

**汇丰健康守护重大疾病保险
标准费率表（每千元基本保险金额）**

单位：人民币元

交费期间 年龄\性别	趸交		5年交		10年交		15年交		20年交	
	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性
0	236.86	224.19	51.55	48.79	27.97	26.47	19.91	18.84	15.98	15.13
1	243.17	229.77	52.91	50.00	28.70	27.12	20.43	19.30	16.41	15.50
2	249.76	235.75	54.34	51.28	29.48	27.81	20.98	19.80	16.85	15.90
3	256.63	242.07	55.83	52.65	30.28	28.55	21.55	20.32	17.31	16.33
4	263.78	248.70	57.38	54.09	31.12	29.33	22.15	20.88	17.79	16.77
5	271.19	255.63	58.99	55.59	31.99	30.15	22.77	21.46	18.29	17.24
6	278.84	262.83	60.65	57.15	32.89	30.99	23.41	22.07	18.81	17.73
7	286.76	270.28	62.37	58.77	33.82	31.87	24.07	22.69	19.34	18.24
8	294.92	277.98	64.14	60.45	34.78	32.78	24.76	23.34	19.90	18.76
9	303.34	285.90	65.97	62.17	35.77	33.72	25.47	24.01	20.47	19.30
10	312.02	294.04	67.85	63.94	36.79	34.68	26.20	24.70	21.07	19.86
11	320.96	302.39	69.80	65.76	37.85	35.67	26.96	25.41	21.68	20.43
12	330.16	310.96	71.80	67.63	38.94	36.69	27.74	26.14	22.31	21.02
13	339.61	319.75	73.85	69.54	40.06	37.73	28.55	26.88	22.97	21.63
14	349.31	328.77	75.96	71.50	41.22	38.80	29.38	27.65	23.64	22.25
15	359.26	338.02	78.13	73.52	42.41	39.90	30.23	28.44	24.34	22.89
16	369.46	347.52	80.36	75.60	43.63	41.04	31.11	29.25	25.05	23.55
17	379.90	357.27	82.66	77.73	44.89	42.20	32.02	30.09	25.79	24.24
18	390.60	367.26	85.02	79.92	46.19	43.40	32.95	30.95	26.54	24.94
19	401.29	377.40	87.36	82.13	47.47	44.60	33.87	31.82	27.29	25.65
20	412.23	387.78	89.75	84.40	48.78	45.84	34.82	32.71	28.07	26.38
21	423.39	398.40	92.20	86.72	50.12	47.11	35.78	33.63	28.86	27.13
22	434.77	409.25	94.69	89.09	51.49	48.41	36.77	34.57	29.67	27.91
23	446.39	420.35	97.24	91.51	52.89	49.74	37.78	35.53	30.50	28.71
24	458.23	431.68	99.83	93.99	54.31	51.10	38.81	36.52	31.35	29.53
25	470.31	443.24	102.48	96.52	55.77	52.49	39.87	37.53	32.23	30.37
26	482.63	455.01	105.19	99.10	57.26	53.92	40.95	38.57	33.13	31.24
27	495.19	466.99	107.95	101.73	58.78	55.37	42.07	39.64	34.07	32.13
28	507.99	479.18	110.76	104.41	60.33	56.85	43.20	40.73	35.03	33.05
29	521.04	491.58	113.63	107.13	61.92	58.37	44.38	41.85	36.03	33.99
