



redefining / standards

本表有效期 effective period: 2013 年 10 月 1 日至 2014 年 9 月 30 日

产品名称: 「卓越」环球个人医疗保障计划 SmartCare Exclusive

险种: 医疗保险 medical

保障范围: 住院 Inpatient

类别: 主合同 basic product

保障年期: 一年 One year

年龄限制: 15 日至 65 周岁, 可续保至 75 周岁. 15 days to 65 years old, and renew up to 75 years old.

保费表 (一名受保人的全年保费) Annual premium

住院保费 Inpatient Premium

以人民币为货币单位(Currency RMB)

年龄 age	中国计划(除港澳台) China classic (excl. Hong Kong, Tai wan, and Macau) 经典		中国计划(除港澳台) China Elite (excl. Hong Kong, Tai wan, and Macau) 精英		国际计划(除美国) International Classic(excl. USA) 经典		国际计划(除美国) International Elite(excl. USA) 精英		全球计划 Worldwide Elite 精英	
	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female
0	3,095	2,631	3,405	2,897	3,727	3,167	4,099	3,483	7,805	6,634
1	3,095	2,631	3,405	2,897	3,727	3,167	4,099	3,483	7,805	6,634
2	3,095	2,631	3,405	2,897	3,727	3,167	4,099	3,483	7,805	6,634
3	3,095	2,631	3,405	2,897	3,727	3,167	4,099	3,483	7,805	6,634
4	3,095	2,631	3,405	2,897	3,727	3,167	4,099	3,483	7,805	6,634
5	3,095	2,631	3,405	2,897	3,727	3,167	4,099	3,483	7,805	6,634
6	3,095	2,631	3,405	2,897	3,727	3,167	4,099	3,483	7,805	6,634
7	3,095	2,631	3,405	2,897	3,727	3,167	4,099	3,483	7,805	6,634
8	3,095	2,631	3,405	2,897	3,727	3,167	4,099	3,483	7,805	6,634
9	3,095	2,631	3,405	2,897	3,727	3,167	4,099	3,483	7,805	6,634
10	3,095	2,631	3,405	2,897	3,727	3,167	4,099	3,483	7,805	6,634
11	3,095	2,631	3,405	2,897	3,727	3,167	4,099	3,483	7,805	6,634
12	3,095	2,631	3,405	2,897	3,727	3,167	4,099	3,483	7,805	6,634
13	3,095	2,631	3,405	2,897	3,727	3,167	4,099	3,483	7,805	6,634
14	3,095	2,631	3,405	2,897	3,727	3,167	4,099	3,483	7,805	6,634
15	3,095	2,631	3,405	2,897	3,727	3,167	4,099	3,483	7,805	6,634
16	3,309	2,941	3,641	3,235	3,981	3,539	4,380	3,892	8,343	7,413
17	3,523	3,250	3,874	3,574	4,239	3,911	4,662	4,302	8,881	8,193
18	3,735	3,559	4,108	3,914	4,494	4,282	4,944	4,710	9,418	8,972
19	3,948	3,867	4,343	4,254	4,752	4,654	5,226	5,118	9,955	9,752
20	4,160	4,176	4,577	4,593	5,007	5,026	5,508	5,527	10,492	10,529
21	4,375	4,486	4,810	4,932	5,264	5,397	5,790	5,937	11,028	11,309
22	4,589	4,795	5,046	5,274	5,521	5,769	6,074	6,345	11,566	12,087
23	4,639	4,858	5,103	5,343	5,581	5,846	6,139	6,430	11,695	12,247
24	4,690	4,923	5,158	5,414	5,642	5,922	6,207	6,515	11,823	12,408
25	4,740	4,985	5,214	5,483	5,703	5,998	6,275	6,599	11,950	12,568
26	4,792	5,048	5,269	5,552	5,764	6,076	6,342	6,682	12,079	12,729
27	4,841	5,113	5,324	5,624	5,826	6,153	6,409	6,766	12,206	12,889
28	4,992	5,281	5,493	5,811	6,008	6,358	6,610	6,992	12,587	13,320
29	5,144	5,453	5,659	5,997	6,188	6,562	6,808	7,218	12,971	13,748
30	5,246	5,560	5,769	6,117	6,312	6,692	6,942	7,359	13,225	14,019
31	5,346	5,667	5,881	6,232	6,432	6,820	7,076	7,501	13,186	13,977
32	5,448	5,773	5,992	6,351	6,555	6,949	7,211	7,642	13,434	14,241
33	5,753	6,090	6,329	6,696	6,924	7,326	7,615	8,059	14,189	15,016
34	6,059	6,403	6,665	7,043	7,292	7,705	8,020	8,474	14,945	15,792
35	6,265	6,611	6,890	7,272	7,538	7,954	8,292	8,750	15,452	16,304

