

汇丰附加豁免保险费(2024)疾病保险

标准费率表（每千元基本保险金额）

单位：人民币元

计划类别 年龄\性别\期间	2年交		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	
	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		
16	1.6	2.5	2.4	3.8	3.2	5.1	4.2	6.8	5.0	8.2	5.8	9.6	6.6	11.2	7.8	13.4	9.0	15.7	10.9	17.9	10.9	19.8	11.9	21.8	12.9	23.9	14.5	27.2	15.7	29.6	16.8	32.0	18.0	34.5	19.3	37.1
19	1.9	3.0	2.8	4.6	3.7	6.1	4.7	8.0	5.5	9.5	6.4	11.0	7.3	12.8	8.5	15.2	9.7	17.7	10.9	20.1	11.8	22.2	12.9	24.4	14.0	26.7	15.7	30.3	16.9	32.8	18.1	35.4	19.4	38.0	20.8	40.7
20	2.2	3.7	3.2	5.3	4.1	7.0	5.2	9.1	6.0	10.7	6.9	12.4	7.8	14.3	9.1	17.0	10.4	19.7	11.7	22.3	12.7	24.6	13.9	26.9	15.0	29.4	16.9	33.3	18.2	35.9	19.5	38.7	20.9	41.5	22.3	44.3
21	2.4	4.1	3.4	6.0	4.4	7.8	5.6	10.0	6.4	11.8	7.3	13.6	8.3	15.7	9.6	18.6	11.1	21.6	12.4	24.4	13.5	26.8	14.7	29.3	16.0	32.0	18.0	36.1	19.3	38.9	20.8	41.8	22.2	44.8	23.8	47.8
22	2.5	4.5	3.6	6.5	4.6	8.4	5.8	10.9	6.7	12.8	7.6	14.8	8.6	17.1	10.1	20.2	11.7	23.5	13.1	26.5	14.3	29.1	15.6	31.8	16.9	34.6	19.1	39.0	20.5	42.0	22.0	45.0	23.6	48.1	25.3	51.3
23	2.6	4.9	3.7	7.1	4.7	9.2	6.0	11.9	6.9	13.9	7.9	16.1	9.0	18.6	10.7	22.0	12.3	25.5	13.8	28.7	15.1	31.5	16.5	34.4	17.9	37.3	20.2	42.0	21.8	45.1	23.4	48.3	25.1	51.5	26.9	54.8
24	2.6	5.2	3.8	7.6	4.9	9.9	6.2	12.8	7.2	15.1	8.3	17.4	9.6	20.1	11.3	23.8	13.0	27.5	14.7	31.0	16.1	33.9	17.6	37.0	19.1	40.1	21.5	45.0	23.2	48.3	25.0	51.6	26.8	54.9	28.7	58.4
25	2.8	5.7	4.0	8.3	5.1	10.8	6.5	14.0	7.7	16.4	8.9	19.0	10.2	21.8	12.1	25.8	13.9	29.8	15.7	33.5	17.2	36.6	18.8	39.8	20.4	43.0	23.0	48.2	24.8	51.6	26.7	55.1	28.7	58.6	30.8	62.2
26	3.0	6.4	4.2	9.2	5.4	11.9	7.0	15.4	8.3	18.0	9.6	20.7	11.0	23.8	13.0	28.0	15.0	32.3	16.9	36.1	18.5	39.4	20.2	42.7	22.0	46.1	24.8	51.6	26.7	55.1	28.8	58.7	30.9	62.4	33.2	66.1
27	3.1	6.8	4.4	9.9	5.8	12.8	7.6	16.6	8.9	19.4	10.3	22.3	11.8	25.5	14.0	30.0	16.1	34.5	18.2	38.6	19.9	41.9	21.7	45.4	23.6	48.9	26.6	54.7	28.7	58.3	31.0	62.1	33.3	65.9	35.7	69.8
28	3.2	7.4	4.8	10.7	6.3	13.8	8.3	17.9	9.7	20.9	11.2	24.0	12.8	27.4	15.1	32.1	17.4	36.8	19.6	41.0	21.5	44.5	23.4	48.1	25.5	51.7	28.8	57.8	31.0	61.6	33.4	65.5	36.0	69.5	38.6	73.6
29	3.7	8.0	5.4	11.5	7.1	14.9	9.1	19.2	10.6	22.4	12.2	25.6	14.0	29.2	16.4	34.1	18.9	39.0	21.2	43.4	23.2	47.1	25.3	50.8	27.5	54.6	31.1	60.9	33.6	64.9	36.2	69.0	38.9	73.1	41.7	77.4
30	4.3	8.6	6.1	12.4	7.8	16.0	10.0	20.5	11.6	23.8	13.2	27.2	15.1	30.9	17.7	36.0	20.4	41.1	22.9	45.7	25.1	49.5	27.3	53.3	29.7	57.3	33.6	63.9	36.3	68.1	39.1	72.3	42.0	76.7	45.1	81.1
31	4.5	9.2	6.4	13.2	8.1	17.0	10.5	21.8	12.2	25.2	14.0	28.7	16.0	32.5	18.8	37.8	21.6	43.1	24.3	47.9	26.7	51.8	29.1	55.8	31.7	60.0	35.9	66.9	38.8	71.2	41.8	75.7	45.0	80.2	48.3	84.8
32	4.6	9.8	6.6	14.0	8.5	17.9	11.0	22.9	12.9	26.4	14.8	30.0	16.9	33.9	19.9	39.5	23.0	45.0	26.0	49.9	28.5	54.0	31.2	58.2	34.0	62.5	38.5	69.7	41.6	74.2	44.9	78.9	48.3	83.6	51.8	88.4
33	4.8	10.3	7.0	14.6	9.1	18.7	11.7	23.8	13.7	27.4	15.7	31.1	18.0	35.2	21.3	40.9	24.7	46.7	27.9	51.8	30.6	56.1	33.5	60.5	36.6	64.9	41.4	72.5	44.8	77.2	48.3	82.0	51.9	86.9	55.8	91.9
34	5.2	10.7	7.5	15.2	9.8	19.4	12.6	24.6	14.7	28.3	16.9	32.2	19.4	36.4	23.0	42.4	26.7	48.3	30.1	53.7	33.1	58.1	36.2	62.7	39.5	67.3	44.7	75.2	48.3	80.1	52.1	85.1	90.3	60.2	95.5	
