38,071.28	6,589.26	46,975	24,427.00	4,227.75	28,417	14,776.84	2,557.53
48	49	76,066	39,554.32	6,845.94	48,805	25,378.60	4,392.45	29,525	15,353.00	2,657.25
49	50	78,899	41,027.48	7,100.91	50,622	26,323.44	4,555.98	30,623	15,923.96	2,756.07
50	51	82,853	43,083.56	7,456.77	53,159	27,642.68	4,784.31	32,158	16,722.16	2,894.22
51	52	86,788	45,129.76	7,810.92	55,685	28,956.20	5,011.65	33,685	17,516.20	3,031.65
52	53	90,709	47,168.68	8,163.81	58,200	30,264.00	5,238.00	35,208	18,308.16	3,168.72
53	54	94,609	49,196.68	8,514.81	60,703	31,565.56	5,463.27	36,720	19,094.40	3,304.80
54	55	98,494	51,216.88	8,864.46	63,195	32,861.40	5,687.55	38,229	19,879.08	3,440.61
55	56	105,207	54,707.64	9,468.63	67,502	35,101.04	6,075.18	40,794	21,212.88	3,671.46

FWD insurance

至・衛一醫療計劃 - 優等 (獨立保單)
vTheOne Medical Plan - Premier (Standalone Plan)

(2025 年 6 月 2 日起生效 Effective from 2 June, 2025)

