

招商信诺醇享人生 Plus 高端医疗保险

费率表

必选保障基准费率表

单位：人民币元

保障计划	白银计划			黄金计划			白金计划
特定医院自负比例 年龄	100%	20%	0%	100%	20%	0%	0%
0	16,159	20,416	22,191	18,607	23,966	26,049	36,831
1	16,082	20,318	22,084	18,517	23,851	25,924	36,654
2	15,930	20,126	21,876	18,343	23,626	25,680	36,309
3	15,422	19,484	21,178	17,758	22,873	24,861	35,151
4	15,386	19,438	21,128	17,716	22,818	24,802	35,068
5	15,273	19,297	20,974	17,587	22,652	24,621	34,812
6	15,053	19,018	20,671	17,332	22,324	24,265	34,309
7	14,702	18,574	20,189	16,928	21,804	23,700	33,509
8	14,456	18,263	19,851	16,645	21,438	23,302	32,947
9	14,432	18,234	19,819	16,618	21,403	23,264	32,894
10	14,279	18,041	19,609	16,442	21,177	23,018	32,546
11	14,133	17,857	19,409	16,274	20,961	22,783	32,213
12	13,961	17,639	19,172	16,075	20,705	22,505	31,820
13	13,926	17,595	19,124	16,035	20,654	22,449	31,741
14	13,845	17,492	19,013	15,942	20,533	22,318	31,556
15	13,816	17,455	18,972	15,908	20,490	22,271	31,489
16	13,741	17,361	18,870	15,822	20,379	22,151	31,320
17	13,657	17,254	18,754	15,725	20,253	22,014	31,126
18	13,617	17,204	18,700	15,679	20,195	21,951	31,036
19	13,840	17,486	19,006	15,936	20,526	22,310	31,544
20	14,009	17,699	19,238	16,131	20,777	22,583	31,930
21	14,337	18,113	19,688	16,508	21,263	23,111	32,677
22	14,646	18,504	20,113	16,864	21,721	23,609	33,382
23	14,951	18,890	20,532	17,216	22,174	24,102	34,078
24	15,171	19,168	20,834	17,469	22,501	24,457	34,579
25	15,396	19,452	21,143	17,728	22,834	24,819	35,092
26	15,683	19,815	21,537	18,058	23,259	25,281	35,746
27	16,007	20,224	21,982	18,432	23,740	25,804	36,484
28	16,376	20,689	22,488	18,856	24,287	26,398	37,325
29	16,715	21,118	22,954	19,247	24,790	26,945	38,098
30	16,883	21,331	23,185	19,440	25,039	27,216	38,480
31	17,309	21,868	23,769	19,930	25,670	27,902	39,451
32	17,726	22,395	24,342	20,410	26,289	28,574	40,401

33	18,140	22,919	24,911	20,888	26,904	29,243	41,346
34	18,634	23,542	25,589	21,456	27,635	30,038	42,470
35	19,170	24,220	26,326	22,074	28,431	30,903	43,694
36	20,146	25,452	27,665	23,197	29,877	32,475	45,917
37	21,053	26,599	28,911	24,242	31,223	33,938	47,985
38	22,044	27,851	30,272	25,383	32,693	35,535	50,244
39	22,927	28,967	31,485	26,399	34,003	36,959	52,257
40	23,734	29,985	32,592	27,328	35,199	38,259	54,095
41	24,737	31,253	33,970	28,483	36,686	39,876	56,381
42	25,820	32,622	35,458	29,731	38,293	41,622	58,851
43	26,835	33,903	36,851	30,899	39,799	43,259	61,164
44	27,624	34,900	37,934	31,807	40,968	44,530	62,961
45	28,728	36,294	39,450	33,079	42,606	46,310	65,478
46	29,639	37,446	40,702	34,128	43,956	47,778	67,554
47	30,335	38,325	41,657	34,929	44,988	48,900	69,141
48	31,245	39,475	42,907	35,977	46,338	50,367	71,215
49	32,200	40,681	44,218	37,077	47,755	51,907	73,392
50	32,977	41,664	45,286	37,971	48,908	53,160	75,163
51	33,773	42,669	46,379	38,888	50,088	54,443	76,978
52	34,609	43,725	47,527	39,850	51,327	55,790	78,882
53	35,675	45,072	48,991	41,078	52,909	57,509	81,312
54	36,867	46,578	50,628	42,450	54,676	59,430	84,029
55	38,503	48,645	52,875	44,335	57,103	62,068	87,759
56	40,177	50,761	55,174	46,262	59,585	64,766	91,574
57	41,881	52,912	57,513	48,224	62,112	67,513	95,457
58	43,610	55,097	59,888	50,215	64,677	70,301	99,399
59	45,483	57,464	62,460	52,372	67,455	73,320	103,668
60	47,571	60,102	65,328	54,776	70,552	76,686	108,428
61	49,934	63,087	68,572	57,496	74,055	80,494	113,812
62	52,296	66,071	71,816	60,217	77,559	84,303	119,197
63	54,930	69,400	75,434	63,250	81,466	88,549	125,201
64	57,823	73,054	79,406	66,581	85,756	93,213	131,795
65	62,755	79,284	86,178	72,259	93,070	101,162	143,034
66*	68,087	86,022	93,502	78,400	100,979	109,759	155,189
67*	73,773	93,206	101,310	84,946	109,411	118,924	168,149
68*	80,203	101,328	110,139	92,350	118,946	129,289	182,804
69*	86,938	109,838	119,389	100,106	128,936	140,147	198,156
70*	93,911	118,647	128,964	108,135	139,277	151,387	214,049
71*	101,452	128,175	139,320	116,818	150,461	163,544	231,237
72*	109,538	138,391	150,424	126,128	162,452	176,578	249,666
73*	118,206	149,341	162,327	136,109	175,307	190,551	269,423
74*	127,497	161,080	175,086	146,807	189,086	205,528	290,599
75*	136,471	172,418	187,410	157,140	202,395	219,994	311,054