35	5.7	11.0	8.2	15.6	10.6	19.9	13.6	25.4	15.9	29.2	18.3	33.2	21.0	37.6	24.9	43.8	28.9	50.0	32.6	55.6	35.8	60.2	39.2	65.0	42.7	69.8	48.4	78.0	52.3	83.1	56.3	88.3	60.6	93.7	65.0	99.1
36	6.0	11.3	8.7	16.1	11.2	20.5	14.5	26.2	16.9	30.1	19.6	34.2	22.6	38.8	26.8	45.3	31.0	51.8	35.0	57.6	38.5	62.5	42.2	67.4	46.0	72.5	52.1	81.0	56.3	86.3	60.7	91.8	65.3	97.3	70.1	103.0
37	6.4	11.6	9.2	16.5	11.9	21.1	15.5	27.0	18.3	31.1	21.2	35.4	24.4	40.2	28.9	47.0	33.5	53.7	37.9	59.8	41.6	64.9	45.6	70.0	49.7	75.3	56.3	84.2	60.8	89.7	65.5	95.4	70.5	101.2	75.6	107.0
38	6.8	12.0	9.9	17.1	13.0	21.9	16.9	28.0	19.9	32.3	23.0	36.8	26.5	41.8	31.3	48.9	36.3	55.9	41.0	62.3	45.1	67.5	49.3	72.9	53.7	78.4	60.9	87.7	65.7	93.5	70.9	99.4	76.2	105.3	81.7	111.4
39	7.4	12.4	10.8	17.7	14.2	22.7	18.5	29.1	21.7	33.6	25.0	38.4	28.8	43.6	34.1	50.9	39.5	58.3	44.5	64.9	48.9	70.4	53.4	76.0	58.2	81.7	65.9	91.4	71.2	97.4	76.7	103.5	82.4	109.7	88.3	116.0
40	8.2	12.9	12.0	18.5	15.6	23.7	20.2	30.3	23.6	35.1	27.2	40.0	31.3	45.5	37.0	53.1	42.8	60.8	48.3	67.7	52.9	73.4	57.8	79.2	63.0	85.2	71.3	95.3	77.0	101.5	82.9	107.8	89.0	114.2	95.4	120.7
41	9.1	13.5	13.1	19.3	17.0	24.7	22.0	31.7	25.6	36.6	29.5	41.8	33.9	47.5	40.1	55.4	46.3	63.4	52.2	70.6	57.2	76.6	62.5	82.6	68.0	88.8	77.0	99.3	83.1	105.7	89.5	112.3	96.1	118.9	103.0	125.6
42	9.8	14.1	14.1	20.1	18.2	25.8	23.6	33.1	27.5	38.2	31.7	43.6	36.4	49.5	43.0	57.8	49.8	66.1	56.1	73.7	61.5	79.8	67.2	86.1	73.1	92.5	82.8	103.4	89.4	110.0	96.2	116.8	103.3	123.6	110.8	130.6
43	10.5	14.7	15.0	21.1	19.5	27.0	25.3	34.5	29.5	39.9	34.0	45.5	39.1	51.6	46.2	60.2	53.4	68.9	60.2	76.7	66.1	83.1	72.2	89.6	78.6	96.2	89.0	107.5	96.1	114.4	103.4	121.3	111.2	128.4	119.3	135.6
44	11.1	15.4	16.1	22.0	20.9	28.1	27.1	36.0	31.7	41.6	36.5	47.3	42.0	53.7	49.6	62.7	57.4	71.7	64.8	79.8	71.1	86.4	77.6	93.1	84.5	99.9	95.8	111.6	103.4	118.7	111.4	125.9	119.7	133.3	128.5	140.8
45	12.0	16.0	17.4	22.8	22.5	29.2	29.2	37.4	34.1	43.1	39.3	49.1	45.1	55.8	53.4	65.1	61.8	74.5	69.7	82.9	76.5	89.6	83.5	96.6	90.9	103.6	103.1	115.7	111.4	123.0	120.0	130.5	129.1	138.1	138.7	145.9
46	13.0	16.5	18.8	23.6	24.3	30.3	31.5	38.8	36.8	44.7	42.3	51.0	48.6	57.9	57.5	67.6	66.6	77.2	75.1	85.9	82.3	92.9	89.9	100.0	97.9	107.3	111.2	119.8	120.1	127.4	129.5	135.2	139.4	143.1	149.8	151.2
47	14.0	17.3	20.1	24.7	26.0	31.5	33.7	40.4	39.3	46.6	45.4	53.1	52.1	60.2	61.7	70.2	71.5	80.2	80.6	89.1	88.4	96.3	96.6	103.7	105.3	111.2	119.7	124.2	129.4	132.1	139.7	140.2	150.4	148.4	161.6	156.9
48	14.9	18.0	21.5	25.5	27.9	32.7	36.1	41.9	42.2	48.3	48.7	55.0	56.0	62.3	66.2	72.7	76.8	82.9	86.6	92.1	95.0	99.6	104.0	107.2	113.4	114.9	129.0	128.5	139.6	136.7	150.8	145.1	162.5	153.7	174.7	162.6
49	15.9	18.4	23.0	26.3	29.8	33.7	38.7	43.3	45.3	49.9	52.2	56.8	60.0	64.3	71.1	75.0	82.4	85.6	93.0	95.0	102.2	102.7	111.9	110.6	122.2	118.6	139.2	132.7	150.8	141.3	162.9	150.0	175.7	159.1	189.0	168.4
50	17.1	19.2	24.7	27.4	32.1	35.1	41.7	45.0	48.7	51.8	56.2																									

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标准费率表（每千元基本保险金额）

