

招商信诺醇悦人生 II 高端医疗保险费率表

必选保障基准费率表

1. 首次投保或中断保障后又再次投保基准费率表

单位：人民币元

特定医院自负比例=100%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	23,438	10,463	5,440	4,013	23,438	10,463	5,658	3,919
1	7,181	3,748	2,069	1,606	7,181	3,560	2,140	1,573
2	6,558	3,596	1,558	1,225	6,558	3,596	1,615	1,200
3	6,352	3,388	2,144	1,775	6,348	3,527	2,223	1,738
4	6,727	3,635	2,144	1,775	6,721	3,781	2,223	1,738
5	6,617	3,696	2,144	1,775	6,610	3,775	2,223	1,738
6	6,204	3,602	2,144	1,775	6,204	3,602	2,223	1,738
7	5,656	3,381	2,144	1,775	5,673	3,335	2,223	1,738
8	5,046	3,081	2,144	1,775	5,083	3,021	2,223	1,738
9	4,427	2,740	1,844	1,540	4,479	2,688	1,919	1,517
10	3,854	2,398	1,544	1,306	3,910	2,367	1,615	1,294
11	3,571	2,217	1,310	1,108	3,617	2,204	1,367	1,098
12	3,400	2,094	1,133	956	3,400	2,094	1,173	942
13	3,410	2,079	1,050	885	3,327	2,071	1,063	854
14	3,513	2,125	1,046	877	3,342	2,098	1,033	829
15	3,750	2,252	1,094	921	3,531	2,208	1,071	858
16	3,975	2,371	1,173	983	3,800	2,333	1,163	929
17	4,213	2,494	1,254	1,054	4,213	2,494	1,294	1,033
18	4,413	2,585	1,319	1,108	4,744	2,673	1,452	1,154
19	4,581	2,654	1,371	1,152	5,350	2,867	1,629	1,292
20	4,506	2,592	1,417	1,192	5,685	2,935	1,808	1,431
21	4,644	2,654	1,465	1,233	6,244	3,152	1,983	1,567
22	4,798	2,738	1,523	1,288	6,715	3,392	2,140	1,698
23	4,848	2,779	1,594	1,354	6,885	3,560	2,275	1,813
24	4,913	2,835	1,677	1,431	6,946	3,723	2,388	1,910
25	4,983	2,892	1,765	1,513	6,938	3,867	2,481	1,996
26	5,196	3,021	1,850	1,590	7,102	4,090	2,563	2,067
27	5,415	3,138	1,929	1,656	7,283	4,279	2,638	2,131
28	5,638	3,235	1,996	1,710	7,515	4,433	2,710	2,185
29	5,881	3,338	2,060	1,760	7,802	4,573	2,790	2,242
30	5,992	3,371	2,138	1,823	7,919	4,604	2,888	2,313
31	6,133	3,442	2,235	1,904	8,065	4,679	3,010	2,406
32	6,315	3,569	2,371	2,021	8,238	4,817	3,173	2,533
33	6,740	3,867	2,548	2,179	8,688	5,179	3,375	2,704
34	7,181	4,198	2,742	2,356	9,146	5,588	3,592	2,898
35	7,585	4,506	2,923	2,521	9,575	5,979	3,804	3,081
36	7,894	4,742	3,063	2,650	9,931	6,298	3,977	3,231
37	8,050	4,846	3,127	2,706	10,181	6,477	4,083	3,321
38	8,027	4,792	3,129	2,683	10,300	6,485	4,108	3,333
39	7,910	4,648	3,129	2,608	10,350	6,383	4,088	3,300
40	7,815	4,510	3,129	2,585	10,408	6,258	4,142	3,329
41	7,858	4,471	3,129	2,577	10,552	6,206	4,171	3,346
42	8,154	4,631	3,131	2,675	10,863	6,308	4,300	3,452
43	8,790	5,052	3,408	2,927	11,390	6,635	4,563	3,681
44	9,735	5,706	3,838	3,323	12,094	7,154	4,935	4,015
45	10,271	6,142	4,398	3,842	12,117	7,335	5,383	4,423
46	11,581	7,029	5,063	4,471	12,923	8,025	5,871	4,871
47	13,025	7,973	5,815	5,188	13,710	8,740	6,360	5,325
48	14,544	8,923	6,619	5,963	14,431	9,431	6,825	5,765
49	16,060	9,840	7,429	6,752	15,113	10,090	7,263	6,185
50	17,496	10,694	8,194	7,494	15,800	10,700	7,688	6,588
51	18,769	11,450	8,856	8,129	16,535	11,263	8,106	6,977
52	19,800	12,075	9,358	8,602	17,360	11,760	8,533	7,352
53	20,529	12,542	9,665	8,875	18,300	12,194	8,969	7,717

54	20,983	12,850	9,798	8,967	19,300	12,567	9,390	8,052
55	21,208	13,008	9,798	8,925	20,285	12,898	9,771	8,340
56	22,652	13,873	9,704	8,783	22,581	14,058	10,083	8,558
57	22,558	13,742	9,552	8,592	23,371	14,352	10,302	8,690
58	22,383	13,492	9,383	8,385	23,944	14,640	10,413	8,729
59	22,238	13,227	9,238	8,204	24,410	14,948	10,475	8,733
60	22,233	13,075	9,152	8,090	24,904	15,315	10,569	8,769
61	22,488	13,158	9,160	8,069	25,565	15,767	10,765	8,904
62	23,119	13,608	9,308	8,188	26,529	16,340	11,146	9,215
63	24,202	14,498	9,617	8,473	27,896	17,056	11,765	9,744
64	25,654	15,733	10,081	8,910	29,594	17,921	12,583	10,465
65	27,348	17,173	10,679	9,485	31,508	18,927	13,552	11,327

1. 首次投保或中断保障后又再次投保基准费率表

单位：人民币元

特定医院自负比例=0%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	31,043	13,751	8,569	6,658	31,043	13,751	8,920	6,498
1	9,455	4,874	3,165	2,560	9,455	4,626	3,279	2,503
2	8,627	4,673	2,347	1,910	8,627	4,673	2,437	1,868
3	8,354	4,398	3,286	2,847	8,348	4,582	3,413	2,783
4	8,852	4,726	3,286	2,847	8,843	4,918	3,413	2,783
5	8,705	4,805	3,286	2,847	8,697	4,910	3,413	2,783
6	8,157	4,681	3,286	2,847	8,157	4,681	3,413	2,783
7	7,430	4,390	3,286	2,847	7,452	4,329	3,413	2,783
8	6,619	3,993	3,286	2,847	6,669	3,913	3,413	2,783
9	5,797	3,541	2,805	2,446	5,866	3,472	2,925	2,407
10	5,036	3,090	2,324	2,049	5,111	3,048	2,437	2,028
11	4,660	2,850	1,950	1,712	4,721	2,833	2,040	1,694
12	4,433	2,687	1,666	1,453	4,433	2,687	1,729	1,428
13	4,447	2,668	1,532	1,332	4,336	2,657	1,552	1,279
14	4,583	2,729	1,526	1,318	4,356	2,693	1,506	1,236
15	4,898	2,897	1,603	1,392	4,608	2,839	1,566	1,286
16	5,197	3,054	1,729	1,499	4,964	3,004	1,713	1,407
17	5,512	3,216	1,860	1,619	5,512	3,216	1,923	1,584
18	5,778	3,337	1,963	1,712	6,218	3,453	2,177	1,790
19	6,002	3,428	2,047	1,786	7,023	3,709	2,461	2,024
20	5,902	3,346	2,120	1,854	7,468	3,800	2,748	2,262
21	6,085	3,428	2,197	1,925	8,210	4,087	3,029	2,492
22	6,290	3,538	2,290	2,017	8,835	4,403	3,279	2,716
23	6,356	3,594	2,404	2,130	9,062	4,626	3,496	2,911
24	6,442	3,668	2,538	2,262	9,142	4,841	3,676	3,078
25	6,536	3,742	2,678	2,400	9,131	5,031	3,827	3,223
26	6,818	3,913	2,815	2,531	9,350	5,326	3,957	3,344
27	7,109	4,067	2,942	2,645	9,590	5,577	4,077	3,454
28	7,405	4,197	3,049	2,737	9,897	5,780	4,194	3,546
29	7,728	4,332	3,152	2,822	10,279	5,965	4,321	3,642
30	7,875	4,376	3,276	2,929	10,434	6,006	4,478	3,762
31	8,063	4,469	3,433	3,067	10,628	6,105	4,675	3,922
32	8,304	4,637	3,650	3,266	10,857	6,287	4,935	4,139
33	8,868	5,031	3,934	3,535	11,455	6,766	5,259	4,429
34	9,455	5,469	4,244	3,837	12,064	7,306	5,607	4,759
35	9,991	5,877	4,535	4,117	12,634	7,824	5,947	5,072
36	10,401	6,188	4,758	4,337	13,107	8,245	6,225	5,327
37	10,608	6,326	4,862	4,433	13,439	8,482	6,395	5,480
38	10,578	6,254	4,865	4,394	13,596	8,493	6,435	5,501
39	10,423	6,064	4,865	4,266	13,663	8,358	6,402	5,444
40	10,296	5,882	4,865	4,227	13,740	8,193	6,488	5,494
41	10,354	5,830	4,865	4,213	13,931	8,124	6,535	5,522
42	10,747	6,042	4,869	4,380	14,343	8,259	6,742	5,703

43	11,591	6,598	5,313	4,809	15,043	8,692	7,163	6,093
44	12,847	7,463	6,001	5,483	15,979	9,377	7,761	6,661
45	13,558	8,039	6,899	6,367	16,009	9,617	8,479	7,356
46	15,298	9,212	7,964	7,438	17,080	10,529	9,260	8,119
47	17,215	10,460	9,170	8,659	18,125	11,473	10,045	8,893
48	19,232	11,716	10,459	9,978	19,083	12,388	10,790	9,641
49	21,246	12,927	11,758	11,323	19,987	13,258	11,491	10,358
50	23,152	14,057	12,984	12,586	20,900	14,065	12,172	11,043
51	24,843	15,056	14,046	13,668	21,877	14,809	12,844	11,706
52	26,212	15,883	14,851	14,474	22,973	15,467	13,528	12,345
53	27,181	16,500	15,342	14,938	24,220	16,040	14,226	12,966
54	27,784	16,907	15,555	15,094	25,548	16,533	14,901	13,537
55	28,083	17,117	15,555	15,024	26,857	16,971	15,512	14,027
56	30,000	18,259	15,405	14,782	29,906	18,505	16,013	14,399
57	29,875	18,086	15,161	14,456	30,954	18,893	16,363	14,623
58	29,643	17,755	14,891	14,105	31,715	19,273	16,540	14,690
59	29,449	17,406	14,657	13,796	32,335	19,681	16,641	14,697
60	29,444	17,205	14,520	13,601	32,991	20,165	16,791	14,757
61	29,781	17,315	14,533	13,565	33,868	20,763	17,105	14,988
62	30,620	17,910	14,771	13,768	35,149	21,520	17,716	15,517
63	32,058	19,086	15,265	14,254	36,964	22,468	18,708	16,418
64	33,987	20,719	16,009	14,999	39,219	23,611	20,020	17,645
65	36,236	22,622	16,968	15,978	41,761	24,941	21,573	19,114

2. 续保基准费率表

单位：人民币元

特定医院自负比例=100%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	24,609	10,986	5,712	4,213	24,609	10,986	5,941	4,115
1	7,540	3,935	2,172	1,687	7,540	3,738	2,247	1,652
2	6,886	3,776	1,636	1,286	6,886	3,776	1,695	1,260
3	6,670	3,557	2,251	1,864	6,665	3,703	2,334	1,824
4	7,063	3,817	2,251	1,864	7,057	3,970	2,334	1,824
5	6,948	3,881	2,251	1,864	6,941	3,964	2,334	1,824
6	6,514	3,782	2,251	1,864	6,514	3,782	2,334	1,824
7	5,939	3,550	2,251	1,864	5,957	3,502	2,334	1,824
8	5,298	3,235	2,251	1,864	5,338	3,172	2,334	1,824
9	4,648	2,877	1,936	1,617	4,703	2,822	2,015	1,593
10	4,047	2,518	1,621	1,372	4,106	2,485	1,695	1,358
11	3,749	2,328	1,376	1,164	3,798	2,314	1,435	1,153
12	3,570	2,198	1,190	1,004	3,570	2,198	1,232	989
13	3,581	2,183	1,103	930	3,493	2,174	1,116	897
14	3,688	2,231	1,098	921	3,509	2,203	1,085	871
15	3,938	2,365	1,148	967	3,708	2,319	1,124	901
16	4,174	2,489	1,232	1,033	3,990	2,450	1,221	976
17	4,423	2,618	1,317	1,107	4,423	2,618	1,358	1,085
18	4,633	2,715	1,385	1,164	4,981	2,807	1,525	1,212
19	4,810	2,787	1,439	1,210	5,618	3,010	1,711	1,356
20	4,732	2,721	1,488	1,251	5,970	3,082	1,899	1,503
21	4,876	2,787	1,538	1,295	6,556	3,310	2,083	1,645
22	5,038	2,874	1,599	1,352	7,050	3,561	2,247	1,783
23	5,090	2,918	1,673	1,422	7,230	3,738	2,389	1,903
24	5,158	2,977	1,761	1,503	7,293	3,909	2,507	2,006
25	5,233	3,036	1,853	1,588	7,284	4,060	2,605	2,096
26	5,456	3,172	1,943	1,669	7,457	4,294	2,691	2,170
27	5,685	3,294	2,026	1,739	7,648	4,493	2,769	2,238
28	5,919	3,397	2,096	1,796	7,890	4,655	2,846	2,295
29	6,175	3,504	2,163	1,848	8,192	4,802	2,929	2,354
30	6,291	3,539	2,244	1,914	8,315	4,834	3,032	2,428
31	6,440	3,614	2,347	1,999	8,468	4,913	3,161	2,527

32	6,630	3,747	2,489	2,122	8,649	5,058	3,332	2,660
33	7,077	4,060	2,675	2,288	9,122	5,438	3,544	2,839
34	7,540	4,408	2,879	2,474	9,603	5,867	3,771	3,043
35	7,965	4,732	3,069	2,647	10,054	6,278	3,994	3,235
36	8,288	4,979	3,216	2,783	10,428	6,613	4,176	3,393
37	8,453	5,088	3,283	2,842	10,690	6,801	4,288	3,487
38	8,428	5,031	3,286	2,818	10,815	6,810	4,314	3,500
39	8,306	4,880	3,286	2,739	10,868	6,703	4,292	3,465
40	8,205	4,736	3,286	2,715	10,929	6,571	4,349	3,496
41	8,251	4,694	3,286	2,706	11,080	6,517	4,379	3,513
42	8,562	4,863	3,288	2,809	11,406	6,624	4,515	3,625
43	9,229	5,305	3,579	3,073	11,959	6,967	4,791	3,865
44	10,222	5,992	4,029	3,489	12,698	7,512	5,182	4,215
45	10,784	6,449	4,618	4,034	12,723	7,702	5,653	4,644
46	12,160	7,381	5,316	4,694	13,569	8,426	6,164	5,114
47	13,676	8,372	6,105	5,447	14,396	9,177	6,678	5,591
48	15,271	9,369	6,950	6,261	15,153	9,903	7,166	6,053
49	16,863	10,332	7,801	7,090	15,868	10,594	7,626	6,495
50	18,371	11,228	8,603	7,868	16,590	11,235	8,072	6,917
51	19,707	12,023	9,299	8,536	17,362	11,826	8,512	7,326
52	20,790	12,679	9,826	9,032	18,228	12,348	8,960	7,720
53	21,556	13,169	10,148	9,319	19,215	12,803	9,417	8,103
54	22,033	13,493	10,288	9,415	20,265	13,195	9,859	8,455
55	22,269	13,659	10,288	9,371	21,300	13,543	10,259	8,757
56	23,785	14,567	10,189	9,223	23,710	14,761	10,588	8,986
57	23,686	14,429	10,030	9,021	24,539	15,070	10,817	9,124
58	23,503	14,166	9,853	8,805	25,141	15,372	10,933	9,166
59	23,349	13,888	9,699	8,614	25,631	15,695	10,999	9,170
60	23,345	13,729	9,610	8,494	26,149	16,080	11,097	9,207
61	23,612	13,816	9,618	8,472	26,843	16,555	11,303	9,349
62	24,275	14,289	9,774	8,597	27,856	17,157	11,703	9,675
63	25,412	15,223	10,098	8,897	29,291	17,909	12,353	10,231
64	26,937	16,520	10,585	9,356	31,073	18,817	13,213	10,988
65	28,715	18,032	11,213	9,960	33,084	19,873	14,230	11,893
66	30,616	19,602	11,963	10,686	35,203	21,070	15,345	12,898
67	32,504	21,083	12,817	11,517	37,312	22,404	16,500	13,950
68	34,289	22,367	13,735	12,421	39,327	23,872	17,631	14,991
69	36,033	23,518	14,641	13,307	41,326	25,482	18,657	15,940
70	37,842	24,636	15,428	14,074	43,411	27,245	19,495	16,715
71	39,815	25,832	16,004	14,623	45,695	29,175	20,055	17,224
72	42,055	27,208	16,266	14,855	48,287	31,283	20,252	17,388
73	44,636	28,840	16,144	14,700	51,264	33,576	20,029	17,146
74	47,515	30,702	15,693	14,206	54,572	36,022	19,449	16,553
75	50,612	32,732	14,995	13,460	58,133	38,579	18,600	15,702
76	53,861	34,880	14,131	12,548	61,860	41,217	17,574	14,676
77	57,181	37,083	13,188	11,550	65,671	43,890	16,454	13,563
78	60,504	39,285	13,029	11,362	69,482	46,563	16,209	13,307
79	63,753	41,431	12,871	11,174	73,207	49,201	15,971	13,055
80	67,296	43,730	13,576	11,784	77,280	51,931	16,846	13,768
81	70,825	46,018	14,276	12,390	81,333	54,653	17,721	14,479
82	74,340	48,296	14,973	12,994	85,372	57,361	18,589	15,188
83	77,849	50,571	15,671	13,598	89,403	60,067	19,458	15,894
84	81,368	52,854	16,371	14,203	93,448	62,777	20,328	16,603
85	84,906	55,149	17,073	14,809	97,510	65,505	21,203	17,316
86	88,430	57,433	17,773	15,415	101,559	68,222	22,076	18,025
87	91,844	59,647	18,452	16,004	105,483	70,853	22,921	18,714
88	95,213	61,832	19,121	16,581	109,355	73,452	23,754	19,392
89	98,514	63,971	19,775	17,150	113,146	75,994	24,570	20,057
90	101,719	66,049	20,412	17,701	116,828	78,463	25,364	20,703
91	104,799	68,047	21,024	18,231	120,367	80,839	26,125	21,324
92	107,739	69,952	21,608	18,734	123,745	83,105	26,854	21,917
93	110,526	71,761	22,162	19,213	126,947	85,253	27,543	22,477

94	113,159	73,469	22,684	19,666	129,973	87,281	28,195	23,008
95	115,605	75,055	23,170	20,088	132,783	89,167	28,798	23,500
96	117,849	76,508	23,616	20,473	135,363	90,897	29,354	23,953
97	119,879	77,827	24,019	20,821	137,694	92,461	29,857	24,362
98	121,686	78,999	24,378	21,131	139,770	93,857	30,303	24,725
99	123,261	80,019	24,690	21,403	141,579	95,067	30,693	25,043

2. 续保基准费率表

单位：人民币元

		特定医院自负比例=0%							
性别		男性				女性			
年龄	免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0		32,595	14,438	8,997	6,990	32,595	14,438	9,366	6,823
1		9,927	5,118	3,324	2,688	9,927	4,858	3,443	2,628
2		9,059	4,907	2,465	2,006	9,059	4,907	2,559	1,961
3		8,771	4,618	3,450	2,989	8,765	4,811	3,583	2,922
4		9,294	4,962	3,450	2,989	9,285	5,164	3,583	2,922
5		9,140	5,046	3,450	2,989	9,131	5,156	3,583	2,922
6		8,565	4,916	3,450	2,989	8,565	4,916	3,583	2,922
7		7,801	4,609	3,450	2,989	7,824	4,545	3,583	2,922
8		6,950	4,193	3,450	2,989	7,002	4,109	3,583	2,922
9		6,087	3,718	2,945	2,568	6,160	3,646	3,071	2,527
10		5,288	3,244	2,440	2,151	5,367	3,201	2,559	2,129
11		4,893	2,992	2,047	1,797	4,957	2,975	2,142	1,779
12		4,655	2,822	1,749	1,525	4,655	2,822	1,816	1,499
13		4,669	2,802	1,609	1,399	4,553	2,790	1,630	1,343
14		4,812	2,865	1,602	1,384	4,574	2,828	1,581	1,298
15		5,143	3,042	1,683	1,462	4,838	2,981	1,644	1,350
16		5,457	3,206	1,816	1,574	5,213	3,154	1,798	1,477
17		5,788	3,377	1,953	1,700	5,788	3,377	2,019	1,663
18		6,067	3,504	2,061	1,797	6,529	3,626	2,286	1,879
19		6,302	3,600	2,149	1,876	7,374	3,895	2,584	2,125
20		6,197	3,513	2,226	1,946	7,842	3,990	2,885	2,375
21		6,389	3,600	2,307	2,021	8,620	4,291	3,180	2,617
22		6,604	3,715	2,405	2,118	9,277	4,623	3,443	2,852
23		6,674	3,773	2,524	2,237	9,515	4,858	3,671	3,056
24		6,764	3,851	2,664	2,375	9,599	5,083	3,860	3,232
25		6,863	3,929	2,812	2,520	9,588	5,283	4,018	3,384
26		7,159	4,109	2,956	2,658	9,817	5,592	4,155	3,511
27		7,464	4,271	3,089	2,777	10,070	5,855	4,281	3,626
28		7,775	4,407	3,201	2,874	10,392	6,069	4,404	3,723
29		8,115	4,548	3,310	2,963	10,793	6,263	4,537	3,824
30		8,269	4,595	3,439	3,075	10,956	6,307	4,702	3,951
31		8,466	4,693	3,604	3,220	11,159	6,411	4,909	4,118
32		8,719	4,869	3,832	3,429	11,400	6,601	5,182	4,345
33		9,312	5,283	4,130	3,712	12,028	7,105	5,522	4,651
34		9,927	5,743	4,456	4,029	12,667	7,671	5,887	4,997
35		10,491	6,171	4,761	4,323	13,265	8,215	6,245	5,325
36		10,921	6,497	4,996	4,554	13,762	8,658	6,536	5,593
37		11,139	6,642	5,105	4,655	14,111	8,906	6,715	5,754
38		11,107	6,567	5,109	4,614	14,276	8,918	6,757	5,776
39		10,944	6,367	5,109	4,480	14,346	8,776	6,722	5,716
40		10,811	6,176	5,109	4,439	14,427	8,603	6,813	5,769
41		10,872	6,121	5,109	4,424	14,628	8,530	6,862	5,798
42		11,284	6,344	5,112	4,599	15,061	8,672	7,079	5,988
43		12,170	6,928	5,578	5,050	15,796	9,126	7,521	6,398
44		13,489	7,836	6,301	5,757	16,777	9,846	8,149	6,994
45		14,236	8,441	7,244	6,685	16,809	10,098	8,903	7,724
46		16,063	9,673	8,363	7,810	17,934	11,055	9,723	8,525
47		18,076	10,983	9,629	9,091	19,032	12,047	10,547	9,337
48		20,194	12,301	10,982	10,477	20,037	13,007	11,329	10,123

49	22,309	13,574	12,346	11,889	20,987	13,921	12,066	10,876
50	24,310	14,759	13,633	13,215	21,945	14,768	12,781	11,595
51	26,085	15,809	14,748	14,352	22,971	15,549	13,486	12,292
52	27,523	16,677	15,593	15,197	24,121	16,240	14,205	12,962
53	28,540	17,325	16,109	15,685	25,431	16,842	14,937	13,614
54	29,173	17,753	16,333	15,849	26,826	17,359	15,646	14,214
55	29,487	17,972	16,333	15,775	28,200	17,819	16,287	14,728
56	31,500	19,172	16,175	15,521	31,401	19,430	16,813	15,119
57	31,369	18,990	15,919	15,179	32,502	19,838	17,182	15,354
58	31,125	18,643	15,635	14,810	33,301	20,237	17,368	15,425
59	30,922	18,276	15,390	14,486	33,952	20,665	17,473	15,432
60	30,916	18,065	15,246	14,281	34,640	21,174	17,631	15,495
61	31,270	18,181	15,260	14,244	35,561	21,801	17,960	15,737
62	32,151	18,805	15,509	14,456	36,906	22,596	18,602	16,293
63	33,661	20,040	16,028	14,966	38,812	23,591	19,643	17,239
64	35,686	21,755	16,810	15,749	41,179	24,791	21,021	18,528
65	38,048	23,753	17,816	16,777	43,849	26,188	22,652	20,070
66	40,572	25,830	19,019	18,014	46,664	27,770	24,440	21,780
67	43,079	27,787	20,387	19,429	49,464	29,534	26,292	23,572
68	45,450	29,485	21,859	20,968	52,140	31,475	28,105	25,345
69	47,765	31,006	23,311	22,477	54,795	33,603	29,749	26,962
70	50,167	32,484	24,573	23,784	57,564	35,934	31,092	28,281
71	52,788	34,066	25,496	24,719	60,596	38,484	31,990	29,149
72	55,763	35,885	25,917	25,114	64,039	41,272	32,305	29,428
73	59,190	38,042	25,720	24,850	67,993	44,303	31,948	29,014
74	63,013	40,503	24,998	24,008	72,385	47,536	31,019	28,005
75	67,127	43,187	23,879	22,737	77,114	50,917	29,658	26,556
76	71,441	46,026	22,494	21,184	82,064	54,404	28,013	24,809
77	75,851	48,939	20,983	19,485	87,125	57,938	26,218	22,912
78	80,263	51,851	20,727	19,165	92,185	61,472	25,825	22,477
79	84,577	54,688	20,474	18,844	97,133	64,960	25,443	22,048
80	89,283	57,727	21,603	19,884	102,542	68,569	26,846	23,263
81	93,969	60,752	22,726	20,916	107,925	72,166	28,248	24,473
82	98,637	63,762	23,844	21,944	113,287	75,746	29,640	25,680
83	103,297	66,770	24,963	22,972	118,641	79,323	31,033	26,884
84	107,971	69,789	26,085	24,004	124,013	82,907	32,428	28,091
85	112,669	72,823	27,210	25,036	129,407	86,513	33,831	29,305
86	117,349	75,842	28,333	26,068	134,784	90,104	35,230	30,512
87	121,883	78,768	29,420	27,070	139,996	93,583	36,583	31,686
88	126,357	81,657	30,493	28,053	145,138	97,019	37,919	32,840
89	130,741	84,485	31,541	29,022	150,172	100,379	39,227	33,973
90	134,996	87,233	32,561	29,961	155,061	103,644	40,500	35,072
91	139,087	89,873	33,543	30,862	159,762	106,785	41,721	36,130
92	142,991	92,392	34,480	31,719	164,247	109,781	42,888	37,139
93	146,692	94,783	35,367	32,535	168,500	112,621	43,993	38,093
94	150,190	97,042	36,205	33,306	172,517	115,301	45,038	38,998
95	153,437	99,139	36,983	34,025	176,250	117,794	46,006	39,836
96	156,418	101,059	37,699	34,681	179,675	120,082	46,896	40,608
97	159,114	102,803	38,344	35,273	182,772	122,149	47,703	41,304
98	161,513	104,353	38,919	35,802	185,529	123,994	48,418	41,923
99	163,605	105,700	39,420	36,264	187,931	125,593	49,042	42,463

可选保障基准费率表

体检保障		
保障项目	赔付限额1,000元	赔付限额2,000元
体检保障	805	1,570

毛保费因子

1、保障计划及免赔额因子

特定医院自负比例=100%				
保障计划 \ 免赔额	0	8000	30000	50000
大中华计划*	100%	100%	100%	100%
全球除美国计划	105%	102%	104%	105%

特定医院自负比例=0%				
保障计划 \ 免赔额	0	8000	30000	50000
大中华计划*	100%	100%	100%	100%
全球除美国计划	103%	101%	104%	105%
全球	203%	198%	153%	154%