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

自付費 (港元) Deductible (HKD)		0			25,000			40,000		
實際年齡 Attained Age	下次生日年齡 Age at next birthday	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly
56	57	111,941	58,209.32	10,074.69	71,823	37,347.96	6,464.07	43,361	22,547.72	3,902.49
57	58	118,705	61,726.60	10,683.45	76,162	39,604.24	6,854.58	45,935	23,886.20	4,134.15
58	59	125,496	65,257.92	11,294.64	80,520	41,870.40	7,246.80	48,515	25,227.80	4,366.35
59	60	132,975	69,147.00	11,967.75	85,318	44,365.36	7,678.62	51,357	26,705.64	4,622.13
60	61	142,563	74,132.76	12,830.67	91,471	47,564.92	8,232.39	55,005	28,602.60	4,950.45
61	62	149,789	77,890.28	13,481.01	96,106	49,975.12	8,649.54	56,835	29,554.20	5,115.15
62	63	156,349	81,301.48	14,071.41	100,315	52,163.80	9,028.35	60,368	31,391.36	5,433.12
63	64	163,899	85,227.48	14,750.91	105,159	54,682.68	9,464.31	63,562	33,052.24	5,720.58
64	65	172,055	89,468.60	15,484.95	110,392	57,403.84	9,935.28	66,695	34,681.40	6,002.55
65	66	180,615	93,919.80	16,255.35	115,884	60,259.68	10,429.56	69,976	36,387.52	6,297.84
66	67	190,002	98,801.04	17,100.18	121,907	63,391.64	10,971.63	73,587	38,265.24	6,622.83
67	68	200,156	104,081.12	18,014.04	128,422	66,779.44	11,557.98	77,493	40,296.36	6,974.37
68	69	211,393	109,924.36	19,025.37	135,632	70,528.64	12,206.88	81,806	42,539.12	7,362.54
69	70	222,734	115,821.68	20,046.06	142,908	74,312.16	12,861.72	86,162	44,804.24	7,754.58
70	71	235,786	122,608.72	21,220.74	151,328	78,690.56	13,619.52	91,343	47,498.36	8,220.87
71	72	248,974	129,466.48	22,407.66	159,839	83,116.28	14,385.51	96,590	50,226.80	8,693.10
72	73	263,244	136,886.88	23,691.96	169,049	87,905.48	15,214.41	102,261	53,175.72	9,203.49
73	74	276,476	143,767.52	24,882.84	177,597	92,350.44	15,983.73	107,557	55,929.64	9,680.13
74	75	290,282	150,946.64	26,125.38	186,518	96,989.36	16,786.62	113,099	58,811.48	10,178.91
75	76	303,882	158,018.64	27,349.38	195,257	101,533.64	17,573.13	116,769	60,719.88	10,509.21
76	77	318,363	165,548.76	28,652.67	204,562	106,372.24	18,410.58	122,537	63,719.24	11,028.33
77	78	331,363	172,308.76	29,822.67	212,915	110,715.80	19,162.35	128,981	67,070.12	11,608.29
78	79	343,384	178,559.68	30,904.56	220,639	114,732.28	19,857.51	133,691	69,519.32	12,032.19
79	80	353,649	183,897.48	31,828.41	227,234	118,161.68	20,451.06	137,676	71,591.52	12,390.84
80	81	372,854	193,884.08	33,556.86	239,574	124,578.48	21,561.66	145,098	75,450.96	13,058.82
81^	82^	395,219	205,513.88	35,569.71	253,945	132,051.40	22,855.05	153,246	79,687.92	13,792.14
82^	83^	409,317	212,844.84	36,838.53	263,002	136,761.04	23,670.18	159,216	82,792.32	14,329.44
83^	84^	426,277	221,664.04	38,364.93	273,901	142,428.52	24,651.09	162,783	84,647.16	14,650.47
84^	85^	438,492	228,015.84	39,464.28	281,749	146,509.48	25,357.41	166,166	86,406.32	14,954.94
85^	86^	452,756	235,433.12	40,748.04	290,914	151,275.28	26,182.26	176,786	91,928.72	15,910.74
86^	87^	460,646	239,535.92	41,458.14	295,984	153,911.68	26,638.56	179,866	93,530.32	16,187.94
87^	88^	468,967	243,862.84	42,207.03	301,330	156,691.60	27,119.70	183,114	95,219.28	16,480.26
88^	89^	477,366	248,230.32	42,962.94	306,728	159,498.56	27,605.52	186,394	96,924.88	16,775.46
89^	90^	485,836	252,634.72	43,725.24	312,169	162,327.88	28,095.21	189,701	98,644.52	17,073.09
90^	91^	494,381	257,078.12	44,494.29	317,660	165,183.20	28,589.40	193,038	100,379.76	17,373.42
91^	92^	502,622	261,363.44	45,235.98	322,956	167,937.12	29,066.04	196,256	102,053.12	17,663.04
92^	93^	511,315	265,883.80	46,018.35	328,541	170,841.32	29,568.69	199,649	103,817.48	17,968.41
93^	94^	520,082	270,442.64	46,807.38	334,174	173,770.48	30,075.66	203,073	105,597.96	18,276.57
94^	95^	528,921	275,038.92	47,602.89	339,853	176,723.56	30,586.77	206,524	107,392.48	18,587.16
95^	96^	537,836	279,674.72	48,405.24	345,582	179,702.64	31,102.38	210,005	109,202.60	18,900.45
96^	97^	546,430	284,143.60	49,178.70	351,103	182,573.56	31,599.27	213,362	110,948.24	19,202.58
97^	98^	555,490	288,854.80	49,994.10	356,925	185,601.00	32,123.25	216,899	112,787.48	19,520.91
98^	99^	564,623	293,603.96	50,816.07	362,793	188,652.36	32,651.37	220,466	114,642.32	19,841.94
99^	100^	573,756	298,353.12	51,638.04	368,662	191,704.24	33,179.58	224,032	116,496.64	20,162.88

^ 只適用於*續保*。
^ For Renewal only.

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

FWD insurance

至・衛一醫療計劃 - 優等 (獨立保單)
vTheOne Medical Plan - Premier (Standalone Plan)

(2025 年 6 月 2 日起生效 Effective from 2 June, 2025)