	中国计划(除港澳台) China classic (excl. Hong Kong, Tai wan, and Macau) 经典		中国计划(除港澳台) China Elite (excl. Hong Kong, Tai wan, and Macau) 精英		国际计划(除美国) International Classic(excl. USA) 经典		国际计划(除美国) International Elite(excl. USA) 精英		全球计划 Worldwide Elite 精英	
年龄 age	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female
36	6,470	6,819	7,116	7,500	7,787	8,205	8,564	9,026	15,960	16,817
37	6,675	7,025	7,343	7,728	8,033	8,454	8,837	9,300	16,466	17,330
38	7,060	7,421	7,766	8,162	8,495	8,929	9,344	9,823	17,413	18,302
39	7,444	7,815	8,187	8,597	8,958	9,405	9,854	10,345	18,359	19,277
40	7,623	8,003	8,384	8,803	9,171	9,631	10,090	10,595	18,800	19,740
41	7,801	8,190	8,582	9,009	9,388	9,857	10,326	10,843	19,241	20,205
42	7,978	8,380	8,777	9,216	9,603	10,083	10,562	11,091	19,681	20,665
43	8,618	9,008	9,480	9,910	10,372	10,842	11,410	11,925	21,260	22,221
44	9,259	9,639	10,183	10,602	11,142	11,600	12,257	12,759	22,837	23,776
45	9,720	10,081	10,692	11,091	11,697	12,133	12,866	13,346	23,975	24,869
46	10,180	10,525	11,197	11,578	12,252	12,666	13,476	13,933	25,111	25,959
47	10,641	10,966	11,706	12,064	12,806	13,199	14,088	14,518	26,248	27,052
48	11,461	11,780	12,609	12,957	13,793	14,174	15,173	15,592	28,272	29,053
49	12,282	12,588	13,511	13,848	14,780	15,150	16,258	16,665	30,296	31,052
50	12,640	12,958	13,906	14,254	15,212	15,594	16,735	17,151	31,182	31,960
51	13,001	13,325	14,301	14,658	15,645	16,036	17,209	17,640	31,356	32,139
52	13,360	13,693	14,696	15,063	16,077	16,480	17,684	18,127	32,221	33,026
53	14,523	14,889	15,974	16,377	17,477	17,918	19,225	19,709	35,025	35,909
54	15,686	16,082	17,254	17,691	18,877	19,354	20,765	21,290	37,832	38,793
55	16,489	16,911	18,139	18,602	19,844	20,352	21,829	22,385	39,770	40,785
56	17,294	17,738	19,024	19,512	20,812	21,346	22,894	23,479	41,711	42,780
57	18,098	18,564	19,908	20,422	21,780	22,340	23,958	24,576	43,649	44,775
58	19,841	20,355	21,825	22,391	23,878	24,494	26,265	26,945	47,852	49,091
59	21,582	22,145	23,741	24,358	25,972	26,648	28,570	29,314	52,054	53,408
60	22,521	23,107	24,773	25,417	27,103	27,807	29,813	30,588	54,316	55,730
61	23,461	24,070	25,806	26,477	28,231	28,967	31,055	31,862	55,296	56,732
62	24,398	25,032	26,838	27,537	29,362	30,124	32,297	33,137	57,506	59,001
63	26,111	26,795	28,723	29,474	31,423	32,246	34,564	35,469	61,544	63,155
64	27,824	28,557	30,606	31,412	33,485	34,367	36,832	37,803	65,582	67,308
65	28,601	29,358	31,460	32,292	34,417	35,328	37,858	38,861	67,407	69,193
66	29,373	30,155	32,310	33,171	35,347	36,290	38,884	39,918	69,232	71,076
67	30,148	30,954	33,161	34,049	36,280	37,252	39,909	40,976	71,060	72,960
68	32,851	33,736	36,139	37,109	39,537	40,599	43,488	44,658	77,434	79,516
69	35,556	36,517	39,112	40,168	42,791	43,946	47,069	48,341	83,808	86,070
70	37,487	38,498	41,234	42,349	45,113	46,330	49,622	50,963	88,355	90,742
71	39,416	40,479	43,358	44,528	47,434	48,714	52,178	53,585	92,904	95,413
72	41,346	42,461	45,480	46,709	49,757	51,100	54,732	56,210	97,452	100,083
73	42,953	44,115	47,250	48,525	51,692	53,087	56,861	58,396	101,242	103,975
74	45,204	46,426	49,726	51,069	54,401	55,869	59,841	61,456	106,548	109,425
75	45,204	46,426	49,726	51,069	54,401	55,869	59,841	61,456	106,548	109,425



redefining / standards

本表有效期 effective period: 2013 年 10 月 1 日至 2014 年 9 月 30 日

产品名称: 「卓越」环球个人医疗保障计划 SmartCare Exclusive

险种: 医疗保险 medical

保障范围: 住院 Inpatient+门诊 Outpatient

类别: 门诊附加合同, 附加时选择的计划须与住院相同 The plan should match with IP

保障年期: 一年 One year

年龄限制: 15 日至 65 周岁, 可续保至 75 周岁. 15 days to 65 years old, and renew up to 75 years old.