*大中华计划为基准费率

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、家庭费率因子

投保人数量	家庭费率因子
一人投保	100%
多人投保	95%

4、社保因子

被保险人是否有社保	社保因子
有社保	100%
无社保	102%

5、逆选择风险因子

风险类型	逆选择风险因子
低风险	90%
中风险	100%
高风险	110%

必选保障毛保费 = 必选保障基准费率 × 保障计划及免赔额因子 × 被保险人常住地的区域因子 × 家庭费率因子 × 社保因子 × 逆选择风险因子

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

招商信诺醇悦人生 II 高端医疗保险次标准体加费费率表

必选保障次标准体基准加费费率表

EM=15

1. 首次投保或中断保障后又再次投保次标准体基准加费费率表

单位：人民币元

特定医院自负比例=100%

性别		男性				女性			
年龄	免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0		3,516	1,569	816	602	3,516	1,569	849	588
1		1,077	562	310	241	1,077	534	321	236
2		984	539	234	184	984	539	242	180
3		953	508	322	266	952	529	333	261
4		1,009	545	322	266	1,008	567	333	261
5		993	554	322	266	991	566	333	261
6		931	540	322	266	931	540	333	261
7		848	507	322	266	851	500	333	261
8		757	462	322	266	762	453	333	261
9		664	411	277	231	672	403	288	228
10		578	360	232	196	587	355	242	194
11		536	333	197	166	543	331	205	165
12		510	314	170	143	510	314	176	141
13		512	312	158	133	499	311	159	128
14		527	319	157	132	501	315	155	124
15		563	338	164	138	530	331	161	129
16		596	356	176	147	570	350	174	139
17		632	374	188	158	632	374	194	155
18		662	388	198	166	712	401	218	173
19		687	398	206	173	802	430	244	194
20		676	389	213	179	853	440	271	215
21		697	398	220	185	937	473	297	235
22		720	411	228	193	1,007	509	321	255
23		727	417	239	203	1,033	534	341	272
24		737	425	252	215	1,042	558	358	287
25		747	434	265	227	1,041	580	372	299
26		779	453	278	239	1,065	613	384	310
27		812	471	289	248	1,092	642	396	320
28		846	485	299	257	1,127	665	407	328
29		882	501	309	264	1,170	686	419	336
30		899	506	321	273	1,188	691	433	347
31		920	516	335	286	1,210	702	452	361
32		947	535	356	303	1,236	723	476	380
33		1,011	580	382	327	1,303	777	506	406
34		1,077	630	411	353	1,372	838	539	435
35		1,138	676	438	378	1,436	897	571	462
36		1,184	711	459	398	1,490	945	597	485
37		1,208	727	469	406	1,527	972	612	498
38		1,204	719	469	402	1,545	973	616	500
39		1,187	697	469	391	1,553	957	613	495
40		1,172	677	469	388	1,561	939	621	499
41		1,179	671	469	387	1,583	931	626	502
42		1,223	695	470	401	1,629	946	645	518
43		1,319	758	511	439	1,709	995	684	552
44		1,460	856	576	498	1,814	1,073	740	602
45		1,541	921	660	576	1,818	1,100	807	663
46		1,737	1,054	759	671	1,938	1,204	881	731
47		1,954	1,196	872	778	2,057	1,311	954	799
48		2,182	1,338	993	894	2,165	1,415	1,024	865
49		2,409	1,476	1,114	1,013	2,267	1,514	1,089	928
50		2,624	1,604	1,229	1,124	2,370	1,605	1,153	988
51		2,815	1,718	1,328	1,219	2,480	1,689	1,216	1,047

52	2,970	1,811	1,404	1,290	2,604	1,764	1,280	1,103
53	3,079	1,881	1,450	1,331	2,745	1,829	1,345	1,158
54	3,147	1,928	1,470	1,345	2,895	1,885	1,409	1,208
55	3,181	1,951	1,470	1,339	3,043	1,935	1,466	1,251
56	3,398	2,081	1,456	1,317	3,387	2,109	1,512	1,284
57	3,384	2,061	1,433	1,289	3,506	2,153	1,545	1,304
58	3,357	2,024	1,407	1,258	3,592	2,196	1,562	1,309
59	3,336	1,984	1,386	1,231	3,662	2,242	1,571	1,310
60	3,335	1,961	1,373	1,214	3,736	2,297	1,585	1,315
61	3,373	1,974	1,374	1,210	3,835	2,365	1,615	1,336
62	3,468	2,041	1,396	1,228	3,979	2,451	1,672	1,382
63	3,630	2,175	1,443	1,271	4,184	2,558	1,765	1,462
64	3,848	2,360	1,512	1,337	4,439	2,688	1,887	1,570
65	4,102	2,576	1,602	1,423	4,726	2,839	2,033	1,699

EM=15

1. 首次投保或中断保障后又再次投保次标准体基准加费率表

单位：人民币元

特定医院自负比例=0%									
性别		男性				女性			
年龄	免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0		4,656	2,063	1,285	999	4,656	2,063	1,338	975
1		1,418	731	475	384	1,418	694	492	375
2		1,294	701	352	287	1,294	701	366	280
3		1,253	660	493	427	1,252	687	512	417
4		1,328	709	493	427	1,326	738	512	417
5		1,306	721	493	427	1,305	737	512	417
6		1,224	702	493	427	1,224	702	512	417
7		1,115	658	493	427	1,118	649	512	417
8		993	599	493	427	1,000	587	512	417
9		870	531	421	367	880	521	439	361
10		755	464	349	307	767	457	366	304
11		699	428	293	257	708	425	306	254
12		665	403	250	218	665	403	259	214
13		667	400	230	200	650	399	233	192
14		687	409	229	198	653	404	226	185
15		735	435	240	209	691	426	235	193
16		780	458	259	225	745	451	257	211
17		827	482	279	243	827	482	288	238
18		867	501	294	257	933	518	327	269
19		900	514	307	268	1,053	556	369	304
20		885	502	318	278	1,120	570	412	339
21		913	514	330	289	1,232	613	454	374
22		943	531	344	303	1,325	660	492	407
23		953	539	361	320	1,359	694	524	437
24		966	550	381	339	1,371	726	551	462
25		980	561	402	360	1,370	755	574	483
26		1,023	587	422	380	1,403	799	594	502
27		1,066	610	441	397	1,439	837	612	518
28		1,111	630	457	411	1,485	867	629	532
29		1,159	650	473	423	1,542	895	648	546
30		1,181	656	491	439	1,565	901	672	564
31		1,209	670	515	460	1,594	916	701	588
32		1,246	696	548	490	1,629	943	740	621
33		1,330	755	590	530	1,718	1,015	789	664
34		1,418	820	637	576	1,810	1,096	841	714
35		1,499	882	680	618	1,895	1,174	892	761
36		1,560	928	714	651	1,966	1,237	934	799
37		1,591	949	729	665	2,016	1,272	959	822
38		1,587	938	730	659	2,039	1,274	965	825
39		1,563	910	730	640	2,049	1,254	960	817

40	1,544	882	730	634	2,061	1,229	973	824
41	1,553	874	730	632	2,090	1,219	980	828
42	1,612	906	730	657	2,151	1,239	1,011	855
43	1,739	990	797	721	2,256	1,304	1,074	914
44	1,927	1,119	900	822	2,397	1,407	1,164	999
45	2,034	1,206	1,035	955	2,401	1,443	1,272	1,103
46	2,295	1,382	1,195	1,116	2,562	1,579	1,389	1,218
47	2,582	1,569	1,376	1,299	2,719	1,721	1,507	1,334
48	2,885	1,757	1,569	1,497	2,862	1,858	1,619	1,446
49	3,187	1,939	1,764	1,698	2,998	1,989	1,724	1,554
50	3,473	2,109	1,948	1,888	3,135	2,110	1,826	1,656
51	3,726	2,258	2,107	2,050	3,282	2,221	1,927	1,756
52	3,932	2,382	2,228	2,171	3,446	2,320	2,029	1,852
53	4,077	2,475	2,301	2,241	3,633	2,406	2,134	1,945
54	4,168	2,536	2,333	2,264	3,832	2,480	2,235	2,031
55	4,212	2,568	2,333	2,254	4,029	2,546	2,327	2,104
56	4,500	2,739	2,311	2,217	4,486	2,776	2,402	2,160
57	4,481	2,713	2,274	2,168	4,643	2,834	2,454	2,193
58	4,446	2,663	2,234	2,116	4,757	2,891	2,481	2,204
59	4,417	2,611	2,199	2,069	4,850	2,952	2,496	2,205
60	4,417	2,581	2,178	2,040	4,949	3,025	2,519	2,214
61	4,467	2,597	2,180	2,035	5,080	3,114	2,566	2,248
62	4,593	2,687	2,216	2,065	5,272	3,228	2,657	2,328
63	4,809	2,863	2,290	2,138	5,545	3,370	2,806	2,463
64	5,098	3,108	2,401	2,250	5,883	3,542	3,003	2,647
65	5,435	3,393	2,545	2,397	6,264	3,741	3,236	2,867

EM=15

2. 续保次标准体基准加费费率表

单位：人民币元

特定医院自负比例=100%									
性别		男性				女性			
年龄	免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0		3,691	1,648	857	632	3,691	1,648	891	617
1		1,131	590	326	253	1,131	561	337	248
2		1,033	566	245	193	1,033	566	254	189
3		1,001	534	338	280	1,000	555	350	274
4		1,059	573	338	280	1,059	596	350	274
5		1,042	582	338	280	1,041	595	350	274
6		977	567	338	280	977	567	350	274
7		891	533	338	280	894	525	350	274
8		795	485	338	280	801	476	350	274
9		697	432	290	243	705	423	302	239
10		607	378	243	206	616	373	254	204
11		562	349	206	175	570	347	215	173
12		536	330	179	151	536	330	185	148
13		537	327	165	140	524	326	167	135
14		553	335	165	138	526	330	163	131
15		591	355	172	145	556	348	169	135
16		626	373	185	155	598	368	183	146
17		663	393	198	166	663	393	204	163
18		695	407	208	175	747	421	229	182
19		722	418	216	182	843	452	257	203
20		710	408	223	188	895	462	285	225
21		731	418	231	194	983	497	312	247
22		756	431	240	203	1,058	534	337	267
23		763	438	251	213	1,085	561	358	285
24		774	447	264	225	1,094	586	376	301
25		785	455	278	238	1,093	609	391	314
26		818	476	291	250	1,119	644	404	326
27		853	494	304	261	1,147	674	415	336

28	888	510	314	269	1,184	698	427	344
29	926	526	324	277	1,229	720	439	353
30	944	531	337	287	1,247	725	455	364
31	966	542	352	300	1,270	737	474	379
32	994	562	373	318	1,297	759	500	399
33	1,062	609	401	343	1,368	816	532	426
34	1,131	661	432	371	1,440	880	566	456
35	1,195	710	460	397	1,508	942	599	485
36	1,243	747	482	417	1,564	992	626	509
37	1,268	763	492	426	1,604	1,020	643	523
38	1,264	755	493	423	1,622	1,022	647	525
39	1,246	732	493	411	1,630	1,005	644	520
40	1,231	710	493	407	1,639	986	652	524
41	1,238	704	493	406	1,662	978	657	527
42	1,284	729	493	421	1,711	994	677	544
43	1,384	796	537	461	1,794	1,045	719	580
44	1,533	899	604	523	1,905	1,127	777	632
45	1,618	967	693	605	1,908	1,155	848	697
46	1,824	1,107	797	704	2,035	1,264	925	767
47	2,051	1,256	916	817	2,159	1,377	1,002	839
48	2,291	1,405	1,043	939	2,273	1,485	1,075	908
49	2,529	1,550	1,170	1,064	2,380	1,589	1,144	974
50	2,756	1,684	1,290	1,180	2,489	1,685	1,211	1,038
51	2,956	1,803	1,395	1,280	2,604	1,774	1,277	1,099
52	3,119	1,902	1,474	1,355	2,734	1,852	1,344	1,158
53	3,233	1,975	1,522	1,398	2,882	1,920	1,413	1,215
54	3,305	2,024	1,543	1,412	3,040	1,979	1,479	1,268
55	3,340	2,049	1,543	1,406	3,195	2,031	1,539	1,314
56	3,568	2,185	1,528	1,383	3,557	2,214	1,588	1,348
57	3,553	2,164	1,505	1,353	3,681	2,261	1,623	1,369
58	3,525	2,125	1,478	1,321	3,771	2,306	1,640	1,375
59	3,502	2,083	1,455	1,292	3,845	2,354	1,650	1,376
60	3,502	2,059	1,442	1,274	3,922	2,412	1,665	1,381
61	3,542	2,072	1,443	1,271	4,026	2,483	1,695	1,402
62	3,641	2,143	1,466	1,290	4,178	2,574	1,755	1,451
63	3,812	2,283	1,515	1,335	4,394	2,686	1,853	1,535
64	4,041	2,478	1,588	1,403	4,661	2,823	1,982	1,648
65	4,307	2,705	1,682	1,494	4,963	2,981	2,135	1,784
66	4,592	2,940	1,794	1,603	5,280	3,161	2,302	1,935
67	4,876	3,162	1,923	1,728	5,597	3,361	2,475	2,093
68	5,143	3,355	2,060	1,863	5,899	3,581	2,645	2,249
69	5,405	3,528	2,196	1,996	6,199	3,822	2,799	2,391
70	5,676	3,695	2,314	2,111	6,512	4,087	2,924	2,507
71	5,972	3,875	2,401	2,193	6,854	4,376	3,008	2,584
72	6,308	4,081	2,440	2,228	7,243	4,692	3,038	2,608
73	6,695	4,326	2,422	2,205	7,690	5,036	3,004	2,572
74	7,127	4,605	2,354	2,131	8,186	5,403	2,917	2,483
75	7,592	4,910	2,249	2,019	8,720	5,787	2,790	2,355
76	8,079	5,232	2,120	1,882	9,279	6,183	2,636	2,201
77	8,577	5,562	1,978	1,733	9,851	6,583	2,468	2,034
78	9,076	5,893	1,954	1,704	10,422	6,984	2,431	1,996
79	9,563	6,215	1,931	1,676	10,981	7,380	2,396	1,958
80	10,094	6,560	2,036	1,768	11,592	7,790	2,527	2,065
81	10,624	6,903	2,141	1,859	12,200	8,198	2,658	2,172
82	11,151	7,244	2,246	1,949	12,806	8,604	2,788	2,278
83	11,677	7,586	2,351	2,040	13,410	9,010	2,919	2,384
84	12,205	7,928	2,456	2,130	14,017	9,417	3,049	2,490
85	12,736	8,272	2,561	2,221	14,627	9,826	3,180	2,597
86	13,265	8,615	2,666	2,312	15,234	10,233	3,311	2,704
87	13,777	8,947	2,768	2,401	15,822	10,628	3,438	2,807
88	14,282	9,275	2,868	2,487	16,403	11,018	3,563	2,909
89	14,777	9,596	2,966	2,573	16,972	11,399	3,686	3,009

90	15,258	9,907	3,062	2,655	17,524	11,769	3,805	3,105
91	15,720	10,207	3,154	2,735	18,055	12,126	3,919	3,199
92	16,161	10,493	3,241	2,810	18,562	12,466	4,028	3,288
93	16,579	10,764	3,324	2,882	19,042	12,788	4,131	3,372
94	16,974	11,020	3,403	2,950	19,496	13,092	4,229	3,451
95	17,341	11,258	3,476	3,013	19,917	13,375	4,320	3,525
96	17,677	11,476	3,542	3,071	20,304	13,635	4,403	3,593
97	17,982	11,674	3,603	3,123	20,654	13,869	4,479	3,654
98	18,253	11,850	3,657	3,170	20,966	14,079	4,545	3,709
99	18,489	12,003	3,704	3,210	21,237	14,260	4,604	3,756

EM=15

2. 续保次标准体基准加费费率表

单位：人民币元

特定医院自负比例=0%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	4,889	2,166	1,350	1,049	4,889	2,166	1,405	1,023
1	1,489	768	499	403	1,489	729	516	394
2	1,359	736	370	301	1,359	736	384	294
3	1,316	693	518	448	1,315	722	537	438
4	1,394	744	518	448	1,393	775	537	438
5	1,371	757	518	448	1,370	773	537	438
6	1,285	737	518	448	1,285	737	537	438
7	1,170	691	518	448	1,174	682	537	438
8	1,043	629	518	448	1,050	616	537	438
9	913	558	442	385	924	547	461	379
10	793	487	366	323	805	480	384	319
11	734	449	307	270	744	446	321	267
12	698	423	262	229	698	423	272	225
13	700	420	241	210	683	419	245	201
14	722	430	240	208	686	424	237	195
15	771	456	252	219	726	447	247	203
16	819	481	272	236	782	473	270	222
17	868	507	293	255	868	507	303	249
18	910	526	309	270	979	544	343	282
19	945	540	322	281	1,106	584	388	319
20	930	527	334	292	1,176	598	433	356
21	958	540	346	303	1,293	644	477	393
22	991	557	361	318	1,392	693	516	428
23	1,001	566	379	336	1,427	729	551	458
24	1,015	578	400	356	1,440	762	579	485
25	1,029	589	422	378	1,438	792	603	508
26	1,074	616	443	399	1,473	839	623	527
27	1,120	641	463	417	1,511	878	642	544
28	1,166	661	480	431	1,559	910	661	558
29	1,217	682	497	444	1,619	939	681	574
30	1,240	689	516	461	1,643	946	705	593
31	1,270	704	541	483	1,674	962	736	618
32	1,308	730	575	514	1,710	990	777	652
33	1,397	792	619	557	1,804	1,066	828	698
34	1,489	861	668	604	1,900	1,151	883	750
35	1,574	926	714	648	1,990	1,232	937	799
36	1,638	975	749	683	2,064	1,299	980	839
37	1,671	996	766	698	2,117	1,336	1,007	863
38	1,666	985	766	692	2,141	1,338	1,014	866
39	1,642	955	766	672	2,152	1,316	1,008	857
40	1,622	926	766	666	2,164	1,290	1,022	865
41	1,631	918	766	664	2,194	1,280	1,029	870
42	1,693	952	767	690	2,259	1,301	1,062	898
43	1,826	1,039	837	757	2,369	1,369	1,128	960

44	2,023	1,175	945	864	2,517	1,477	1,222	1,049
45	2,135	1,266	1,087	1,003	2,521	1,515	1,335	1,159
46	2,409	1,451	1,254	1,172	2,690	1,658	1,458	1,279
47	2,711	1,647	1,444	1,364	2,855	1,807	1,582	1,401
48	3,029	1,845	1,647	1,572	3,006	1,951	1,699	1,518
49	3,346	2,036	1,852	1,783	3,148	2,088	1,810	1,631
50	3,647	2,214	2,045	1,982	3,292	2,215	1,917	1,739
51	3,913	2,371	2,212	2,153	3,446	2,332	2,023	1,844
52	4,128	2,502	2,339	2,280	3,618	2,436	2,131	1,944
53	4,281	2,599	2,416	2,353	3,815	2,526	2,241	2,042
54	4,376	2,663	2,450	2,377	4,024	2,604	2,347	2,132
55	4,423	2,696	2,450	2,366	4,230	2,673	2,443	2,209
56	4,725	2,876	2,426	2,328	4,710	2,915	2,522	2,268
57	4,705	2,849	2,388	2,277	4,875	2,976	2,577	2,303
58	4,669	2,796	2,345	2,222	4,995	3,036	2,605	2,314
59	4,638	2,741	2,309	2,173	5,093	3,100	2,621	2,315
60	4,637	2,710	2,287	2,142	5,196	3,176	2,645	2,324
61	4,690	2,727	2,289	2,137	5,334	3,270	2,694	2,361
62	4,823	2,821	2,326	2,168	5,536	3,389	2,790	2,444
63	5,049	3,006	2,404	2,245	5,822	3,539	2,946	2,586
64	5,353	3,263	2,522	2,362	6,177	3,719	3,153	2,779
65	5,707	3,563	2,672	2,517	6,577	3,928	3,398	3,011
66	6,086	3,875	2,853	2,702	7,000	4,165	3,666	3,267
67	6,462	4,168	3,058	2,914	7,420	4,430	3,944	3,536
68	6,818	4,423	3,279	3,145	7,821	4,721	4,216	3,802
69	7,165	4,651	3,497	3,372	8,219	5,040	4,462	4,044
70	7,525	4,873	3,686	3,568	8,635	5,390	4,664	4,242
71	7,918	5,110	3,824	3,708	9,089	5,773	4,798	4,372
72	8,364	5,383	3,888	3,767	9,606	6,191	4,846	4,414
73	8,878	5,706	3,858	3,728	10,199	6,645	4,792	4,352
74	9,452	6,075	3,750	3,601	10,858	7,130	4,653	4,201
75	10,069	6,478	3,582	3,411	11,567	7,638	4,449	3,983
76	10,716	6,904	3,374	3,178	12,310	8,161	4,202	3,721
77	11,378	7,341	3,147	2,923	13,069	8,691	3,933	3,437
78	12,039	7,778	3,109	2,875	13,828	9,221	3,874	3,372
79	12,687	8,203	3,071	2,827	14,570	9,744	3,816	3,307
80	13,392	8,659	3,240	2,983	15,381	10,285	4,027	3,489
81	14,095	9,113	3,409	3,137	16,189	10,825	4,237	3,671
82	14,796	9,564	3,577	3,292	16,993	11,362	4,446	3,852
83	15,495	10,016	3,744	3,446	17,796	11,898	4,655	4,033
84	16,196	10,468	3,913	3,601	18,602	12,436	4,864	4,214
85	16,900	10,923	4,082	3,755	19,411	12,977	5,075	4,396
86	17,602	11,376	4,250	3,910	20,218	13,516	5,285	4,577
87	18,282	11,815	4,413	4,060	20,999	14,037	5,487	4,753
88	18,954	12,249	4,574	4,208	21,771	14,553	5,688	4,926
89	19,611	12,673	4,731	4,353	22,526	15,057	5,884	5,096
90	20,249	13,085	4,884	4,494	23,259	15,547	6,075	5,261
91	20,863	13,481	5,031	4,629	23,964	16,018	6,258	5,420
92	21,449	13,859	5,172	4,758	24,637	16,467	6,433	5,571
93	22,004	14,217	5,305	4,880	25,275	16,893	6,599	5,714
94	22,529	14,556	5,431	4,996	25,878	17,295	6,756	5,850
95	23,016	14,871	5,547	5,104	26,438	17,669	6,901	5,975
96	23,463	15,159	5,655	5,202	26,951	18,012	7,034	6,091
97	23,867	15,420	5,752	5,291	27,416	18,322	7,155	6,196
98	24,227	15,653	5,838	5,370	27,829	18,599	7,263	6,288
99	24,541	15,855	5,913	5,440	28,190	18,839	7,356	6,369

必选保障次标准体毛保费加费率 = 必选保障次标准体基准加费率 × 保障计划及免赔额因子 × 被保险人常住地的区域因子 × 家庭费率因子 × 社保因子 × 逆选择风险因子

EM=25

1. 首次投保或中断保障后又再次投保次标准体基准加费率表

单位：人民币元

特定医院自负比例=100%

年龄	性别	男性				女性			
		0	8,000	30,000	50,000	0	8,000	30,000	50,000
0		5,860	2,616	1,360	1,003	5,860	2,616	1,415	980
1		1,795	937	517	402	1,795	890	535	393
2		1,640	899	390	306	1,640	899	404	300
3		1,588	847	536	444	1,587	882	556	435
4		1,682	909	536	444	1,680	945	556	435
5		1,654	924	536	444	1,653	944	556	435
6		1,551	901	536	444	1,551	901	556	435
7		1,414	845	536	444	1,418	834	556	435
8		1,262	770	536	444	1,271	755	556	435
9		1,107	685	461	385	1,120	672	480	379
10		964	600	386	327	978	592	404	324
11		893	554	328	277	904	551	342	275
12		850	524	283	239	850	524	293	236
13		853	520	263	221	832	518	266	214
14		878	531	262	219	836	525	258	207
15		938	563	274	230	883	552	268	215
16		994	593	293	246	950	583	291	232
17		1,053	624	314	264	1,053	624	324	258
18		1,103	646	330	277	1,186	668	363	289
19		1,145	664	343	288	1,338	717	407	323
20		1,127	648	354	298	1,421	734	452	358
21		1,161	664	366	308	1,561	788	496	392
22		1,200	685	381	322	1,679	848	535	425
23		1,212	695	399	339	1,721	890	569	453
24		1,228	709	419	358	1,737	931	597	478
25		1,246	723	441	378	1,735	967	620	499
26		1,299	755	463	398	1,776	1,023	641	517
27		1,354	785	482	414	1,821	1,070	660	533
28		1,410	809	499	428	1,879	1,108	678	546
29		1,470	835	515	440	1,951	1,143	698	561
30		1,498	843	535	456	1,980	1,151	722	578
31		1,533	861	559	476	2,016	1,170	753	602
32		1,579	892	593	505	2,060	1,204	793	633
33		1,685	967	637	545	2,172	1,295	844	676
34		1,795	1,050	686	589	2,287	1,397	898	725
35		1,896	1,127	731	630	2,394	1,495	951	770
36		1,974	1,186	766	663	2,483	1,575	994	808
37		2,013	1,212	782	677	2,545	1,619	1,021	830
38		2,007	1,198	782	671	2,575	1,621	1,027	833
39		1,978	1,162	782	652	2,588	1,596	1,022	825
40		1,954	1,128	782	646	2,602	1,565	1,036	832
41		1,965	1,118	782	644	2,638	1,552	1,043	837
42		2,039	1,158	783	669	2,716	1,577	1,075	863
43		2,198	1,263	852	732	2,848	1,659	1,141	920
44		2,434	1,427	960	831	3,024	1,789	1,234	1,004
45		2,568	1,536	1,100	961	3,029	1,834	1,346	1,106
46		2,895	1,757	1,266	1,118	3,231	2,006	1,468	1,218
47		3,256	1,993	1,454	1,297	3,428	2,185	1,590	1,331
48		3,636	2,231	1,655	1,491	3,608	2,358	1,706	1,441
49		4,015	2,460	1,857	1,688	3,778	2,523	1,816	1,546
50		4,374	2,674	2,049	1,874	3,950	2,675	1,922	1,647
51		4,692	2,863	2,214	2,032	4,134	2,816	2,027	1,744
52		4,950	3,019	2,340	2,151	4,340	2,940	2,133	1,838
53		5,132	3,136	2,416	2,219	4,575	3,049	2,242	1,929
54		5,246	3,213	2,450	2,242	4,825	3,142	2,348	2,013
55		5,302	3,252	2,450	2,231	5,071	3,225	2,443	2,085

56	5,663	3,468	2,426	2,196	5,645	3,515	2,521	2,140
57	5,640	3,436	2,388	2,148	5,843	3,588	2,576	2,173
58	5,596	3,373	2,346	2,096	5,986	3,660	2,603	2,182
59	5,560	3,307	2,310	2,051	6,103	3,737	2,619	2,183
60	5,558	3,269	2,288	2,023	6,226	3,829	2,642	2,192
61	5,622	3,290	2,290	2,017	6,391	3,942	2,691	2,226
62	5,780	3,402	2,327	2,047	6,632	4,085	2,787	2,304
63	6,051	3,625	2,404	2,118	6,974	4,264	2,941	2,436
64	6,414	3,933	2,520	2,228	7,399	4,480	3,146	2,616
65	6,837	4,293	2,670	2,371	7,877	4,732	3,388	2,832

EM=25

1. 首次投保或中断保障后又再次投保次标准体基准加费率表

单位：人民币元

特定医院自负比例=0%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	7,761	3,438	2,142	1,665	7,761	3,438	2,230	1,625
1	2,364	1,219	791	640	2,364	1,157	820	626
2	2,157	1,168	587	478	2,157	1,168	609	467
3	2,089	1,100	822	712	2,087	1,146	853	696
4	2,213	1,182	822	712	2,211	1,230	853	696
5	2,176	1,201	822	712	2,174	1,228	853	696
6	2,039	1,170	822	712	2,039	1,170	853	696
7	1,858	1,098	822	712	1,863	1,082	853	696
8	1,655	998	822	712	1,667	978	853	696
9	1,449	885	701	612	1,467	868	731	602
10	1,259	773	581	512	1,278	762	609	507
11	1,165	713	488	428	1,180	708	510	424
12	1,108	672	417	363	1,108	672	432	357
13	1,112	667	383	333	1,084	664	388	320
14	1,146	682	382	330	1,089	673	377	309
15	1,225	724	401	348	1,152	710	392	322
16	1,299	764	432	375	1,241	751	428	352
17	1,378	804	465	405	1,378	804	481	396
18	1,445	834	491	428	1,555	863	544	448
19	1,501	857	512	447	1,756	927	615	506
20	1,476	837	530	464	1,867	950	687	566
21	1,521	857	549	481	2,053	1,022	757	623
22	1,573	885	573	504	2,209	1,101	820	679
23	1,589	899	601	533	2,266	1,157	874	728
24	1,611	917	635	566	2,286	1,210	919	770
25	1,634	936	670	600	2,283	1,258	957	806
26	1,705	978	704	633	2,338	1,332	989	836
27	1,777	1,017	736	661	2,398	1,394	1,019	864
28	1,851	1,049	762	684	2,474	1,445	1,049	887
29	1,932	1,083	788	706	2,570	1,491	1,080	911
30	1,969	1,094	819	732	2,609	1,502	1,120	941
31	2,016	1,117	858	767	2,657	1,526	1,169	981
32	2,076	1,159	913	817	2,714	1,572	1,234	1,035
33	2,217	1,258	984	884	2,864	1,692	1,315	1,107
34	2,364	1,367	1,061	959	3,016	1,827	1,402	1,190
35	2,498	1,469	1,134	1,029	3,159	1,956	1,487	1,268
36	2,600	1,547	1,190	1,084	3,277	2,061	1,556	1,332
37	2,652	1,582	1,216	1,108	3,360	2,121	1,599	1,370
38	2,645	1,564	1,216	1,099	3,399	2,123	1,609	1,375
39	2,606	1,516	1,216	1,067	3,416	2,090	1,601	1,361
40	2,574	1,471	1,216	1,057	3,435	2,048	1,622	1,374
41	2,589	1,458	1,216	1,053	3,483	2,031	1,634	1,381
42	2,687	1,511	1,217	1,095	3,586	2,065	1,686	1,426
43	2,898	1,650	1,328	1,202	3,761	2,173	1,791	1,523