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

自付費 (港元) Deductible (HKD)		80,000			120,000			250,000		
實際年齡 Attained Age	下次生日年齡 Age at next birthday	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly
0	1	10,275	5,343.00	924.75	8,734	4,541.68	786.06	7,830	4,071.60	704.70
1	2	10,275	5,343.00	924.75	8,734	4,541.68	786.06	7,830	4,071.60	704.70
2	3	10,275	5,343.00	924.75	8,734	4,541.68	786.06	7,830	4,071.60	704.70
3	4	10,275	5,343.00	924.75	8,734	4,541.68	786.06	7,830	4,071.60	704.70
4	5	10,275	5,343.00	924.75	8,734	4,541.68	786.06	7,830	4,071.60	704.70
5	6	10,275	5,343.00	924.75	8,734	4,541.68	786.06	7,830	4,071.60	704.70
6	7	10,275	5,343.00	924.75	8,734	4,541.68	786.06	7,830	4,071.60	704.70
7	8	10,275	5,343.00	924.75	8,734	4,541.68	786.06	7,830	4,071.60	704.70
8	9	10,275	5,343.00	924.75	8,734	4,541.68	786.06	7,830	4,071.60	704.70
9	10	10,275	5,343.00	924.75	8,734	4,541.68	786.06	7,830	4,071.60	704.70
10	11	10,275	5,343.00	924.75	8,734	4,541.68	786.06	7,830	4,071.60	704.70
11	12	10,275	5,343.00	924.75	8,734	4,541.68	786.06	7,830	4,071.60	704.70
12	13	10,275	5,343.00	924.75	8,734	4,541.68	786.06	7,830	4,071.60	704.70
13	14	10,275	5,343.00	924.75	8,734	4,541.68	786.06	7,830	4,071.60	704.70
14	15	10,275	5,343.00	924.75	8,734	4,541.68	786.06	7,830	4,071.60	704.70
15	16	10,589	5,506.28	953.01	9,002	4,681.04	810.18	8,071	4,196.92	726.39
16	17	10,909	5,672.68	981.81	9,272	4,821.44	834.48	8,314	4,323.28	748.26
17	18	11,975	6,227.00	1,077.75	10,059	5,230.68	905.31	9,127	4,746.04	821.43
18	19	12,415	6,455.80	1,117.35	10,553	5,487.56	949.77	9,464	4,921.28	851.76
19	20	12,918	6,717.36	1,162.62	10,722	5,575.44	964.98	9,712	5,050.24	874.08
20	21	13,127	6,826.04	1,181.43	10,895	5,665.40	980.55	9,732	5,060.64	875.88
21	22	13,170	6,848.40	1,185.30	10,931	5,684.12	983.79	9,764	5,077.28	878.76
22	23	13,214	6,871.28	1,189.26	10,967	5,702.84	987.03	9,797	5,094.44	881.73
23	24	13,258	6,894.16	1,193.22	11,004	5,722.08	990.36	9,830	5,111.60	884.70
24	25	13,303	6,917.56	1,197.27	11,042	5,741.84	993.78	9,863	5,128.76	887.67
25	26	13,382	6,958.64	1,204.38	11,107	5,775.64	999.63	9,922	5,159.44	892.98
26	27	13,457	6,997.64	1,211.13	11,169	5,807.88	1,005.21	9,977	5,188.04	897.93
27	28	13,483	7,011.16	1,213.47	11,191	5,819.32	1,007.19	9,996	5,197.92	899.64