单位：人民币元

计划类别 交费期间 年龄/性别	计划二																																			
	2年交		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	
年龄/性别	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	1.8	1.3	2.5	1.8	3.2	2.3	4.1	3.0	4.8	3.4	5.4	3.9	6.2	4.5	7.2	5.3	8.3	6.1	9.3	6.9	10.7	8.1	11.0	8.2	11.9	9.0	13.3	10.2	14.3	11.1	15.3	12.0	16.4	13.0	17.6	14.1
19	1.9	1.4	2.7	1.9	3.4	2.5	4.4	3.2	5.0	3.7	5.8	4.2	6.6	4.8	7.7	5.7	8.8	6.5	9.8	7.4	10.7	8.1	11.6	8.9	12.6	9.7	14.2	11.0	15.2	12.0	16.4	13.0	17.6	14.2	18.8	15.4
20	2.0	1.4	2.8	2.1	3.6	2.6	4.6	3.4	5.3	3.9	6.1	4.5	6.9	5.2	8.1	6.1	9.3	7.0	10.4	7.9	11.4	8.7	12.4	9.6	13.4	10.5	15.1	12.0	16.3	13.1	17.5	14.2	18.8	15.5	20.2	16.8
21	2.1	1.5	3.0	2.2	3.8	2.8	4.9	3.6	5.7	4.2	6.5	4.8	7.4	5.5	8.6	6.5	9.9	7.6	11.1	8.6	12.1	9.5	13.2	10.4	14.3	11.5	16.1	13.1	17.4	14.3	18.7	15.6	20.2	17.0	21.7	18.5
22	2.3	1.6	3.2	2.3	4.1	3.0	5.2	3.9	6.0	4.5	6.9	5.2	7.8	6.0	9.2	7.1	10.5	8.2	11.8	9.3	12.9	10.3	14.1	11.4	15.3	12.5	17.3	14.3	18.6	15.7	20.1	17.1	21.7	18.7	23.3	20.3
23	2.4	1.8	3.4	2.5	4.3	3.2	5.5	4.2	6.4	4.8	7.3	5.6	8.3	6.5	9.8	7.7	11.2	9.0	12.6	10.2	13.8	11.3	15.1	12.5	16.4	13.8	18.5	15.8	20.0	17.3	21.7	18.9	23.4	20.6	25.2	22.4
24	2.5	1.9	3.6	2.7	4.6	3.5	5.9	4.5	6.8	5.3	7.8	6.1	8.9	7.1	10.4	8.4	12.0	9.8	13.5	11.2	14.8	12.4	16.1	13.8	17.6	15.2	19.9	17.4	21.6	19.0	23.4	20.8	25.2	22.8	27.2	24.8
25	2.7	2.0	3.8	2.9	4.9	3.8	6.2	4.9	7.2	5.7	8.3	6.7	9.5	7.7	11.1	9.2	12.8	10.8	14.4	12.3	15.9	13.7	17.4	15.2	19.0	16.8	21.5	19.2	23.3	21.1	25.3	23.1	27.3	25.2	29.5	27.5
26	2.9	2.2	4.0	3.2	5.2	4.1	6.6	5.4	7.7	6.3	8.8	7.4	10.1	8.6	11.9	10.2	13.8	12.0	15.5	13.7	17.1	15.2	18.8	16.9	20.5	18.6	23.3	21.4	25.3	23.4	27.4	25.7	29.7	28.0	32.1	30.6
27	3.0	2.4	4.3	3.5	5.5	4.5	7.1	5.9	8.2	7.0	9.5	8.2	10.9	9.5	12.8	11.4	14.9	13.3	16.8	15.2	18.5	16.9	20.3	18.7	22.3	20.7	25.3	23.8	27.5	26.1	29.8	28.5	32.3	31.2	35.0	34.0
28	3.2	2.6	4.6	3.9	5.9	5.0	7.6	6.6	8.8	7.8	10.2	9.1	11.7	10.6	13.9	12.7	16.1	14.8	18.2	16.9	20.1	18.8	22.1	20.9	24.2	23.1	27.5	26.5	30.0	29.0	32.6	31.8	35.3	34.7	38.2	37.7
29	3.5	2.9	4.9	4.3	6.3	5.6	8.2	7.4	9.6	8.7	11.0	10.2	12.7	11.8	15.1	14.1	17.5	16.5	19.8	18.9	21.9	21.0	24.1	23.3	26.4	25.7	30.1	29.5	32.8	32.3	35.6	35.3	38.6	38.5	41.8	41.8
30	3.7	3.3	5.3	4.8	6.9	6.3	8.9	8.2	10.4	9.7	12.0	11.3	13.8	13.2	16.4	15.7	19.1	18.4	21.6	21.0	23.9	23.4	26.3	26.0	28.9	28.7	32.9	32.9	35.9	36.0	39.0	39.3	42.3	42.7	45.8	46.3
31	4.0	3.7	5.8	5.4	7.4	7.0	9.6	9.2	11.3	10.8	13.1	12.6	15.1	14.7	18.0	17.5	20.9	20.5	23.7	23.4	26.2	26.1	28.9	28.9	31.7	31.9	36.1	36.5	39.4	40.0	42.8	43.5	46.5	47.3	50.3	51.1
32	4.4	4.1	6.3	6.0	8.1	7.8	10.5	10.2	12.4	12.1	14.3	14.0	16.6	16.3	19.7	19.5	22.9	22.9	26.0	26.1	28.8	29.0	31.7	32.2	34.8	35.5	39.7	40.6	43.2	44.3	47.0	48.1	51.1	52.1	55.3	56.3
33	4.8	4.6	6.9	6.6	8.9	8.7	11.6	11.3	13.6	13.4	15.7	15.6	18.2	18.2	21.6	21.7	25.2	25.5	28.6	29.1	31.6	32.3	34.8	35.7	38.3	39.3	43.6	44.9	47.6	48.9	51.7	53.0	56.1	57.3	60.8	61.8
34	5.2	5.1	7.5	7.4	9.8	9.6	12.7	12.6	14.9	14.9	17.3	17.4	20.0	20.2	23.8	24.2	27.7	28.3	31.4	32.3	34.8	35.9	38.3	39.6	42.1	43.5	48.0	49.6	52.3	53.9	56.9	58.3	61.8	62.9	66.9	67.6