44	3,212	1,866	1,500	1,371	3,995	2,344	1,940	1,665
45	3,390	2,010	1,725	1,592	4,002	2,404	2,120	1,839
46	3,825	2,303	1,991	1,860	4,270	2,632	2,315	2,030
47	4,304	2,615	2,293	2,165	4,531	2,868	2,511	2,223
48	4,808	2,929	2,615	2,495	4,771	3,097	2,698	2,410
49	5,312	3,232	2,940	2,831	4,997	3,315	2,873	2,590
50	5,788	3,514	3,246	3,147	5,225	3,516	3,043	2,761
51	6,211	3,764	3,512	3,417	5,469	3,702	3,211	2,927
52	6,553	3,971	3,713	3,619	5,743	3,867	3,382	3,086
53	6,795	4,125	3,836	3,735	6,055	4,010	3,557	3,242
54	6,946	4,227	3,889	3,774	6,387	4,133	3,725	3,384
55	7,021	4,279	3,889	3,756	6,714	4,243	3,878	3,507
56	7,500	4,565	3,851	3,696	7,477	4,626	4,003	3,600
57	7,469	4,522	3,790	3,614	7,739	4,723	4,091	3,656
58	7,411	4,439	3,723	3,526	7,929	4,818	4,135	3,673
59	7,362	4,352	3,664	3,449	8,084	4,920	4,160	3,674
60	7,361	4,301	3,630	3,400	8,248	5,041	4,198	3,689
61	7,445	4,329	3,633	3,391	8,467	5,191	4,276	3,747
62	7,655	4,478	3,693	3,442	8,787	5,380	4,429	3,879
63	8,015	4,772	3,816	3,564	9,241	5,617	4,677	4,105
64	8,497	5,180	4,002	3,750	9,805	5,903	5,005	4,411
65	9,059	5,656	4,242	3,995	10,440	6,235	5,393	4,779

EM=25

2. 续保次标准体基准加费费率表

单位：人民币元

特定医院自负比例=100%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	6,152	2,747	1,428	1,053	6,152	2,747	1,485	1,029
1	1,885	984	543	422	1,885	935	562	413
2	1,722	944	409	322	1,722	944	424	315
3	1,668	889	563	466	1,666	926	584	456
4	1,766	954	563	466	1,764	993	584	456
5	1,737	970	563	466	1,735	991	584	456
6	1,629	946	563	466	1,629	946	584	456
7	1,485	888	563	466	1,489	876	584	456
8	1,325	809	563	466	1,335	793	584	456
9	1,162	719	484	404	1,176	706	504	398
10	1,012	630	405	343	1,027	621	424	340
11	937	582	344	291	950	579	359	288
12	893	550	298	251	893	550	308	247
13	895	546	276	233	873	544	279	224
14	922	558	275	230	877	551	271	218
15	985	591	287	242	927	580	281	225
16	1,044	622	308	258	998	613	305	244
17	1,106	655	329	277	1,106	655	340	271
18	1,158	679	346	291	1,245	702	381	303
19	1,203	697	360	303	1,405	753	428	339
20	1,183	680	372	313	1,493	771	475	376
21	1,219	697	385	324	1,639	828	521	411
22	1,260	719	400	338	1,763	890	562	446
23	1,273	730	418	356	1,808	935	597	476
24	1,290	744	440	376	1,823	977	627	502
25	1,308	759	463	397	1,821	1,015	651	524
26	1,364	793	486	417	1,864	1,074	673	543
27	1,421	824	507	435	1,912	1,123	692	560
28	1,480	849	524	449	1,973	1,164	712	574
29	1,544	876	541	462	2,048	1,201	732	589
30	1,573	885	561	479	2,079	1,209	758	607
31	1,610	904	587	500	2,117	1,228	790	632

32	1,658	937	622	531	2,162	1,265	833	665
33	1,769	1,015	669	572	2,281	1,360	886	710
34	1,885	1,102	720	619	2,401	1,467	943	761
35	1,991	1,183	767	662	2,514	1,570	999	809
36	2,072	1,245	804	696	2,607	1,653	1,044	848
37	2,113	1,272	821	711	2,673	1,700	1,072	872
38	2,107	1,258	822	705	2,704	1,703	1,079	875
39	2,077	1,220	822	685	2,717	1,676	1,073	866
40	2,051	1,184	822	679	2,732	1,643	1,087	874
41	2,063	1,174	822	677	2,770	1,629	1,095	878
42	2,141	1,216	822	702	2,852	1,656	1,129	906
43	2,307	1,326	895	768	2,990	1,742	1,198	966
44	2,556	1,498	1,007	872	3,175	1,878	1,296	1,054
45	2,696	1,612	1,155	1,009	3,181	1,926	1,413	1,161
46	3,040	1,845	1,329	1,174	3,392	2,107	1,541	1,279
47	3,419	2,093	1,526	1,362	3,599	2,294	1,670	1,398
48	3,818	2,342	1,738	1,565	3,788	2,476	1,792	1,513
49	4,216	2,583	1,950	1,773	3,967	2,649	1,907	1,624
50	4,593	2,807	2,151	1,967	4,148	2,809	2,018	1,729
51	4,927	3,006	2,325	2,134	4,341	2,957	2,128	1,832
52	5,198	3,170	2,457	2,258	4,557	3,087	2,240	1,930
53	5,389	3,292	2,537	2,330	4,804	3,201	2,354	2,026
54	5,508	3,373	2,572	2,354	5,066	3,299	2,465	2,114
55	5,567	3,415	2,572	2,343	5,325	3,386	2,565	2,189
56	5,946	3,642	2,547	2,306	5,928	3,690	2,647	2,247
57	5,922	3,607	2,508	2,255	6,135	3,768	2,704	2,281
58	5,876	3,542	2,463	2,201	6,285	3,843	2,733	2,292
59	5,837	3,472	2,425	2,154	6,408	3,924	2,750	2,293
60	5,836	3,432	2,403	2,124	6,537	4,020	2,774	2,302
61	5,903	3,454	2,405	2,118	6,711	4,139	2,826	2,337
62	6,069	3,572	2,444	2,149	6,964	4,289	2,926	2,419
63	6,353	3,806	2,525	2,224	7,323	4,477	3,088	2,558
64	6,734	4,130	2,646	2,339	7,768	4,704	3,303	2,747
65	7,179	4,508	2,803	2,490	8,271	4,968	3,558	2,973
66	7,654	4,901	2,991	2,672	8,801	5,268	3,836	3,225
67	8,126	5,271	3,204	2,879	9,328	5,601	4,125	3,488
68	8,572	5,592	3,434	3,105	9,832	5,968	4,408	3,748
69	9,008	5,880	3,660	3,327	10,332	6,371	4,664	3,985
70	9,461	6,159	3,857	3,519	10,853	6,811	4,874	4,179
71	9,954	6,458	4,001	3,656	11,424	7,294	5,014	4,306
72	10,514	6,802	4,067	3,714	12,072	7,821	5,063	4,347
73	11,159	7,210	4,036	3,675	12,816	8,394	5,007	4,287
74	11,879	7,676	3,923	3,552	13,643	9,006	4,862	4,138
75	12,653	8,183	3,749	3,365	14,533	9,645	4,650	3,926
76	13,465	8,720	3,533	3,137	15,465	10,304	4,394	3,669
77	14,295	9,271	3,297	2,888	16,418	10,973	4,114	3,391
78	15,126	9,821	3,257	2,841	17,371	11,641	4,052	3,327
79	15,938	10,358	3,218	2,794	18,302	12,300	3,993	3,264
80	16,824	10,933	3,394	2,946	19,320	12,983	4,212	3,442
81	17,706	11,505	3,569	3,098	20,333	13,663	4,430	3,620
82	18,585	12,074	3,743	3,249	21,343	14,340	4,647	3,797
83	19,462	12,643	3,918	3,400	22,351	15,017	4,865	3,974
84	20,342	13,214	4,093	3,551	23,362	15,694	5,082	4,151
85	21,227	13,787	4,268	3,702	24,378	16,376	5,301	4,329
86	22,108	14,358	4,443	3,854	25,390	17,056	5,519	4,506
87	22,961	14,912	4,613	4,001	26,371	17,713	5,730	4,679
88	23,803	15,458	4,780	4,145	27,339	18,363	5,939	4,848
89	24,629	15,993	4,944	4,288	28,287	18,999	6,143	5,014
90	25,430	16,512	5,103	4,425	29,207	19,616	6,341	5,176
91	26,200	17,012	5,256	4,558	30,092	20,210	6,531	5,331
92	26,935	17,488	5,402	4,684	30,936	20,776	6,714	5,479
93	27,632	17,940	5,541	4,803	31,737	21,313	6,886	5,619

94	28,290	18,367	5,671	4,917	32,493	21,820	7,049	5,752
95	28,901	18,764	5,793	5,022	33,196	22,292	7,200	5,875
96	29,462	19,127	5,904	5,118	33,841	22,724	7,339	5,988
97	29,970	19,457	6,005	5,205	34,424	23,115	7,464	6,091
98	30,422	19,750	6,095	5,283	34,943	23,464	7,576	6,181
99	30,815	20,005	6,173	5,351	35,395	23,767	7,673	6,261

EM=25

2. 续保次标准体基准加费费率表

单位：人民币元

特定医院自负比例=0%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	8,149	3,610	2,249	1,748	8,149	3,610	2,342	1,706
1	2,482	1,280	831	672	2,482	1,215	861	657
2	2,265	1,227	616	502	2,265	1,227	640	490
3	2,193	1,155	863	747	2,191	1,203	896	731
4	2,324	1,241	863	747	2,321	1,291	896	731
5	2,285	1,262	863	747	2,283	1,289	896	731
6	2,141	1,229	863	747	2,141	1,229	896	731
7	1,950	1,152	863	747	1,956	1,136	896	731
8	1,738	1,048	863	747	1,751	1,027	896	731
9	1,522	930	736	642	1,540	912	768	632
10	1,322	811	610	538	1,342	800	640	532
11	1,223	748	512	449	1,239	744	536	445
12	1,164	706	437	381	1,164	706	454	375
13	1,167	701	402	350	1,138	698	408	336
14	1,203	716	401	346	1,144	707	395	325
15	1,286	761	421	366	1,210	745	411	338
16	1,364	802	454	394	1,303	789	450	369
17	1,447	844	488	425	1,447	844	505	416
18	1,517	876	515	449	1,632	907	572	470
19	1,576	900	537	469	1,844	974	646	531
20	1,549	878	557	487	1,961	998	721	594
21	1,597	900	577	505	2,155	1,073	795	654
22	1,651	929	601	530	2,319	1,156	861	713
23	1,669	943	631	559	2,379	1,215	918	764
24	1,691	963	666	594	2,400	1,271	965	808
25	1,716	982	703	630	2,397	1,321	1,005	846
26	1,790	1,027	739	665	2,454	1,398	1,039	878
27	1,866	1,068	772	694	2,518	1,464	1,070	907
28	1,944	1,102	800	719	2,598	1,517	1,101	931
29	2,029	1,137	828	741	2,698	1,566	1,134	956
30	2,067	1,149	860	769	2,739	1,577	1,176	988
31	2,117	1,173	901	805	2,790	1,603	1,227	1,030
32	2,180	1,217	958	857	2,850	1,650	1,296	1,086
33	2,328	1,321	1,033	928	3,007	1,776	1,381	1,163
34	2,482	1,436	1,114	1,007	3,167	1,918	1,472	1,249
35	2,623	1,543	1,190	1,081	3,316	2,054	1,561	1,331
36	2,730	1,624	1,249	1,139	3,441	2,165	1,634	1,398
37	2,785	1,661	1,276	1,164	3,528	2,227	1,679	1,439
38	2,777	1,642	1,277	1,154	3,569	2,230	1,689	1,444
39	2,736	1,592	1,277	1,120	3,587	2,194	1,681	1,429
40	2,703	1,544	1,277	1,110	3,607	2,151	1,703	1,442
41	2,718	1,530	1,277	1,106	3,657	2,133	1,716	1,450
42	2,821	1,586	1,278	1,150	3,765	2,168	1,770	1,497
43	3,043	1,732	1,395	1,263	3,949	2,282	1,880	1,600
44	3,372	1,959	1,575	1,439	4,194	2,462	2,037	1,749
45	3,559	2,110	1,811	1,671	4,202	2,525	2,226	1,931
46	4,016	2,418	2,091	1,953	4,484	2,764	2,431	2,131
47	4,519	2,746	2,407	2,273	4,758	3,012	2,637	2,334

48	5,049	3,075	2,746	2,619	5,009	3,252	2,832	2,531
49	5,577	3,394	3,087	2,972	5,247	3,480	3,017	2,719
50	6,078	3,690	3,408	3,304	5,486	3,692	3,195	2,899
51	6,521	3,952	3,687	3,588	5,743	3,887	3,372	3,073
52	6,881	4,169	3,898	3,799	6,030	4,060	3,551	3,241
53	7,135	4,331	4,027	3,921	6,358	4,211	3,734	3,404
54	7,293	4,438	4,083	3,962	6,707	4,340	3,912	3,554
55	7,372	4,493	4,083	3,944	7,050	4,455	4,072	3,682
56	7,875	4,793	4,044	3,880	7,850	4,858	4,203	3,780
57	7,842	4,748	3,980	3,795	8,126	4,960	4,296	3,839
58	7,781	4,661	3,909	3,703	8,325	5,059	4,342	3,856
59	7,731	4,569	3,848	3,622	8,488	5,166	4,368	3,858
60	7,729	4,516	3,812	3,570	8,660	5,294	4,408	3,874
61	7,818	4,545	3,815	3,561	8,890	5,450	4,490	3,934
62	8,038	4,701	3,877	3,614	9,227	5,649	4,651	4,073
63	8,415	5,010	4,007	3,742	9,703	5,898	4,911	4,310
64	8,922	5,439	4,203	3,937	10,295	6,198	5,255	4,632
65	9,512	5,938	4,454	4,194	10,962	6,547	5,663	5,018
66	10,143	6,458	4,755	4,504	11,666	6,943	6,110	5,445
67	10,770	6,947	5,097	4,857	12,366	7,384	6,573	5,893
68	11,363	7,371	5,465	5,242	13,035	7,869	7,026	6,336
69	11,941	7,752	5,828	5,619	13,699	8,401	7,437	6,741
70	12,542	8,121	6,143	5,946	14,391	8,984	7,773	7,070
71	13,197	8,517	6,374	6,180	15,149	9,621	7,998	7,287
72	13,941	8,971	6,479	6,279	16,010	10,318	8,076	7,357
73	14,798	9,511	6,430	6,213	16,998	11,076	7,987	7,254
74	15,753	10,126	6,250	6,002	18,096	11,884	7,755	7,001
75	16,782	10,797	5,970	5,684	19,279	12,729	7,415	6,639
76	17,860	11,507	5,624	5,296	20,516	13,601	7,003	6,202
77	18,963	12,235	5,246	4,871	21,781	14,485	6,555	5,728
78	20,066	12,963	5,182	4,791	23,046	15,368	6,456	5,619
79	21,144	13,672	5,119	4,711	24,283	16,240	6,361	5,512
80	22,321	14,432	5,401	4,971	25,636	17,142	6,712	5,816
81	23,492	15,188	5,682	5,229	26,981	18,042	7,062	6,118
82	24,659	15,941	5,961	5,486	28,322	18,937	7,410	6,420
83	25,824	16,693	6,241	5,743	29,660	19,831	7,758	6,721
84	26,993	17,447	6,521	6,001	31,003	20,727	8,107	7,023
85	28,167	18,206	6,803	6,259	32,352	21,628	8,458	7,326
86	29,337	18,961	7,083	6,517	33,696	22,526	8,808	7,628
87	30,471	19,692	7,355	6,768	34,999	23,396	9,146	7,922
88	31,589	20,414	7,623	7,013	36,285	24,255	9,480	8,210
89	32,685	21,121	7,885	7,256	37,543	25,095	9,807	8,493
90	33,749	21,808	8,140	7,490	38,765	25,911	10,125	8,768
91	34,772	22,468	8,386	7,716	39,941	26,696	10,430	9,033
92	35,748	23,098	8,620	7,930	41,062	27,445	10,722	9,285
93	36,673	23,696	8,842	8,134	42,125	28,155	10,998	9,523
94	37,548	24,261	9,051	8,327	43,129	28,825	11,260	9,750
95	38,359	24,785	9,246	8,506	44,063	29,449	11,502	9,959
96	39,105	25,265	9,425	8,670	44,919	30,021	11,724	10,152
97	39,779	25,701	9,586	8,818	45,693	30,537	11,926	10,326
98	40,378	26,088	9,730	8,951	46,382	30,999	12,105	10,481
99	40,901	26,425	9,855	9,066	46,983	31,398	12,261	10,616

必选保障次标准体毛保费加费率 = 必选保障次标准体基准加费率 × 保障计划及免赔额因子 × 被保险人常住地的区域因子 × 家庭费率因子 × 社保因子 × 逆选择风险因子

EM=30

1. 首次投保或中断保障后又再次投保次标准体基准加费率表

单位：人民币元

特定医院自负比例=100%

性别	男性				女性			
	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	7,031	3,139	1,632	1,204	7,031	3,139	1,697	1,176
1	2,154	1,124	621	482	2,154	1,068	642	472
2	1,967	1,079	467	368	1,967	1,079	485	360
3	1,906	1,016	643	533	1,904	1,058	667	521
4	2,018	1,091	643	533	2,016	1,134	667	521
5	1,985	1,109	643	533	1,983	1,133	667	521
6	1,861	1,081	643	533	1,861	1,081	667	521
7	1,697	1,014	643	533	1,702	1,001	667	521
8	1,514	924	643	533	1,525	906	667	521
9	1,328	822	553	462	1,344	806	576	455
10	1,156	719	463	392	1,173	710	485	388
11	1,071	665	393	332	1,085	661	410	329
12	1,020	628	340	287	1,020	628	352	283
13	1,023	624	315	266	998	621	319	256
14	1,054	638	314	263	1,003	629	310	249
15	1,125	676	328	276	1,059	662	321	257
16	1,193	711	352	295	1,140	700	349	279
17	1,264	748	376	316	1,264	748	388	310
18	1,324	776	396	332	1,423	802	436	346
19	1,374	796	411	346	1,605	860	489	388
20	1,352	778	425	358	1,706	881	542	429
21	1,393	796	440	370	1,873	946	595	470
22	1,439	821	457	386	2,015	1,018	642	509
23	1,454	834	478	406	2,066	1,068	683	544
24	1,474	851	503	429	2,084	1,117	716	573
25	1,495	868	530	454	2,081	1,160	744	599
26	1,559	906	555	477	2,131	1,227	769	620
27	1,625	941	579	497	2,185	1,284	791	639
28	1,691	971	599	513	2,255	1,330	813	656
29	1,764	1,001	618	528	2,341	1,372	837	673
30	1,798	1,011	641	547	2,376	1,381	866	694
31	1,840	1,033	671	571	2,420	1,404	903	722
32	1,895	1,071	711	606	2,471	1,445	952	760
33	2,022	1,160	764	654	2,606	1,554	1,013	811
34	2,154	1,259	823	707	2,744	1,676	1,078	869
35	2,276	1,352	877	756	2,873	1,794	1,141	924
36	2,368	1,423	919	795	2,979	1,889	1,193	969
37	2,415	1,454	938	812	3,054	1,943	1,225	996
38	2,408	1,438	939	805	3,090	1,946	1,232	1,000
39	2,373	1,394	939	782	3,105	1,915	1,226	990
40	2,345	1,353	939	776	3,122	1,877	1,243	999
41	2,357	1,341	939	773	3,166	1,862	1,251	1,004
42	2,446	1,389	939	803	3,259	1,892	1,290	1,036
43	2,637	1,516	1,022	878	3,417	1,991	1,369	1,104
44	2,921	1,712	1,151	997	3,628	2,146	1,481	1,205
45	3,081	1,843	1,319	1,153	3,635	2,201	1,615	1,327
46	3,474	2,109	1,519	1,341	3,877	2,408	1,761	1,461
47	3,908	2,392	1,745	1,556	4,113	2,622	1,908	1,598
48	4,363	2,677	1,986	1,789	4,329	2,829	2,048	1,730
49	4,818	2,952	2,229	2,026	4,534	3,027	2,179	1,856
50	5,249	3,208	2,458	2,248	4,740	3,210	2,306	1,976
51	5,631	3,435	2,657	2,439	4,961	3,379	2,432	2,093
52	5,940	3,623	2,807	2,581	5,208	3,528	2,560	2,206
53	6,159	3,763	2,900	2,663	5,490	3,658	2,691	2,315
54	6,295	3,855	2,939	2,690	5,790	3,770	2,817	2,416
55	6,362	3,902	2,939	2,678	6,086	3,869	2,931	2,502

56	6,796	4,162	2,911	2,635	6,774	4,217	3,025	2,567
57	6,767	4,123	2,866	2,578	7,011	4,306	3,091	2,607
58	6,715	4,048	2,815	2,516	7,183	4,392	3,124	2,619
59	6,671	3,968	2,771	2,461	7,323	4,484	3,143	2,620
60	6,670	3,923	2,746	2,427	7,471	4,595	3,171	2,631
61	6,746	3,947	2,748	2,421	7,670	4,730	3,230	2,671
62	6,936	4,082	2,792	2,456	7,959	4,902	3,344	2,765
63	7,261	4,349	2,885	2,542	8,369	5,117	3,530	2,923
64	7,696	4,720	3,024	2,673	8,878	5,376	3,775	3,140
65	8,204	5,152	3,204	2,846	9,452	5,678	4,066	3,398

EM=30

1. 首次投保或中断保障后又再次投保次标准体基准加费率表

单位：人民币元

特定医院自负比例=0%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	9,313	4,125	2,571	1,997	9,313	4,125	2,676	1,949
1	2,837	1,462	950	768	2,837	1,388	984	751
2	2,588	1,402	704	573	2,588	1,402	731	560
3	2,506	1,319	986	854	2,504	1,375	1,024	835
4	2,656	1,418	986	854	2,653	1,475	1,024	835
5	2,612	1,442	986	854	2,609	1,473	1,024	835
6	2,447	1,404	986	854	2,447	1,404	1,024	835
7	2,229	1,317	986	854	2,236	1,299	1,024	835
8	1,986	1,198	986	854	2,001	1,174	1,024	835
9	1,739	1,062	842	734	1,760	1,042	878	722
10	1,511	927	697	615	1,533	914	731	608
11	1,398	855	585	514	1,416	850	612	508
12	1,330	806	500	436	1,330	806	519	428
13	1,334	800	460	400	1,301	797	466	384
14	1,375	819	458	395	1,307	808	452	371
15	1,469	869	481	418	1,382	852	470	386
16	1,559	916	519	450	1,489	901	514	422
17	1,654	965	558	486	1,654	965	577	475
18	1,733	1,001	589	514	1,865	1,036	653	537
19	1,801	1,028	614	536	2,107	1,113	738	607
20	1,771	1,004	636	556	2,240	1,140	824	679
21	1,826	1,028	659	578	2,463	1,226	909	748
22	1,887	1,061	687	605	2,651	1,321	984	815
23	1,907	1,078	721	639	2,719	1,388	1,049	873
24	1,933	1,100	761	679	2,743	1,452	1,103	923
25	1,961	1,123	803	720	2,739	1,509	1,148	967
26	2,045	1,174	845	759	2,805	1,598	1,187	1,003
27	2,133	1,220	883	794	2,877	1,673	1,223	1,036
28	2,222	1,259	915	821	2,969	1,734	1,258	1,064
29	2,318	1,300	946	847	3,084	1,790	1,296	1,093
30	2,363	1,313	983	879	3,130	1,802	1,343	1,129
31	2,419	1,341	1,030	920	3,188	1,832	1,403	1,177
32	2,491	1,391	1,095	980	3,257	1,886	1,481	1,242
33	2,660	1,509	1,180	1,061	3,437	2,030	1,578	1,329
34	2,837	1,641	1,273	1,151	3,619	2,192	1,682	1,428
35	2,997	1,763	1,361	1,235	3,790	2,347	1,784	1,522
36	3,120	1,856	1,427	1,301	3,932	2,474	1,868	1,598
37	3,182	1,898	1,459	1,330	4,032	2,545	1,919	1,644
38	3,173	1,876	1,460	1,318	4,079	2,548	1,931	1,650
39	3,127	1,819	1,460	1,280	4,099	2,507	1,921	1,633
40	3,089	1,765	1,460	1,268	4,122	2,458	1,946	1,648
41	3,106	1,749	1,460	1,264	4,179	2,437	1,961	1,657
42	3,224	1,813	1,461	1,314	4,303	2,478	2,023	1,711
43	3,477	1,979	1,594	1,443	4,513	2,608	2,149	1,828

44	3,854	2,239	1,800	1,645	4,794	2,813	2,328	1,998
45	4,067	2,412	2,070	1,910	4,803	2,885	2,544	2,207
46	4,589	2,764	2,389	2,231	5,124	3,159	2,778	2,436
47	5,165	3,138	2,751	2,598	5,438	3,442	3,014	2,668
48	5,770	3,515	3,138	2,993	5,725	3,716	3,237	2,892
49	6,374	3,878	3,527	3,397	5,996	3,977	3,447	3,107
50	6,946	4,217	3,895	3,776	6,270	4,220	3,652	3,313
51	7,453	4,517	4,214	4,100	6,563	4,443	3,853	3,512
52	7,864	4,765	4,455	4,342	6,892	4,640	4,058	3,704
53	8,154	4,950	4,603	4,481	7,266	4,812	4,268	3,890
54	8,335	5,072	4,667	4,528	7,664	4,960	4,470	4,061
55	8,425	5,135	4,667	4,507	8,057	5,091	4,654	4,208
56	9,000	5,478	4,622	4,435	8,972	5,552	4,804	4,320
57	8,963	5,426	4,548	4,337	9,286	5,668	4,909	4,387
58	8,893	5,327	4,467	4,232	9,515	5,782	4,962	4,407
59	8,835	5,222	4,397	4,139	9,701	5,904	4,992	4,409
60	8,833	5,162	4,356	4,080	9,897	6,050	5,037	4,427
61	8,934	5,195	4,360	4,070	10,160	6,229	5,132	4,496
62	9,186	5,373	4,431	4,130	10,545	6,456	5,315	4,655
63	9,617	5,726	4,580	4,276	11,089	6,740	5,612	4,925
64	10,196	6,216	4,803	4,500	11,766	7,083	6,006	5,294
65	10,871	6,787	5,090	4,793	12,528	7,482	6,472	5,734

