

3-次非附加险免赔费率表

汇丰附加险免赔费率重大疾病保险

计划一：标准费率表（每千元基本保额）

所属险别	3年交		4年交		5年交		6年交		7年交		8年交		9年交		10年交		11年交		12年交		13年交		14年交		15年交		16年交		17年交		18年交		19年交		20年交		
	男	女	男	女	男	女	男	女	男	女	男	女	男	女	男	女	男	女	男	女	男	女	男	女	男	女	男	女	男	女	男	女	男	女	男	女	
18	1.02	0.93	1.42	1.32	1.79	1.69	2.25	2.14	2.64	2.54	3.05	2.96	3.46	3.40	3.96	3.91	4.52	4.49	5.00	4.99	5.50	5.42	6.04	6.09	6.61	6.68	7.38	7.49	8.03	8.19	8.73	8.95	9.47	9.77	10.27	10.66	
19	1.03	0.98	1.45	1.40	1.84	1.80	2.31	2.27	2.73	2.70	3.15	3.15	3.60	3.62	4.14	4.17	4.73	4.80	5.25	5.35	5.80	5.93	6.39	6.55	7.01	7.21	7.88	8.11	8.58	8.89	9.35	9.74	10.18	10.67	11.06	11.66	
20	1.06	1.05	1.50	1.49	1.91	1.92	2.40	2.43	2.84	2.89	3.29	3.29	3.77	3.87	4.34	4.47	4.99	5.15	5.56	5.75	6.17	6.40	6.82	7.08	7.51	7.83	8.44	8.83	9.24	9.71	10.10	10.68	11.01	11.73	11.99	12.88	
21	1.07	1.12	1.53	1.52	1.95	2.00	2.45	2.52	2.99	3.09	3.49	3.49	3.96	4.07	4.54	4.69	5.16	5.32	5.66	5.82	6.23	6.53	6.94	7.18	7.51	8.14	8.52	8.93	9.40	9.82	10.31	10.80	11.27	12.00	12.34	13.31	
22	1.16	1.20	1.63	1.70	2.09	2.10	2.62	2.77	3.15	3.30	3.68	3.87	4.24	4.47	4.93	5.19	5.71	6.01	6.41	6.76	7.16	7.56	7.96	8.43	8.81	9.37	9.94	10.64	11.03	11.78	11.98	13.03	13.11	14.37	14.30	15.82	
23	1.21	1.28	1.72	1.82	2.21	2.34	2.81	2.97	3.36	3.55	3.95	4.17	4.57	4.83	5.33	5.63	6.20	6.55	6.97	7.38	7.80	8.29	8.69	9.27	9.64	10.35	10.89	11.79	11.99	13.03	13.15	14.48	14.39	15.99	15.71	17.61	
24	1.29	1.37	1.84	1.95	2.37	2.51	3.03	3.20	3.63	3.84	4.28	4.51	4.98	5.26	5.82	6.16	6.78	7.19	7.64	8.13	8.56	9.14	9.55	10.28	10.61	11.31	12.00	12.11	13.15	14.59	14.50	16.16	15.86	17.85	17.23	19.64	
25	1.39	1.46	1.98	2.09	2.57	2.71	3.29	3.48	3.97	4.19	4.69	4.95	5.47	5.78	6.40	6.78	7.47	7.95	8.43	9.02	9.45	10.19	10.55	11.27	11.72	12.86	13.26	14.69	14.60	16.33	16.02	18.08	17.52	19.95	19.13	21.94	
26	1.50	1.59	2.16	2.29	2.81	2.98	3.62	3.82	4.37	4.62	5.18	5.48	6.04	6.41	7.08	7.55	8.27	8.87	9.33	10.09	10.47	11.43	11.69	12.88	12.99	14.46	14.69	16.51	16.16	18.34	17.73	20.28	19.39	22.35	21.17	24.58	
27	1.66	1.75	2.39	2.52	3.11	3.29	4.01	4.23	4.85	5.13	5.75	6.10	6.71	7.16	7.87	8.46	9.19	9.96	10.38	11.36	11.64	12.88	12.99	14.52	14.62	16.29	16.30	18.58	17.92	20.20	19.65	22.76	21.49	24.05	23.47	27.05	
28	1.83	1.93	2.65	2.79	3.47	3.65	4.47	4.72	5.41	5.74	6.41	6.84	7.47	8.05	8.76	9.53	10.23	11.25	11.54	12.84	12.95	14.56	14.43	16.40	16.01	18.37	18.08	20.92	19.97	23.16	21.78	25.54	23.84	28.06	30.75		