35	5.8	5.6	8.3	8.2	10.8	10.7	14.0	14.0	16.4	16.6	19.0	19.3	22.0	22.5	26.1	26.9	30.5	31.5	34.6	35.9	38.2	39.7	42.2	43.8	46.3	48.0	52.8	54.6	57.6	59.1	62.6	63.9	67.9	68.7	73.6	73.7
36	6.3	6.2	9.1	9.1	11.8	11.9	15.4	15.6	18.0	18.4	20.9	21.5	24.2	25.0	28.7	29.9	33.5	34.9	38.0	39.7	42.1	43.9	46.4	48.3	51.0	52.8	58.1	59.9	63.3	64.7	68.9	69.7	74.7	74.9	80.9	80.2
37	6.9	6.9	10.0	10.1	13.0	13.3	16.9	17.4	19.8	20.5	23.0	24.0	26.6	27.8	31.6	33.2	36.8	38.7	41.8	43.9	46.3	48.4	51.0	53.0	56.1	57.9	63.9	65.4	69.7	70.6	75.7	75.9	82.1	81.3	88.9	86.9
38	7.6	7.7	11.0	11.3	14.3	14.8	18.5	19.4	21.8	22.9	25.3	26.6	29.2	30.9	34.8	36.7	40.5	42.7	46.0	48.3	50.9	53.1	56.1	58.0	61.7	63.1	70.3	71.2	76.6	76.7	83.3	82.3	90.3	88.1	97.7	94.0
39	8.4	8.6	12.1	12.6	15.7	16.5	20.4	21.6	23.9	25.4	27.8	29.5	32.1	34.1	38.2	40.4	44.6	46.9	50.6	52.9	56.0	57.9	61.7	63.2	67.8	68.6	77.4	77.2	84.2	83.0	91.5	88.9	99.2	95.0	107.4	101.3
40	9.2	9.6	13.2	14.0	17.2	18.3	22.4	23.9	26.3	28.1	30.5	32.5	35.3	37.5	42.1	44.3	49.0	51.2	55.7	57.5	61.6	62.9	67.9	68.4	74.6	74.1	85.1	83.3	92.6	89.4	100.6	95.6	109.0	102.1	117.9	108.8
41	10.1	10.7	14.5	15.5	18.9	20.3	24.6	26.3	28.9	30.8	33.6	35.6	38.9	40.8	46.3	48.1	54.0	55.5	61.3	62.2	67.8	67.8	74.7	73.6	82.0	79.6	93.5	89.4	101.8	95.9	110.5	102.5	119.8	109.4	129.5	116.5
42	11.1	11.8	16.0	17.1	20.8	22.2	27.1	28.8	31.9	33.6	37.0	38.6	42.8	44.2	50.9	51.9	59.4	59.7	67.4	66.8	74.6	72.7	82.1	78.8	90.1	85.1	102.8	95.6	111.9	102.4	121.4	109.5	131.5	116.8	142.1	124.4
43	12.2	12.9	17.6	18.6	22.9	24.1	29.8	31.1	35.1	36.2	40.7	41.5	47.1	47.4	56.0	55.6	65.3	63.8	74.2	71.2	82.0	77.5	90.3	83.9	99.0	90.6	113.0	101.7	122.9	108.9	133.3	116.5	144.3	124.3	155.8	132.4
44	13.4	14.0	19.4	20.1	25.2	25.9	32.8	33.4	38.6	38.7	44.8	44.3	51.8	50.4	61.6	59.0	71.8	67.7	81.5	75.6	90.1	82.2	99.2	89.0	108.8	96.1	124.0	107.9	134.9	115.6	146.3	123.6	158.3	131.9	170.8	140.6
45	14.8	15.0	21.3	21.5	27.8	27.7	36.1	35.5	42.5	41.1	49.2	46.9	56.9	53.4	67.7	62.4	78.9	71.5	89.6	79.8	98.9	86.8	108.9	94.0	119.4	101.6	136.1	114.1	147.9	122.3	160.4	130.9	173.4	139.8	187.1	149.1
46	16.2	16.0	23.5	22.8	30.5	29.2	39.7	37.5	46.6	43.3	54.1	49.4	62.5	56.2	74.3	65.7	86.6	75.3	98.3	84.1	108.6	91.5	119.4	99.2	130.9	107.2	149.3	120.6	162.2	129.4	175.7	138.5	189.9	148.1	204.8	158.1
47	17.8	16.8	25.8	24.0	33.5	30.7	43.6	39.3	51.2	45.4	59.3	51.8	68.6	58.9	81.5	69.0	95.0	79.1	107.8	88.5	119.0	96.3	130.9	104.6	143.4	113.1	163.5	127.4	177.6	136.8	192.3	146.6	207.8	156.9	224.0	167.6
48	19.6	17.6	28.2	25.1	36.7	32.1	47.8	41.2	56.1	47.6	65.0	54.3	75.1	61.8	89.3	72.4	104.1	83.2	118.1	93.1	130.4	101.5	143.3	110.3	157.0	119.5	179.0	134.7	194.3	144.8	210.4	155.4	227.2	166.4	244.7	177.9
49	21.4	18.4	30.9	26.2	40.2	33.6	52.3	43.0	61.4	49.8	71.2	56.9	82.3	64.9	97.8	76.1	114.0	87.6	129.3	98.2	142.7	107.2	156.8	116.6	171.7	126.5	195.8	142.8	212.4	153.6	229.9	165.0	248.2	176.8	267.3	189.2
50	23.4	19.2	33.8	27.4	44.0	35.1	57.2	45.1	67.2	52.3	77.9	59.8	90.0	68.3	107.1	80.3	124.7	92.4	141.5	103.8	156.1	113.5	171.5	123.6	187.7	134.2	214.0	151.7	232.1	163.4	251.1					

汇丰附加豁免保险费(2024)疾病保险
次标准费率表（每千元基本保险金额）

单位：人民币元