30	534.35	504.16	116.56	109.90	63.55	59.91	45.58	42.99	37.06	34.97
31	547.92	516.90	119.55	112.72	65.22	61.48	46.83	44.16	38.14	35.96
32	561.76	529.82	122.60	115.57	66.93	63.09	48.12	45.36	39.26	36.99
33	575.88	542.90	125.73	118.47	68.69	64.72	49.45	46.59	40.43	38.04
34	590.26	556.14	128.92	121.41	70.51	66.39	50.84	47.84	41.65	39.12
35	604.89	569.50	132.18	124.39	72.37	68.09	52.28	49.13	42.93	40.23
36	619.76	582.96	135.51	127.40	74.30	69.81	53.77	50.44	44.27	41.36
37	634.85	596.53	138.91	130.45	76.28	71.56	55.32	51.77	45.67	42.52
38	650.15	610.20	142.37	133.53	78.32	73.33	56.94	53.13	47.13	43.70
39	665.64	623.94	145.90	136.63	80.42	75.13	58.61	54.51	48.66	44.91
40	681.28	637.74	149.49	139.76	82.58	76.96	60.36	55.92	50.26	46.15
41	697.05	651.58	153.14	142.91	84.81	78.80	62.16	57.34	51.93	47.40
42	712.93	665.46	156.85	146.08	87.09	80.67	64.03	58.79	53.68	48.69
43	728.87	679.39	160.62	149.27	89.45	82.55	65.97	60.26	55.49	50.00
44	744.86	693.34	164.44	152.49	91.86	84.46	67.98	61.75	57.38	51.35
45	760.85	707.33	168.30	155.72	94.32	86.38	70.05	63.26	59.34	52.72
46	776.81	721.34	172.19	158.97	96.83	88.32	72.18	64.80	61.37	54.13
47	792.70	735.34	176.12	162.23	99.40	90.27	74.37	66.36	63.47	55.58
48	808.50	749.37	180.06	165.49	102.00	92.24	76.61	67.94	65.64	57.07
49	824.19	763.44	184.02	168.77	104.65	94.23	78.91	69.56	67.88	58.62
50	839.74	777.57	187.97	172.08	107.33	96.25	81.26	71.22	70.19	60.24
51	855.11	791.83	191.91	175.43	110.06	98.32	83.67	72.94		
52	870.39	806.13	195.90	178.81	112.85	100.42	86.15	74.72		
53	885.54	820.49	199.93	182.22	115.69	102.57	88.71	76.57		
54	900.57	834.88	203.99	185.66	118.60	104.76	91.36	78.50		
55	915.67	849.32	208.11	189.14	121.56	107.02	94.10	80.53		
56	930.12	863.86	212.07	192.68	124.47	109.36				
57	944.47	878.41	216.09	196.25	127.47	111.78				
58	958.92	892.97	220.19	199.88	130.57	114.30				
59	973.16	907.53	224.28	203.56	133.73	116.95				
60	987.10	922.09	228.32	207.33	136.97	119.73				
61	1000.92	936.72	232.43	211.22						
62	1014.93	951.28	236.66	215.20						
63	1028.65	965.71	240.91	219.30						
64	1042.35	979.93	245.36	223.49						
65	1056.02	993.95	250.06	227.77						