29	2.05	2.15	2.96	3.12	3.87	4.09	4.99	5.30	6.03	6.46	7.14	7.73	8.33	9.11	9.76	10.81	11.39	12.76	12.85	14.55	14.39	16.48	16.02	18.53	17.76	20.20	20.04	23.53	22.03	26.01	24.17	28.64	26.47	31.43	28.96	34.39	
30	2.30	2.42	3.31	3.51	4.32	4.62	5.56	6.00	6.72	7.33	7.95	8.78	9.28	10.37	10.87	12.29	12.67	14.50	14.27	16.21	15.91	18.68	18.32	22.22	20.63	24.44	23.91	28.32	26.47	31.16	28.83	33.99	31.47	38.40	34.78		
31	2.55	2.73	3.60	3.98	4.81	5.25	6.18	6.83	7.47	8.35	8.85	10.02	10.31	11.82	12.07	13.99	14.06	16.46	15.82	18.89	17.69	21.06	19.67	23.56	21.79	26.21	24.62	29.88	27.11	32.70	29.79	35.89	32.68	39.26	35.78	42.78	
32	2.84	3.11	4.10	4.54	5.34	5.90	6.88	7.81	8.31	9.55	10.04	11.45	11.81	13.47	13.88	15.99	16.31	19.21	18.57	22.12	19.87	23.72	21.77	26.88	24.14	29.40	27.31	33.84	30.40	36.86	33.01	39.66	36.32	43.70	39.47	47.49	
33	3.16	3.56	4.55	5.20	5.94	6.67	7.64	8.95	9.23	10.93	10.91	13.05	12.69	15.31	14.82	18.01	17.22	21.06	19.94	23.76	21.65	26.03	24.11	29.56	26.77	32.89	30.32	37.13	33.44	40.45	36.78	44.53	40.44	48.11	42.50	50.80	
34	3.50	4.08	5.05	5.97	6.59	7.88	8.48	10.24	10.23	12.46	12.07	14.82	14.03	17.31	16.37	20.29	19.02	23.64	21.39	26.62	23.95	29.77	26.72	33.12	29.70	36.66	33.67	41.31	37.15	45.23	40.85	49.29	44.77	53.47	48.89	57.75	
35	3.90	4.69	5.61	6.65	7.33	9.00	9.41	11.65	11.23	14.11	13.35	16.70	15.49	19.44	18.07	22.71	21.02	26.41	23.67	29.68	26.55	33.15	29.66	36.82	33.01	40.68	37.43	45.74	41.27	49.94	45.34	54.27	49.63	58.68	54.13	63.19	
36	4.35	5.38	6.25	7.80	8.12	10.20	10.40	13.13	12.50	15.82	14.71	18.66	17.08	21.66	19.65	25.25	23.24	29.32	26.23	33.92	29.47	36.73	32.95	40.73	36.98	44.91	41.58	50.35	45.81	54.82	50.26	59.38	54.93	64.03	59.53	68.76	
37	4.80	6.08	6.89	8.76	8.93	11.40	11.43	14.61	13.72	17.55	16.17	20.65	18.80	23.93	22.01	27.88	25.71	32.36	29.08	36.31	32.71	40.45	36.60	44.78	40.72	49.24	46.12	55.06	50.75	59.77	55.60	64.56	60.68	69.43	66.01	74.39	
38	5.27	6.76	7.55	9.71	9.78	12.58	12.52	16.08	15.06	19.29	17.79	22.69	20.74	26.29	24.36	30.64	28.52	35.55	32.31	39.85	36.35	44.32	40.65	48.93	45.18	53.66	51.10	59.83	56.14	64.77	61.42	69.79	66.94	74.89	72.72	80.99	
39	5.77	7.43	8.26	10.64	10.71	13.77	13.73	17.59	16.47	21.69	19.64	24.83	22.99	28.80	27.06	33.56	31.74	38.92	35.96	43.54	40.43	48.31	45.15	53.19	50.17	58.67	56.47	65.05	62.05	69.83	67.78	75.08	73.78	80.43	80.06	88.99	