28	29	13,672	7,109.44	1,230.48	11,280	5,865.60	1,015.20	10,066	5,234.32	905.94
29	30	14,049	7,305.48	1,264.41	11,590	6,026.80	1,043.10	10,123	5,263.96	911.07
30	31	14,225	7,397.00	1,280.25	11,736	6,102.72	1,056.24	10,176	5,291.52	915.84
31	32	14,402	7,489.04	1,296.18	11,882	6,178.64	1,069.38	10,228	5,318.56	920.52
32	33	14,775	7,683.00	1,329.75	12,190	6,338.80	1,097.10	10,415	5,415.80	937.35
33	34	15,149	7,877.48	1,363.41	12,423	6,459.96	1,118.07	10,599	5,511.48	953.91
34	35	15,469	8,043.88	1,392.21	12,530	6,515.60	1,127.70	10,662	5,544.24	959.58
35	36	15,694	8,160.88	1,412.46	12,634	6,569.68	1,137.06	10,816	5,624.32	973.44
36	37	15,886	8,260.72	1,429.74	12,789	6,650.28	1,151.01	10,949	5,693.48	985.41
37	38	16,217	8,432.84	1,459.53	13,055	6,788.60	1,174.95	11,177	5,812.04	1,005.93
38	39	16,402	8,529.04	1,476.18	13,205	6,866.60	1,188.45	11,305	5,878.60	1,017.45
39	40	16,721	8,694.92	1,504.89	13,461	6,999.72	1,211.49	12,048	6,264.96	1,084.32
40	41	17,504	9,102.08	1,575.36	14,090	7,326.80	1,268.10	12,247	6,368.44	1,102.23
41	42	18,288	9,509.76	1,645.92	14,722	7,655.44	1,324.98	12,604	6,554.08	1,134.36
42	43	19,070	9,916.40	1,716.30	15,352	7,983.04	1,381.68	12,944	6,730.88	1,164.96
43	44	19,856	10,325.12	1,787.04	15,984	8,311.68	1,438.56	13,477	7,008.04	1,212.93
44	45	20,777	10,804.04	1,869.93	16,726	8,697.52	1,505.34	14,103	7,333.56	1,269.27
45	46	21,687	11,277.24	1,951.83	17,459	9,078.68	1,571.31	14,721	7,654.92	1,324.89
46	47	22,597	11,750.44	2,033.73	18,191	9,459.32	1,637.19	15,338	7,975.76	1,380.42
47	48	23,498	12,218.96	2,114.82	18,916	9,836.32	1,702.44	15,949	8,293.48	1,435.41
48	49	24,394	12,684.88	2,195.46	19,638	10,211.76	1,767.42	16,558	8,610.16	1,490.22
49	50	25,285	13,148.20	2,275.65	20,355	10,584.60	1,831.95	17,162	8,924.24	1,544.58
50	51	26,533	13,797.16	2,387.97	21,359	11,106.68	1,922.31	18,010	9,365.20	1,620.90
51	52	27,773	14,441.96	2,499.57	22,356	11,625.12	2,012.04	18,851	9,802.52	1,696.59
52	53	29,004	15,082.08	2,610.36	23,349	12,141.48	2,101.41	19,688	10,237.76	1,771.92
53	54	30,229	15,719.08	2,720.61	24,335	12,654.20	2,190.15	20,518	10,669.36	1,846.62
54	55	31,448	16,352.96	2,830.32	25,316	13,164.32	2,278.44	21,347	11,100.44	1,921.23
55	56	33,554	17,448.08	3,019.86	27,011	14,045.72	2,430.99	22,774	11,842.48	2,049.66