计划类别 交费期间 年龄/性别	计划一																																					
	2年交		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			
	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	1.6	2.5	2.4	3.8	3.2	5.1	4.2	6.8	5.0	8.2	5.8	9.6	6.6	11.3	7.8	13.5	9.0	15.8	10.1	18.0	11.0	20.0	12.0	22.1	13.0	24.2	14.7	27.6	15.8	30.0	17.0	32.5	18.3	35.1	19.5	37.7		
19	1.9	3.0	2.8	4.6	3.7	6.1	4.8	8.0	5.6	9.5	6.4	11.1	7.3	12.9	8.5	15.3	9.8	17.9	11.0	20.3	12.0	22.4	13.0	24.7	14.1	27.0	15.9	30.8	17.1	33.3	18.4	36.0	19.7	38.7	21.1	41.6		
20	2.2	3.7	3.2	5.4	4.1	7.0	5.3	9.2	6.1	10.8	6.9	12.5	7.9	14.4	9.2	17.1	10.5	19.9	11.8	22.6	12.9	24.9	14.0	27.3	15.2	29.9	17.1	33.9	18.4	36.6	19.8	39.5	21.2	42.4	22.7	45.4		
21	2.4	4.1	3.4	6.0	4.4	7.8	5.6	10.1	6.5	11.8	7.3	13.7	8.3	15.8	9.7	18.8	11.2	21.8	12.5	24.7	13.7	27.2	14.9	29.8	16.2	32.5	18.2	36.9	19.6	39.8	21.1	42.8	22.6	45.9	24.2	49.0		
22	2.5	4.5	3.6	6.6	4.6	8.5	5.8	11.0	6.7	12.9	7.7	15.0	8.7	17.3	10.2	20.5	11.8	23.8	13.2	26.9	14.5	29.6	15.8	32.4	17.1	35.3	19.4	40.0	20.9	43.0	22.4	46.2	24.0	49.4	25.7	52.8		
23	2.6	5.0	3.7	7.1	4.7	9.2	6.0	12.0	7.0	14.1	8.0	16.3	9.1	18.8	10.8	22.3	12.4	25.8	14.0	29.2	15.3	32.1	16.7	35.1	18.2	38.1	20.6	43.1	22.2	46.4	23.8	49.7	25.6	53.1	27.4	56.6		
24	2.7	5.2	3.8	7.6	4.9	9.9	6.3	12.9	7.3	15.2	8.4	17.6	9.6	20.3	11.4	24.1	13.2	28.0	14.9	31.6	16.3	34.6	17.8	37.8	19.4	41.0	21.9	46.3	23.6	49.7	25.4	53.2	27.3	56.8	29.3	60.5		
25	2.8	5.7	4.0	8.3	5.1	10.8	6.6	14.1	7.7	16.6	8.9	19.2	10.3	22.1	12.2	26.2	14.1	30.3	15.9	34.2	17.4	37.4	19.1	40.7	20.7	44.1	23.5	49.7	25.3	53.3	27.3	57.0	29.3	60.8	31.5	64.6		
26	3.0	6.4	4.2	9.2	5.4	12.0	7.1	15.5	8.3	18.2	9.6	21.0	11.1	24.1	13.1	28.5	15.2	32.9	17.1	37.0	18.8	40.4	20.5	43.9	22.3	47.4	25.3	53.4	27.3	57.1	29.4	61.0	31.6	64.9	33.9	69.0		
27	3.1	6.8	4.4	9.9	5.8	12.9	7.6	16.7	9.0	19.6	10.4	22.6	11.9	25.9	14.1	30.6	16.3	35.3	18.4	39.6	20.2	43.1	22.1	46.7	24.0	50.5	27.2	56.8	29.4	60.7	31.7	64.8	34.1	68.9	36.6	73.2		
28	3.2	7.4	4.8	10.7	6.4	13.9	8.3	18.1	9.8	21.1	11.3	24.3	12.9	27.8	15.3	32.7	17.7	37.9	19.9	42.2	21.8	45.9	23.8	49.7	26.0	53.6	29.4	60.2	31.8	64.4	34.3	68.6	36.9	73.0	39.6	77.4		
29	3.7	8.0	5.4	11.6	7.1	15.0	9.2	19.4	10.7	22.7	12.3	26.0	14.1	29.7	16.6	34.9	19.2	40.1	21.6	44.8	23.7	48.6	25.8	52.6	28.1	56.7	31.9	63.7	34.5	68.0	37.2	72.5	40.0	77.0	42.9	81.7		
30	4.3	8.6	6.1	12.4	7.8	16.1	10.0	20.8	11.7	24.1	13.4	27.6	15.3	31.5	18.0	36.9	20.8	42.3	23.3	47.3	25.6	51.3	27.9	55.4	30.4	59.7	34.5	67.1	37.3	71.6	40.2	76.3	43.3	81.1	46.5	86.0		
31	4.5	9.2	6.4	13.3	8.2	17.2	10.5	22.1	12.3	25.6	14.1	29.2	16.2	33.2	19.1	38.8	22.0	44.5	24.8	49.6	27.3	53.8	29.8	58.2	32.5	62.6	36.9	70.4	40.0	75.2	43.1	80.1	46.4	85.1	49.9	90.2		
32	4.7	9.8	6.6	14.1	8.6	18.1	11.1	23.2	13.0	26.8	14.9	30.6	17.1	34.7	20.2	40.6	23.5	46.5	26.5	51.9	29.2	56.3	32.0	60.8	34.9	65.5	39.7	73.6	42.9	78.6	46.4	83.8	49.9	89.0	53.7	94.4		
33	4.8	10.3	7.0	14.7	9.1	18.9	11.8	24.2	13.8	27.9	15.9	31.8	18.3	36.1	21.7	42.2	25.2	48.3	28.5	54.0	31.4	58.6	34.4	63.3	37.6	68.2	42.8	76.8	46.3	82.0	50.0	87.4	53.9	92.9	57.9	98.5		