40	6.29	8.10	9.02	11.59	11.74	15.00	15.13	19.18	18.33	23.04	21.82	27.16	25.60	31.51	30.18	36.70	35.40	42.48	40.06	47.40	44.97	52.43	50.12	57.55	55.50	62.74	62.56	69.59	68.51	74.98	74.73	80.47	81.25	86.08	88.09	91.83	
41	6.88	8.80	9.93	12.61	12.99	16.35	16.82	20.96	20.47	25.22	24.42	29.73	28.68	34.46	33.48	40.25	46.22	44.66	51.40	50.02	56.67	55.61	62.00	61.46	67.41	69.15	74.60	75.60	80.20	82.32	82.36	85.99	89.45	91.89	96.91	97.95	
42	7.64	9.90	11.09	13.78	14.57	17.91	18.92	23.20	23.08	27.67	27.50	32.57	32.24	37.64	37.88	43.58	44.25	50.10	49.78	55.51	55.59	60.98	61.66	66.53	67.91	72.15	76.37	79.71	83.38	85.61	90.73	91.66	98.86	97.87	105.68	103.28	
43	8.59	11.27	12.52	15.15	16.50	19.82	20.86	25.10	25.00	30.06	30.46	35.41	35.09	39.62	40.95	47.20	48.35	54.09	54.03	59.52	61.64	65.30	68.21	71.06	75.07	76.92	84.88	91.21	91.07	98.92	97.44	108.26	104.01	117.14	110.81	124.54	
44	9.78	11.62	13.66	16.73	18.76	21.73	24.30	27.76	29.45	33.15	34.86	38.66	40.54	44.24	47.26	50.58	54.79	57.85	61.49	63.65	68.08	69.55	75.19	75.52	82.63	81.65	92.59	90.02	100.88	96.54	109.62	103.28	118.86	110.24	125.87	117.43	141.57
45	11.17	12.86	16.23	18.44	21.26	23.80	27.39	30.21	33.01	35.84	38.88	41.55	45.01	47.31	52.29	54.04	60.44	61.42	67.46	67.41	74.80	73.52	82.50	79.77	90.58	86.20	101.45	95.02	110.50	101.91	120.04	109.04	130.10	116.46	140.72	124.17	
46	12.67	14.50	18.20	20.04	22.81	25.68	29.69	32.38	35.67	38.18	42.81	44.04	48.94	50.34	55.94	58.34	65.44	66.42	72.46	72.42	80.63	81.67	91.47	88.63	99.62	95.68	110.70	103.28	121.62	110.23	130.67	116.66	142.62	125.67	150.62	130.61	
47	14.14	15.13	20.29	21.36	26.26	27.18	33.48	34.07	39.99	40.00	46.88	47.18	53.95	52.05	62.32	59.22	71.85	67.16	80.65	73.64	86.67	80.32	92.77	87.23	101.37	94.38	120.34	104.24	131.15	112.03	142.56	120.14	150.00	128.59	167.27	137.40	
48	15.53	15.90	22.15	22.31	28.55	28.25	36.30	35.29	43.27	41.33	50.34	47.46	58.16	53.71	67.30	61.15	77.61	69.42	86.51	76.23	95.91	86.27	103.82	105.39	116.32	98.19	130.50	108.65	142.33	116.98	154.82	125.66	160.59	134.71	181.41	144.15	194.15
49	17.37	18.43	23.88	22.94	30.71	28.97	39.00	36.15	48.47	42.34	54.50	48.67	62.52	55.16	72.40	62.92	83.59	71.88	93.30	78.77	105.96	86.25	114.82	94.04	125.90	102.17	141.41	113.29	154.36	122.21	168.02	131.52	182.39	147.25	215.35	157.35	
50	19.24	20.84	25.82	25.82	33.86	31.86	42.81	39.86																													

汇丰附加险免赔保费重大疾病保险