EM=30

2. 续保次标准体基准加费费率表

单位：人民币元

特定医院自负比例=100%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	7,383	3,296	1,714	1,264	7,383	3,296	1,782	1,235
1	2,262	1,181	652	506	2,262	1,121	674	496
2	2,066	1,133	491	386	2,066	1,133	509	378
3	2,001	1,067	675	559	2,000	1,111	700	547
4	2,119	1,145	675	559	2,117	1,191	700	547
5	2,084	1,164	675	559	2,082	1,189	700	547
6	1,954	1,135	675	559	1,954	1,135	700	547
7	1,782	1,065	675	559	1,787	1,051	700	547
8	1,589	971	675	559	1,601	952	700	547
9	1,394	863	581	485	1,411	847	605	478
10	1,214	755	486	412	1,232	746	509	407
11	1,125	698	413	349	1,139	694	431	346
12	1,071	659	357	301	1,071	659	370	297
13	1,074	655	331	279	1,048	652	335	269
14	1,106	669	329	276	1,053	661	326	261
15	1,181	710	344	290	1,112	696	337	270
16	1,252	747	370	310	1,197	735	366	293
17	1,327	785	395	332	1,327	785	407	326
18	1,390	815	416	349	1,494	842	458	364
19	1,443	836	432	363	1,685	903	513	407
20	1,420	816	446	375	1,791	925	570	451
21	1,463	836	461	389	1,967	993	625	494
22	1,511	862	480	406	2,115	1,068	674	535
23	1,527	875	502	427	2,169	1,121	717	571
24	1,547	893	528	451	2,188	1,173	752	602
25	1,570	911	556	476	2,185	1,218	782	629
26	1,637	952	583	501	2,237	1,288	807	651
27	1,706	988	608	522	2,294	1,348	831	671
28	1,776	1,019	629	539	2,367	1,397	854	689
29	1,853	1,051	649	554	2,458	1,441	879	706
30	1,887	1,062	673	574	2,495	1,450	910	728
31	1,932	1,084	704	600	2,540	1,474	948	758

32	1,989	1,124	747	637	2,595	1,517	1,000	798
33	2,123	1,218	803	686	2,737	1,631	1,063	852
34	2,262	1,322	864	742	2,881	1,760	1,131	913
35	2,390	1,420	921	794	3,016	1,883	1,198	971
36	2,486	1,494	965	835	3,128	1,984	1,253	1,018
37	2,536	1,526	985	853	3,207	2,040	1,286	1,046
38	2,528	1,509	986	845	3,245	2,043	1,294	1,050
39	2,492	1,464	986	822	3,260	2,011	1,288	1,040
40	2,462	1,421	986	815	3,279	1,971	1,305	1,049
41	2,475	1,408	986	812	3,324	1,955	1,314	1,054
42	2,569	1,459	986	843	3,422	1,987	1,355	1,088
43	2,769	1,592	1,074	922	3,588	2,090	1,437	1,160
44	3,067	1,798	1,209	1,047	3,809	2,254	1,555	1,265
45	3,235	1,935	1,385	1,210	3,817	2,311	1,696	1,393
46	3,648	2,214	1,595	1,408	4,071	2,528	1,849	1,534
47	4,103	2,512	1,832	1,634	4,319	2,753	2,003	1,677
48	4,581	2,811	2,085	1,878	4,546	2,971	2,150	1,816
49	5,059	3,100	2,340	2,127	4,760	3,178	2,288	1,949
50	5,511	3,368	2,581	2,360	4,977	3,371	2,422	2,075
51	5,912	3,607	2,790	2,561	5,209	3,548	2,554	2,198
52	6,237	3,804	2,948	2,710	5,468	3,704	2,688	2,316
53	6,467	3,951	3,044	2,796	5,765	3,841	2,825	2,431
54	6,610	4,048	3,086	2,825	6,080	3,959	2,958	2,537
55	6,681	4,098	3,086	2,811	6,390	4,063	3,078	2,627
56	7,136	4,370	3,057	2,767	7,113	4,428	3,176	2,696
57	7,106	4,329	3,009	2,706	7,362	4,521	3,245	2,737
58	7,051	4,250	2,956	2,642	7,542	4,612	3,280	2,750
59	7,005	4,166	2,910	2,584	7,689	4,709	3,300	2,751
60	7,004	4,119	2,883	2,548	7,845	4,824	3,329	2,762
61	7,084	4,145	2,885	2,542	8,053	4,967	3,391	2,805
62	7,283	4,287	2,932	2,579	8,357	5,147	3,511	2,903
63	7,624	4,567	3,029	2,669	8,787	5,373	3,706	3,069
64	8,081	4,956	3,176	2,807	9,322	5,645	3,964	3,296
65	8,615	5,410	3,364	2,988	9,925	5,962	4,269	3,568
66	9,185	5,881	3,589	3,206	10,561	6,321	4,604	3,869
67	9,751	6,325	3,845	3,455	11,194	6,721	4,950	4,185
68	10,287	6,710	4,121	3,726	11,798	7,162	5,289	4,497
69	10,810	7,055	4,392	3,992	12,398	7,645	5,597	4,782
70	11,353	7,391	4,628	4,222	13,023	8,174	5,849	5,015
71	11,945	7,750	4,801	4,387	13,709	8,753	6,017	5,167
72	12,617	8,162	4,880	4,457	14,486	9,385	6,076	5,216
73	13,391	8,652	4,843	4,410	15,379	10,073	6,009	5,144
74	14,255	9,211	4,708	4,262	16,372	10,807	5,835	4,966
75	15,184	9,820	4,499	4,038	17,440	11,574	5,580	4,711
76	16,158	10,464	4,239	3,764	18,558	12,365	5,272	4,403
77	17,154	11,125	3,956	3,465	19,701	13,167	4,936	4,069
78	18,151	11,786	3,909	3,409	20,845	13,969	4,863	3,992
79	19,126	12,429	3,861	3,352	21,962	14,760	4,791	3,917
80	20,189	13,119	4,073	3,535	23,184	15,579	5,054	4,130
81	21,248	13,805	4,283	3,717	24,400	16,396	5,316	4,344
82	22,302	14,489	4,492	3,898	25,612	17,208	5,577	4,556
83	23,355	15,171	4,701	4,079	26,821	18,020	5,837	4,768
84	24,410	15,856	4,911	4,261	28,034	18,833	6,098	4,981
85	25,472	16,545	5,122	4,443	29,253	19,652	6,361	5,195
86	26,529	17,230	5,332	4,625	30,468	20,467	6,623	5,408
87	27,553	17,894	5,536	4,801	31,645	21,256	6,876	5,614
88	28,564	18,550	5,736	4,974	32,807	22,036	7,126	5,818
89	29,554	19,191	5,933	5,145	33,944	22,798	7,371	6,017
90	30,516	19,815	6,124	5,310	35,048	23,539	7,609	6,211
91	31,440	20,414	6,307	5,469	36,110	24,252	7,838	6,397
92	32,322	20,986	6,482	5,620	37,124	24,932	8,056	6,575
93	33,158	21,528	6,649	5,764	38,084	25,576	8,263	6,743

94	33,948	22,041	6,805	5,900	38,992	26,184	8,459	6,902
95	34,682	22,517	6,951	6,026	39,835	26,750	8,639	7,050
96	35,355	22,952	7,085	6,142	40,609	27,269	8,806	7,186
97	35,964	23,348	7,206	6,246	41,308	27,738	8,957	7,309
98	36,506	23,700	7,313	6,339	41,931	28,157	9,091	7,418
99	36,978	24,006	7,407	6,421	42,474	28,520	9,208	7,513

EM=30

2. 续保次标准体基准加费费率表

单位：人民币元

		特定医院自负比例=0%							
性别		男性				女性			
年龄	免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0		9,779	4,331	2,699	2,097	9,779	4,331	2,810	2,047
1		2,978	1,535	997	806	2,978	1,457	1,033	788
2		2,718	1,472	740	602	2,718	1,472	768	588
3		2,631	1,385	1,035	897	2,630	1,443	1,075	877
4		2,788	1,489	1,035	897	2,786	1,549	1,075	877
5		2,742	1,514	1,035	897	2,739	1,547	1,075	877
6		2,570	1,475	1,035	897	2,570	1,475	1,075	877
7		2,340	1,383	1,035	897	2,347	1,364	1,075	877
8		2,085	1,258	1,035	897	2,101	1,233	1,075	877
9		1,826	1,115	884	770	1,848	1,094	921	758
10		1,586	973	732	645	1,610	960	768	639
11		1,468	898	614	539	1,487	893	643	534
12		1,397	847	525	458	1,397	847	545	450
13		1,401	841	483	420	1,366	837	489	403
14		1,444	860	481	415	1,372	848	474	389
15		1,543	913	505	439	1,451	894	493	405
16		1,637	962	545	472	1,564	946	539	443
17		1,736	1,013	586	510	1,736	1,013	606	499
18		1,820	1,051	618	539	1,959	1,088	686	564
19		1,891	1,080	645	563	2,212	1,169	775	638
20		1,859	1,054	668	584	2,353	1,197	866	713
21		1,917	1,080	692	606	2,586	1,287	954	785
22		1,981	1,115	722	635	2,783	1,387	1,033	856
23		2,002	1,132	757	671	2,855	1,457	1,101	917
24		2,029	1,155	799	713	2,880	1,525	1,158	970
25		2,059	1,179	844	756	2,876	1,585	1,205	1,015
26		2,148	1,233	887	797	2,945	1,678	1,247	1,053
27		2,239	1,281	927	833	3,021	1,757	1,284	1,088
28		2,333	1,322	960	862	3,118	1,821	1,321	1,117
29		2,435	1,364	993	889	3,238	1,879	1,361	1,147
30		2,481	1,379	1,032	923	3,287	1,892	1,411	1,185
31		2,540	1,408	1,081	966	3,348	1,923	1,473	1,235
32		2,616	1,461	1,150	1,029	3,420	1,980	1,555	1,304
33		2,794	1,585	1,239	1,114	3,608	2,132	1,657	1,395
34		2,978	1,723	1,337	1,209	3,800	2,301	1,766	1,499
35		3,147	1,851	1,428	1,297	3,980	2,465	1,874	1,598
36		3,276	1,949	1,499	1,366	4,129	2,597	1,961	1,678
37		3,342	1,993	1,532	1,397	4,233	2,672	2,015	1,726
38		3,332	1,970	1,533	1,384	4,283	2,675	2,027	1,733
39		3,283	1,910	1,533	1,344	4,304	2,633	2,017	1,715
40		3,243	1,853	1,533	1,332	4,328	2,581	2,044	1,731
41		3,262	1,836	1,533	1,327	4,388	2,559	2,059	1,739
42		3,385	1,903	1,534	1,380	4,518	2,602	2,124	1,796
43		3,651	2,078	1,673	1,515	4,739	2,738	2,256	1,919
44		4,047	2,351	1,890	1,727	5,033	2,954	2,445	2,098
45		4,271	2,532	2,173	2,006	5,043	3,029	2,671	2,317
46		4,819	2,902	2,509	2,343	5,380	3,317	2,917	2,558
47		5,423	3,295	2,889	2,727	5,710	3,614	3,164	2,801

48	6,058	3,690	3,295	3,143	6,011	3,902	3,399	3,037
49	6,693	4,072	3,704	3,567	6,296	4,176	3,620	3,263
50	7,293	4,428	4,090	3,965	6,584	4,430	3,834	3,479
51	7,826	4,743	4,424	4,306	6,891	4,665	4,046	3,688
52	8,257	5,003	4,678	4,559	7,236	4,872	4,262	3,889
53	8,562	5,198	4,833	4,706	7,629	5,053	4,481	4,084
54	8,752	5,326	4,900	4,755	8,048	5,208	4,694	4,264
55	8,846	5,392	4,900	4,733	8,460	5,346	4,886	4,418
56	9,450	5,752	4,853	4,656	9,420	5,829	5,044	4,536
57	9,411	5,697	4,776	4,554	9,751	5,951	5,155	4,606
58	9,338	5,593	4,691	4,443	9,990	6,071	5,210	4,628
59	9,277	5,483	4,617	4,346	10,186	6,200	5,242	4,630
60	9,275	5,420	4,574	4,284	10,392	6,352	5,289	4,649
61	9,381	5,454	4,578	4,273	10,668	6,540	5,388	4,721
62	9,645	5,642	4,653	4,337	11,072	6,779	5,581	4,888
63	10,098	6,012	4,808	4,490	11,644	7,077	5,893	5,172
64	10,706	6,527	5,043	4,725	12,354	7,437	6,306	5,558
65	11,414	7,126	5,345	5,033	13,155	7,856	6,796	6,021
66	12,172	7,749	5,706	5,404	13,999	8,331	7,332	6,534
67	12,924	8,336	6,116	5,829	14,839	8,860	7,888	7,072
68	13,635	8,846	6,558	6,290	15,642	9,443	8,432	7,604
69	14,330	9,302	6,993	6,743	16,439	10,081	8,925	8,089
70	15,050	9,745	7,372	7,135	17,269	10,780	9,328	8,484
71	15,836	10,220	7,649	7,416	18,179	11,545	9,597	8,745
72	16,729	10,766	7,775	7,534	19,212	12,382	9,692	8,828
73	17,757	11,413	7,716	7,455	20,398	13,291	9,584	8,704
74	18,904	12,151	7,499	7,202	21,716	14,261	9,306	8,402
75	20,138	12,956	7,164	6,821	23,134	15,275	8,897	7,967
76	21,432	13,808	6,748	6,355	24,619	16,321	8,404	7,443
77	22,755	14,682	6,295	5,846	26,138	17,381	7,865	6,874
78	24,079	15,555	6,218	5,750	27,656	18,442	7,748	6,743
79	25,373	16,406	6,142	5,653	29,140	19,488	7,633	6,614
80	26,785	17,318	6,481	5,965	30,763	20,571	8,054	6,979
81	28,191	18,226	6,818	6,275	32,378	21,650	8,474	7,342
82	29,591	19,129	7,153	6,583	33,986	22,724	8,892	7,704
83	30,989	20,031	7,489	6,892	35,592	23,797	9,310	8,065
84	32,391	20,937	7,826	7,201	37,204	24,872	9,728	8,427
85	33,801	21,847	8,163	7,511	38,822	25,954	10,149	8,792
86	35,205	22,753	8,500	7,820	40,435	27,031	10,569	9,154
87	36,565	23,630	8,826	8,121	41,999	28,075	10,975	9,506
88	37,907	24,497	9,148	8,416	43,541	29,106	11,376	9,852
89	39,222	25,346	9,462	8,707	45,052	30,114	11,768	10,192
90	40,499	26,170	9,768	8,988	46,518	31,093	12,150	10,522
91	41,726	26,962	10,063	9,259	47,929	32,036	12,516	10,839
92	42,897	27,718	10,344	9,516	49,274	32,934	12,866	11,142
93	44,008	28,435	10,610	9,761	50,550	33,786	13,198	11,428
94	45,057	29,113	10,862	9,992	51,755	34,590	13,511	11,699
95	46,031	29,742	11,095	10,208	52,875	35,338	13,802	11,951
96	46,925	30,318	11,310	10,404	53,903	36,025	14,069	12,182
97	47,734	30,841	11,503	10,582	54,832	36,645	14,311	12,391
98	48,454	31,306	11,676	10,741	55,659	37,198	14,525	12,577
99	49,082	31,710	11,826	10,879	56,379	37,678	14,713	12,739

必选保障次标准体毛保费加费率 = 必选保障次标准体基准加费率 × 保障计划及免赔额因子 × 被保险人常住地的区域因子 × 家庭费率因子 × 社保因子 × 逆选择风险因子

EM=40

1. 首次投保或中断保障后又再次投保次标准体基准加费率表

单位：人民币元

特定医院自负比例=100%

年龄	性别	男性				女性			
		0	8,000	30,000	50,000	0	8,000	30,000	50,000
0		9,375	4,185	2,176	1,605	9,375	4,185	2,263	1,568
1		2,872	1,499	828	642	2,872	1,424	856	629
2		2,623	1,438	623	490	2,623	1,438	646	480
3		2,541	1,355	858	710	2,539	1,411	889	695
4		2,691	1,454	858	710	2,688	1,512	889	695
5		2,647	1,478	858	710	2,644	1,510	889	695
6		2,482	1,441	858	710	2,482	1,441	889	695
7		2,262	1,352	858	710	2,269	1,334	889	695
8		2,018	1,232	858	710	2,033	1,208	889	695
9		1,771	1,096	738	616	1,792	1,075	768	607
10		1,542	959	618	522	1,564	947	646	518
11		1,428	887	524	443	1,447	882	547	439
12		1,360	838	453	382	1,360	838	469	377
13		1,364	832	420	354	1,331	828	425	342
14		1,405	850	418	351	1,337	839	413	332
15		1,500	901	438	368	1,412	883	428	343
16		1,590	948	469	393	1,520	933	465	372
17		1,685	998	502	422	1,685	998	518	413
18		1,765	1,034	528	443	1,898	1,069	581	462
19		1,832	1,062	548	461	2,140	1,147	652	517
20		1,802	1,037	567	477	2,274	1,174	723	572
21		1,858	1,062	586	493	2,498	1,261	793	627
22		1,919	1,095	609	515	2,686	1,357	856	679
23		1,939	1,112	638	542	2,754	1,424	910	725
24		1,965	1,134	671	572	2,778	1,489	955	764
25		1,993	1,157	706	605	2,775	1,547	992	798
26		2,078	1,208	740	636	2,841	1,636	1,025	827
27		2,166	1,255	772	662	2,913	1,712	1,055	852
28		2,255	1,294	798	684	3,006	1,773	1,084	874
29		2,352	1,335	824	704	3,121	1,829	1,116	897
30		2,397	1,348	855	729	3,168	1,842	1,155	925
31		2,453	1,377	894	762	3,226	1,872	1,204	962
32		2,526	1,428	948	808	3,295	1,927	1,269	1,013
33		2,696	1,547	1,019	872	3,475	2,072	1,350	1,082
34		2,872	1,679	1,097	942	3,658	2,235	1,437	1,159
35		3,034	1,802	1,169	1,008	3,830	2,392	1,522	1,232
36		3,158	1,897	1,225	1,060	3,972	2,519	1,591	1,292
37		3,220	1,938	1,251	1,082	4,072	2,591	1,633	1,328
38		3,211	1,917	1,252	1,073	4,120	2,594	1,643	1,333
39		3,164	1,859	1,252	1,043	4,140	2,553	1,635	1,320
40		3,126	1,804	1,252	1,034	4,163	2,503	1,657	1,332
41		3,143	1,788	1,252	1,031	4,221	2,482	1,668	1,338
42		3,262	1,852	1,252	1,070	4,345	2,523	1,720	1,381
43		3,516	2,021	1,363	1,171	4,556	2,654	1,825	1,472
44		3,894	2,282	1,535	1,329	4,838	2,862	1,974	1,606
45		4,108	2,457	1,759	1,537	4,847	2,934	2,153	1,769
46		4,632	2,812	2,025	1,788	5,169	3,210	2,348	1,948
47		5,210	3,189	2,326	2,075	5,484	3,496	2,544	2,130
48		5,818	3,569	2,648	2,385	5,772	3,772	2,730	2,306
49		6,424	3,936	2,972	2,701	6,045	4,036	2,905	2,474
50		6,998	4,278	3,278	2,998	6,320	4,280	3,075	2,635
51		7,508	4,580	3,542	3,252	6,614	4,505	3,242	2,791
52		7,920	4,830	3,743	3,441	6,944	4,704	3,413	2,941
53		8,212	5,017	3,866	3,550	7,320	4,878	3,588	3,087
54		8,393	5,140	3,919	3,587	7,720	5,027	3,756	3,221
55		8,483	5,203	3,919	3,570	8,114	5,159	3,908	3,336

56	9,061	5,549	3,882	3,513	9,032	5,623	4,033	3,423
57	9,023	5,497	3,821	3,437	9,348	5,741	4,121	3,476
58	8,953	5,397	3,753	3,354	9,578	5,856	4,165	3,492
59	8,895	5,291	3,695	3,282	9,764	5,979	4,190	3,493
60	8,893	5,230	3,661	3,236	9,962	6,126	4,228	3,508
61	8,995	5,263	3,664	3,228	10,226	6,307	4,306	3,562
62	9,248	5,443	3,723	3,275	10,612	6,536	4,458	3,686
63	9,681	5,799	3,847	3,389	11,158	6,822	4,706	3,898
64	10,262	6,293	4,032	3,564	11,838	7,168	5,033	4,186
65	10,939	6,869	4,272	3,794	12,603	7,571	5,421	4,531

EM=40

1. 首次投保或中断保障后又再次投保次标准体基准加费率表

单位：人民币元

特定医院自负比例=0%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	12,417	5,500	3,428	2,663	12,417	5,500	3,568	2,599
1	3,782	1,950	1,266	1,024	3,782	1,850	1,312	1,001
2	3,451	1,869	939	764	3,451	1,869	975	747
3	3,342	1,759	1,314	1,139	3,339	1,833	1,365	1,113
4	3,541	1,890	1,314	1,139	3,537	1,967	1,365	1,113
5	3,482	1,922	1,314	1,139	3,479	1,964	1,365	1,113
6	3,263	1,872	1,314	1,139	3,263	1,872	1,365	1,113
7	2,972	1,756	1,314	1,139	2,981	1,732	1,365	1,113
8	2,648	1,597	1,314	1,139	2,668	1,565	1,365	1,113
9	2,319	1,416	1,122	978	2,346	1,389	1,170	963
10	2,014	1,236	930	820	2,044	1,219	975	811
11	1,864	1,140	780	685	1,888	1,133	816	678
12	1,773	1,075	666	581	1,773	1,075	692	571
13	1,779	1,067	613	533	1,734	1,063	621	512
14	1,833	1,092	610	527	1,742	1,077	602	494
15	1,959	1,159	641	557	1,843	1,136	626	514
16	2,079	1,222	692	600	1,986	1,202	685	563
17	2,205	1,286	744	648	2,205	1,286	769	634
18	2,311	1,335	785	685	2,487	1,381	871	716
19	2,401	1,371	819	714	2,809	1,484	984	810
20	2,361	1,338	848	742	2,987	1,520	1,099	905
21	2,434	1,371	879	770	3,284	1,635	1,212	997
22	2,516	1,415	916	807	3,534	1,761	1,312	1,086
23	2,542	1,438	962	852	3,625	1,850	1,398	1,164
24	2,577	1,467	1,015	905	3,657	1,936	1,470	1,231
25	2,614	1,497	1,071	960	3,652	2,012	1,531	1,289
26	2,727	1,565	1,126	1,012	3,740	2,130	1,583	1,338
27	2,844	1,627	1,177	1,058	3,836	2,231	1,631	1,382
28	2,962	1,679	1,220	1,095	3,959	2,312	1,678	1,418
29	3,091	1,733	1,261	1,129	4,112	2,386	1,728	1,457
30	3,150	1,750	1,310	1,172	4,174	2,402	1,791	1,505
31	3,225	1,788	1,373	1,227	4,251	2,442	1,870	1,569
32	3,322	1,855	1,460	1,306	4,343	2,515	1,974	1,656
33	3,547	2,012	1,574	1,414	4,582	2,706	2,104	1,772
34	3,782	2,188	1,698	1,535	4,826	2,922	2,243	1,904
35	3,996	2,351	1,814	1,647	5,054	3,130	2,379	2,029
36	4,160	2,475	1,903	1,735	5,243	3,298	2,490	2,131
37	4,243	2,530	1,945	1,773	5,376	3,393	2,558	2,192
38	4,231	2,502	1,946	1,758	5,438	3,397	2,574	2,200
39	4,169	2,426	1,946	1,706	5,465	3,343	2,561	2,178
40	4,118	2,353	1,946	1,691	5,496	3,277	2,595	2,198
41	4,142	2,332	1,946	1,685	5,572	3,250	2,614	2,209
42	4,299	2,417	1,948	1,752	5,737	3,304	2,697	2,281
43	4,636	2,639	2,125	1,924	6,017	3,477	2,865	2,437

44	5,139	2,985	2,400	2,193	6,392	3,751	3,104	2,664
45	5,423	3,216	2,760	2,547	6,404	3,847	3,392	2,942
46	6,119	3,685	3,186	2,975	6,832	4,212	3,704	3,248
47	6,886	4,184	3,668	3,464	7,250	4,589	4,018	3,557
48	7,693	4,686	4,184	3,991	7,633	4,955	4,316	3,856
49	8,498	5,171	4,703	4,529	7,995	5,303	4,596	4,143
50	9,261	5,623	5,194	5,034	8,360	5,626	4,869	4,417
51	9,937	6,022	5,618	5,467	8,751	5,924	5,138	4,682
52	10,485	6,353	5,940	5,790	9,189	6,187	5,411	4,938
53	10,872	6,600	6,137	5,975	9,688	6,416	5,690	5,186
54	11,114	6,763	6,222	6,038	10,219	6,613	5,960	5,415
55	11,233	6,847	6,222	6,010	10,743	6,788	6,205	5,611
56	12,000	7,304	6,162	5,913	11,962	7,402	6,405	5,760
57	11,950	7,234	6,064	5,782	12,382	7,557	6,545	5,849
58	11,857	7,102	5,956	5,642	12,686	7,709	6,616	5,876
59	11,780	6,962	5,863	5,518	12,934	7,872	6,656	5,879
60	11,778	6,882	5,808	5,440	13,196	8,066	6,716	5,903
61	11,912	6,926	5,813	5,426	13,547	8,305	6,842	5,995
62	12,248	7,164	5,908	5,507	14,060	8,608	7,086	6,207
63	12,823	7,634	6,106	5,702	14,786	8,987	7,483	6,567
64	13,595	8,288	6,404	6,000	15,688	9,444	8,008	7,058
65	14,494	9,049	6,787	6,391	16,704	9,976	8,629	7,646

EM=40

2. 续保次标准体基准加费率表

单位：人民币元

特定医院自负比例=100%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	9,844	4,394	2,285	1,685	9,844	4,394	2,376	1,646
1	3,016	1,574	869	675	3,016	1,495	899	661
2	2,754	1,510	654	514	2,754	1,510	678	504
3	2,668	1,423	900	746	2,666	1,481	934	730
4	2,825	1,527	900	746	2,823	1,588	934	730
5	2,779	1,552	900	746	2,776	1,586	934	730
6	2,606	1,513	900	746	2,606	1,513	934	730
7	2,376	1,420	900	746	2,383	1,401	934	730
8	2,119	1,294	900	746	2,135	1,269	934	730
9	1,859	1,151	774	647	1,881	1,129	806	637
10	1,619	1,007	648	549	1,642	994	678	543
11	1,500	931	550	466	1,519	926	574	461
12	1,428	879	476	402	1,428	879	493	396
13	1,432	873	441	372	1,397	870	446	359
14	1,475	892	439	368	1,404	881	434	348
15	1,575	946	459	387	1,483	928	450	360
16	1,670	996	493	413	1,596	980	488	390
17	1,769	1,047	527	443	1,769	1,047	543	434
18	1,853	1,086	554	466	1,992	1,123	610	485
19	1,924	1,115	576	484	2,247	1,204	684	542
20	1,893	1,088	595	500	2,388	1,233	760	601
21	1,950	1,115	615	518	2,622	1,324	833	658
22	2,015	1,150	640	541	2,820	1,424	899	713
23	2,036	1,167	669	569	2,892	1,495	956	761
24	2,063	1,191	704	601	2,917	1,564	1,003	802
25	2,093	1,214	741	635	2,914	1,624	1,042	838
26	2,182	1,269	777	668	2,983	1,718	1,076	868
27	2,274	1,318	810	696	3,059	1,797	1,108	895
28	2,368	1,359	838	718	3,156	1,862	1,138	918
29	2,470	1,402	865	739	3,277	1,921	1,172	942
30	2,516	1,416	898	766	3,326	1,934	1,213	971
31	2,576	1,446	939	800	3,387	1,965	1,264	1,011