34	5.2	10.7	7.6	15.3	9.8	19.6	12.7	25.1	14.9	28.9	17.1	32.9	19.7	37.3	23.4	43.7	27.2	50.1	30.8	56.0	34.0	60.8	37.2	65.8	40.7	70.9	46.3	79.9	50.2	85.4	54.2	91.0	58.3	96.7	62.7	102.6		
35	5.8	11.1	8.3	15.7	10.6	20.1	13.8	25.8	16.1	29.8	18.5	33.9	21.4	38.6	25.4	45.2	29.5	51.9	33.4	58.1	36.8	63.1	40.4	68.3	44.1	73.7	50.3	83.1	54.4	88.8	58.8	94.7	63.3	100.7	68.0	106.9		
36	6.1	11.4	8.7	16.2	11.3	20.7	14.6	26.6	17.2	30.8	19.9	35.1	23.0	39.9	27.3	46.9	31.8	53.9	36.1	60.4	39.7	65.7	43.6	71.1	47.6	76.7	54.3	86.6	58.8	92.6	63.5	98.7	68.4	105.0	73.5	111.4		
37	6.4	11.7	9.3	16.6	12.0	21.3	15.7	27.5	18.5	31.8	21.5	36.3	24.9	41.4	29.6	48.7	34.5	56.0	39.1	62.8	43.1	68.3	47.2	74.0	51.6	79.9	58.9	90.3	63.7	96.5	68.8	103.0	74.1	109.5	79.6	116.2		
38	6.9	12.1	10.0	17.2	13.1	22.1	17.1	28.5	20.2	33.1	23.4	37.8	27.0	43.1	32.1	50.8	37.5	58.5	42.5	65.6	46.8	71.4	51.3	77.3	56.0	83.5	63.9	94.4	69.2	100.9	74.7	107.7	80.5	114.5	86.4	121.5		
39	7.4	12.5	10.9	17.9	14.3	23.0	18.7	29.7	22.0	34.5	25.5	39.5	29.4	45.0	35.0	53.0	40.8	61.1	46.2	68.5	50.9	74.6	55.8	80.9	60.9	87.3	69.6	98.7	75.3	105.6	81.3	112.6	87.5	119.8	93.9	127.0		
40	8.2	13.0	12.0	18.6	15.7	24.0	20.5	31.0	24.0	36.0	27.8	41.2	32.1	47.1	38.2	55.4	44.4	63.9	50.3	71.7	55.4	78.1	60.7	84.6	66.2	91.3	75.7	103.3	81.9	110.5	88.4	117.8	95.1	125.3	102.0	132.9		
41	9.2	13.6	13.3	19.5	17.2	25.1	22.4	32.5	26.2	37.7	30.2	43.1	34.9	49.2	41.4	58.0	48.2	66.9	54.6	75.1	60.1	81.7	65.8	88.5	71.9	95.5	82.2	108.2	88.9	115.6	95.9	123.3	103.2	131.0	110.7	138.9		
42	9.8	14.2	14.2	20.4	18.4	26.3	24.0	34.0	28.1	39.4	32.5	45.1	37.5	51.5	44.6	60.6	52.0	70.0	58.9	78.5	64.8	85.4	71.1	92.6	77.6	99.9	88.8	113.1	96.1	120.9	103.7	128.8	111.6	136.9	119.7	145.2		
43	10.5	14.8	15.2	21.3	19.8	27.4	25.8	35.5	30.3	41.2	35.0	47.1	40.4	53.7	48.1	63.4	56.0	73.1	63.5	82.0	70.0	89.3	76.7	96.7	83.8	104.3	96.0	118.2	103.9	126.3	112.1	134.6	120.7	143.0	129.6	151.6		
44	11.2	15.6	16.3	22.2	21.2	28.6	27.7	37.0	32.5	42.9	37.7	49.1	43.4	56.0	51.8	66.1	60.4	76.3	68.6	85.6	75.6	93.2	82.9	100.9	90.5	108.8	103.9	123.3	112.5	131.7	121.4	140.4	130.7	149.2	140.4	158.2		
45	12.1	16.1	17.5	23.1	22.9	29.8	29.9	38.5	35.1	44.6	40.6	51.1	46.9	58.3	55.9	68.8	65.3	79.4	74.2	89.2	81.8	97.0	89.7	105.0	98.0	113.2	112.6	128.4	121.9	137.2	131.7	146.2	141.8	155.4	152.3	164.8		
46	13.1	16.6	19.1	24.0	24.8	30.9	32.4	40.0	37.9	46.4	43.9	53.1	50.6	60.6	60.5	71.6	70.7	82.6	80.4	92.7	88.6	100.9	97.1	109.2	106.1	117.7	122.2	133.6	132.4	142.8	143.0	152.2	154.1	161.9	165.5	171.7		
47	14.1	17.5	20.4	25.0	26.5	32.2	34.7	41.7	40.7	48.4	47.1	55.4	54.5	63.2	65.1	74.6	76.2	86.1	86.7	96.6	95.6	105.0	104.9	113.7	114.7	122.6	132.4	139.2	143.5	148.8	155.1	158.7	167.1	168.8	179.5	179.1		
48	15.1	18.2	21.8	25.9	28.4	33.4	37.3	43.3	43.8	50.2	50.8	57.5	58.7	65.6	70.3	77.4	82.3	89.4	93.7	100.2	103.4	109.0	113.6	118.0	124.3	127.3	143.7	144.7	155.9	154.7	168.6	165.1	181.6	175.7	195.1	186.6		
49	16.0	18.6	23.3	26.7	30.4	34.5	40.0	44.8	47.1	52.0	54.6	59.5	63.2	67.8	75.7	80.1	88.8	92.5	101.3	103.8	111.8	112.9	123.0	122.2	134.7	131.9	156.1	150.2	169.4	160.7	183.3	171.6	197.5					

汇丰附加豁免保险费(2024)疾病保险
次标准费率表（每千元基本保险金额）

单位：人民币元