计划一：次标准保费费率表（每千元基本保险金额）

所属险别交费期间		3年交		4年交		5年交		6年交		7年交		8年交		9年交		10年交		11年交		12年交		13年交		14年交		15年交		16年交		17年交		18年交		19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	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性
18	1.02	0.93	1.42	1.32	1.80	1.69	2.25	2.14	2.65	2.55	3.05	2.97	3.47	3.40	3.97	3.92	4.53	4.50	5.01	5.00	5.52	5.44	6.06	6.10	6.63	6.70	7.40	7.51	8.06	8.21	8.76	8.97	9.51	9.79	10.31	10.69	
19	1.03	0.98	1.45	1.40	1.84	1.80	2.32	2.28	2.73	2.71	3.16	3.16	3.60	3.62	4.14	4.18	4.74	4.81	5.26	5.36	5.82	5.94	6.41	6.56	7.04	7.23	7.89	8.13	8.61	8.92	9.39	9.77	10.22	10.70	11.10	11.62	
20	1.06	1.05	1.50	1.49	1.91	1.92	2.40	2.43	2.84	2.89	3.30	3.37	3.78	3.87	4.35	4.48	5.01	5.17	5.58	5.77	6.19	6.41	6.84	7.10	7.54	7.85	8.47	8.85	9.27	9.76	10.13	10.71	11.05	11.76	12.05	12.91	
21	1.12	1.12	1.57	1.57	2.00	2.00	2.49	2.53	3.00	3.00	3.48	3.58	4.05	4.16	4.63	4.84	5.34	5.61	6.04	6.24	6.65	6.95	7.37	7.73	8.15	8.57	9.19	9.60	10.07	10.63	10.94	11.60	12.09	13.15	13.82	14.28	
22	1.16	1.20	1.63	1.70	2.09	2.19	2.65	2.77	3.15	3.31	3.69	3.87	4.25	4.47	4.94	5.24	5.73	6.03	6.43	6.77	7.18	7.58	7.98	8.45	8.84	9.46	9.86	10.47	10.82	11.23	12.03	13.06	13.15	14.40	14.35	15.85	
23	1.21	1.28	1.72	1.82	2.21	2.34	2.81	2.97	3.37	3.56	3.95	4.18	4.58	4.84	5.35	5.64	6.22	6.57	6.99	7.40	7.83	8.31	8.72	9.30	9.67	10.38	10.93	11.82	12.03	13.13	13.20	14.52	14.45	16.03	15.76	17.64	
24	1.34	1.47	1.84	2.06	2.47	2.66	3.13	3.31	3.74	3.95	4.29	4.54	4.99	5.27	5.84	6.17	6.80	7.21	7.63	8.15	8.59	9.18	9.58	10.34	11.04	12.04	12.37	13.66	13.61	14.55	16.21	15.92	17.79	17.38	19.68		
25	1.39	1.46	1.98	2.09	2.57	2.72	3.20	3.48	3.97	4.19	4.70	4.96	5.48	5.79	6.42	6.80	7.49	7.97	8.46	9.04	9.45	10.32	10.59	11.50	12.32	14.74	14.66	16.38	16.28	18.13	17.90	20.00	19.20	21.99	21.56		
26	1.50	1.59	2.16	2.29	2.81	2.98	3.62	3.83	4.38	4.63	5.19	5.49	6.06	6.42	7.10	7.57	8.30	8.89	9.37	10.12	10.51	11.46	11.74	12.92	13.04	14.50	14.76	16.57	16.24	18.40	17.81	20.35	19.48	22.42	21.26	24.62	
27	1.66	1.75	2.39	2.52	3.12	3.29	4.02	4.24	4.86	5.14	5.77	6.11	6.73	7.18	7.90	8.48	9.22	9.99	10.42	11.40	11.69	12.92	13.05	14.57	14.88	16.34	16.38	18.65	18.01	20.68	19.75	22.84	21.60	25.13	23.58	27.56	
28	1.84	1.94	2.66	2.80	3.47	3.66	4.48	4.73	5.42	5.75	6.42	6.86	7.50	8.07	8.79	9.36	10.27	11.39	12.11	13.11	13.41	15.07	15.16	16.86	16.99	18.43	18.38	21.00	19.98	23.26	21.91	25.64	23.97	28.15	26.38		