保费表 (一名受保人的全年保费) Annual premium

住院 Inpatient Premium+门诊保费 Outpatient Premium

以人民币为货币单位 (Currency RMB)

年龄 age	中国计划(除港澳台) China classic (excl. Hong Kong, Taiwan, and Macau) 经典		中国计划(除港澳台) China Elite (excl. Hong Kong, Taiwan, and Macau) 精英		国际计划(除美国) International Classic(excl. USA) 经典		国际计划(除美国) International Elite(excl. USA) 精英		全球计划 Worldwide Elite 精英	
	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female
0	9,222	9,371	10,201	10,375	10,614	10,743	11,607	11,744	20,575	20,683
1	9,222	9,371	10,201	10,375	10,614	10,743	11,607	11,744	20,575	20,683
2	9,222	9,371	10,201	10,375	10,614	10,743	11,607	11,744	20,575	20,683
3	9,222	9,371	10,201	10,375	10,614	10,743	11,607	11,744	20,575	20,683
4	9,222	9,371	10,201	10,375	10,614	10,743	11,607	11,744	20,575	20,683
5	9,222	9,371	10,201	10,375	10,614	10,743	11,607	11,744	20,575	20,683
6	9,222	9,371	10,201	10,375	10,614	10,743	11,607	11,744	20,575	20,683
7	9,222	9,371	10,201	10,375	10,614	10,743	11,607	11,744	20,575	20,683
8	9,222	9,371	10,201	10,375	10,614	10,743	11,607	11,744	20,575	20,683
9	9,222	9,371	10,201	10,375	10,614	10,743	11,607	11,744	20,575	20,683
10	9,222	9,371	10,201	10,375	10,614	10,743	11,607	11,744	20,575	20,683
11	9,222	9,371	10,201	10,375	10,614	10,743	11,607	11,744	20,575	20,683
12	9,222	9,371	10,201	10,375	10,614	10,743	11,607	11,744	20,575	20,683
13	9,222	9,371	10,201	10,375	10,614	10,743	11,607	11,744	20,575	20,683
14	9,222	9,371	10,201	10,375	10,614	10,743	11,607	11,744	20,575	20,683
15	9,222	9,371	10,201	10,375	10,614	10,743	11,607	11,744	20,575	20,683
16	9,561	9,869	10,575	10,919	11,009	11,324	12,040	12,381	21,372	21,848
17	9,899	10,364	10,947	11,464	11,406	11,907	12,476	13,021	22,169	23,019
18	10,238	10,860	11,320	12,012	11,801	12,489	12,910	13,657	22,966	24,187
19	10,574	11,355	11,692	12,559	12,199	13,069	13,345	14,293	23,762	25,357
20	10,911	11,849	12,062	13,104	12,593	13,653	13,778	14,931	24,558	26,522
21	11,250	12,348	12,435	13,651	12,989	14,232	14,214	15,570	25,354	27,692
22	11,587	12,844	12,808	14,200	13,388	14,814	14,649	16,208	26,149	28,858
23	11,867	13,170	13,119	14,560	13,703	15,186	14,994	16,612	26,755	29,565
24	12,144	13,497	13,425	14,921	14,022	15,557	15,341	17,019	27,359	30,272
25	12,424	13,820	13,735	15,282	14,337	15,928	15,689	17,424	27,960	30,980
26	12,703	14,145	14,044	15,644	14,653	16,300	16,035	17,830	28,564	31,685
27	12,979	14,472	14,350	16,005	14,973	16,671	16,382	18,235	29,166	32,393
28	13,535	15,106	14,968	16,706	15,607	17,398	17,077	19,029	30,389	33,790
29	14,091	15,740	15,579	17,407	16,242	18,123	17,770	19,822	31,611	35,185
30	14,368	16,051	15,884	17,751	16,562	18,481	18,116	20,212	32,232	35,876
31	14,643	16,358	16,192	18,088	16,880	18,835	18,467	20,599	32,137	35,771
32	14,922	16,666	16,498	18,432	17,199	19,191	18,817	20,989	32,742	36,446
33	15,347	17,054	16,968	18,857	17,703	19,647	19,369	21,492	33,742	37,367
34	15,770	17,438	17,438	19,280	18,209	20,108	19,921	21,995	34,745	38,288