计划类别 交费期间 年龄/性别	计划二																																			
	2年交		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	
	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	1.8	1.3	2.5	1.8	3.2	2.3	4.1	3.0	4.8	3.5	5.5	4.0	6.2	4.5	7.3	5.3	8.3	6.1	9.3	6.9	10.1	7.5	11.0	8.3	11.9	9.0	13.4	10.2	14.4	11.1	15.5	12.1	16.6	13.1	17.7	14.2
19	1.9	1.3	2.7	1.9	3.4	2.5	4.4	3.2	5.1	3.7	5.8	4.2	6.6	4.8	7.7	5.7	8.8	6.6	9.9	7.4	10.8	8.1	11.7	8.9	12.7	9.7	14.3	11.1	15.3	12.1	16.5	13.2	17.7	14.2	19.0	15.4
20	2.0	1.4	2.8	2.1	3.6	2.6	4.6	3.4	5.4	3.9	6.1	4.5	7.0	5.2	8.2	6.1	9.4	7.0	10.5	8.0	11.4	8.8	12.4	9.6	13.5	10.6	15.2	12.1	16.4	13.1	17.6	14.3	18.9	15.6	20.3	16.9
21	2.1	1.5	3.0	2.2	3.8	2.8	4.9	3.6	5.7	4.2	6.5	4.8	7.4	5.5	8.7	6.6	10.0	7.6	11.2	8.6	12.2	9.5	13.3	10.5	14.4	11.5	16.2	13.2	17.5	14.4	18.9	15.7	20.3	17.1	21.9	18.6
22	2.3	1.6	3.2	2.3	4.1	3.0	5.2	3.9	6.0	4.5	6.9	5.2	7.9	6.0	9.2	7.1	10.6	8.2	11.9	9.4	13.0	10.4	14.2	11.4	15.4	12.6	17.4	14.4	18.8	15.8	20.3	17.2	21.9	18.8	23.5	20.4
23	2.4	1.8	3.4	2.5	4.3	3.2	5.5	4.2	6.4	4.9	7.3	5.6	8.4	6.5	9.8	7.7	11.3	9.0	12.7	10.2	13.9	11.3	15.2	12.6	16.5	13.8	18.7	15.9	20.2	17.4	21.9	19.0	23.6	20.7	25.4	22.6
24	2.5	1.9	3.6	2.7	4.6	3.5	5.9	4.5	6.8	5.3	7.8	6.1	8.9	7.1	10.5	8.4	12.1	9.9	13.6	11.2	14.9	12.5	16.3	13.8	17.8	15.3	20.1	17.5	21.8	19.2	23.6	21.0	25.5	22.9	27.5	25.0
25	2.7	2.0	3.8	2.9	4.9	3.8	6.3	4.9	7.2	5.7	8.3	6.7	9.5	7.8	11.2	9.3	12.9	10.9	14.6	12.4	16.0	13.8	17.5	15.3	19.1	16.9	21.7	19.4	23.6	21.3	25.5	23.3	27.6	25.4	29.8	27.7
26	2.9	2.2	4.1	3.2	5.2	4.1	6.7	5.4	7.7	6.3	8.9	7.4	10.2	8.6	12.0	10.3	13.9	12.0	15.7	13.8	17.2	15.3	18.9	17.0	20.7	18.8	23.5	21.5	25.6	23.6	27.7	25.9	30.0	28.3	32.5	30.8
27	3.0	2.4	4.3	3.5	5.5	4.5	7.1	5.9	8.3	7.0	9.5	8.2	10.9	9.5	12.9	11.4	15.0	13.4	16.9	15.3	18.7	17.0	20.5	18.9	22.5	20.9	25.6	24.0	27.8	26.3	30.2	28.8	32.7	31.5	35.4	34.3
28	3.2	2.7	4.6	3.9	5.9	5.0	7.6	6.6	8.9	7.8	10.2	9.1	11.8	10.6	14.0	12.7	16.2	14.9	18.4	17.1	20.3	19.0	22.3	21.1	24.5	23.3	27.9	26.7	30.3	29.3	33.0	32.1	35.7	35.0	38.7	38.1
29	3.5	3.0	4.9	4.3	6.4	5.6	8.2	7.4	9.6	8.7	11.1	10.2	12.8	11.9	15.2	14.2	17.6	16.6	20.0	19.0	22.1	21.2	24.3	23.5	26.7	26.0	30.5	29.8	33.2	32.7	36.1	35.8	39.1	39.0	42.4	42.3
30	3.7	3.3	5.3	4.8	6.9	6.3	8.9	8.2	10.4	9.8	12.1	11.4	13.9	13.2	16.5	15.8	19.3	18.6	21.9	21.2	24.2	23.6	26.6	26.2	29.2	29.0	33.4	33.3	36.4	36.4	39.6	39.8	42.9	43.3	46.5	46.9
31	4.0	3.7	5.8	5.4	7.5	7.0	9.7	9.2	11.4	10.9	13.2	12.7	15.2	14.8	18.1	17.7	21.1	20.7	24.0	23.7	26.5	26.4	29.2	29.2	32.1	32.3	36.7	37.1	40.0	40.5	43.5	44.2	47.2	48.0	51.1	51.9
32	4.4	4.1	6.3	6.0	8.2	7.8	10.6	10.3	12.4	12.1	14.4	14.1	16.7	16.4	19.9	19.7	23.2	23.1	26.3	26.4	29.1	29.4	32.1	32.6	35.3	35.9	40.3	41.2	44.0	45.0	47.8	48.9	51.9	53.0	56.3	57.3
33	4.8	4.6	6.9	6.7	8.9	8.7	11.6	11.4	13.7	13.5	15.9	15.7	18.3	18.3	21.8	21.9	25.5	25.7	29.0	29.4	32.0	32.7	35.3	36.2	38.8	39.9	44.4	45.7	48.4	49.8	52.7	54.1	57.2	58.5	62.0	63.0
34	5.2	5.1	7.6	7.4	9.8	9.7	12.8	12.7	15.0	15.0	17.4	17.5	20.2	20.4	24.0	24.4	28.0	28.7	31.9	32.7	35.3	36.4	38.9	40.2	42.8	44.2	49.0	50.6	53.4	55.0	58.1	59.6	63.1	64.3	68.3	69.2