32	2,652	1,499	996	849	3,460	2,023	1,333	1,064
33	2,831	1,624	1,070	915	3,649	2,175	1,418	1,136
34	3,016	1,763	1,152	990	3,841	2,347	1,508	1,217
35	3,186	1,893	1,228	1,059	4,022	2,511	1,598	1,294
36	3,315	1,992	1,286	1,113	4,171	2,645	1,670	1,357
37	3,381	2,035	1,313	1,137	4,276	2,720	1,715	1,395
38	3,371	2,012	1,314	1,127	4,326	2,724	1,726	1,400
39	3,322	1,952	1,314	1,096	4,347	2,681	1,717	1,386
40	3,282	1,894	1,314	1,086	4,372	2,628	1,740	1,398
41	3,300	1,878	1,314	1,082	4,432	2,607	1,752	1,405
42	3,425	1,945	1,315	1,124	4,562	2,650	1,806	1,450
43	3,692	2,122	1,432	1,229	4,784	2,787	1,916	1,546
44	4,089	2,397	1,612	1,396	5,079	3,005	2,073	1,686
45	4,314	2,580	1,847	1,614	5,089	3,081	2,261	1,858
46	4,864	2,952	2,126	1,878	5,428	3,370	2,466	2,046
47	5,470	3,349	2,442	2,179	5,758	3,671	2,671	2,236
48	6,108	3,748	2,780	2,504	6,061	3,961	2,866	2,421
49	6,745	4,133	3,120	2,836	6,347	4,238	3,050	2,598
50	7,348	4,491	3,441	3,147	6,636	4,494	3,229	2,767
51	7,883	4,809	3,720	3,414	6,945	4,730	3,405	2,930
52	8,316	5,072	3,930	3,613	7,291	4,939	3,584	3,088
53	8,622	5,268	4,059	3,728	7,686	5,121	3,767	3,241
54	8,813	5,397	4,115	3,766	8,106	5,278	3,944	3,382
55	8,908	5,464	4,115	3,748	8,520	5,417	4,104	3,503
56	9,514	5,827	4,076	3,689	9,484	5,904	4,235	3,594
57	9,474	5,772	4,012	3,608	9,816	6,028	4,327	3,650
58	9,401	5,666	3,941	3,522	10,056	6,149	4,373	3,666
59	9,340	5,555	3,880	3,446	10,252	6,278	4,400	3,668
60	9,338	5,492	3,844	3,398	10,460	6,432	4,439	3,683
61	9,445	5,526	3,847	3,389	10,737	6,622	4,521	3,740
62	9,710	5,716	3,910	3,439	11,142	6,863	4,681	3,870
63	10,165	6,089	4,039	3,559	11,716	7,164	4,941	4,092
64	10,775	6,608	4,234	3,742	12,429	7,527	5,285	4,395
65	11,486	7,213	4,485	3,984	13,234	7,949	5,692	4,757
66	12,246	7,841	4,785	4,274	14,081	8,428	6,138	5,159
67	13,002	8,433	5,127	4,607	14,925	8,962	6,600	5,580
68	13,716	8,947	5,494	4,968	15,731	9,549	7,052	5,996
69	14,413	9,407	5,856	5,323	16,530	10,193	7,463	6,376
70	15,137	9,854	6,171	5,630	17,364	10,898	7,798	6,686
71	15,926	10,333	6,402	5,849	18,278	11,670	8,022	6,890
72	16,822	10,883	6,506	5,942	19,315	12,513	8,101	6,955
73	17,854	11,536	6,458	5,880	20,506	13,430	8,012	6,858
74	19,006	12,281	6,277	5,682	21,829	14,409	7,780	6,621
75	20,245	13,093	5,998	5,384	23,253	15,432	7,440	6,281
76	21,544	13,952	5,652	5,019	24,744	16,487	7,030	5,870
77	22,872	14,833	5,275	4,620	26,268	17,556	6,582	5,425
78	24,202	15,714	5,212	4,545	27,793	18,625	6,484	5,323
79	25,501	16,572	5,148	4,470	29,283	19,680	6,388	5,222
80	26,918	17,492	5,430	4,714	30,912	20,772	6,738	5,507
81	28,330	18,407	5,710	4,956	32,533	21,861	7,088	5,792
82	29,736	19,318	5,989	5,198	34,149	22,944	7,436	6,075
83	31,140	20,228	6,268	5,439	35,761	24,027	7,783	6,358
84	32,547	21,142	6,548	5,681	37,379	25,111	8,131	6,641
85	33,962	22,060	6,829	5,924	39,004	26,202	8,481	6,926
86	35,372	22,973	7,109	6,166	40,624	27,289	8,830	7,210
87	36,738	23,859	7,381	6,402	42,193	28,341	9,168	7,486
88	38,085	24,733	7,648	6,632	43,742	29,381	9,502	7,757
89	39,406	25,588	7,910	6,860	45,258	30,398	9,828	8,023
90	40,688	26,420	8,165	7,080	46,731	31,385	10,146	8,281
91	41,920	27,219	8,410	7,292	48,147	32,336	10,450	8,530
92	43,096	27,981	8,643	7,494	49,498	33,242	10,742	8,767
93	44,210	28,704	8,865	7,685	50,779	34,101	11,017	8,991

94	45,264	29,388	9,074	7,866	51,989	34,912	11,278	9,203
95	46,242	30,022	9,268	8,035	53,113	35,667	11,519	9,400
96	47,140	30,603	9,446	8,189	54,145	36,359	11,742	9,581
97	47,952	31,131	9,608	8,328	55,078	36,984	11,943	9,745
98	48,674	31,600	9,751	8,452	55,908	37,543	12,121	9,890
99	49,304	32,008	9,876	8,561	56,632	38,027	12,277	10,017

EM=40

2. 续保次标准体基准加费费率表

单位：人民币元

特定医院自负比例=0%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	13,038	5,775	3,599	2,796	13,038	5,775	3,746	2,729
1	3,971	2,047	1,330	1,075	3,971	1,943	1,377	1,051
2	3,624	1,963	986	802	3,624	1,963	1,024	784
3	3,508	1,847	1,380	1,196	3,506	1,924	1,433	1,169
4	3,718	1,985	1,380	1,196	3,714	2,066	1,433	1,169
5	3,656	2,018	1,380	1,196	3,652	2,062	1,433	1,169
6	3,426	1,966	1,380	1,196	3,426	1,966	1,433	1,169
7	3,120	1,844	1,380	1,196	3,130	1,818	1,433	1,169
8	2,780	1,677	1,380	1,196	2,801	1,644	1,433	1,169
9	2,435	1,487	1,178	1,027	2,464	1,458	1,228	1,011
10	2,115	1,298	976	860	2,147	1,280	1,024	852
11	1,957	1,197	819	719	1,983	1,190	857	712
12	1,862	1,129	700	610	1,862	1,129	726	600
13	1,868	1,121	644	560	1,821	1,116	652	537
14	1,925	1,146	641	554	1,830	1,131	632	519
15	2,057	1,217	673	585	1,935	1,192	658	540
16	2,183	1,282	726	630	2,085	1,262	719	591
17	2,315	1,351	781	680	2,315	1,351	808	665
18	2,427	1,402	824	719	2,612	1,450	914	752
19	2,521	1,440	860	750	2,950	1,558	1,034	850
20	2,479	1,405	890	778	3,137	1,596	1,154	950
21	2,556	1,440	923	808	3,448	1,716	1,272	1,047
22	2,642	1,486	962	847	3,711	1,849	1,377	1,141
23	2,670	1,509	1,010	895	3,806	1,943	1,468	1,222
24	2,706	1,540	1,066	950	3,840	2,033	1,544	1,293
25	2,745	1,572	1,125	1,008	3,835	2,113	1,607	1,354
26	2,864	1,644	1,182	1,063	3,927	2,237	1,662	1,404
27	2,986	1,708	1,236	1,111	4,028	2,342	1,712	1,450
28	3,110	1,763	1,280	1,150	4,157	2,428	1,762	1,489
29	3,246	1,819	1,324	1,185	4,317	2,505	1,815	1,530
30	3,308	1,838	1,376	1,230	4,382	2,523	1,881	1,580
31	3,386	1,877	1,442	1,288	4,464	2,564	1,964	1,647
32	3,488	1,948	1,533	1,372	4,560	2,640	2,073	1,738
33	3,725	2,113	1,652	1,485	4,811	2,842	2,209	1,860
34	3,971	2,297	1,782	1,612	5,067	3,068	2,355	1,999
35	4,196	2,468	1,904	1,729	5,306	3,286	2,498	2,130
36	4,368	2,599	1,998	1,822	5,505	3,463	2,614	2,237
37	4,456	2,657	2,042	1,862	5,644	3,562	2,686	2,302
38	4,443	2,627	2,044	1,846	5,710	3,567	2,703	2,310
39	4,378	2,547	2,044	1,792	5,738	3,510	2,689	2,286
40	4,324	2,470	2,044	1,776	5,771	3,441	2,725	2,308
41	4,349	2,448	2,044	1,770	5,851	3,412	2,745	2,319
42	4,514	2,538	2,045	1,840	6,024	3,469	2,832	2,395
43	4,868	2,771	2,231	2,020	6,318	3,650	3,008	2,559
44	5,396	3,134	2,520	2,303	6,711	3,938	3,260	2,798
45	5,694	3,376	2,898	2,674	6,724	4,039	3,561	3,090
46	6,425	3,869	3,345	3,124	7,174	4,422	3,889	3,410
47	7,230	4,393	3,852	3,636	7,613	4,819	4,219	3,735

48	8,078	4,920	4,393	4,191	8,015	5,203	4,532	4,049
49	8,924	5,430	4,938	4,756	8,395	5,568	4,826	4,350
50	9,724	5,904	5,453	5,286	8,778	5,907	5,112	4,638
51	10,434	6,324	5,899	5,741	9,188	6,220	5,394	4,917
52	11,009	6,671	6,237	6,079	9,648	6,496	5,682	5,185
53	11,416	6,930	6,444	6,274	10,172	6,737	5,975	5,446
54	11,669	7,101	6,533	6,340	10,730	6,944	6,258	5,686
55	11,795	7,189	6,533	6,310	11,280	7,128	6,515	5,891
56	12,600	7,669	6,470	6,208	12,560	7,772	6,725	6,048
57	12,548	7,596	6,368	6,072	13,001	7,935	6,873	6,142
58	12,450	7,457	6,254	5,924	13,320	8,095	6,947	6,170
59	12,369	7,310	6,156	5,794	13,581	8,266	6,989	6,173
60	12,366	7,226	6,098	5,712	13,856	8,470	7,052	6,198
61	12,508	7,272	6,104	5,698	14,224	8,720	7,184	6,295
62	12,860	7,522	6,204	5,782	14,762	9,038	7,441	6,517
63	13,464	8,016	6,411	5,986	15,525	9,436	7,857	6,896
64	14,274	8,702	6,724	6,300	16,472	9,916	8,408	7,411
65	15,219	9,501	7,126	6,711	17,540	10,475	9,061	8,028
66	16,229	10,332	7,608	7,206	18,666	11,108	9,776	8,712
67	17,232	11,115	8,155	7,772	19,786	11,814	10,517	9,429
68	18,180	11,794	8,744	8,387	20,856	12,590	11,242	10,138
69	19,106	12,402	9,324	8,991	21,918	13,441	11,900	10,785
70	20,067	12,994	9,829	9,514	23,026	14,374	12,437	11,312
71	21,115	13,626	10,198	9,888	24,238	15,394	12,796	11,660
72	22,305	14,354	10,367	10,046	25,616	16,509	12,922	11,771
73	23,676	15,217	10,288	9,940	27,197	17,721	12,779	11,606
74	25,205	16,201	9,999	9,603	28,954	19,014	12,408	11,202
75	26,851	17,275	9,552	9,095	30,846	20,367	11,863	10,622
76	28,576	18,410	8,998	8,474	32,826	21,762	11,205	9,924
77	30,340	19,576	8,393	7,794	34,850	23,175	10,487	9,165
78	32,105	20,740	8,291	7,666	36,874	24,589	10,330	8,991
79	33,831	21,875	8,190	7,538	38,853	25,984	10,177	8,819
80	35,713	23,091	8,641	7,954	41,017	27,428	10,738	9,305
81	37,588	24,301	9,090	8,366	43,170	28,866	11,299	9,789
82	39,455	25,505	9,538	8,778	45,315	30,298	11,856	10,272
83	41,319	26,708	9,985	9,189	47,456	31,729	12,413	10,754
84	43,188	27,916	10,434	9,602	49,605	33,163	12,971	11,236
85	45,068	29,129	10,884	10,014	51,763	34,605	13,532	11,722
86	46,940	30,337	11,333	10,427	53,914	36,042	14,092	12,205
87	48,753	31,507	11,768	10,828	55,998	37,433	14,633	12,674
88	50,543	32,663	12,197	11,221	58,055	38,808	15,168	13,136
89	52,296	33,794	12,616	11,609	60,069	40,152	15,691	13,589
90	53,998	34,893	13,024	11,984	62,024	41,458	16,200	14,029
91	55,635	35,949	13,417	12,345	63,905	42,714	16,688	14,452
92	57,196	36,957	13,792	12,688	65,699	43,912	17,155	14,856
93	58,677	37,913	14,147	13,014	67,400	45,048	17,597	15,237
94	60,076	38,817	14,482	13,322	69,007	46,120	18,015	15,599
95	61,375	39,656	14,793	13,610	70,500	47,118	18,402	15,934
96	62,567	40,424	15,080	13,872	71,870	48,033	18,758	16,243
97	63,646	41,121	15,338	14,109	73,109	48,860	19,081	16,522
98	64,605	41,741	15,568	14,321	74,212	49,598	19,367	16,769
99	65,442	42,280	15,768	14,506	75,172	50,237	19,617	16,985

必选保障次标准体毛保费加费率 = 必选保障次标准体基准加费率 × 保障计划及免赔额因子 × 被保险人常住地的区域因子 × 家庭费率因子 × 社保因子 × 逆选择风险因子

EM=50

1. 首次投保或中断保障后又再次投保次标准体基准加费率表

单位：人民币元

特定医院自负比例=100%

年龄	性别	男性				女性			
		0	8,000	30,000	50,000	0	8,000	30,000	50,000
0		11,719	5,232	2,720	2,007	11,719	5,232	2,829	1,960
1		3,591	1,874	1,035	803	3,591	1,780	1,070	787
2		3,279	1,798	779	613	3,279	1,798	808	600
3		3,176	1,694	1,072	888	3,174	1,764	1,112	869
4		3,364	1,818	1,072	888	3,361	1,891	1,112	869
5		3,309	1,848	1,072	888	3,305	1,888	1,112	869
6		3,102	1,801	1,072	888	3,102	1,801	1,112	869
7		2,828	1,691	1,072	888	2,837	1,668	1,112	869
8		2,523	1,541	1,072	888	2,542	1,511	1,112	869
9		2,214	1,370	922	770	2,240	1,344	960	759
10		1,927	1,199	772	653	1,955	1,184	808	647
11		1,786	1,109	655	554	1,809	1,102	684	549
12		1,700	1,047	567	478	1,700	1,047	587	471
13		1,705	1,040	525	443	1,664	1,036	532	427
14		1,757	1,063	523	439	1,671	1,049	517	415
15		1,875	1,126	547	461	1,766	1,104	536	429
16		1,988	1,186	587	492	1,900	1,167	582	465
17		2,107	1,247	627	527	2,107	1,247	647	517
18		2,207	1,293	660	554	2,372	1,337	726	577
19		2,291	1,327	686	576	2,675	1,434	815	646
20		2,253	1,296	709	596	2,843	1,468	904	716
21		2,322	1,327	733	617	3,122	1,576	992	784
22		2,399	1,369	762	644	3,358	1,696	1,070	849
23		2,424	1,390	797	677	3,443	1,780	1,138	907
24		2,457	1,418	839	716	3,473	1,862	1,194	955
25		2,492	1,446	883	757	3,469	1,934	1,241	998
26		2,598	1,511	925	795	3,551	2,045	1,282	1,034
27		2,708	1,569	965	828	3,642	2,140	1,319	1,066
28		2,819	1,618	998	855	3,758	2,217	1,355	1,093
29		2,941	1,669	1,030	880	3,901	2,287	1,395	1,121
30		2,996	1,686	1,069	912	3,960	2,302	1,444	1,157
31		3,067	1,721	1,118	952	4,033	2,340	1,505	1,203
32		3,158	1,785	1,186	1,011	4,119	2,409	1,587	1,267
33		3,370	1,934	1,274	1,090	4,344	2,590	1,688	1,352
34		3,591	2,099	1,371	1,178	4,573	2,794	1,796	1,449
35		3,793	2,253	1,462	1,261	4,788	2,990	1,902	1,541
36		3,947	2,371	1,532	1,325	4,966	3,149	1,989	1,616
37		4,025	2,423	1,564	1,353	5,091	3,239	2,042	1,661
38		4,014	2,396	1,565	1,342	5,150	3,243	2,054	1,667
39		3,955	2,324	1,565	1,304	5,175	3,192	2,044	1,650
40		3,908	2,255	1,565	1,293	5,204	3,129	2,071	1,665
41		3,929	2,236	1,565	1,289	5,276	3,103	2,086	1,673
42		4,077	2,316	1,566	1,338	5,432	3,154	2,150	1,726
43		4,395	2,526	1,704	1,464	5,695	3,318	2,282	1,841
44		4,868	2,853	1,919	1,662	6,047	3,577	2,468	2,008
45		5,136	3,071	2,199	1,921	6,059	3,668	2,692	2,212
46		5,791	3,515	2,532	2,236	6,462	4,013	2,936	2,436
47		6,513	3,987	2,908	2,594	6,855	4,370	3,180	2,663
48		7,272	4,462	3,310	2,982	7,216	4,716	3,413	2,883
49		8,030	4,920	3,715	3,376	7,557	5,045	3,632	3,093
50		8,748	5,347	4,097	3,747	7,900	5,350	3,844	3,294
51		9,385	5,725	4,428	4,065	8,268	5,632	4,053	3,489
52		9,900	6,038	4,679	4,301	8,680	5,880	4,267	3,676
53		10,265	6,271	4,833	4,438	9,150	6,097	4,485	3,859
54		10,492	6,425	4,899	4,484	9,650	6,284	4,695	4,026
55		10,604	6,504	4,899	4,463	10,143	6,449	4,886	4,170

56	11,326	6,937	4,852	4,392	11,291	7,029	5,042	4,279
57	11,279	6,871	4,776	4,296	11,686	7,176	5,151	4,345
58	11,192	6,746	4,692	4,193	11,972	7,320	5,207	4,365
59	11,119	6,614	4,619	4,102	12,205	7,474	5,238	4,367
60	11,117	6,538	4,576	4,045	12,452	7,658	5,285	4,385
61	11,244	6,579	4,580	4,035	12,783	7,884	5,383	4,452
62	11,560	6,804	4,654	4,094	13,265	8,170	5,573	4,608
63	12,101	7,249	4,809	4,237	13,948	8,528	5,883	4,872
64	12,827	7,867	5,041	4,455	14,797	8,961	6,292	5,233
65	13,674	8,587	5,340	4,743	15,754	9,464	6,776	5,664

EM=50

1. 首次投保或中断保障后又再次投保次标准体基准加费率表

单位：人民币元

特定医院自负比例=0%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	15,522	6,876	4,285	3,329	15,522	6,876	4,460	3,249
1	4,728	2,437	1,583	1,280	4,728	2,313	1,640	1,252
2	4,314	2,337	1,174	955	4,314	2,337	1,219	934
3	4,177	2,199	1,643	1,424	4,174	2,291	1,707	1,392
4	4,426	2,363	1,643	1,424	4,422	2,459	1,707	1,392
5	4,353	2,403	1,643	1,424	4,349	2,455	1,707	1,392
6	4,079	2,341	1,643	1,424	4,079	2,341	1,707	1,392
7	3,715	2,195	1,643	1,424	3,726	2,165	1,707	1,392
8	3,310	1,997	1,643	1,424	3,335	1,957	1,707	1,392
9	2,899	1,771	1,403	1,223	2,933	1,736	1,463	1,204
10	2,518	1,545	1,162	1,025	2,556	1,524	1,219	1,014
11	2,330	1,425	975	856	2,361	1,417	1,020	847
12	2,217	1,344	833	727	2,217	1,344	865	714
13	2,224	1,334	766	666	2,168	1,329	776	640
14	2,292	1,365	763	659	2,178	1,347	753	618
15	2,449	1,449	802	696	2,304	1,420	783	643
16	2,599	1,527	865	750	2,482	1,502	857	704
17	2,756	1,608	930	810	2,756	1,608	962	792
18	2,889	1,669	982	856	3,109	1,727	1,089	895
19	3,001	1,714	1,024	893	3,512	1,855	1,231	1,012
20	2,951	1,673	1,060	927	3,734	1,900	1,374	1,131
21	3,043	1,714	1,099	963	4,105	2,044	1,515	1,246
22	3,145	1,769	1,145	1,009	4,418	2,202	1,640	1,358
23	3,178	1,797	1,202	1,065	4,531	2,313	1,748	1,456
24	3,221	1,834	1,269	1,131	4,571	2,421	1,838	1,539
25	3,268	1,871	1,339	1,200	4,566	2,516	1,914	1,612
26	3,409	1,957	1,408	1,266	4,675	2,663	1,979	1,672
27	3,555	2,034	1,471	1,323	4,795	2,789	2,039	1,727
28	3,703	2,099	1,525	1,369	4,949	2,890	2,097	1,773
29	3,864	2,166	1,576	1,411	5,140	2,983	2,161	1,821
30	3,938	2,188	1,638	1,465	5,217	3,003	2,239	1,881
31	4,032	2,235	1,717	1,534	5,314	3,053	2,338	1,961
32	4,152	2,319	1,825	1,633	5,429	3,144	2,468	2,070
33	4,434	2,516	1,967	1,768	5,728	3,383	2,630	2,215
34	4,728	2,735	2,122	1,919	6,032	3,653	2,804	2,380
35	4,996	2,939	2,268	2,059	6,317	3,912	2,974	2,536
36	5,201	3,094	2,379	2,169	6,554	4,123	3,113	2,664
37	5,304	3,163	2,431	2,217	6,720	4,241	3,198	2,740
38	5,289	3,127	2,433	2,197	6,798	4,247	3,218	2,751
39	5,212	3,032	2,433	2,133	6,832	4,179	3,201	2,722
40	5,148	2,941	2,433	2,114	6,870	4,097	3,244	2,747
41	5,177	2,915	2,433	2,107	6,966	4,062	3,268	2,761
42	5,374	3,021	2,435	2,190	7,172	4,130	3,371	2,852
43	5,796	3,299	2,657	2,405	7,522	4,346	3,582	3,047

44	6,424	3,732	3,001	2,742	7,990	4,689	3,881	3,331
45	6,779	4,020	3,450	3,184	8,005	4,809	4,240	3,678
46	7,649	4,606	3,982	3,719	8,540	5,265	4,630	4,060
47	8,608	5,230	4,585	4,330	9,063	5,737	5,023	4,447
48	9,616	5,858	5,230	4,989	9,542	6,194	5,395	4,821
49	10,623	6,464	5,879	5,662	9,993	6,629	5,746	5,179
50	11,576	7,029	6,492	6,293	10,450	7,033	6,086	5,522
51	12,422	7,528	7,023	6,834	10,939	7,405	6,422	5,853
52	13,106	7,942	7,426	7,237	11,487	7,734	6,764	6,173
53	13,591	8,250	7,671	7,469	12,110	8,020	7,113	6,483
54	13,892	8,454	7,778	7,547	12,774	8,267	7,451	6,769
55	14,042	8,559	7,778	7,512	13,429	8,486	7,756	7,014
56	15,000	9,130	7,703	7,391	14,953	9,253	8,007	7,200
57	14,938	9,043	7,581	7,228	15,477	9,447	8,182	7,312
58	14,822	8,878	7,446	7,053	15,858	9,637	8,270	7,345
59	14,725	8,703	7,329	6,898	16,168	9,841	8,321	7,349
60	14,722	8,603	7,260	6,801	16,496	10,083	8,396	7,379
61	14,891	8,658	7,267	6,783	16,934	10,382	8,553	7,494
62	15,310	8,955	7,386	6,884	17,575	10,760	8,858	7,759
63	16,029	9,543	7,633	7,127	18,482	11,234	9,354	8,209
64	16,994	10,360	8,005	7,500	19,610	11,806	10,010	8,823
65	18,118	11,311	8,484	7,989	20,881	12,471	10,787	9,557

EM=50

2. 续保次标准体基准加费费率表

单位：人民币元

特定医院自负比例=100%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	12,305	5,493	2,856	2,107	12,305	5,493	2,971	2,058
1	3,770	1,968	1,086	844	3,770	1,869	1,124	826
2	3,443	1,888	818	643	3,443	1,888	848	630
3	3,335	1,779	1,126	932	3,333	1,852	1,167	912
4	3,532	1,909	1,126	932	3,529	1,985	1,167	912
5	3,474	1,941	1,126	932	3,471	1,982	1,167	912
6	3,257	1,891	1,126	932	3,257	1,891	1,167	912
7	2,970	1,775	1,126	932	2,979	1,751	1,167	912
8	2,649	1,618	1,126	932	2,669	1,586	1,167	912
9	2,324	1,439	968	809	2,352	1,411	1,008	797
10	2,024	1,259	811	686	2,053	1,243	848	679
11	1,875	1,164	688	582	1,899	1,157	718	577
12	1,785	1,099	595	502	1,785	1,099	616	495
13	1,791	1,092	552	465	1,747	1,087	558	449
14	1,844	1,116	549	461	1,755	1,102	543	436
15	1,969	1,183	574	484	1,854	1,160	562	451
16	2,087	1,245	616	517	1,995	1,225	611	488
17	2,212	1,309	659	554	2,212	1,309	679	543
18	2,317	1,358	693	582	2,491	1,404	763	606
19	2,405	1,394	720	605	2,809	1,505	856	678
20	2,366	1,361	744	626	2,985	1,541	950	752
21	2,438	1,394	769	648	3,278	1,655	1,042	823
22	2,519	1,437	800	676	3,525	1,781	1,124	892
23	2,545	1,459	837	711	3,615	1,869	1,195	952
24	2,579	1,489	881	752	3,647	1,955	1,254	1,003
25	2,617	1,518	927	794	3,642	2,030	1,303	1,048
26	2,728	1,586	972	835	3,729	2,147	1,346	1,085
27	2,843	1,647	1,013	870	3,824	2,247	1,385	1,119
28	2,960	1,699	1,048	898	3,945	2,328	1,423	1,148
29	3,088	1,752	1,082	924	4,096	2,401	1,465	1,177
30	3,146	1,770	1,122	957	4,158	2,417	1,516	1,214
31	3,220	1,807	1,174	1,000	4,234	2,457	1,581	1,264

32	3,315	1,874	1,245	1,061	4,325	2,529	1,666	1,330
33	3,539	2,030	1,338	1,144	4,561	2,719	1,772	1,420
34	3,770	2,204	1,440	1,237	4,802	2,934	1,886	1,522
35	3,983	2,366	1,535	1,324	5,027	3,139	1,997	1,618
36	4,144	2,490	1,608	1,392	5,214	3,307	2,088	1,697
37	4,227	2,544	1,642	1,421	5,345	3,401	2,144	1,744
38	4,214	2,516	1,643	1,409	5,408	3,405	2,157	1,750
39	4,153	2,440	1,643	1,370	5,434	3,352	2,146	1,733
40	4,103	2,368	1,643	1,358	5,465	3,286	2,175	1,748
41	4,126	2,347	1,643	1,353	5,540	3,259	2,190	1,757
42	4,281	2,432	1,644	1,405	5,703	3,312	2,258	1,813
43	4,615	2,653	1,790	1,537	5,980	3,484	2,396	1,933
44	5,111	2,996	2,015	1,745	6,349	3,756	2,591	2,108
45	5,392	3,225	2,309	2,017	6,362	3,851	2,827	2,322
46	6,080	3,691	2,658	2,347	6,785	4,213	3,082	2,557
47	6,838	4,186	3,053	2,724	7,198	4,589	3,339	2,796
48	7,636	4,685	3,475	3,131	7,577	4,952	3,583	3,027
49	8,432	5,166	3,901	3,545	7,934	5,297	3,813	3,248
50	9,186	5,614	4,302	3,934	8,295	5,618	4,036	3,459
51	9,853	6,012	4,650	4,268	8,681	5,913	4,256	3,663
52	10,395	6,340	4,913	4,516	9,114	6,174	4,480	3,860
53	10,778	6,585	5,074	4,660	9,608	6,402	4,709	4,052
54	11,017	6,747	5,144	4,708	10,133	6,598	4,930	4,228
55	11,135	6,830	5,144	4,686	10,650	6,772	5,130	4,379
56	11,893	7,284	5,095	4,612	11,855	7,381	5,294	4,493
57	11,843	7,215	5,015	4,511	12,270	7,535	5,409	4,562
58	11,752	7,083	4,927	4,403	12,571	7,686	5,467	4,583
59	11,675	6,944	4,850	4,307	12,816	7,848	5,500	4,585
60	11,673	6,865	4,805	4,247	13,075	8,040	5,549	4,604
61	11,806	6,908	4,809	4,236	13,422	8,278	5,652	4,675
62	12,138	7,145	4,887	4,299	13,928	8,579	5,852	4,838
63	12,706	7,612	5,049	4,449	14,646	8,955	6,177	5,116
64	13,469	8,260	5,293	4,678	15,537	9,409	6,607	5,494
65	14,358	9,016	5,607	4,980	16,542	9,937	7,115	5,947
66	15,308	9,801	5,982	5,343	17,602	10,535	7,673	6,449
67	16,252	10,542	6,409	5,759	18,656	11,202	8,250	6,975
68	17,145	11,184	6,868	6,211	19,664	11,936	8,816	7,496
69	18,017	11,759	7,321	6,654	20,663	12,741	9,329	7,970
70	18,921	12,318	7,714	7,037	21,706	13,623	9,748	8,358
71	19,908	12,916	8,002	7,312	22,848	14,588	10,028	8,612
72	21,028	13,604	8,133	7,428	24,144	15,642	10,126	8,694
73	22,318	14,420	8,072	7,350	25,632	16,788	10,015	8,573
74	23,758	15,351	7,847	7,103	27,286	18,011	9,725	8,277
75	25,306	16,366	7,498	6,730	29,067	19,290	9,300	7,851
76	26,931	17,440	7,066	6,274	30,930	20,609	8,787	7,338
77	28,591	18,542	6,594	5,775	32,836	21,945	8,227	6,782
78	30,252	19,643	6,515	5,681	34,741	23,282	8,105	6,654
79	31,877	20,716	6,436	5,587	36,604	24,601	7,986	6,528
80	33,648	21,865	6,788	5,892	38,640	25,966	8,423	6,884
81	35,413	23,009	7,138	6,195	40,667	27,327	8,861	7,240
82	37,170	24,148	7,487	6,497	42,686	28,681	9,295	7,594
83	38,925	25,286	7,836	6,799	44,702	30,034	9,729	7,947
84	40,684	26,427	8,186	7,102	46,724	31,389	10,164	8,302
85	42,453	27,575	8,537	7,405	48,755	32,753	10,602	8,658
86	44,215	28,717	8,887	7,708	50,780	34,111	11,038	9,013
87	45,922	29,824	9,226	8,002	52,742	35,427	11,461	9,357
88	47,607	30,916	9,561	8,291	54,678	36,726	11,877	9,696
89	49,257	31,986	9,888	8,575	56,573	37,997	12,285	10,029
90	50,860	33,025	10,206	8,851	58,414	39,232	12,682	10,352
91	52,400	34,024	10,512	9,116	60,184	40,420	13,063	10,662
92	53,870	34,976	10,804	9,367	61,873	41,553	13,427	10,959
93	55,263	35,881	11,081	9,607	63,474	42,627	13,772	11,239

