

招商信诺寰球精英高端个人医疗保险

基准费率表 单位：人民币元

投保保障地区 年龄(岁)	全球不含美国	全球含美国
	不分男女	不分男女
0-6	6,502.80	13,657.20
7-16	5,960.90	12,519.10
17	6,122.60	12,856.80
18	6,444.90	13,533.30
19	6,767.20	14,210.90
20	6,525.20	13,703.80
21	7,104.90	14,921.50
22	7,829.80	16,442.80
23	8,265.40	17,356.90
24	8,701.00	18,269.90
25	8,120.20	17,052.20
26	8,507.40	17,865.10
27	8,764.80	18,405.20
28	9,023.30	18,947.50
29	9,280.70	19,488.70
30	9,409.40	19,760.40
31	9,538.10	20,029.90
32	9,666.80	20,300.50
33	9,924.20	20,842.80
34	10,182.70	21,384.00
35	10,827.30	22,737.00
36	11,084.70	23,279.30
37	11,470.80	24,090.00
38	11,859.10	24,902.90
39	12,116.50	25,443.00
40	13,920.50	29,233.60
41	14,210.90	29,843.00
42	14,500.20	30,451.30
43	14,746.60	30,966.10
44	14,991.90	31,483.10
45	16,930.10	35,554.20
46	17,400.90	36,542.00
47	17,883.80	37,556.20
48	18,439.30	38,720.00

投保保障地区 年龄(岁)	全球不含美国	全球含美国
	不分男女	不分男女
49	19,399.60	40,741.80
50	20,784.50	43,646.90
51	21,751.40	45,677.50
52	22,287.10	46,801.70
53	23,367.30	49,069.90
54	24,446.40	51,339.20
55	25,527.70	53,607.40
56	26,607.90	55,876.70
57	27,687.00	58,146.00
58	29,377.70	61,693.50
59	31,068.40	65,242.10
60	32,758.00	68,790.70
61	34,801.80	73,082.90
62	36,251.60	76,127.70
63	40,278.70	84,586.70
64	43,824.00	92,030.40
65	50,751.80	106,579.00
66	55,585.20	116,729.80
67	59,935.70	125,865.30
68	63,641.60	133,646.70
69	66,864.60	140,412.80
70	70,086.50	147,180.00
71	73,308.40	153,947.20
72	77,336.60	162,406.20
73	81,363.70	170,865.20
74	85,391.90	179,324.20
75	89,108.80	187,126.50
76	92,301.00	193,831.00
77	95,478.90	200,504.70
78	98,531.40	206,916.60
79	101,590.50	213,338.40
80	104,618.80	219,699.70
81	109,177.20	229,273.00
82 及以上	110,677.60	232,423.40

毛保费费率基于基准费率，参照具体投保地区、被保险人国籍、可选责任等因子调整，调整方法详见本产品精算报告。本费率表将根据每年的医疗费用通胀进行更新。投保或续保时所依据的费率将以当时更新的费率为准。