35	5.8	5.6	8.3	8.2	10.8	10.8	14.1	14.1	16.5	16.7	19.2	19.5	22.2	22.7	26.4	27.2	30.9	31.9	35.1	36.4	38.9	40.4	42.9	44.6	47.2	48.9	54.0	55.8	58.9	60.6	65.0	65.5	69.5	70.5	75.3	75.7
36	6.3	6.3	9.1	9.1	11.9	12.0	15.5	15.7	18.2	18.6	21.1	21.7	24.4	25.3	29.1	30.3	34.0	35.5	38.7	40.4	42.9	44.7	47.3	49.3	52.0	53.9	59.5	61.4	64.9	66.5	70.6	71.7	76.6	77.1	82.9	82.6
37	7.0	7.0	10.0	10.2	13.1	13.3	17.0	17.5	20.0	20.7	23.2	24.2	26.9	28.2	32.1	33.7	37.5	39.4	42.6	44.8	47.2	49.4	52.1	54.3	57.3	59.3	65.6	67.4	71.6	72.8	77.8	78.3	84.4	84.0	91.4	89.9
38	7.6	7.8	11.0	11.3	14.3	14.9	18.7	19.5	22.0	23.1	25.5	26.9	29.6	31.3	35.3	37.3	41.3	43.5	47.0	49.4	52.1	54.4	57.4	59.5	63.2	64.9	72.4	73.6	78.9	79.3	85.8	85.3	93.1	91.4	100.7	97.6
39	8.4	8.7	12.1	12.6	15.8	16.6	20.6	21.8	24.2	25.7	28.1	29.9	32.6	34.6	38.9	41.2	45.5	47.9	51.8	54.2	57.4	59.5	63.3	65.0	69.6	70.7	79.8	80.1	87.0	86.2	94.6	92.5	102.6	99.0	111.0	105.7
40	9.2	9.7	13.3	14.1	17.3	18.5	22.6	24.2	26.6	28.4	30.9	33.0	35.9	38.1	42.9	45.2	50.1	52.4	57.1	59.2	63.3	64.8	69.8	70.6	76.8	76.6	88.0	86.7	95.9	93.2	104.3	99.9	113.1	106.8	122.3	114.0
41	10.1	10.7	14.6	15.6	19.1	20.4	24.9	26.6	29.3	31.3	34.1	36.1	39.5	41.6	47.2	49.2	55.3	57.0	63.0	64.1	69.8	70.1	77.0	76.3	84.7	82.7	97.1	93.5	105.8	100.4	115.0	107.5	124.6	114.9	134.7	122.5
42	11.1	11.9	16.1	17.2	21.0	22.4	27.4	29.1	32.3	34.1	37.6	39.3	43.6	45.1	52.1	53.2	61.0	61.5	69.5	69.1	77.0	75.4	85.0	81.9	93.4	88.7	107.2	100.2	116.8	107.6	126.8	115.2	137.4	123.1	148.4	131.3
43	12.2	13.0	17.7	18.8	23.1	24.3	30.2	31.6	35.6	36.8	41.4	42.3	48.1	48.5	57.5	57.1	67.3	65.9	76.7	73.9	84.9	80.6	93.7	87.5	103.0	94.7	118.3	107.0	128.8	114.9	139.8	123.0	151.4	131.5	163.5	140.2
44	13.5	14.1	19.5	20.3	25.5	26.2	33.3	33.9	39.3	39.5	45.7	45.2	53.0	51.7	63.3	60.8	74.2	70.1	84.6	78.6	93.7	85.7	103.3	93.0	113.5	106.7	130.4	113.9	142.0	122.2	154.2	131.0	166.9	140.0	180.1	149.4
45	14.8	15.1	21.5	21.7	28.0	28.0	36.7	36.1	43.3	41.9	50.3	48.0	58.3	54.8	69.8	64.4	81.8	74.2	93.2	83.2	103.3	90.7	113.9	98.6	125.1	106.7	143.8	120.8	156.6	129.8	169.9	139.1	183.8	148.8	198.3	158.9
46	16.3	16.0	23.6	23.0	30.9	29.6	40.4	38.2	47.6	44.2	55.4	50.6	64.2	57.7	76.9	67.9	90.1	78.3	102.8	87.9	113.8	95.8	125.5	104.2	137.8	112.9	158.6	128.0	172.5	137.6	187.1	147.6	202.4	158.1	218.2	168.9
47	17.9	16.9	26.0	24.2	33.9	31.1	44.4	40.1	52.3	46.5	60.9	53.1	70.6	60.7	84.6	71.4	99.2	82.4	113.2	92.6	125.3	101.1	138.2	110.1	151.7	119.4	174.7	135.6	190.0	145.9	206.1	156.7	222.7	167.9	240.0	179.5
48	19.7	17.7	28.5	25.3	37.2	32.6	48.8	42.0	57.5	48.7	66.9	55.7	77.6	63.7	93.0	75.1	109.1	86.8	124.6	97.7	137.9	106.8	152.1	116.4	166.9	126.4	192.4	143.7	209.3	154.9	226.8	166.4	245.0	178.5	263.9	191.0
49	21.6	18.5	31.2	26.5	40.8	34.0	53.5	44.0	63.1	51.0	73.4	58.5	85.2	66.9	102.2	79.1	120.0	91.6	137.1	103.2	151.8	113.0	167.3	123.3	183.6	134.0	211.9	152.7	230.4	164.7	249.6	177.2	269.5	190.2	290.1	203.6
50	23.6	19.4	34.2	27.7	44.7	35.6	58.7	46.1	69.3	53.6	80.6	61.6	93.6	70.6	112.3	83.5	132.0	96.9	150.8	109.4	167.0	120.0	184.0	131.0	201.9	142.6	233.3	162.7	253.5	175.7	274.6	189.1	296.4	203.2	318.9	217.7
51	25.8	20.3	37.5																																	