	中国计划(除港澳台) China classic (excl. Hong Kong, Tai wan, and Macau) 经典		中国计划(除港澳台) China Elite (excl. Hong Kong, Tai wan, and Macau) 精英		国际计划(除美国) International Classic(excl. USA) 经典		国际计划(除美国) International Elite(excl. USA) 精英		全球计划 Worldwide Elite 精英	
年龄 age	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female	男性 Male	女性 Female
35	15,922	17,516	17,601	19,367	18,392	20,210	20,127	22,110	35,139	38,534
36	16,073	17,593	17,766	19,450	18,579	20,315	20,332	22,227	35,537	38,780
37	16,222	17,669	17,931	19,533	18,765	20,416	20,536	22,340	35,931	39,027
38	16,791	18,195	18,560	20,112	19,432	21,039	21,268	23,026	37,250	40,266
39	17,359	18,721	19,184	20,693	20,100	21,662	22,003	23,710	38,570	41,509
40	17,775	19,169	19,642	21,187	20,582	22,183	22,531	24,280	39,495	42,504
41	18,193	19,620	20,106	21,685	21,066	22,701	23,057	24,850	40,423	43,505
42	18,606	20,071	20,564	22,181	21,547	23,223	23,586	25,415	41,347	44,498
43	19,413	20,882	21,452	23,080	22,505	24,188	24,637	26,474	43,264	46,425
44	20,221	21,695	22,339	23,973	23,460	25,151	25,688	27,531	45,180	48,354
45	20,610	22,057	22,767	24,374	23,934	25,594	26,207	28,023	46,171	49,287
46	20,996	22,423	23,195	24,775	24,408	26,037	26,730	28,511	47,161	50,215
47	21,385	22,786	23,622	25,173	24,883	26,483	27,254	29,000	48,151	51,147
48	22,463	23,882	24,812	26,380	26,158	27,777	28,655	30,421	50,700	53,725
49	23,540	24,975	25,998	27,586	27,433	29,069	30,055	31,842	53,249	56,300
50	24,229	25,705	26,760	28,392	28,236	29,920	30,934	32,771	54,806	57,947
51	24,918	26,434	27,519	29,199	29,040	30,770	31,814	33,704	55,112	58,271
52	25,607	27,165	28,279	30,005	29,842	31,621	32,690	34,635	56,633	59,879
53	27,461	28,901	30,324	31,918	32,019	33,665	35,078	36,879	60,815	63,839
54	29,316	30,634	32,372	33,832	34,196	35,710	37,465	39,121	65,000	67,801
55	30,481	31,642	33,659	34,940	35,570	36,905	38,975	40,435	67,663	70,147
56	31,650	32,648	34,946	36,047	36,946	38,101	40,484	41,747	70,326	72,496
57	32,817	33,651	36,232	37,154	38,322	39,296	41,992	43,062	72,986	74,848
58	35,658	36,354	39,365	40,136	41,654	42,476	45,642	46,550	79,377	80,982
59	38,495	39,058	42,500	43,117	44,982	45,658	49,296	50,040	85,766	87,120
60	40,173	40,759	44,348	44,992	46,938	47,642	51,438	52,213	89,494	90,908
61	41,846	42,455	46,197	46,868	48,894	49,630	53,582	54,389	91,107	92,543
62	43,518	44,152	48,043	48,742	50,850	51,612	55,725	56,565	94,750	96,245
63	46,429	47,113	51,258	52,009	54,256	55,079	59,458	60,363	101,121	102,732
64	49,339	50,072	54,468	55,274	57,664	58,546	63,195	64,166	107,491	109,217
65	50,579	51,336	55,836	56,668	59,116	60,027	64,787	65,790	110,216	112,002
66	51,812	52,594	57,198	58,059	60,566	61,509	66,376	67,410	112,940	114,784
67	53,049	53,855	58,562	59,450	62,016	62,988	67,971	69,038	115,669	117,569
68	57,461	58,346	63,435	64,405	67,196	68,258	73,642	74,812	125,373	127,455
69	61,876	62,837	68,304	69,360	72,370	73,525	79,319	80,591	135,077	137,339
70	65,056	66,067	71,809	72,924	76,096	77,313	83,401	84,742	142,054	144,441
71	68,230	69,293	75,316	76,486	79,818	81,098	87,485	88,892	149,035	151,544
72	71,409	72,524	78,823	80,052	83,544	84,887	91,568	93,046	156,011	158,642
73	74,055	75,217	81,745	83,020	86,645	88,040	94,973	96,508	161,827	164,560
74	77,762	78,984	85,836	87,179	90,992	92,460	99,734	101,349	169,970	172,847
75	77,762	78,984	85,836	87,179	90,992	92,460	99,734	101,349	169,970	172,847