29	2.05	2.15	2.97	3.12	3.88	4.10	5.00	5.31	6.04	6.47	7.16	7.74	8.35	9.14	9.80	10.84	11.44	12.80	12.91	14.61	14.61	16.48	16.54	18.11	18.60	19.85	20.79	23.07	22.17	25.63	23.62	28.18	26.63	31.58	29.12	34.55	
30	2.30	2.42	3.32	3.52	4.33	4.62	5.58	6.01	6.74	7.34	7.98	8.80	9.31	10.40	10.91	12.33	12.73	14.55	14.35	16.58	16.66	18.73	17.87	21.01	19.80	20.80	23.43	22.37	26.61	24.61	29.36	27.01	32.28	29.60	35.37	32.38	38.62
31	2.57	2.78	3.69	3.99	4.81	5.28	6.20	6.84	7.49	8.08	10.04	10.35	11.66	12.12	14.05	14.86	15.91	17.80	17.40	20.11	20.11	22.69	21.60	25.43	23.69	24.94	28.14	26.37	31.81	29.80	35.15	32.93	39.53	36.00	43.67	40.67	
32	2.85	3.11	4.10	4.54	5.35	6.00	6.89	7.83	8.33	9.58	9.87	11.48	12.53	13.65	15.97	15.66	18.75	17.62	20.24	19.70	23.03	22.87	27.19	25.66	28.32	29.60	35.31	33.51	40.34	36.86	43.36	40.39	48.59	44.01	53.99	49.89	
33	3.17	3.56	4.56	5.21	5.95	6.88	7.67	8.97	9.26	10.96	10.95	13.10	12.75	15.38	14.90	18.10	17.34	21.19	19.50	23.93	21.81	26.82	24.60	29.90	26.98	33.16	30.99	37.48	33.73	41.15	37.15	45.99	40.47	53.04	48.44	58.04	
34	3.50	4.09	5.06	5.98	6.61	7.90	8.51	10.27	10.27	12.40	12.13	14.88	14.10	17.40	16.47	20.41	19.16	23.82	21.56	26.83	24.15	30.03	26.94	33.42	29.96	37.41	34.00	43.79	37.50	45.54	41.23	49.87	45.16	54.12	49.30	58.47	
35	3.90	4.70	5.66	7.35	9.03	9.44	11.69	11.37	14.17	13.41	16.79	15.58	19.56	18.19	22.87	21.19	26.63	23.48	29.95	26.79	33.47	29.93	37.20	33.31	41.17	37.81	48.23	41.17	50.61	45.80	55.02	50.12	60.29	54.64	64.14		
36	4.34	5.26	6.26	7.82	8.14	10.23	10.44	13.29	12.56	15.90	14.80	18.77	17.13	21.81	20.09	25.46	23.44	29.60	26.47	33.26	29.75	37.14	33.27	41.11	37.04	45.47	43.05	51.06	46.33	55.66	50.83	60.34	55.16	64.47	60.98	71.88	
37	4.81	6.09	6.90	8.79	8.96	11.44	11.48	14.68	13.79	17.65	16.17	20.79	18.93	24.11	22.19	28.13	25.95	32.71	29.37	36.73	33.05	40.96	36.98	45.37	41.16	49.94	46.06	55.98	51.38	60.82	56.30	65.76	61.44	70.80	66.82	75.92	
38	5.28	6.78	7.57	9.74	8.62	12.63	12.88	16.17	15.14	19.41	17.90	22.85	20.89	26.21	24.56	30.94	28.81	35.98	32.65	40.36	36.75	44.94	41.11	49.67	45.72	54.53	51.61	60.97	56.93	66.08	62.29	71.27	67.00	75.75	71.35	81.97	
39	5.78	7.45	8.28	10.68	10.75	13.82	13.80	17.69	16.67	21.24	19.78	24.66	22.31	28.93	27.16	34.93	32.49	40.27	36.42	44.87	40.92	49.07	45.72	54.06	50.76	59.62	57.45	66.86	63.04	71.42	68.88	78.48	74.98	82.86	81.35	93.88	