FWD insurance

至・衛一醫療計劃 - 優等 (獨立保單)
vTheOne Medical Plan - Premier (Standalone Plan)

(2025 年 6 月 2 日起生效 Effective from 2 June, 2025)

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

自付費 (港元) Deductible (HKD)		80,000			120,000			250,000		
實際年齡 Attained Age	下次生日年齡 Age at next birthday	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly	年供 Annual	半年供 Semi-annual	月供 Monthly
56	57	35,662	18,544.24	3,209.58	28,708	14,928.16	2,583.72	24,206	12,587.12	2,178.54
57	58	37,775	19,643.00	3,399.75	30,409	15,812.68	2,736.81	25,641	13,333.32	2,307.69
58	59	39,889	20,742.28	3,590.01	32,112	16,698.24	2,890.08	27,076	14,079.52	2,436.84
59	60	42,221	21,954.92	3,799.89	33,988	17,673.76	3,058.92	28,658	14,902.16	2,579.22
60	61	45,215	23,511.80	4,069.35	36,398	18,926.96	3,275.82	30,690	15,958.80	2,762.10
61	62	48,206	25,067.12	4,338.54	38,806	20,179.12	3,492.54	32,721	17,014.92	2,944.89
62	63	50,347	26,180.44	4,531.23	40,529	21,075.08	3,647.61	34,173	17,769.96	3,075.57
63	64	52,747	27,428.44	4,747.23	42,461	22,079.72	3,821.49	35,803	18,617.56	3,222.27
64	65	55,342	28,777.84	4,980.78	44,551	23,166.52	4,009.59	37,565	19,533.80	3,380.85
65	66	58,062	30,192.24	5,225.58	46,741	24,305.32	4,206.69	39,410	20,493.20	3,546.90
66	67	61,046	31,743.92	5,494.14	49,143	25,554.36	4,422.87	41,436	21,546.72	3,729.24
67	68	64,276	33,423.52	5,784.84	51,742	26,905.84	4,656.78	43,629	22,687.08	3,926.61
68	69	67,847	35,280.44	6,106.23	54,617	28,400.84	4,915.53	46,052	23,947.04	4,144.68
69	70	71,452	37,155.04	6,430.68	57,519	29,909.88	5,176.71	48,498	25,218.96	4,364.82
70	71	75,629	39,327.08	6,806.61	60,881	31,658.12	5,479.29	51,319	26,685.88	4,618.71
71	72	79,853	41,523.56	7,186.77	64,282	33,426.64	5,785.38	54,169	28,167.88	4,875.21
72	73	84,419	43,897.88	7,597.71	67,957	35,337.64	6,116.13	57,249	29,769.48	5,152.41
73	74	88,660	46,103.20	7,979.40	71,372	37,113.44	6,423.48	60,108	31,256.16	5,409.72
74	75	93,791	48,771.32	8,441.19	75,502	39,261.04	6,795.18	63,570	33,056.40	5,721.30
75	76	98,283	51,107.16	8,845.47	79,118	41,141.36	7,120.62	66,614	34,639.28	5,995.26
76	77	103,093	53,608.36	9,278.37	82,990	43,154.80	7,469.10	69,874	36,334.48	6,288.66
77	78	107,444	55,870.88	9,669.96	86,493	44,976.36	7,784.37	72,824	37,868.48	6,554.16
78	79	111,514	57,987.28	10,036.26	89,769	46,679.88	8,079.21	75,582	39,302.64	6,802.38
79	80	115,011	59,805.72	10,350.99	92,585	48,144.20	8,332.65	77,952	40,535.04	7,015.68
80	81	120,282	62,546.64	10,825.38	96,827	50,350.04	8,714.43	81,525	42,393.00	7,337.25
81^	82^	127,447	66,272.44	11,470.23	102,595	53,349.40	9,233.55	86,381	44,918.12	7,774.29
82^	83^	131,975	68,627.00	11,877.75	106,240	55,244.80	9,561.60	89,450	46,514.00	8,050.50
83^	84^	137,395	71,445.40	12,365.55	110,603	57,513.56	9,954.27	93,123	48,423.96	8,381.07
84^	85^	140,925	73,281.00	12,683.25	113,445	58,991.40	10,210.05	95,516	49,668.32	8,596.44
85^	86^	145,261	75,535.72	13,073.49	116,935	60,806.20	10,524.15	98,454	51,196.08	8,860.86
86^	87^	147,791	76,851.32	13,301.19	118,972	61,865.44	10,707.48	100,170	52,088.40	9,015.30
87^	88^	150,461	78,239.72	13,541.49	121,121	62,982.92	10,900.89	101,979	53,029.08	9,178.11
88^	89^	153,155	79,640.60	13,783.95	123,289	64,110.28	11,096.01	103,805	53,978.60	9,342.45
89^	90^	155,874	81,054.48	14,028.66	125,478	65,248.56	11,293.02	105,648	54,936.96	9,508.32
90^	91^	158,615	82,479.80	14,275.35	127,685	66,396.20	11,491.65	107,506	55,903.12	9,675.54
91^	92^	161,259	83,854.68	14,513.31	129,814	67,503.28	11,683.26	109,298	56,834.96	9,836.82
92^	93^	164,049	85,305.48	14,764.41	132,060	68,671.20	11,885.40	111,189	57,818.28	10,007.01
93^	94^	166,861	86,767.72	15,017.49	134,324	69,848.48	12,089.16	113,094	58,808.88	10,178.46
94^	95^	169,696	88,241.92	15,272.64	136,605	71,034.60	12,294.45	115,016	59,808.32	10,351.44
95^	96^	172,558	89,730.16	15,530.22	138,909	72,232.68	12,501.81	116,956	60,817.12	10,526.04
96^	97^	175,313	91,162.76	15,778.17	141,127	73,386.04	12,701.43	118,824	61,788.48	10,694.16
97^	98^	178,222	92,675.44	16,039.98	143,468	74,603.36	12,912.12	120,795	62,813.40	10,871.55
98^	99^	181,150	94,198.00	16,303.50	145,826	75,829.52	13,124.34	122,780	63,845.60	11,050.20
99^	100^	184,079	95,721.08	16,567.11	148,183	77,055.16	13,336.47	124,765	64,877.80	11,228.85

^ 只適用於*續保*。
^ For Renewal only.

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