94	56,580	36,735	11,342	9,833	64,987	43,641	14,098	11,504
95	57,803	37,528	11,585	10,044	66,392	44,584	14,399	11,750
96	58,925	38,254	11,808	10,237	67,682	45,449	14,677	11,977
97	59,940	38,914	12,010	10,411	68,847	46,231	14,929	12,181
98	60,843	39,500	12,189	10,566	69,885	46,929	15,152	12,363
99	61,631	40,010	12,345	10,702	70,790	47,534	15,347	12,522

EM=50

2. 续保次标准体基准加费费率表

单位：人民币元

		特定医院自负比例=0%							
性别		男性				女性			
年龄	免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0		16,298	7,219	4,499	3,495	16,298	7,219	4,683	3,412
1		4,964	2,559	1,662	1,344	4,964	2,429	1,722	1,314
2		4,530	2,454	1,233	1,003	4,530	2,454	1,280	981
3		4,386	2,309	1,725	1,495	4,383	2,406	1,792	1,461
4		4,647	2,481	1,725	1,495	4,643	2,582	1,792	1,461
5		4,570	2,523	1,725	1,495	4,566	2,578	1,792	1,461
6		4,283	2,458	1,725	1,495	4,283	2,458	1,792	1,461
7		3,901	2,305	1,725	1,495	3,912	2,273	1,792	1,461
8		3,475	2,097	1,725	1,495	3,501	2,055	1,792	1,461
9		3,044	1,859	1,473	1,284	3,080	1,823	1,536	1,264
10		2,644	1,622	1,220	1,076	2,684	1,601	1,280	1,065
11		2,447	1,496	1,024	899	2,479	1,488	1,071	890
12		2,328	1,411	875	763	2,328	1,411	908	750
13		2,335	1,401	805	700	2,277	1,395	815	672
14		2,406	1,433	801	692	2,287	1,414	791	649
15		2,572	1,521	842	731	2,419	1,491	822	675
16		2,729	1,603	908	787	2,607	1,577	899	739
17		2,894	1,689	977	850	2,894	1,689	1,010	832
18		3,034	1,752	1,031	899	3,265	1,813	1,143	940
19		3,151	1,800	1,075	938	3,687	1,948	1,292	1,063
20		3,099	1,757	1,113	973	3,921	1,995	1,443	1,188
21		3,195	1,800	1,154	1,011	4,310	2,146	1,590	1,309
22		3,302	1,858	1,203	1,059	4,639	2,312	1,722	1,426
23		3,337	1,887	1,262	1,119	4,758	2,429	1,836	1,528
24		3,382	1,926	1,332	1,188	4,800	2,542	1,930	1,616
25		3,432	1,965	1,406	1,260	4,794	2,642	2,009	1,692
26		3,580	2,055	1,478	1,329	4,909	2,796	2,078	1,756
27		3,732	2,136	1,545	1,389	5,035	2,928	2,141	1,813
28		3,888	2,204	1,601	1,437	5,196	3,035	2,202	1,862
29		4,058	2,274	1,655	1,482	5,397	3,132	2,269	1,912
30		4,135	2,298	1,720	1,538	5,478	3,154	2,351	1,976
31		4,233	2,347	1,802	1,610	5,580	3,206	2,455	2,059
32		4,360	2,435	1,916	1,715	5,700	3,301	2,591	2,173
33		4,656	2,642	2,065	1,856	6,014	3,553	2,761	2,326
34		4,964	2,872	2,228	2,015	6,334	3,836	2,944	2,499
35		5,246	3,086	2,381	2,162	6,633	4,108	3,123	2,663
36		5,461	3,249	2,498	2,277	6,881	4,329	3,268	2,797
37		5,570	3,321	2,553	2,328	7,056	4,453	3,358	2,877
38		5,554	3,284	2,555	2,307	7,138	4,459	3,379	2,888
39		5,472	3,184	2,555	2,240	7,173	4,388	3,361	2,858
40		5,406	3,088	2,555	2,220	7,214	4,302	3,407	2,885
41		5,436	3,061	2,555	2,212	7,314	4,265	3,431	2,899
42		5,642	3,172	2,556	2,300	7,531	4,336	3,540	2,994
43		6,085	3,464	2,789	2,525	7,898	4,563	3,761	3,199
44		6,745	3,918	3,151	2,879	8,389	4,923	4,075	3,497
45		7,118	4,221	3,622	3,343	8,405	5,049	4,452	3,862
46		8,032	4,837	4,182	3,905	8,967	5,528	4,862	4,263
47		9,038	5,492	4,815	4,546	9,516	6,024	5,274	4,669

48	10,097	6,151	5,491	5,239	10,019	6,504	5,665	5,062
49	11,155	6,787	6,173	5,945	10,494	6,961	6,033	5,438
50	12,155	7,380	6,817	6,608	10,973	7,384	6,391	5,798
51	13,043	7,905	7,374	7,176	11,486	7,775	6,743	6,146
52	13,762	8,339	7,797	7,599	12,061	8,120	7,103	6,481
53	14,270	8,663	8,055	7,843	12,716	8,421	7,469	6,807
54	14,587	8,877	8,167	7,925	13,413	8,680	7,823	7,107
55	14,744	8,986	8,167	7,888	14,100	8,910	8,144	7,364
56	15,750	9,586	8,088	7,761	15,701	9,715	8,407	7,560
57	15,685	9,495	7,960	7,590	16,251	9,919	8,591	7,677
58	15,563	9,322	7,818	7,405	16,651	10,119	8,684	7,713
59	15,461	9,138	7,695	7,243	16,976	10,333	8,737	7,716
60	15,458	9,033	7,623	7,141	17,320	10,587	8,816	7,748
61	15,635	9,091	7,630	7,122	17,781	10,901	8,980	7,869
62	16,076	9,403	7,755	7,228	18,453	11,298	9,301	8,147
63	16,831	10,020	8,014	7,483	19,406	11,796	9,822	8,620
64	17,843	10,878	8,405	7,875	20,590	12,396	10,511	9,264
65	19,024	11,877	8,908	8,389	21,925	13,094	11,326	10,035
66	20,286	12,915	9,510	9,007	23,332	13,885	12,220	10,890
67	21,540	13,894	10,194	9,715	24,732	14,767	13,146	11,786
68	22,725	14,743	10,930	10,484	26,070	15,738	14,053	12,673
69	23,883	15,503	11,656	11,239	27,398	16,802	14,875	13,481
70	25,084	16,242	12,287	11,892	28,782	17,967	15,546	14,141
71	26,394	17,033	12,748	12,360	30,298	19,242	15,995	14,575
72	27,882	17,943	12,959	12,557	32,020	20,636	16,153	14,714
73	29,595	19,021	12,860	12,425	33,997	22,152	15,974	14,507
74	31,507	20,252	12,499	12,004	36,193	23,768	15,510	14,003
75	33,564	21,594	11,940	11,369	38,557	25,459	14,829	13,278
76	35,721	23,013	11,247	10,592	41,032	27,202	14,007	12,405
77	37,926	24,470	10,492	9,743	43,563	28,969	13,109	11,456
78	40,132	25,926	10,364	9,583	46,093	30,736	12,913	11,239
79	42,289	27,344	10,237	9,422	48,567	32,480	12,722	11,024
80	44,642	28,864	10,802	9,942	51,271	34,285	13,423	11,632
81	46,985	30,376	11,363	10,458	53,963	36,083	14,124	12,237
82	49,319	31,881	11,922	10,972	56,644	37,873	14,820	12,840
83	51,649	33,385	12,482	11,486	59,321	39,662	15,517	13,442
84	53,986	34,895	13,043	12,002	62,007	41,454	16,214	14,046
85	56,335	36,412	13,605	12,518	64,704	43,257	16,916	14,653
86	58,675	37,921	14,167	13,034	67,392	45,052	17,615	15,256
87	60,942	39,384	14,710	13,535	69,998	46,792	18,292	15,843
88	63,179	40,829	15,247	14,027	72,569	48,510	18,960	16,420
89	65,371	42,243	15,771	14,511	75,086	50,190	19,614	16,987
90	67,498	43,617	16,281	14,981	77,530	51,822	20,250	17,536
91	69,544	44,937	16,772	15,431	79,881	53,393	20,861	18,065
92	71,496	46,196	17,240	15,860	82,124	54,891	21,444	18,570
93	73,346	47,392	17,684	16,268	84,250	56,311	21,997	19,047
94	75,095	48,521	18,103	16,653	86,259	57,651	22,519	19,499
95	76,719	49,570	18,492	17,013	88,125	58,897	23,003	19,918
96	78,209	50,530	18,850	17,341	89,838	60,041	23,448	20,304
97	79,557	51,402	19,172	17,637	91,386	61,075	23,852	20,652
98	80,757	52,177	19,460	17,901	92,765	61,997	24,209	20,962
99	81,803	52,850	19,710	18,132	93,965	62,797	24,521	21,232

必选保障次标准体毛保费加费率 = 必选保障次标准体基准加费率 × 保障计划及免赔额因子 × 被保险人常住地的区域因子 × 家庭费率因子 × 社保因子 × 逆选择风险因子

EM=75

1. 首次投保或中断保障后又再次投保次标准体基准加费率表

单位：人民币元

特定医院自负比例=100%

年龄	性别 免赔额	男性				女性			
		0	8,000	30,000	50,000	0	8,000	30,000	50,000
0		17,579	7,847	4,080	3,010	17,579	7,847	4,244	2,939
1		5,386	2,811	1,552	1,205	5,386	2,670	1,605	1,180
2		4,919	2,697	1,169	919	4,919	2,697	1,211	900
3		4,764	2,541	1,608	1,331	4,761	2,645	1,667	1,304
4		5,045	2,726	1,608	1,331	5,041	2,836	1,667	1,304
5		4,963	2,772	1,608	1,331	4,958	2,831	1,667	1,304
6		4,653	2,702	1,608	1,331	4,653	2,702	1,667	1,304
7		4,242	2,536	1,608	1,331	4,255	2,501	1,667	1,304
8		3,785	2,311	1,608	1,331	3,812	2,266	1,667	1,304
9		3,320	2,055	1,383	1,155	3,359	2,016	1,439	1,138
10		2,891	1,799	1,158	980	2,933	1,775	1,211	971
11		2,678	1,663	983	831	2,713	1,653	1,025	824
12		2,550	1,571	850	717	2,550	1,571	880	707
13		2,558	1,559	788	664	2,495	1,553	797	641
14		2,635	1,594	785	658	2,507	1,574	775	622
15		2,813	1,689	821	691	2,648	1,656	803	644
16		2,981	1,778	880	737	2,850	1,750	872	697
17		3,160	1,871	941	791	3,160	1,871	971	775
18		3,310	1,939	989	831	3,558	2,005	1,089	866
19		3,436	1,991	1,028	864	4,013	2,150	1,222	969
20		3,380	1,944	1,063	894	4,264	2,201	1,356	1,073
21		3,483	1,991	1,099	925	4,683	2,364	1,487	1,175
22		3,599	2,054	1,142	966	5,036	2,544	1,605	1,274
23		3,636	2,084	1,196	1,016	5,164	2,670	1,706	1,360
24		3,685	2,126	1,258	1,073	5,210	2,792	1,791	1,433
25		3,737	2,169	1,324	1,135	5,204	2,900	1,861	1,497
26		3,897	2,266	1,388	1,193	5,327	3,068	1,922	1,550
27		4,061	2,354	1,447	1,242	5,462	3,209	1,979	1,598
28		4,229	2,426	1,497	1,283	5,636	3,325	2,033	1,639
29		4,411	2,504	1,545	1,320	5,852	3,430	2,093	1,682
30		4,494	2,528	1,604	1,367	5,939	3,453	2,166	1,735
31		4,600	2,582	1,676	1,428	6,049	3,509	2,258	1,805
32		4,736	2,677	1,778	1,516	6,179	3,613	2,380	1,900
33		5,055	2,900	1,911	1,634	6,516	3,884	2,531	2,028
34		5,386	3,149	2,057	1,767	6,860	4,191	2,694	2,174
35		5,689	3,380	2,192	1,891	7,181	4,484	2,853	2,311
36		5,921	3,557	2,297	1,988	7,448	4,724	2,983	2,423
37		6,038	3,635	2,345	2,030	7,636	4,858	3,062	2,491
38		6,020	3,594	2,347	2,012	7,725	4,864	3,081	2,500
39		5,933	3,486	2,347	1,956	7,763	4,787	3,066	2,475
40		5,861	3,383	2,347	1,939	7,806	4,694	3,107	2,497
41		5,894	3,353	2,347	1,933	7,914	4,655	3,128	2,510
42		6,116	3,473	2,348	2,006	8,147	4,731	3,225	2,589
43		6,593	3,789	2,556	2,195	8,543	4,976	3,422	2,761
44		7,301	4,280	2,879	2,492	9,071	5,366	3,701	3,011
45		7,703	4,607	3,299	2,882	9,088	5,501	4,037	3,317
46		8,686	5,272	3,797	3,353	9,692	6,019	4,403	3,653
47		9,769	5,980	4,361	3,891	10,283	6,555	4,770	3,994
48		10,908	6,692	4,964	4,472	10,823	7,073	5,119	4,324
49		12,045	7,380	5,572	5,064	11,335	7,568	5,447	4,639
50		13,122	8,021	6,146	5,621	11,850	8,025	5,766	4,941
51		14,077	8,588	6,642	6,097	12,401	8,447	6,080	5,233
52		14,850	9,056	7,019	6,452	13,020	8,820	6,400	5,514
53		15,397	9,407	7,249	6,656	13,725	9,146	6,727	5,788
54		15,737	9,638	7,349	6,725	14,475	9,425	7,043	6,039
55		15,906	9,756	7,349	6,694	15,214	9,674	7,328	6,255

56	16,989	10,405	7,278	6,587	16,936	10,544	7,562	6,419
57	16,919	10,307	7,164	6,444	17,528	10,764	7,727	6,518
58	16,787	10,119	7,037	6,289	17,958	10,980	7,810	6,547
59	16,679	9,920	6,929	6,153	18,308	11,211	7,856	6,550
60	16,675	9,806	6,864	6,068	18,678	11,486	7,927	6,577
61	16,866	9,869	6,870	6,052	19,174	11,825	8,074	6,678
62	17,339	10,206	6,981	6,141	19,897	12,255	8,360	6,911
63	18,152	10,874	7,213	6,355	20,922	12,792	8,824	7,308
64	19,241	11,800	7,561	6,683	22,196	13,441	9,437	7,849
65	20,511	12,880	8,009	7,114	23,631	14,195	10,164	8,495

EM=75

1. 首次投保或中断保障后又再次投保次标准体基准加费率表

单位：人民币元

特定医院自负比例=0%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	23,282	10,313	6,427	4,994	23,282	10,313	6,690	4,874
1	7,091	3,656	2,374	1,920	7,091	3,470	2,459	1,877
2	6,470	3,505	1,760	1,433	6,470	3,505	1,828	1,401
3	6,266	3,299	2,465	2,135	6,261	3,437	2,560	2,087
4	6,639	3,545	2,465	2,135	6,632	3,689	2,560	2,087
5	6,529	3,604	2,465	2,135	6,523	3,683	2,560	2,087
6	6,118	3,511	2,465	2,135	6,118	3,511	2,560	2,087
7	5,573	3,293	2,465	2,135	5,589	3,247	2,560	2,087
8	4,964	2,995	2,465	2,135	5,002	2,935	2,560	2,087
9	4,348	2,656	2,104	1,835	4,400	2,604	2,194	1,805
10	3,777	2,318	1,743	1,537	3,833	2,286	1,828	1,521
11	3,495	2,138	1,463	1,284	3,541	2,125	1,530	1,271
12	3,325	2,015	1,250	1,090	3,325	2,015	1,297	1,071
13	3,335	2,001	1,149	999	3,252	1,993	1,164	959
14	3,437	2,047	1,145	989	3,267	2,020	1,130	927
15	3,674	2,173	1,202	1,044	3,456	2,129	1,175	965
16	3,898	2,291	1,297	1,124	3,723	2,253	1,285	1,055
17	4,134	2,412	1,395	1,214	4,134	2,412	1,442	1,188
18	4,334	2,503	1,472	1,284	4,664	2,590	1,633	1,343
19	4,502	2,571	1,535	1,340	5,267	2,782	1,846	1,518
20	4,427	2,510	1,590	1,391	5,601	2,850	2,061	1,697
21	4,564	2,571	1,648	1,444	6,158	3,065	2,272	1,869
22	4,718	2,654	1,718	1,513	6,626	3,302	2,459	2,037
23	4,767	2,696	1,803	1,598	6,797	3,470	2,622	2,183
24	4,832	2,751	1,904	1,697	6,857	3,631	2,757	2,309
25	4,902	2,807	2,009	1,800	6,848	3,773	2,870	2,417
26	5,114	2,935	2,111	1,898	7,013	3,995	2,968	2,508
27	5,332	3,050	2,207	1,984	7,193	4,183	3,058	2,591
28	5,554	3,148	2,287	2,053	7,423	4,335	3,146	2,660
29	5,796	3,249	2,364	2,117	7,709	4,474	3,241	2,732
30	5,906	3,282	2,457	2,197	7,826	4,505	3,359	2,822
31	6,047	3,352	2,575	2,300	7,971	4,579	3,506	2,942
32	6,228	3,478	2,738	2,450	8,143	4,715	3,701	3,104
33	6,651	3,773	2,951	2,651	8,591	5,075	3,944	3,322
34	7,091	4,102	3,183	2,878	9,048	5,480	4,205	3,569
35	7,493	4,408	3,401	3,088	9,476	5,868	4,460	3,804
36	7,801	4,641	3,569	3,253	9,830	6,184	4,669	3,995
37	7,956	4,745	3,647	3,325	10,079	6,362	4,796	4,110
38	7,934	4,691	3,649	3,296	10,197	6,370	4,826	4,126
39	7,817	4,548	3,649	3,200	10,247	6,269	4,802	4,083
40	7,722	4,412	3,649	3,170	10,305	6,145	4,866	4,121
41	7,766	4,373	3,649	3,160	10,448	6,093	4,901	4,142
42	8,060	4,532	3,652	3,285	10,757	6,194	5,057	4,277
43	8,693	4,949	3,985	3,607	11,282	6,519	5,372	4,570

44	9,635	5,597	4,501	4,112	11,984	7,033	5,821	4,996
45	10,169	6,029	5,174	4,775	12,007	7,213	6,359	5,517
46	11,474	6,909	5,973	5,579	12,810	7,897	6,945	6,089
47	12,911	7,845	6,878	6,494	13,594	8,605	7,534	6,670
48	14,424	8,787	7,844	7,484	14,312	9,291	8,093	7,231
49	15,935	9,695	8,819	8,492	14,990	9,944	8,618	7,769
50	17,364	10,543	9,738	9,440	15,675	10,549	9,129	8,282
51	18,632	11,292	10,535	10,251	16,408	11,107	9,633	8,780
52	19,659	11,912	11,138	10,856	17,230	11,600	10,146	9,259
53	20,386	12,375	11,507	11,204	18,165	12,030	10,670	9,725
54	20,838	12,680	11,666	11,321	19,161	12,400	11,176	10,153
55	21,062	12,838	11,666	11,268	20,143	12,728	11,634	10,520
56	22,500	13,694	11,554	11,087	22,430	13,879	12,010	10,799
57	22,406	13,565	11,371	10,842	23,216	14,170	12,272	10,967
58	22,232	13,316	11,168	10,579	23,786	14,455	12,405	11,018
59	22,087	13,055	10,993	10,347	24,251	14,761	12,481	11,023
60	22,083	12,904	10,890	10,201	24,743	15,124	12,593	11,068
61	22,336	12,986	10,900	10,174	25,401	15,572	12,829	11,241
62	22,965	13,433	11,078	10,326	26,362	16,140	13,287	11,638
63	24,044	14,315	11,449	10,691	27,723	16,851	14,031	12,314
64	25,490	15,539	12,007	11,249	29,414	17,708	15,015	13,234
65	27,177	16,967	12,726	11,984	31,321	18,706	16,180	14,336

EM=75

2. 续保次标准体基准加费费率表

单位：人民币元

特定医院自负比例=100%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	18,457	8,240	4,284	3,160	18,457	8,240	4,456	3,086
1	5,655	2,951	1,629	1,265	5,655	2,804	1,685	1,239
2	5,165	2,832	1,227	965	5,165	2,832	1,271	945
3	5,003	2,668	1,688	1,398	4,999	2,777	1,751	1,368
4	5,297	2,863	1,688	1,398	5,293	2,978	1,751	1,368
5	5,211	2,911	1,688	1,398	5,206	2,973	1,751	1,368
6	4,886	2,837	1,688	1,398	4,886	2,837	1,751	1,368
7	4,454	2,663	1,688	1,398	4,468	2,627	1,751	1,368
8	3,974	2,426	1,688	1,398	4,004	2,379	1,751	1,368
9	3,486	2,158	1,452	1,213	3,527	2,117	1,511	1,195
10	3,035	1,889	1,216	1,029	3,080	1,864	1,271	1,019
11	2,812	1,746	1,032	873	2,849	1,736	1,076	865
12	2,678	1,649	893	753	2,678	1,649	924	742
13	2,686	1,637	827	698	2,620	1,631	837	673
14	2,766	1,673	824	691	2,632	1,652	814	653
15	2,954	1,774	861	725	2,781	1,739	843	676
16	3,131	1,867	924	775	2,993	1,838	916	732
17	3,317	1,964	988	830	3,317	1,964	1,019	814
18	3,475	2,036	1,039	873	3,736	2,105	1,144	909
19	3,608	2,090	1,079	908	4,214	2,258	1,283	1,017
20	3,549	2,041	1,116	938	4,478	2,312	1,424	1,127
21	3,657	2,090	1,154	971	4,917	2,483	1,562	1,234
22	3,779	2,156	1,199	1,014	5,288	2,671	1,685	1,337
23	3,818	2,189	1,255	1,067	5,423	2,804	1,792	1,427
24	3,869	2,233	1,321	1,127	5,470	2,932	1,880	1,505
25	3,925	2,277	1,390	1,191	5,463	3,045	1,954	1,572
26	4,092	2,379	1,457	1,252	5,593	3,221	2,018	1,628
27	4,264	2,471	1,520	1,304	5,736	3,370	2,077	1,679
28	4,439	2,548	1,572	1,347	5,918	3,491	2,135	1,721
29	4,631	2,628	1,622	1,386	6,144	3,602	2,197	1,766
30	4,718	2,654	1,683	1,436	6,236	3,626	2,274	1,821
31	4,830	2,711	1,760	1,499	6,351	3,685	2,371	1,895

32	4,973	2,810	1,867	1,592	6,487	3,794	2,499	1,995
33	5,308	3,045	2,006	1,716	6,842	4,079	2,658	2,129
34	5,655	3,306	2,159	1,856	7,202	4,400	2,828	2,282
35	5,974	3,549	2,302	1,985	7,541	4,709	2,996	2,426
36	6,216	3,734	2,412	2,087	7,821	4,960	3,132	2,545
37	6,340	3,816	2,462	2,132	8,018	5,101	3,216	2,615
38	6,321	3,773	2,465	2,114	8,111	5,108	3,236	2,625
39	6,230	3,660	2,465	2,054	8,151	5,027	3,219	2,599
40	6,154	3,552	2,465	2,036	8,197	4,928	3,262	2,622
41	6,188	3,521	2,465	2,030	8,310	4,888	3,284	2,635
42	6,422	3,647	2,466	2,107	8,555	4,968	3,386	2,719
43	6,922	3,979	2,684	2,305	8,969	5,225	3,593	2,899
44	7,667	4,494	3,022	2,617	9,524	5,634	3,887	3,161
45	8,088	4,837	3,464	3,026	9,542	5,777	4,240	3,483
46	9,120	5,536	3,987	3,521	10,177	6,320	4,623	3,836
47	10,257	6,279	4,579	4,085	10,797	6,883	5,009	4,193
48	11,453	7,027	5,213	4,696	11,365	7,427	5,375	4,540
49	12,647	7,749	5,851	5,318	11,901	7,946	5,720	4,871
50	13,778	8,421	6,452	5,901	12,443	8,426	6,054	5,188
51	14,780	9,017	6,974	6,402	13,022	8,870	6,384	5,495
52	15,593	9,509	7,370	6,774	13,671	9,261	6,720	5,790
53	16,167	9,877	7,611	6,989	14,411	9,602	7,063	6,077
54	16,525	10,120	7,716	7,061	15,199	9,896	7,394	6,341
55	16,702	10,244	7,716	7,028	15,975	10,157	7,694	6,568
56	17,839	10,925	7,642	6,917	17,783	11,071	7,941	6,740
57	17,765	10,822	7,523	6,766	18,404	11,303	8,113	6,843
58	17,627	10,625	7,390	6,604	18,856	11,529	8,200	6,875
59	17,512	10,416	7,274	6,461	19,223	11,771	8,249	6,878
60	17,509	10,297	7,208	6,371	19,612	12,060	8,323	6,905
61	17,709	10,362	7,214	6,354	20,132	12,416	8,477	7,012
62	18,206	10,717	7,331	6,448	20,892	12,868	8,777	7,256
63	19,059	11,417	7,574	6,673	21,968	13,432	9,265	7,673
64	20,203	12,390	7,939	7,017	23,305	14,113	9,910	8,241
65	21,536	13,524	8,410	7,470	24,813	14,905	10,673	8,920
66	22,962	14,702	8,972	8,015	26,402	15,803	11,509	9,674
67	24,378	15,812	9,613	8,638	27,984	16,803	12,375	10,463
68	25,717	16,775	10,301	9,316	29,495	17,904	13,223	11,243
69	27,025	17,639	10,981	9,980	30,995	19,112	13,993	11,955
70	28,382	18,477	11,571	10,556	32,558	20,434	14,621	12,536
71	29,861	19,374	12,003	10,967	34,271	21,881	15,041	12,918
72	31,541	20,406	12,200	11,141	36,215	23,462	15,189	13,041
73	33,477	21,630	12,108	11,025	38,448	25,182	15,022	12,860
74	35,636	23,027	11,770	10,655	40,929	27,017	14,587	12,415
75	37,959	24,549	11,246	10,095	43,600	28,934	13,950	11,777
76	40,396	26,160	10,598	9,411	46,395	30,913	13,181	11,007
77	42,886	27,812	9,891	8,663	49,253	32,918	12,341	10,172
78	45,378	29,464	9,772	8,522	52,112	34,922	12,157	9,980
79	47,815	31,073	9,653	8,381	54,905	36,901	11,978	9,791
80	50,472	32,798	10,182	8,838	57,960	38,948	12,635	10,326
81	53,119	34,514	10,707	9,293	61,000	40,990	13,291	10,859
82	55,755	36,222	11,230	9,746	64,029	43,021	13,942	11,391
83	58,387	37,928	11,753	10,199	67,052	45,050	14,594	11,921
84	61,026	39,641	12,278	10,652	70,086	47,083	15,246	12,452
85	63,680	41,362	12,805	11,107	73,133	49,129	15,902	12,987
86	66,323	43,075	13,330	11,561	76,169	51,167	16,557	13,519
87	68,883	44,735	13,839	12,003	79,112	53,140	17,191	14,036
88	71,410	46,374	14,341	12,436	82,016	55,089	17,816	14,544
89	73,886	47,978	14,831	12,863	84,860	56,996	18,428	15,043
90	76,289	49,537	15,309	13,276	87,621	58,847	19,023	15,527
91	78,599	51,035	15,768	13,673	90,275	60,629	19,594	15,993
92	80,804	52,464	16,206	14,051	92,809	62,329	20,141	16,438
93	82,895	53,821	16,622	14,410	95,210	63,940	20,657	16,858

