

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	17,291	21,846	23,745	19,910	25,644	27,873	39,410
1	17,208	21,741	23,630	19,814	25,521	27,739	39,220
2	17,046	21,535	23,408	19,628	25,280	27,478	38,851
3	16,502	20,848	22,661	19,002	24,475	26,602	37,612
4	16,464	20,799	22,607	18,957	24,416	26,539	37,523
5	16,343	20,648	22,443	18,819	24,238	26,345	37,249
6	16,107	20,350	22,118	18,546	23,887	25,964	36,711
7	15,732	19,875	21,603	18,113	23,331	25,359	35,855
8	15,468	19,542	21,241	17,811	22,939	24,934	35,254
9	15,443	19,511	21,207	17,782	22,902	24,893	35,197
10	15,279	19,304	20,982	17,593	22,660	24,630	34,825
11	15,123	19,107	20,768	17,414	22,429	24,378	34,468
12	14,939	18,874	20,515	17,201	22,155	24,081	34,048
13	14,901	18,827	20,463	17,158	22,100	24,021	33,963
14	14,815	18,717	20,344	17,058	21,971	23,881	33,765
15	14,784	18,677	20,301	17,022	21,925	23,830	33,694
16	14,703	18,577	20,191	16,930	21,806	23,702	33,513
17	14,613	18,462	20,067	16,826	21,671	23,555	33,305
18	14,571	18,409	20,009	16,777	21,609	23,488	33,209
19	14,809	18,711	20,337	17,052	21,963	23,872	33,753
20	14,990	18,938	20,585	17,261	22,232	24,164	34,166
21	15,341	19,381	21,067	17,664	22,752	24,729	34,965
22	15,672	19,800	21,521	18,045	23,242	25,262	35,719
23	15,998	20,213	21,970	18,422	23,727	25,790	36,464
24	16,233	20,510	22,293	18,692	24,077	26,169	37,000
25	16,474	20,814	22,624	18,969	24,433	26,557	37,549
26	16,781	21,203	23,045	19,323	24,888	27,051	38,249
27	17,128	21,640	23,521	19,723	25,402	27,611	39,038
28	17,523	22,138	24,063	20,176	25,988	28,246	39,938
29	17,886	22,597	24,561	20,595	26,526	28,832	40,765
30	18,065	22,825	24,808	20,801	26,792	29,122	41,174
31	18,521	23,399	25,433	21,326	27,467	29,856	42,213
32	18,967	23,963	26,046	21,839	28,130	30,575	43,230

33	19,410	24,524	26,655	22,351	28,788	31,291	44,241
34	19,939	25,190	27,381	22,958	29,570	32,141	45,443
35	20,512	25,916	28,169	23,620	30,422	33,067	46,753
36	21,557	27,234	29,602	24,821	31,969	34,749	49,132
37	22,527	28,461	30,935	25,939	33,409	36,314	51,344
38	23,588	29,801	32,392	27,160	34,982	38,023	53,762
39	24,532	30,995	33,689	28,247	36,384	39,547	55,915
40	25,396	32,084	34,874	29,241	37,663	40,938	57,882
41	26,469	33,441	36,348	30,477	39,255	42,668	60,328
42	27,628	34,906	37,941	31,813	40,974	44,536	62,971
43	28,714	36,277	39,431	33,062	42,585	46,288	65,446
44	29,558	37,343	40,590	34,034	43,836	47,648	67,369
45	30,739	38,835	42,212	35,395	45,589	49,552	70,062
46	31,714	40,068	43,552	36,517	47,033	51,123	72,283
47	32,459	41,008	44,573	37,375	48,138	52,323	73,981
48	33,433	42,239	45,911	38,496	49,582	53,893	76,201
49	34,454	43,529	47,314	39,673	51,098	55,541	78,530
50	35,286	44,581	48,457	40,629	52,332	56,882	80,425
51	36,138	45,656	49,626	41,611	53,595	58,255	82,367
52	37,032	46,786	50,854	42,640	54,920	59,696	84,404
53	38,173	48,228	52,421	43,954	56,613	61,535	87,004
54	39,448	49,839	54,172	45,422	58,504	63,591	89,912
55	41,199	52,051	56,577	47,439	61,101	66,413	93,903
56	42,990	54,315	59,037	49,501	63,756	69,300	97,985
57	44,813	56,616	61,539	51,600	66,460	72,239	102,139
58	46,663	58,954	64,081	53,731	69,205	75,223	106,357
59	48,667	61,487	66,833	56,039	72,177	78,453	110,925
60	50,901	64,310	69,901	58,611	75,491	82,055	116,018
61	53,430	67,504	73,373	61,521	79,239	86,129	121,779
62	55,957	70,696	76,844	64,433	82,989	90,205	127,541
63	58,776	74,258	80,715	67,678	87,169	94,748	133,966
64	61,871	78,168	84,965	71,242	91,759	99,738	141,021
65	67,148	84,834	92,211	77,318	99,585	108,244	153,047
66*	72,854	92,044	100,048	83,888	108,048	117,443	166,053
67*	78,938	99,731	108,402	90,893	117,070	127,249	179,920
68*	85,818	108,421	117,849	98,815	127,273	138,340	195,601
69*	93,024	117,527	127,747	107,114	137,962	149,958	212,027
70*	100,485	126,953	137,992	115,705	149,027	161,985	229,033
71*	108,554	137,148	149,073	124,996	160,994	174,993	247,424
72*	117,206	148,079	160,954	134,957	173,824	188,939	267,143
73*	126,481	159,795	173,690	145,637	187,579	203,890	288,283
74*	136,422	172,356	187,343	157,084	202,323	219,915	310,941
75*	146,024	184,488	200,529	168,140	216,563	235,394	332,828

76*	154,055	194,633	211,558	177,387	228,473	248,340	351,133
77*	162,528	205,338	223,193	187,143	241,040	262,000	370,445
78*	171,467	216,632	235,469	197,437	254,297	276,409	390,819
79*	180,898	228,547	248,420	208,296	268,284	291,612	412,315
80*	190,847	241,118	262,083	219,752	283,040	307,651	434,992
81*	201,343	254,377	276,496	231,837	298,605	324,570	458,915
82*	212,417	268,368	291,704	244,589	315,029	342,422	484,155
83*	224,100	283,128	307,747	258,041	332,355	361,255	510,784
84*	236,424	298,700	324,673	272,232	350,633	381,123	538,876
85*	264,235	333,835	362,863	304,254	391,878	425,954	602,263
86*	271,745	343,323	373,176	312,902	403,015	438,060	619,380
87*	271,745	343,323	373,176	312,902	403,015	438,060	619,380
88*	271,745	343,323	373,176	312,902	403,015	438,060	619,380
89*	271,745	343,323	373,176	312,902	403,015	438,060	619,380
90*	271,745	343,323	373,176	312,902	403,015	438,060	619,380
91*	271,745	343,323	373,176	312,902	403,015	438,060	619,380
92*	271,745	343,323	373,176	312,902	403,015	438,060	619,380
93*	271,745	343,323	373,176	312,902	403,015	438,060	619,380
94*	271,745	343,323	373,176	312,902	403,015	438,060	619,380
95*	271,745	343,323	373,176	312,902	403,015	438,060	619,380
96*	271,745	343,323	373,176	312,902	403,015	438,060	619,380
97*	271,745	343,323	373,176	312,902	403,015	438,060	619,380
98*	271,745	343,323	373,176	312,902	403,015	438,060	619,380
99*	271,745	343,323	373,176	312,902	403,015	438,060	619,380

*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