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	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性
0	64.51	71.75	14.14	15.72	7.73	8.58	5.53	6.14	4.46	4.96
1	65.58	72.75	14.36	15.92	7.85	8.68	5.61	6.21	4.53	5.02
2	66.78	73.99	14.61	16.17	7.98	8.81	5.71	6.30	4.61	5.09
3	68.09	75.41	14.89	16.47	8.13	8.97	5.81	6.42	4.69	5.19
4	69.51	76.99	15.20	16.80	8.29	9.15	5.93	6.55	4.79	5.30
5	71.01	78.69	15.52	17.17	8.46	9.35	6.05	6.69	4.89	5.42
6	72.59	80.52	15.86	17.56	8.65	9.57	6.18	6.85	5.01	5.55
7	74.24	82.42	16.22	17.98	8.84	9.80	6.33	7.02	5.12	5.69
8	75.95	84.40	16.59	18.41	9.04	10.04	6.47	7.19	5.25	5.83
9	77.73	86.44	16.97	18.86	9.25	10.28	6.63	7.37	5.38	5.98
10	79.58	88.52	17.37	19.32	9.47	10.54	6.79	7.56	5.52	6.14
11	81.48	90.63	17.78	19.78	9.70	10.80	6.97	7.75	5.67	6.30
12	83.44	92.78	18.21	20.25	9.94	11.06	7.15	7.95	5.83	6.47
13	85.44	94.96	18.65	20.73	10.19	11.33	7.34	8.15	5.99	6.64
14	87.49	97.18	19.09	21.22	10.45	11.61	7.54	8.35	6.16	6.81
15	89.57	99.44	19.56	21.72	10.73	11.89	7.75	8.57	6.34	7.00
16	91.68	101.74	20.04	22.24	11.01	12.18	7.97	8.79	6.53	7.19
17	93.83	104.08	20.55	22.77	11.31	12.48	8.19	9.01	6.72	7.39
18	96.00	106.46	21.08	23.31	11.61	12.80	8.43	9.25	6.93	7.60
19	98.03	108.80	21.54	23.84	11.89	13.09	8.64	9.48	7.11	7.80
20	100.09	111.17	22.01	24.37	12.16	13.40	8.85	9.71	7.31	8.02
21	102.16	113.57	22.49	24.91	12.45	13.71	9.07	9.96	7.51	8.24
22	104.23	115.98	22.97	25.45	12.73	14.03	9.30	10.21	7.71	8.47
23	106.33	118.40	23.46	26.00	13.02	14.35	9.53	10.46	7.93	8.71
24	108.43	120.84	23.95	26.55	13.32	14.68	9.76	10.73	8.16	8.97
25	110.54	123.27	24.44	27.11	13.62	15.01	10.01	11.01	8.40	9.24
26	112.67	125.68	24.95	27.67	13.92	15.35	10.26	11.29	8.65	9.52
27	114.82	128.08	25.45	28.23	14.24	15.70	10.53	11.58	8.93	9.82
28	116.98	130.46	25.97	28.79	14.56	16.05	10.81	11.89	9.22	10.13
29	119.17	132.80	26.49	29.34	14.89	16.41	11.11	12.21	9.54	10.46
30	121.38	135.10	27.02	29.90	15.24	16.78	11.43	12.54	9.89	10.81
31	123.62	137.34	27.57	30.45	15.61	17.15	11.77	12.89	10.28	11.17
32	125.91	139.52	28.13	31.00	16.00	17.54	12.15	13.25	10.71	11.55
33	128.23	141.64	28.72	31.54	16.42	17.93	12.57	13.63	11.19	11.96
34	130.58	143.68	29.33	32.08	16.87	18.33	13.03	14.02	11.72	12.38
35	132.96	145.62	29.96	32.62	17.36	18.74	13.54	14.43	12.31	12.83
36	135.35	147.45	30.62	33.14	17.89	19.16	14.10	14.85	12.96	13.29
37	137.76	149.17	31.31	33.66	18.46	19.59	14.72	15.30	13.68	13.78
38	140.16	150.76	32.03	34.16	19.09	20.03	15.41	15.75	14.48	14.29
39	142.55	152.22	32.79	34.65	19.77	20.47	16.17	16.22	15.35	14.81
40	144.91	153.53	33.57	35.13	20.52	20.92	17.00	16.69	16.32	15.35
41	147.23	154.67	34.40	35.57	21.33	21.36	17.90	17.18	17.37	15.92
42	149.47	155.64	35.26	36.00	22.20	21.81	18.89	17.68	18.52	16.50
43	151.63	156.46	36.16	36.42	23.15	22.26	19.96	18.19	19.77	17.11
44	153.70	157.11	37.09	36.82	24.16	22.72	21.12	18.72	21.12	17.74
45	155.64	157.60	38.07	37.20	25.24	23.17	22.37	19.25	22.57	18.40
46	157.44	157.93	39.07	37.56	26.38	23.62	23.71	19.80	24.13	19.09
47	159.09	158.08	40.10	37.88	27.59	24.06	25.13	20.36	25.79	19.82
48	160.55	158.07	41.14	38.17	28.86	24.50	26.64	20.94	27.55	20.59
49	161.83	157.91	42.19	38.44	30.19	24.95	28.23	21.54	29.42	21.42
50	162.90	157.65	43.23	38.70	31.57	25.41	29.90	22.19	31.40	22.33
51	163.72	157.33	44.25	38.97	33.01	25.91	31.66	22.90		
52	164.39	156.90	45.33	39.24	34.55	26.43	33.54	23.68		
53	164.87	156.37	46.48	39.52	36.17	27.00	35.54	24.54		
54	165.19	155.72	47.68	39.79	37.90	27.61	37.68	25.49		
55	165.65	155.01	48.95	40.09	39.73	28.28	39.97	26.56		
56	165.32	154.28	50.01	40.42	41.48	29.05				
57	164.83	153.48	51.16	40.79	43.35	29.93				
58	164.43	152.59	52.43	41.20	45.40	30.93				
59	163.79	151.64	53.66	41.69	47.53	32.11				
60	162.73	150.66	54.83	42.27	49.76	33.47				
61	161.44	149.75	56.06	43.00						
62	160.34	148.79	57.48	43.89						
63	158.81	147.76	58.89	44.95						
64	157.18	146.64	60.56	46.18						
65	155.45	145.48	62.60	47.59						

1. 上述次标准费率率为标准费率之上的额外费率。

2. 上述次标准费率率为次标准因子等于100%时的毛保费，次标准毛保费总额根据核保确定的次标准因子调整得到。