94	84,869	55,102	17,013	14,750	97,480	65,461	21,146	17,256
95	86,704	56,291	17,378	15,066	99,587	66,875	21,599	17,625
96	88,387	57,381	17,712	15,355	101,522	68,173	22,016	17,965
97	89,909	58,370	18,014	15,616	103,271	69,346	22,393	18,272
98	91,265	59,249	18,284	15,848	104,828	70,393	22,727	18,544
99	92,446	60,014	18,518	16,052	106,184	71,300	23,020	18,782

EM=75

2. 续保次标准体基准加费费率表

单位：人民币元

特定医院自负比例=0%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	24,446	10,829	6,748	5,243	24,446	10,829	7,025	5,117
1	7,445	3,839	2,493	2,016	7,445	3,644	2,582	1,971
2	6,794	3,680	1,849	1,505	6,794	3,680	1,919	1,471
3	6,578	3,464	2,588	2,242	6,574	3,608	2,687	2,192
4	6,971	3,722	2,588	2,242	6,964	3,873	2,687	2,192
5	6,855	3,785	2,588	2,242	6,848	3,867	2,687	2,192
6	6,424	3,687	2,588	2,242	6,424	3,687	2,687	2,192
7	5,851	3,457	2,588	2,242	5,868	3,409	2,687	2,192
8	5,213	3,145	2,588	2,242	5,252	3,082	2,687	2,192
9	4,565	2,789	2,209	1,926	4,620	2,735	2,303	1,895
10	3,966	2,433	1,830	1,613	4,025	2,401	1,919	1,597
11	3,670	2,244	1,535	1,348	3,718	2,231	1,607	1,334
12	3,491	2,117	1,312	1,144	3,491	2,117	1,362	1,124
13	3,502	2,102	1,207	1,049	3,415	2,093	1,223	1,007
14	3,609	2,149	1,202	1,038	3,431	2,121	1,186	974
15	3,857	2,282	1,262	1,097	3,629	2,236	1,233	1,013
16	4,093	2,405	1,362	1,181	3,910	2,366	1,349	1,108
17	4,341	2,533	1,465	1,275	4,341	2,533	1,514	1,247
18	4,550	2,628	1,546	1,348	4,897	2,720	1,715	1,409
19	4,727	2,700	1,612	1,407	5,531	2,921	1,938	1,594
20	4,648	2,635	1,670	1,460	5,882	2,993	2,164	1,781
21	4,792	2,700	1,730	1,516	6,465	3,218	2,385	1,963
22	4,953	2,786	1,804	1,589	6,958	3,467	2,582	2,139
23	5,006	2,830	1,893	1,678	7,136	3,644	2,753	2,292
24	5,073	2,888	1,998	1,781	7,199	3,812	2,895	2,424
25	5,147	2,947	2,109	1,890	7,191	3,962	3,014	2,538
26	5,369	3,082	2,217	1,994	7,363	4,194	3,116	2,633
27	5,598	3,203	2,317	2,083	7,553	4,391	3,211	2,720
28	5,831	3,305	2,401	2,156	7,794	4,552	3,303	2,792
29	6,086	3,411	2,483	2,222	8,095	4,697	3,403	2,868
30	6,202	3,446	2,579	2,306	8,217	4,730	3,527	2,963
31	6,350	3,520	2,703	2,415	8,369	4,808	3,682	3,089
32	6,539	3,652	2,874	2,572	8,550	4,951	3,887	3,259
33	6,984	3,962	3,098	2,784	9,021	5,329	4,142	3,488
34	7,445	4,307	3,342	3,022	9,500	5,753	4,415	3,748
35	7,868	4,628	3,571	3,242	9,949	6,161	4,684	3,994
36	8,191	4,873	3,747	3,416	10,322	6,494	4,902	4,195
37	8,354	4,982	3,829	3,491	10,583	6,680	5,036	4,316
38	8,330	4,925	3,832	3,461	10,707	6,689	5,068	4,332
39	8,208	4,775	3,832	3,360	10,760	6,582	5,042	4,287
40	8,108	4,632	3,832	3,329	10,820	6,452	5,110	4,327
41	8,154	4,591	3,832	3,318	10,971	6,398	5,147	4,349
42	8,463	4,758	3,834	3,449	11,296	6,504	5,309	4,491
43	9,128	5,196	4,184	3,788	11,847	6,845	5,641	4,799
44	10,117	5,877	4,726	4,318	12,583	7,385	6,112	5,246
45	10,677	6,331	5,433	5,014	12,607	7,574	6,677	5,793
46	12,047	7,255	6,272	5,858	13,451	8,291	7,292	6,394
47	13,557	8,237	7,222	6,818	14,274	9,035	7,910	7,003

48	15,146	9,226	8,237	7,858	15,028	9,755	8,497	7,592
49	16,732	10,181	9,260	8,917	15,740	10,441	9,050	8,157
50	18,233	11,069	10,225	9,911	16,459	11,076	9,586	8,696
51	19,564	11,857	11,061	10,764	17,228	11,662	10,115	9,219
52	20,642	12,508	11,695	11,398	18,091	12,180	10,654	9,722
53	21,405	12,994	12,082	11,764	19,073	12,632	11,203	10,211
54	21,880	13,315	12,250	11,887	20,120	13,019	11,735	10,661
55	22,115	13,479	12,250	11,831	21,150	13,364	12,215	11,046
56	23,625	14,379	12,131	11,641	23,551	14,573	12,610	11,339
57	23,527	14,243	11,939	11,384	24,377	14,879	12,887	11,516
58	23,344	13,982	11,726	11,108	24,976	15,178	13,026	11,569
59	23,192	13,707	11,543	10,865	25,464	15,499	13,105	11,574
60	23,187	13,549	11,435	10,711	25,980	15,881	13,223	11,621
61	23,453	13,636	11,445	10,683	26,671	16,351	13,470	11,803
62	24,113	14,104	11,632	10,842	27,680	16,947	13,952	12,220
63	25,246	15,030	12,021	11,225	29,109	17,693	14,732	12,929
64	26,765	16,316	12,608	11,812	30,884	18,593	15,766	13,896
65	28,536	17,815	13,362	12,583	32,887	19,641	16,989	15,053
66	30,429	19,373	14,264	13,511	34,998	20,828	18,330	16,335
67	32,309	20,840	15,290	14,572	37,098	22,151	19,719	17,679
68	34,088	22,114	16,394	15,726	39,105	23,606	21,079	19,009
69	35,824	23,255	17,483	16,858	41,096	25,202	22,312	20,222
70	37,625	24,363	18,430	17,838	43,173	26,951	23,319	21,211
71	39,591	25,550	19,122	18,539	45,447	28,863	23,993	21,862
72	41,822	26,914	19,438	18,836	48,029	30,954	24,229	22,071
73	44,393	28,532	19,290	18,638	50,995	33,227	23,961	21,761
74	47,260	30,377	18,749	18,006	54,289	35,652	23,264	21,004
75	50,345	32,390	17,909	17,053	57,836	38,188	22,244	19,917
76	53,581	34,520	16,871	15,888	61,548	40,803	21,010	18,607
77	56,888	36,704	15,737	14,614	65,344	43,454	19,664	17,184
78	60,197	38,888	15,545	14,374	69,139	46,104	19,369	16,858
79	63,433	41,016	15,356	14,133	72,850	48,720	19,082	16,536
80	66,962	43,295	16,202	14,913	76,907	51,427	20,135	17,447
81	70,477	45,564	17,045	15,687	80,944	54,125	21,186	18,355
82	73,978	47,822	17,883	16,458	84,965	56,810	22,230	19,260
83	77,473	50,078	18,722	17,229	88,981	59,492	23,275	20,163
84	80,978	52,342	19,564	18,003	93,010	62,180	24,321	21,068
85	84,502	54,617	20,408	18,777	97,055	64,885	25,373	21,979
86	88,012	56,882	21,250	19,551	101,088	67,578	26,423	22,884
87	91,412	59,076	22,065	20,303	104,997	70,187	27,437	23,765
88	94,768	61,243	22,870	21,040	108,854	72,764	28,439	24,630
89	98,056	63,364	23,656	21,767	112,629	75,284	29,420	25,480
90	101,247	65,425	24,421	22,471	116,296	77,733	30,375	26,304
91	104,315	67,405	25,157	23,147	119,822	80,089	31,291	27,098
92	107,243	69,294	25,860	23,789	123,185	82,336	32,166	27,854
93	110,019	71,087	26,525	24,401	126,375	84,466	32,995	28,570
94	112,643	72,782	27,154	24,980	129,388	86,476	33,779	29,249
95	115,078	74,354	27,737	25,519	132,188	88,346	34,505	29,877
96	117,314	75,794	28,274	26,011	134,756	90,062	35,172	30,456
97	119,336	77,102	28,758	26,455	137,079	91,612	35,777	30,978
98	121,135	78,265	29,189	26,852	139,147	92,996	36,314	31,442
99	122,704	79,275	29,565	27,198	140,948	94,195	36,782	31,847

必选保障次标准体毛保费加费率 = 必选保障次标准体基准加费率 × 保障计划及免赔额因子 × 被保险人常住地的区域因子 × 家庭费率因子 × 社保因子 × 逆选择风险因子

EM=100

1. 首次投保或中断保障后又再次投保次标准体基准加费率表

单位：人民币元

特定医院自负比例=100%

年龄	性别	男性				女性			
		0	8,000	30,000	50,000	0	8,000	30,000	50,000
0		23,438	10,463	5,440	4,013	23,438	10,463	5,658	3,919
1		7,181	3,748	2,069	1,606	7,181	3,560	2,140	1,573
2		6,558	3,596	1,558	1,225	6,558	3,596	1,615	1,200
3		6,352	3,388	2,144	1,775	6,348	3,527	2,223	1,738
4		6,727	3,635	2,144	1,775	6,721	3,781	2,223	1,738
5		6,617	3,696	2,144	1,775	6,610	3,775	2,223	1,738
6		6,204	3,602	2,144	1,775	6,204	3,602	2,223	1,738
7		5,656	3,381	2,144	1,775	5,673	3,335	2,223	1,738
8		5,046	3,081	2,144	1,775	5,083	3,021	2,223	1,738
9		4,427	2,740	1,844	1,540	4,479	2,688	1,919	1,517
10		3,854	2,398	1,544	1,306	3,910	2,367	1,615	1,294
11		3,571	2,217	1,310	1,108	3,617	2,204	1,367	1,098
12		3,400	2,094	1,133	956	3,400	2,094	1,173	942
13		3,410	2,079	1,050	885	3,327	2,071	1,063	854
14		3,513	2,125	1,046	877	3,342	2,098	1,033	829
15		3,750	2,252	1,094	921	3,531	2,208	1,071	858
16		3,975	2,371	1,173	983	3,800	2,333	1,163	929
17		4,213	2,494	1,254	1,054	4,213	2,494	1,294	1,033
18		4,413	2,585	1,319	1,108	4,744	2,673	1,452	1,154
19		4,581	2,654	1,371	1,152	5,350	2,867	1,629	1,292
20		4,506	2,592	1,417	1,192	5,685	2,935	1,808	1,431
21		4,644	2,654	1,465	1,233	6,244	3,152	1,983	1,567
22		4,798	2,738	1,523	1,288	6,715	3,392	2,140	1,698
23		4,848	2,779	1,594	1,354	6,885	3,560	2,275	1,813
24		4,913	2,835	1,677	1,431	6,946	3,723	2,388	1,910
25		4,983	2,892	1,765	1,513	6,938	3,867	2,481	1,996
26		5,196	3,021	1,850	1,590	7,102	4,090	2,563	2,067
27		5,415	3,138	1,929	1,656	7,283	4,279	2,638	2,131
28		5,638	3,235	1,996	1,710	7,515	4,433	2,710	2,185
29		5,881	3,338	2,060	1,760	7,802	4,573	2,790	2,242
30		5,992	3,371	2,138	1,823	7,919	4,604	2,888	2,313
31		6,133	3,442	2,235	1,904	8,065	4,679	3,010	2,406
32		6,315	3,569	2,371	2,021	8,238	4,817	3,173	2,533
33		6,740	3,867	2,548	2,179	8,688	5,179	3,375	2,704
34		7,181	4,198	2,742	2,356	9,146	5,588	3,592	2,898
35		7,585	4,506	2,923	2,521	9,575	5,979	3,804	3,081
36		7,894	4,742	3,063	2,650	9,931	6,298	3,977	3,231
37		8,050	4,846	3,127	2,706	10,181	6,477	4,083	3,321
38		8,027	4,792	3,129	2,683	10,300	6,485	4,108	3,333
39		7,910	4,648	3,129	2,608	10,350	6,383	4,088	3,300
40		7,815	4,510	3,129	2,585	10,408	6,258	4,142	3,329
41		7,858	4,471	3,129	2,577	10,552	6,206	4,171	3,346
42		8,154	4,631	3,131	2,675	10,863	6,308	4,300	3,452
43		8,790	5,052	3,408	2,927	11,390	6,635	4,563	3,681
44		9,735	5,706	3,838	3,323	12,094	7,154	4,935	4,015
45		10,271	6,142	4,398	3,842	12,117	7,335	5,383	4,423
46		11,581	7,029	5,063	4,471	12,923	8,025	5,871	4,871
47		13,025	7,973	5,815	5,188	13,710	8,740	6,360	5,325
48		14,544	8,923	6,619	5,963	14,431	9,431	6,825	5,765
49		16,060	9,840	7,429	6,752	15,113	10,090	7,263	6,185
50		17,496	10,694	8,194	7,494	15,800	10,700	7,688	6,588
51		18,769	11,450	8,856	8,129	16,535	11,263	8,106	6,977
52		19,800	12,075	9,358	8,602	17,360	11,760	8,533	7,352
53		20,529	12,542	9,665	8,875	18,300	12,194	8,969	7,717
54		20,983	12,850	9,798	8,967	19,300	12,567	9,390	8,052
55		21,208	13,008	9,798	8,925	20,285	12,898	9,771	8,340

56	22,652	13,873	9,704	8,783	22,581	14,058	10,083	8,558
57	22,558	13,742	9,552	8,592	23,371	14,352	10,302	8,690
58	22,383	13,492	9,383	8,385	23,944	14,640	10,413	8,729
59	22,238	13,227	9,238	8,204	24,410	14,948	10,475	8,733
60	22,233	13,075	9,152	8,090	24,904	15,315	10,569	8,769
61	22,488	13,158	9,160	8,069	25,565	15,767	10,765	8,904
62	23,119	13,608	9,308	8,188	26,529	16,340	11,146	9,215
63	24,202	14,498	9,617	8,473	27,896	17,056	11,765	9,744
64	25,654	15,733	10,081	8,910	29,594	17,921	12,583	10,465
65	27,348	17,173	10,679	9,485	31,508	18,927	13,552	11,327

EM=100

1. 首次投保或中断保障后又再次投保次标准体基准加费率表

单位：人民币元

特定医院自负比例=0%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	31,043	13,751	8,569	6,658	31,043	13,751	8,920	6,498
1	9,455	4,874	3,165	2,560	9,455	4,626	3,279	2,503
2	8,627	4,673	2,347	1,910	8,627	4,673	2,437	1,868
3	8,354	4,398	3,286	2,847	8,348	4,582	3,413	2,783
4	8,852	4,726	3,286	2,847	8,843	4,918	3,413	2,783
5	8,705	4,805	3,286	2,847	8,697	4,910	3,413	2,783
6	8,157	4,681	3,286	2,847	8,157	4,681	3,413	2,783
7	7,430	4,390	3,286	2,847	7,452	4,329	3,413	2,783
8	6,619	3,993	3,286	2,847	6,669	3,913	3,413	2,783
9	5,797	3,541	2,805	2,446	5,866	3,472	2,925	2,407
10	5,036	3,090	2,324	2,049	5,111	3,048	2,437	2,028
11	4,660	2,850	1,950	1,712	4,721	2,833	2,040	1,694
12	4,433	2,687	1,666	1,453	4,433	2,687	1,729	1,428
13	4,447	2,668	1,532	1,332	4,336	2,657	1,552	1,279
14	4,583	2,729	1,526	1,318	4,356	2,693	1,506	1,236
15	4,898	2,897	1,603	1,392	4,608	2,839	1,566	1,286
16	5,197	3,054	1,729	1,499	4,964	3,004	1,713	1,407
17	5,512	3,216	1,860	1,619	5,512	3,216	1,923	1,584
18	5,778	3,337	1,963	1,712	6,218	3,453	2,177	1,790
19	6,002	3,428	2,047	1,786	7,023	3,709	2,461	2,024
20	5,902	3,346	2,120	1,854	7,468	3,800	2,748	2,262
21	6,085	3,428	2,197	1,925	8,210	4,087	3,029	2,492
22	6,290	3,538	2,290	2,017	8,835	4,403	3,279	2,716
23	6,356	3,594	2,404	2,130	9,062	4,626	3,496	2,911
24	6,442	3,668	2,538	2,262	9,142	4,841	3,676	3,078
25	6,536	3,742	2,678	2,400	9,131	5,031	3,827	3,223
26	6,818	3,913	2,815	2,531	9,350	5,326	3,957	3,344
27	7,109	4,067	2,942	2,645	9,590	5,577	4,077	3,454
28	7,405	4,197	3,049	2,737	9,897	5,780	4,194	3,546
29	7,728	4,332	3,152	2,822	10,279	5,965	4,321	3,642
30	7,875	4,376	3,276	2,929	10,434	6,006	4,478	3,762
31	8,063	4,469	3,433	3,067	10,628	6,105	4,675	3,922
32	8,304	4,637	3,650	3,266	10,857	6,287	4,935	4,139
33	8,868	5,031	3,934	3,535	11,455	6,766	5,259	4,429
34	9,455	5,469	4,244	3,837	12,064	7,306	5,607	4,759
35	9,991	5,877	4,535	4,117	12,634	7,824	5,947	5,072
36	10,401	6,188	4,758	4,337	13,107	8,245	6,225	5,327
37	10,608	6,326	4,862	4,433	13,439	8,482	6,395	5,480
38	10,578	6,254	4,865	4,394	13,596	8,493	6,435	5,501
39	10,423	6,064	4,865	4,266	13,663	8,358	6,402	5,444
40	10,296	5,882	4,865	4,227	13,740	8,193	6,488	5,494
41	10,354	5,830	4,865	4,213	13,931	8,124	6,535	5,522
42	10,747	6,042	4,869	4,380	14,343	8,259	6,742	5,703
43	11,591	6,598	5,313	4,809	15,043	8,692	7,163	6,093

44	12,847	7,463	6,001	5,483	15,979	9,377	7,761	6,661
45	13,558	8,039	6,899	6,367	16,009	9,617	8,479	7,356
46	15,298	9,212	7,964	7,438	17,080	10,529	9,260	8,119
47	17,215	10,460	9,170	8,659	18,125	11,473	10,045	8,893
48	19,232	11,716	10,459	9,978	19,083	12,388	10,790	9,641
49	21,246	12,927	11,758	11,323	19,987	13,258	11,491	10,358
50	23,152	14,057	12,984	12,586	20,900	14,065	12,172	11,043
51	24,843	15,056	14,046	13,668	21,877	14,809	12,844	11,706
52	26,212	15,883	14,851	14,474	22,973	15,467	13,528	12,345
53	27,181	16,500	15,342	14,938	24,220	16,040	14,226	12,966
54	27,784	16,907	15,555	15,094	25,548	16,533	14,901	13,537
55	28,083	17,117	15,555	15,024	26,857	16,971	15,512	14,027
56	30,000	18,259	15,405	14,782	29,906	18,505	16,013	14,399
57	29,875	18,086	15,161	14,456	30,954	18,893	16,363	14,623
58	29,643	17,755	14,891	14,105	31,715	19,273	16,540	14,690
59	29,449	17,406	14,657	13,796	32,335	19,681	16,641	14,697
60	29,444	17,205	14,520	13,601	32,991	20,165	16,791	14,757
61	29,781	17,315	14,533	13,565	33,868	20,763	17,105	14,988
62	30,620	17,910	14,771	13,768	35,149	21,520	17,716	15,517
63	32,058	19,086	15,265	14,254	36,964	22,468	18,708	16,418
64	33,987	20,719	16,009	14,999	39,219	23,611	20,020	17,645
65	36,236	22,622	16,968	15,978	41,761	24,941	21,573	19,114

EM=100

2. 续保次标准体基准加费费率表

单位：人民币元

特定医院自负比例=100%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	24,609	10,986	5,712	4,213	24,609	10,986	5,941	4,115
1	7,540	3,935	2,172	1,687	7,540	3,738	2,247	1,652
2	6,886	3,776	1,636	1,286	6,886	3,776	1,695	1,260
3	6,670	3,557	2,251	1,864	6,665	3,703	2,334	1,824
4	7,063	3,817	2,251	1,864	7,057	3,970	2,334	1,824
5	6,948	3,881	2,251	1,864	6,941	3,964	2,334	1,824
6	6,514	3,782	2,251	1,864	6,514	3,782	2,334	1,824
7	5,939	3,550	2,251	1,864	5,957	3,502	2,334	1,824
8	5,298	3,235	2,251	1,864	5,338	3,172	2,334	1,824
9	4,648	2,877	1,936	1,617	4,703	2,822	2,015	1,593
10	4,047	2,518	1,621	1,372	4,106	2,485	1,695	1,358
11	3,749	2,328	1,376	1,164	3,798	2,314	1,435	1,153
12	3,570	2,198	1,190	1,004	3,570	2,198	1,232	989
13	3,581	2,183	1,103	930	3,493	2,174	1,116	897
14	3,688	2,231	1,098	921	3,509	2,203	1,085	871
15	3,938	2,365	1,148	967	3,708	2,319	1,124	901
16	4,174	2,489	1,232	1,033	3,990	2,450	1,221	976
17	4,423	2,618	1,317	1,107	4,423	2,618	1,358	1,085
18	4,633	2,715	1,385	1,164	4,981	2,807	1,525	1,212
19	4,810	2,787	1,439	1,210	5,618	3,010	1,711	1,356
20	4,732	2,721	1,488	1,251	5,970	3,082	1,899	1,503
21	4,876	2,787	1,538	1,295	6,556	3,310	2,083	1,645
22	5,038	2,874	1,599	1,352	7,050	3,561	2,247	1,783
23	5,090	2,918	1,673	1,422	7,230	3,738	2,389	1,903
24	5,158	2,977	1,761	1,503	7,293	3,909	2,507	2,006
25	5,233	3,036	1,853	1,588	7,284	4,060	2,605	2,096
26	5,456	3,172	1,943	1,669	7,457	4,294	2,691	2,170
27	5,685	3,294	2,026	1,739	7,648	4,493	2,769	2,238
28	5,919	3,397	2,096	1,796	7,890	4,655	2,846	2,295
29	6,175	3,504	2,163	1,848	8,192	4,802	2,929	2,354
30	6,291	3,539	2,244	1,914	8,315	4,834	3,032	2,428
31	6,440	3,614	2,347	1,999	8,468	4,913	3,161	2,527

32	6,630	3,747	2,489	2,122	8,649	5,058	3,332	2,660
33	7,077	4,060	2,675	2,288	9,122	5,438	3,544	2,839
34	7,540	4,408	2,879	2,474	9,603	5,867	3,771	3,043
35	7,965	4,732	3,069	2,647	10,054	6,278	3,994	3,235
36	8,288	4,979	3,216	2,783	10,428	6,613	4,176	3,393
37	8,453	5,088	3,283	2,842	10,690	6,801	4,288	3,487
38	8,428	5,031	3,286	2,818	10,815	6,810	4,314	3,500
39	8,306	4,880	3,286	2,739	10,868	6,703	4,292	3,465
40	8,205	4,736	3,286	2,715	10,929	6,571	4,349	3,496
41	8,251	4,694	3,286	2,706	11,080	6,517	4,379	3,513
42	8,562	4,863	3,288	2,809	11,406	6,624	4,515	3,625
43	9,229	5,305	3,579	3,073	11,959	6,967	4,791	3,865
44	10,222	5,992	4,029	3,489	12,698	7,512	5,182	4,215
45	10,784	6,449	4,618	4,034	12,723	7,702	5,653	4,644
46	12,160	7,381	5,316	4,694	13,569	8,426	6,164	5,114
47	13,676	8,372	6,105	5,447	14,396	9,177	6,678	5,591
48	15,271	9,369	6,950	6,261	15,153	9,903	7,166	6,053
49	16,863	10,332	7,801	7,090	15,868	10,594	7,626	6,495
50	18,371	11,228	8,603	7,868	16,590	11,235	8,072	6,917
51	19,707	12,023	9,299	8,536	17,362	11,826	8,512	7,326
52	20,790	12,679	9,826	9,032	18,228	12,348	8,960	7,720
53	21,556	13,169	10,148	9,319	19,215	12,803	9,417	8,103
54	22,033	13,493	10,288	9,415	20,265	13,195	9,859	8,455
55	22,269	13,659	10,288	9,371	21,300	13,543	10,259	8,757
56	23,785	14,567	10,189	9,223	23,710	14,761	10,588	8,986
57	23,686	14,429	10,030	9,021	24,539	15,070	10,817	9,124
58	23,503	14,166	9,853	8,805	25,141	15,372	10,933	9,166
59	23,349	13,888	9,699	8,614	25,631	15,695	10,999	9,170
60	23,345	13,729	9,610	8,494	26,149	16,080	11,097	9,207
61	23,612	13,816	9,618	8,472	26,843	16,555	11,303	9,349
62	24,275	14,289	9,774	8,597	27,856	17,157	11,703	9,675
63	25,412	15,223	10,098	8,897	29,291	17,909	12,353	10,231
64	26,937	16,520	10,585	9,356	31,073	18,817	13,213	10,988
65	28,715	18,032	11,213	9,960	33,084	19,873	14,230	11,893
66	30,616	19,602	11,963	10,686	35,203	21,070	15,345	12,898
67	32,504	21,083	12,817	11,517	37,312	22,404	16,500	13,950
68	34,289	22,367	13,735	12,421	39,327	23,872	17,631	14,991
69	36,033	23,518	14,641	13,307	41,326	25,482	18,657	15,940
70	37,842	24,636	15,428	14,074	43,411	27,245	19,495	16,715
71	39,815	25,832	16,004	14,623	45,695	29,175	20,055	17,224
72	42,055	27,208	16,266	14,855	48,287	31,283	20,252	17,388
73	44,636	28,840	16,144	14,700	51,264	33,576	20,029	17,146
74	47,515	30,702	15,693	14,206	54,572	36,022	19,449	16,553
75	50,612	32,732	14,995	13,460	58,133	38,579	18,600	15,702
76	53,861	34,880	14,131	12,548	61,860	41,217	17,574	14,676
77	57,181	37,083	13,188	11,550	65,671	43,890	16,454	13,563
78	60,504	39,285	13,029	11,362	69,482	46,563	16,209	13,307
79	63,753	41,431	12,871	11,174	73,207	49,201	15,971	13,055
80	67,296	43,730	13,576	11,784	77,280	51,931	16,846	13,768
81	70,825	46,018	14,276	12,390	81,333	54,653	17,721	14,479
82	74,340	48,296	14,973	12,994	85,372	57,361	18,589	15,188
83	77,849	50,571	15,671	13,598	89,403	60,067	19,458	15,894
84	81,368	52,854	16,371	14,203	93,448	62,777	20,328	16,603
85	84,906	55,149	17,073	14,809	97,510	65,505	21,203	17,316
86	88,430	57,433	17,773	15,415	101,559	68,222	22,076	18,025
87	91,844	59,647	18,452	16,004	105,483	70,853	22,921	18,714
88	95,213	61,832	19,121	16,581	109,355	73,452	23,754	19,392
89	98,514	63,971	19,775	17,150	113,146	75,994	24,570	20,057
90	101,719	66,049	20,412	17,701	116,828	78,463	25,364	20,703
91	104,799	68,047	21,024	18,231	120,367	80,839	26,125	21,324
92	107,739	69,952	21,608	18,734	123,745	83,105	26,854	21,917
93	110,526	71,761	22,162	19,213	126,947	85,253	27,543	22,477