40	6.30	8.13	9.05	11.63	11.79	15.07	15.21	19.30	18.45	23.22	21.60	26.40	25.81	31.83	30.47	37.13	35.81	43.09	40.56	48.16	45.57	53.75	50.83	58.64	56.34	64.03	63.67	71.27	69.76	76.90	76.12	82.64	82.77	88.52	89.71	94.53	
41	6.90	8.83	9.97	12.66	13.05	16.63	16.92	21.10	20.61	25.42	24.61	30.02	28.93	34.84	34.14	40.57	40.07	46.96	45.29	52.32	50.78	57.77	56.52	63.32	62.51	68.96	70.15	76.61	77.18	82.53	84.12	88.57	91.37	94.77	98.95	101.14	
42	7.67	9.83	11.12	13.84	14.63	18.01	19.04	23.17	23.23	27.92	27.40	32.91	32.10	38.34	38.10	44.65	44.82	52.38	50.62	56.57	52.33	62.82	63.12	69.55	74.02	78.15	82.11	85.38	88.33	92.95	94.70	100.87	101.26	109.16	109.86	116.67	
43	8.62	10.56	12.27	15.22	16.58	19.84	21.58	25.50	26.30	30.66	31.33	36.01	35.63	41.52	42.52	48.00	47.99	56.10	55.13	62.40	60.90	68.92	69.70	77.69	78.80	79.15	86.45	87.70	94.34	94.25	102.63	100.99	111.27	107.94	120.44	115.12	
44	9.81	11.67	14.62	18.87	21.88	24.50	28.02	29.74	33.52	35.27	39.17	41.08	44.93	48.04	51.70	58.59	59.18	66.63	65.26	69.69	71.44	77.88	77.77	84.81	84.24	95.41	92.28	104.03	100.00	110.71	109.35	122.55	114.74	132.48	122.38	138.47	
45	11.22	12.92	16.32	18.54	21.49	23.98	27.65	30.51	33.39	36.30	39.42	42.18	45.72	48.15	53.28	55.68	61.83	62.98	69.15	69.29	76.81	75.74	84.85	82.36	92.28	89.16	104.91	98.73	114.34	106.06	124.24	113.65	134.63	121.52	145.49	129.69	
46	12.72	14.85	18.72	21.40	24.00	27.10	30.40	33.70	36.90	40.20	43.50	46.70	50.00	53.30	58.40	60.80	67.50	68.20	74.50	74.50	82.50	81.50	91.50	88.50	98.50	95.50	110.50	104.50	120.50	111.50	132.50	119.50	145.50	127.50	154.50		
47	14.22	15.21	20.43	21.51	26.40	27.44	33.90	34.51	40.99	40.63	47.60	46.83	54.94	53.14	63.81	65.68	73.91	69.13	82.52	79.99	91.59	85.70	104.18	101.30	112.20	97.97	125.21	108.71	136.53	125.01	148.40	125.64	160.84	134.62	173.83	143.94	
48	15.62	16.00	22.32	22.48	28.84	28.54	36.80	35.77	43.99	42.02	51.42	48.38	59.44	54.89	69.04	62.72	80.02	71.53	89.39	78.72	99.29	86.18	109.73	93.94	120.74	102.01	136.13	113.41	148.52	122.28	161.52	131.51	175.11	141.11	189.26	151.68	
49	16.88	16.53	24.07	23.13	31.05	29.28	39.58	36.67	47.30	43.06	55.48	49.63	64.00	56.40	74.41	64.72	86.76	73.79	96.60	81.39	107.43	89.31	118.87	97.56	130.93	106.17	147.82	118.21	161.40	127.80	175.63	137.69	190.46	147.97	205.88	158.04	
50	18.30	17.82	26.18	24.50	34.00	32.10	43.00	39.75	50.84	44.08	58.84	50.84	64.00	54																							