76*	143,976	181,900	197,717	165,782	213,526	232,093	328,161
77*	151,895	191,904	208,591	174,900	225,271	244,859	346,210
78*	160,249	202,459	220,064	184,520	237,660	258,326	365,251
79*	169,063	213,595	232,168	194,669	250,732	272,534	385,341
80*	178,361	225,343	244,937	205,375	264,523	287,524	406,534
81*	188,171	237,735	258,407	216,670	279,070	303,336	428,892
82*	198,520	250,811	272,620	228,587	294,419	320,020	452,481
83*	209,439	264,605	287,614	241,159	310,612	337,621	477,368
84*	220,957	279,158	303,432	254,422	327,694	356,189	503,622
85*	246,948	311,995	339,124	284,349	366,241	398,087	562,862
86*	253,967	320,862	348,762	292,431	376,649	409,401	578,859
87*	253,967	320,862	348,762	292,431	376,649	409,401	578,859
88*	253,967	320,862	348,762	292,431	376,649	409,401	578,859
89*	253,967	320,862	348,762	292,431	376,649	409,401	578,859
90*	253,967	320,862	348,762	292,431	376,649	409,401	578,859
91*	253,967	320,862	348,762	292,431	376,649	409,401	578,859
92*	253,967	320,862	348,762	292,431	376,649	409,401	578,859
93*	253,967	320,862	348,762	292,431	376,649	409,401	578,859
94*	253,967	320,862	348,762	292,431	376,649	409,401	578,859
95*	253,967	320,862	348,762	292,431	376,649	409,401	578,859
96*	253,967	320,862	348,762	292,431	376,649	409,401	578,859
97*	253,967	320,862	348,762	292,431	376,649	409,401	578,859
98*	253,967	320,862	348,762	292,431	376,649	409,401	578,859
99*	253,967	320,862	348,762	292,431	376,649	409,401	578,859

*66-99 岁为续保年龄

可选保障基准费率表

单位：人民币元

综合牙科保障		
保单年度	赔付限额 10,000 元	赔付限额 30,000 元
首次投保或中断保障后再次投保	7,246	10,133
续保年度	7,608	10,640
体检保障		
保障项目	赔付限额 2,000 元	赔付限额 5,000 元
体检保障	1,690	3,793

毛保费因子

1、保障区域因子

保障计划	保障区域	保障区域因子
白金计划	全球（含美国）	100%
黄金计划	全球（不含美国）	100%

白银计划	亚洲	105.3%
	中国大陆	100%

2、被保险人常住地的区域因子

常住地的地区类别	常住地区域因子
非洲 - 高	92%
非洲 - 低	87%
美洲 - 高	114%
美洲 - 中	95%
美洲 - 低	89%
亚洲 - 高	135%
亚洲 - 中	100%
亚洲 - 低	87%
欧洲 - 高	117%
欧洲 - 中	108%
欧洲 - 低	100%
中东	100%
大洋洲	117%
美国	130%

3、核心医疗保障免赔额因子

核心医疗保障免赔额	免赔额因子
0	100%
10000 元	92%

4、家庭费率因子

投保人数	家庭费率因子
一人投保	100%
多人投保	95%

5、社保因子

被保险人是否有社保	社保因子
有社保	98%
无社保	100%

必选保障毛保费 = 必选保障基准费率 × 保障区域因子 × 被保险人常住地的区域因子 × 核心
医疗保障免赔额因子 × 家庭费率因子 × 社保因子

可选保障毛保费 = 可选保障基准费率 × 家庭费率因子 × 社保因子