

招商信诺寰球至尊高端个人医疗保险

国际医疗保险(必选)责任核心基准费率表

$$Rate_{cov_area,gender} \div (1-E)$$

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	年龄(岁)	全球不含美国	全球含美国
	不分男女	不分男女		不分男女	不分男女
0-16	5,264.00	12,107.00	51	19,206.00	44,174.00
17	5,406.00	12,434.00	52	19,679.00	45,262.00
18	5,691.00	13,089.00	53	20,633.00	47,456.00
19	5,975.00	13,743.00	54	21,587.00	49,650.00
20	6,402.00	14,725.00	55	22,541.00	51,844.00
21	6,971.00	16,034.00	56	23,495.00	54,038.00
22	7,682.00	17,670.00	57	24,449.00	56,232.00
23	8,109.00	18,651.00	58	25,941.00	59,664.00
24	8,536.00	19,633.00	59	27,433.00	63,096.00
25	8,963.00	20,615.00	60	28,925.00	66,528.00
26	9,390.00	21,596.00	61	30,730.00	70,678.00
27	9,674.00	22,251.00	62	32,010.00	73,623.00
28	9,959.00	22,905.00	63	35,567.00	81,804.00
29	10,243.00	23,559.00	64	38,697.00	89,002.00
30	10,385.00	23,887.00	65	44,814.00	103,073.00
31	10,528.00	24,214.00	66	49,082.00	112,889.00
32	10,670.00	24,541.00	67	52,923.00	121,724.00
33	10,955.00	25,195.00	68	56,196.00	129,250.00
34	11,239.00	25,850.00	69	59,041.00	135,794.00
35	11,950.00	27,486.00	70	61,886.00	142,338.00
36	12,235.00	28,140.00	71	64,732.00	148,883.00
37	12,662.00	29,122.00	72	68,288.00	157,063.00
38	13,089.00	30,104.00	73	71,845.00	165,243.00
39	13,373.00	30,758.00	74	75,402.00	173,424.00
40	13,658.00	31,413.00	75	78,683.00	180,970.00
41	13,942.00	32,067.00	76	81,501.00	187,453.00
42	14,227.00	32,721.00	77	84,308.00	193,907.00
43	14,468.00	33,276.00	78	87,004.00	200,109.00
44	14,709.00	33,830.00	79	89,704.00	206,320.00
45	14,950.00	34,384.00	80	92,379.00	212,471.00
46	15,365.00	35,339.00	81	96,404.00	221,729.00
47	15,792.00	36,321.00	82及以上	97,729.00	224,776.00
48	16,281.00	37,447.00			

49	17,131.00	39,400.00			
50	18,352.00	42,211.00			

毛保费费率基于国际医疗保险(必选)责任核心基准费率，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。