94	113,159	73,469	22,684	19,666	129,973	87,281	28,195	23,008
95	115,605	75,055	23,170	20,088	132,783	89,167	28,798	23,500
96	117,849	76,508	23,616	20,473	135,363	90,897	29,354	23,953
97	119,879	77,827	24,019	20,821	137,694	92,461	29,857	24,362
98	121,686	78,999	24,378	21,131	139,770	93,857	30,303	24,725
99	123,261	80,019	24,690	21,403	141,579	95,067	30,693	25,043

EM=100

2. 续保次标准体基准加费费率表

单位：人民币元

		特定医院自负比例=0%							
性别		男性				女性			
年龄	免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0		32,595	14,438	8,997	6,990	32,595	14,438	9,366	6,823
1		9,927	5,118	3,324	2,688	9,927	4,858	3,443	2,628
2		9,059	4,907	2,465	2,006	9,059	4,907	2,559	1,961
3		8,771	4,618	3,450	2,989	8,765	4,811	3,583	2,922
4		9,294	4,962	3,450	2,989	9,285	5,164	3,583	2,922
5		9,140	5,046	3,450	2,989	9,131	5,156	3,583	2,922
6		8,565	4,916	3,450	2,989	8,565	4,916	3,583	2,922
7		7,801	4,609	3,450	2,989	7,824	4,545	3,583	2,922
8		6,950	4,193	3,450	2,989	7,002	4,109	3,583	2,922
9		6,087	3,718	2,945	2,568	6,160	3,646	3,071	2,527
10		5,288	3,244	2,440	2,151	5,367	3,201	2,559	2,129
11		4,893	2,992	2,047	1,797	4,957	2,975	2,142	1,779
12		4,655	2,822	1,749	1,525	4,655	2,822	1,816	1,499
13		4,669	2,802	1,609	1,399	4,553	2,790	1,630	1,343
14		4,812	2,865	1,602	1,384	4,574	2,828	1,581	1,298
15		5,143	3,042	1,683	1,462	4,838	2,981	1,644	1,350
16		5,457	3,206	1,816	1,574	5,213	3,154	1,798	1,477
17		5,788	3,377	1,953	1,700	5,788	3,377	2,019	1,663
18		6,067	3,504	2,061	1,797	6,529	3,626	2,286	1,879
19		6,302	3,600	2,149	1,876	7,374	3,895	2,584	2,125
20		6,197	3,513	2,226	1,946	7,842	3,990	2,885	2,375
21		6,389	3,600	2,307	2,021	8,620	4,291	3,180	2,617
22		6,604	3,715	2,405	2,118	9,277	4,623	3,443	2,852
23		6,674	3,773	2,524	2,237	9,515	4,858	3,671	3,056
24		6,764	3,851	2,664	2,375	9,599	5,083	3,860	3,232
25		6,863	3,929	2,812	2,520	9,588	5,283	4,018	3,384
26		7,159	4,109	2,956	2,658	9,817	5,592	4,155	3,511
27		7,464	4,271	3,089	2,777	10,070	5,855	4,281	3,626
28		7,775	4,407	3,201	2,874	10,392	6,069	4,404	3,723
29		8,115	4,548	3,310	2,963	10,793	6,263	4,537	3,824
30		8,269	4,595	3,439	3,075	10,956	6,307	4,702	3,951
31		8,466	4,693	3,604	3,220	11,159	6,411	4,909	4,118
32		8,719	4,869	3,832	3,429	11,400	6,601	5,182	4,345
33		9,312	5,283	4,130	3,712	12,028	7,105	5,522	4,651
34		9,927	5,743	4,456	4,029	12,667	7,671	5,887	4,997
35		10,491	6,171	4,761	4,323	13,265	8,215	6,245	5,325
36		10,921	6,497	4,996	4,554	13,762	8,658	6,536	5,593
37		11,139	6,642	5,105	4,655	14,111	8,906	6,715	5,754
38		11,107	6,567	5,109	4,614	14,276	8,918	6,757	5,776
39		10,944	6,367	5,109	4,480	14,346	8,776	6,722	5,716
40		10,811	6,176	5,109	4,439	14,427	8,603	6,813	5,769
41		10,872	6,121	5,109	4,424	14,628	8,530	6,862	5,798
42		11,284	6,344	5,112	4,599	15,061	8,672	7,079	5,988
43		12,170	6,928	5,578	5,050	15,796	9,126	7,521	6,398
44		13,489	7,836	6,301	5,757	16,777	9,846	8,149	6,994
45		14,236	8,441	7,244	6,685	16,809	10,098	8,903	7,724
46		16,063	9,673	8,363	7,810	17,934	11,055	9,723	8,525
47		18,076	10,983	9,629	9,091	19,032	12,047	10,547	9,337

48	20,194	12,301	10,982	10,477	20,037	13,007	11,329	10,123
49	22,309	13,574	12,346	11,889	20,987	13,921	12,066	10,876
50	24,310	14,759	13,633	13,215	21,945	14,768	12,781	11,595
51	26,085	15,809	14,748	14,352	22,971	15,549	13,486	12,292
52	27,523	16,677	15,593	15,197	24,121	16,240	14,205	12,962
53	28,540	17,325	16,109	15,685	25,431	16,842	14,937	13,614
54	29,173	17,753	16,333	15,849	26,826	17,359	15,646	14,214
55	29,487	17,972	16,333	15,775	28,200	17,819	16,287	14,728
56	31,500	19,172	16,175	15,521	31,401	19,430	16,813	15,119
57	31,369	18,990	15,919	15,179	32,502	19,838	17,182	15,354
58	31,125	18,643	15,635	14,810	33,301	20,237	17,368	15,425
59	30,922	18,276	15,390	14,486	33,952	20,665	17,473	15,432
60	30,916	18,065	15,246	14,281	34,640	21,174	17,631	15,495
61	31,270	18,181	15,260	14,244	35,561	21,801	17,960	15,737
62	32,151	18,805	15,509	14,456	36,906	22,596	18,602	16,293
63	33,661	20,040	16,028	14,966	38,812	23,591	19,643	17,239
64	35,686	21,755	16,810	15,749	41,179	24,791	21,021	18,528
65	38,048	23,753	17,816	16,777	43,849	26,188	22,652	20,070
66	40,572	25,830	19,019	18,014	46,664	27,770	24,440	21,780
67	43,079	27,787	20,387	19,429	49,464	29,534	26,292	23,572
68	45,450	29,485	21,859	20,968	52,140	31,475	28,105	25,345
69	47,765	31,006	23,311	22,477	54,795	33,603	29,749	26,962
70	50,167	32,484	24,573	23,784	57,564	35,934	31,092	28,281
71	52,788	34,066	25,496	24,719	60,596	38,484	31,990	29,149
72	55,763	35,885	25,917	25,114	64,039	41,272	32,305	29,428
73	59,190	38,042	25,720	24,850	67,993	44,303	31,948	29,014
74	63,013	40,503	24,998	24,008	72,385	47,536	31,019	28,005
75	67,127	43,187	23,879	22,737	77,114	50,917	29,658	26,556
76	71,441	46,026	22,494	21,184	82,064	54,404	28,013	24,809
77	75,851	48,939	20,983	19,485	87,125	57,938	26,218	22,912
78	80,263	51,851	20,727	19,165	92,185	61,472	25,825	22,477
79	84,577	54,688	20,474	18,844	97,133	64,960	25,443	22,048
80	89,283	57,727	21,603	19,884	102,542	68,569	26,846	23,263
81	93,969	60,752	22,726	20,916	107,925	72,166	28,248	24,473
82	98,637	63,762	23,844	21,944	113,287	75,746	29,640	25,680
83	103,297	66,770	24,963	22,972	118,641	79,323	31,033	26,884
84	107,971	69,789	26,085	24,004	124,013	82,907	32,428	28,091
85	112,669	72,823	27,210	25,036	129,407	86,513	33,831	29,305
86	117,349	75,842	28,333	26,068	134,784	90,104	35,230	30,512
87	121,883	78,768	29,420	27,070	139,996	93,583	36,583	31,686
88	126,357	81,657	30,493	28,053	145,138	97,019	37,919	32,840
89	130,741	84,485	31,541	29,022	150,172	100,379	39,227	33,973
90	134,996	87,233	32,561	29,961	155,061	103,644	40,500	35,072
91	139,087	89,873	33,543	30,862	159,762	106,785	41,721	36,130
92	142,991	92,392	34,480	31,719	164,247	109,781	42,888	37,139
93	146,692	94,783	35,367	32,535	168,500	112,621	43,993	38,093
94	150,190	97,042	36,205	33,306	172,517	115,301	45,038	38,998
95	153,437	99,139	36,983	34,025	176,250	117,794	46,006	39,836
96	156,418	101,059	37,699	34,681	179,675	120,082	46,896	40,608
97	159,114	102,803	38,344	35,273	182,772	122,149	47,703	41,304
98	161,513	104,353	38,919	35,802	185,529	123,994	48,418	41,923
99	163,605	105,700	39,420	36,264	187,931	125,593	49,042	42,463

必选保障次标准体毛保费加费率 = 必选保障次标准体基准加费率 × 保障计划及免赔额因子 × 被保险人常住地的区域因子 × 家庭费率因子 × 社保因子 × 逆选择风险因子

EM=125

1. 首次投保或中断保障后又再次投保次标准体基准加费率表

单位：人民币元

特定医院自负比例=100%

年龄	性别	男性				女性			
		0	8,000	30,000	50,000	0	8,000	30,000	50,000
0		29,298	13,079	6,800	5,016	29,298	13,079	7,073	4,899
1		8,976	4,685	2,586	2,008	8,976	4,450	2,675	1,966
2		8,198	4,495	1,948	1,531	8,198	4,495	2,019	1,500
3		7,940	4,235	2,680	2,219	7,935	4,409	2,779	2,173
4		8,409	4,544	2,680	2,219	8,401	4,726	2,779	2,173
5		8,271	4,620	2,680	2,219	8,263	4,719	2,779	2,173
6		7,755	4,503	2,680	2,219	7,755	4,503	2,779	2,173
7		7,070	4,226	2,680	2,219	7,091	4,169	2,779	2,173
8		6,308	3,851	2,680	2,219	6,354	3,776	2,779	2,173
9		5,534	3,425	2,305	1,925	5,599	3,360	2,399	1,896
10		4,818	2,998	1,930	1,633	4,888	2,959	2,019	1,618
11		4,464	2,771	1,638	1,385	4,521	2,755	1,709	1,373
12		4,250	2,618	1,416	1,195	4,250	2,618	1,466	1,178
13		4,263	2,599	1,313	1,106	4,159	2,589	1,329	1,068
14		4,391	2,656	1,308	1,096	4,178	2,623	1,291	1,036
15		4,688	2,815	1,368	1,151	4,414	2,760	1,339	1,073
16		4,969	2,964	1,466	1,229	4,750	2,916	1,454	1,161
17		5,266	3,118	1,568	1,318	5,266	3,118	1,618	1,291
18		5,516	3,231	1,649	1,385	5,930	3,341	1,815	1,443
19		5,726	3,318	1,714	1,440	6,688	3,584	2,036	1,615
20		5,633	3,240	1,771	1,490	7,106	3,669	2,260	1,789
21		5,805	3,318	1,831	1,541	7,805	3,940	2,479	1,959
22		5,998	3,423	1,904	1,610	8,394	4,240	2,675	2,123
23		6,060	3,474	1,993	1,693	8,606	4,450	2,844	2,266
24		6,141	3,544	2,096	1,789	8,683	4,654	2,985	2,388
25		6,229	3,615	2,206	1,891	8,673	4,834	3,101	2,495
26		6,495	3,776	2,313	1,988	8,878	5,113	3,204	2,584
27		6,769	3,923	2,411	2,070	9,104	5,349	3,298	2,664
28		7,048	4,044	2,495	2,138	9,394	5,541	3,388	2,731
29		7,351	4,173	2,575	2,200	9,753	5,716	3,488	2,803
30		7,490	4,214	2,673	2,279	9,899	5,755	3,610	2,891
31		7,666	4,303	2,794	2,380	10,081	5,849	3,763	3,008
32		7,894	4,461	2,964	2,526	10,298	6,021	3,966	3,166
33		8,425	4,834	3,185	2,724	10,860	6,474	4,219	3,380
34		8,976	5,248	3,428	2,945	11,433	6,985	4,490	3,623
35		9,481	5,633	3,654	3,151	11,969	7,474	4,755	3,851
36		9,868	5,928	3,829	3,313	12,414	7,873	4,971	4,039
37		10,063	6,058	3,909	3,383	12,726	8,096	5,104	4,151
38		10,034	5,990	3,911	3,354	12,875	8,106	5,135	4,166
39		9,888	5,810	3,911	3,260	12,938	7,979	5,110	4,125
40		9,769	5,638	3,911	3,231	13,010	7,823	5,178	4,161
41		9,823	5,589	3,911	3,221	13,190	7,758	5,214	4,183
42		10,193	5,789	3,914	3,344	13,579	7,885	5,375	4,315
43		10,988	6,315	4,260	3,659	14,238	8,294	5,704	4,601
44		12,169	7,133	4,798	4,154	15,118	8,943	6,169	5,019
45		12,839	7,678	5,498	4,803	15,146	9,169	6,729	5,529
46		14,476	8,786	6,329	5,589	16,154	10,031	7,339	6,089
47		16,281	9,966	7,269	6,485	17,138	10,925	7,950	6,656
48		18,180	11,154	8,274	7,454	18,039	11,789	8,531	7,206
49		20,075	12,300	9,286	8,440	18,891	12,613	9,079	7,731
50		21,870	13,368	10,243	9,368	19,750	13,375	9,610	8,235
51		23,461	14,313	11,070	10,161	20,669	14,079	10,133	8,721
52		24,750	15,094	11,698	10,753	21,700	14,700	10,666	9,190
53		25,661	15,678	12,081	11,094	22,875	15,243	11,211	9,646
54		26,229	16,063	12,248	11,209	24,125	15,709	11,738	10,065
55		26,510	16,260	12,248	11,156	25,356	16,123	12,214	10,425

56	28,315	17,341	12,130	10,979	28,226	17,573	12,604	10,698
57	28,198	17,178	11,940	10,740	29,214	17,940	12,878	10,863
58	27,979	16,865	11,729	10,481	29,930	18,300	13,016	10,911
59	27,798	16,534	11,548	10,255	30,513	18,685	13,094	10,916
60	27,791	16,344	11,440	10,113	31,130	19,144	13,211	10,961
61	28,110	16,448	11,450	10,086	31,956	19,709	13,456	11,130
62	28,899	17,010	11,635	10,235	33,161	20,425	13,933	11,519
63	30,253	18,123	12,021	10,591	34,870	21,320	14,706	12,180
64	32,068	19,666	12,601	11,138	36,993	22,401	15,729	13,081
65	34,185	21,466	13,349	11,856	39,385	23,659	16,940	14,159

EM=125

1. 首次投保或中断保障后又再次投保次标准体基准加费率表

单位：人民币元

特定医院自负比例=0%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	38,804	17,189	10,711	8,323	38,804	17,189	11,150	8,123
1	11,819	6,093	3,956	3,200	11,819	5,783	4,099	3,129
2	10,784	5,841	2,934	2,388	10,784	5,841	3,046	2,335
3	10,443	5,498	4,108	3,559	10,435	5,728	4,266	3,479
4	11,065	5,908	4,108	3,559	11,054	6,148	4,266	3,479
5	10,881	6,006	4,108	3,559	10,871	6,138	4,266	3,479
6	10,196	5,851	4,108	3,559	10,196	5,851	4,266	3,479
7	9,288	5,488	4,108	3,559	9,315	5,411	4,266	3,479
8	8,274	4,991	4,108	3,559	8,336	4,891	4,266	3,479
9	7,246	4,426	3,506	3,058	7,333	4,340	3,656	3,009
10	6,295	3,863	2,905	2,561	6,389	3,810	3,046	2,535
11	5,825	3,563	2,438	2,140	5,901	3,541	2,550	2,118
12	5,541	3,359	2,083	1,816	5,541	3,359	2,161	1,785
13	5,559	3,335	1,915	1,665	5,420	3,321	1,940	1,599
14	5,729	3,411	1,908	1,648	5,445	3,366	1,883	1,545
15	6,123	3,621	2,004	1,740	5,760	3,549	1,958	1,608
16	6,496	3,818	2,161	1,874	6,205	3,755	2,141	1,759
17	6,890	4,020	2,325	2,024	6,890	4,020	2,404	1,980
18	7,223	4,171	2,454	2,140	7,773	4,316	2,721	2,238
19	7,503	4,285	2,559	2,233	8,779	4,636	3,076	2,530
20	7,378	4,183	2,650	2,318	9,335	4,750	3,435	2,828
21	7,606	4,285	2,746	2,406	10,263	5,109	3,786	3,115
22	7,863	4,423	2,863	2,521	11,044	5,504	4,099	3,395
23	7,945	4,493	3,005	2,663	11,328	5,783	4,370	3,639
24	8,053	4,585	3,173	2,828	11,428	6,051	4,595	3,848
25	8,170	4,678	3,348	3,000	11,414	6,289	4,784	4,029
26	8,523	4,891	3,519	3,164	11,688	6,658	4,946	4,180
27	8,886	5,084	3,678	3,306	11,988	6,971	5,096	4,318
28	9,256	5,246	3,811	3,421	12,371	7,225	5,243	4,433
29	9,660	5,415	3,940	3,528	12,849	7,456	5,401	4,553
30	9,844	5,470	4,095	3,661	13,043	7,508	5,598	4,703
31	10,079	5,586	4,291	3,834	13,285	7,631	5,844	4,903
32	10,380	5,796	4,563	4,083	13,571	7,859	6,169	5,174
33	11,085	6,289	4,918	4,419	14,319	8,458	6,574	5,536
34	11,819	6,836	5,305	4,796	15,080	9,133	7,009	5,949
35	12,489	7,346	5,669	5,146	15,793	9,780	7,434	6,340
36	13,001	7,735	5,948	5,421	16,384	10,306	7,781	6,659
37	13,260	7,908	6,078	5,541	16,799	10,603	7,994	6,850
38	13,223	7,818	6,081	5,493	16,995	10,616	8,044	6,876
39	13,029	7,580	6,081	5,333	17,079	10,448	8,003	6,805
40	12,870	7,353	6,081	5,284	17,175	10,241	8,110	6,868
41	12,943	7,288	6,081	5,266	17,414	10,155	8,169	6,903
42	13,434	7,553	6,086	5,475	17,929	10,324	8,428	7,129
43	14,489	8,248	6,641	6,011	18,804	10,865	8,954	7,616

44	16,059	9,329	7,501	6,854	19,974	11,721	9,701	8,326
45	16,948	10,049	8,624	7,959	20,011	12,021	10,599	9,195
46	19,123	11,515	9,955	9,298	21,350	13,161	11,575	10,149
47	21,519	13,075	11,463	10,824	22,656	14,341	12,556	11,116
48	24,040	14,645	13,074	12,473	23,854	15,485	13,488	12,051
49	26,558	16,159	14,698	14,154	24,984	16,573	14,364	12,948
50	28,940	17,571	16,230	15,733	26,125	17,581	15,215	13,804
51	31,054	18,820	17,558	17,085	27,346	18,511	16,055	14,633
52	32,765	19,854	18,564	18,093	28,716	19,334	16,910	15,431
53	33,976	20,625	19,178	18,673	30,275	20,050	17,783	16,208
54	34,730	21,134	19,444	18,868	31,935	20,666	18,626	16,921
55	35,104	21,396	19,444	18,780	33,571	21,214	19,390	17,534
56	37,500	22,824	19,256	18,478	37,383	23,131	20,016	17,999
57	37,344	22,608	18,951	18,070	38,693	23,616	20,454	18,279
58	37,054	22,194	18,614	17,631	39,644	24,091	20,675	18,363
59	36,811	21,758	18,321	17,245	40,419	24,601	20,801	18,371
60	36,805	21,506	18,150	17,001	41,239	25,206	20,989	18,446
61	37,226	21,644	18,166	16,956	42,335	25,954	21,381	18,735
62	38,275	22,388	18,464	17,210	43,936	26,900	22,145	19,396
63	40,073	23,858	19,081	17,818	46,205	28,085	23,385	20,523
64	42,484	25,899	20,011	18,749	49,024	29,514	25,025	22,056
65	45,295	28,278	21,210	19,973	52,201	31,176	26,966	23,893

EM=125

2. 续保次标准体基准加费费率表

单位：人民币元

特定医院自负比例=100%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	30,761	13,733	7,140	5,266	30,761	13,733	7,426	5,144
1	9,425	4,919	2,715	2,109	9,425	4,673	2,809	2,065
2	8,608	4,720	2,045	1,608	8,608	4,720	2,119	1,575
3	8,338	4,446	2,814	2,330	8,331	4,629	2,918	2,280
4	8,829	4,771	2,814	2,330	8,821	4,963	2,918	2,280
5	8,685	4,851	2,814	2,330	8,676	4,955	2,918	2,280
6	8,143	4,728	2,814	2,330	8,143	4,728	2,918	2,280
7	7,424	4,438	2,814	2,330	7,446	4,378	2,918	2,280
8	6,623	4,044	2,814	2,330	6,673	3,965	2,918	2,280
9	5,810	3,596	2,420	2,021	5,879	3,528	2,519	1,991
10	5,059	3,148	2,026	1,715	5,133	3,106	2,119	1,698
11	4,686	2,910	1,720	1,455	4,748	2,893	1,794	1,441
12	4,463	2,748	1,488	1,255	4,463	2,748	1,540	1,236
13	4,476	2,729	1,379	1,163	4,366	2,718	1,395	1,121
14	4,610	2,789	1,373	1,151	4,386	2,754	1,356	1,089
15	4,923	2,956	1,435	1,209	4,635	2,899	1,405	1,126
16	5,218	3,111	1,540	1,291	4,988	3,063	1,526	1,220
17	5,529	3,273	1,646	1,384	5,529	3,273	1,698	1,356
18	5,791	3,394	1,731	1,455	6,226	3,509	1,906	1,515
19	6,013	3,484	1,799	1,513	7,023	3,763	2,139	1,695
20	5,915	3,401	1,860	1,564	7,463	3,853	2,374	1,879
21	6,095	3,484	1,923	1,619	8,195	4,138	2,604	2,056
22	6,298	3,593	1,999	1,690	8,813	4,451	2,809	2,229
23	6,363	3,648	2,091	1,778	9,038	4,673	2,986	2,379
24	6,448	3,721	2,201	1,879	9,116	4,886	3,134	2,508
25	6,541	3,795	2,316	1,985	9,105	5,075	3,256	2,620
26	6,820	3,965	2,429	2,086	9,321	5,368	3,364	2,713
27	7,106	4,118	2,533	2,174	9,560	5,616	3,461	2,798
28	7,399	4,246	2,620	2,245	9,863	5,819	3,558	2,869
29	7,719	4,380	2,704	2,310	10,240	6,003	3,661	2,943
30	7,864	4,424	2,805	2,393	10,394	6,043	3,790	3,035
31	8,050	4,518	2,934	2,499	10,585	6,141	3,951	3,159

32	8,288	4,684	3,111	2,653	10,811	6,323	4,165	3,325
33	8,846	5,075	3,344	2,860	11,403	6,798	4,430	3,549
34	9,425	5,510	3,599	3,093	12,004	7,334	4,714	3,804
35	9,956	5,915	3,836	3,309	12,568	7,848	4,993	4,044
36	10,360	6,224	4,020	3,479	13,035	8,266	5,220	4,241
37	10,566	6,360	4,104	3,553	13,363	8,501	5,360	4,359
38	10,535	6,289	4,108	3,523	13,519	8,513	5,393	4,375
39	10,383	6,100	4,108	3,424	13,585	8,379	5,365	4,331
40	10,256	5,920	4,108	3,394	13,661	8,214	5,436	4,370
41	10,314	5,868	4,108	3,383	13,850	8,146	5,474	4,391
42	10,703	6,079	4,110	3,511	14,258	8,280	5,644	4,531
43	11,536	6,631	4,474	3,841	14,949	8,709	5,989	4,831
44	12,778	7,490	5,036	4,361	15,873	9,390	6,478	5,269
45	13,480	8,061	5,773	5,043	15,904	9,628	7,066	5,805
46	15,200	9,226	6,645	5,868	16,961	10,533	7,705	6,393
47	17,095	10,465	7,631	6,809	17,995	11,471	8,348	6,989
48	19,089	11,711	8,688	7,826	18,941	12,379	8,958	7,566
49	21,079	12,915	9,751	8,863	19,835	13,243	9,533	8,119
50	22,964	14,035	10,754	9,835	20,738	14,044	10,090	8,646
51	24,634	15,029	11,624	10,670	21,703	14,783	10,640	9,158
52	25,988	15,849	12,283	11,290	22,785	15,435	11,200	9,650
53	26,945	16,461	12,685	11,649	24,019	16,004	11,771	10,129
54	27,541	16,866	12,860	11,769	25,331	16,494	12,324	10,569
55	27,836	17,074	12,860	11,714	26,625	16,929	12,824	10,946
56	29,731	18,209	12,736	11,529	29,638	18,451	13,235	11,233
57	29,608	18,036	12,538	11,276	30,674	18,838	13,521	11,405
58	29,379	17,708	12,316	11,006	31,426	19,215	13,666	11,458
59	29,186	17,360	12,124	10,768	32,039	19,619	13,749	11,463
60	29,181	17,161	12,013	10,618	32,686	20,100	13,871	11,509
61	29,515	17,270	12,023	10,590	33,554	20,694	14,129	11,686
62	30,344	17,861	12,218	10,746	34,820	21,446	14,629	12,094
63	31,765	19,029	12,623	11,121	36,614	22,386	15,441	12,789
64	33,671	20,650	13,231	11,695	38,841	23,521	16,516	13,735
65	35,894	22,540	14,016	12,450	41,355	24,841	17,788	14,866
66	38,270	24,503	14,954	13,358	44,004	26,338	19,181	16,123
67	40,630	26,354	16,021	14,396	46,640	28,005	20,625	17,438
68	42,861	27,959	17,169	15,526	49,159	29,840	22,039	18,739
69	45,041	29,398	18,301	16,634	51,658	31,853	23,321	19,925
70	47,303	30,795	19,285	17,593	54,264	34,056	24,369	20,894
71	49,769	32,290	20,005	18,279	57,119	36,469	25,069	21,530
72	52,569	34,010	20,333	18,569	60,359	39,104	25,315	21,735
73	55,795	36,050	20,180	18,375	64,080	41,970	25,036	21,433
74	59,394	38,378	19,616	17,758	68,215	45,028	24,311	20,691
75	63,265	40,915	18,744	16,825	72,666	48,224	23,250	19,628
76	67,326	43,600	17,664	15,685	77,325	51,521	21,968	18,345
77	71,476	46,354	16,485	14,438	82,089	54,863	20,568	16,954
78	75,630	49,106	16,286	14,203	86,853	58,204	20,261	16,634
79	79,691	51,789	16,089	13,968	91,509	61,501	19,964	16,319
80	84,120	54,663	16,970	14,730	96,600	64,914	21,058	17,210
81	88,531	57,523	17,845	15,488	101,666	68,316	22,151	18,099
82	92,925	60,370	18,716	16,243	106,715	71,701	23,236	18,985
83	97,311	63,214	19,589	16,998	111,754	75,084	24,323	19,868
84	101,710	66,068	20,464	17,754	116,810	78,471	25,410	20,754
85	106,133	68,936	21,341	18,511	121,888	81,881	26,504	21,645
86	110,538	71,791	22,216	19,269	126,949	85,278	27,595	22,531
87	114,805	74,559	23,065	20,005	131,854	88,566	28,651	23,393
88	119,016	77,290	23,901	20,726	136,694	91,815	29,693	24,240
89	123,143	79,964	24,719	21,438	141,433	94,993	30,713	25,071
90	127,149	82,561	25,515	22,126	146,035	98,079	31,705	25,879
91	130,999	85,059	26,280	22,789	150,459	101,049	32,656	26,655
92	134,674	87,440	27,010	23,418	154,681	103,881	33,568	27,396
93	138,158	89,701	27,703	24,016	158,684	106,566	34,429	28,096

94	141,449	91,836	28,355	24,583	162,466	109,101	35,244	28,760
95	144,506	93,819	28,963	25,110	165,979	111,459	35,998	29,375
96	147,311	95,635	29,520	25,591	169,204	113,621	36,693	29,941
97	149,849	97,284	30,024	26,026	172,118	115,576	37,321	30,453
98	152,108	98,749	30,473	26,414	174,713	117,321	37,879	30,906
99	154,076	100,024	30,863	26,754	176,974	118,834	38,366	31,304

EM=125

2. 续保次标准体基准加费费率表

单位：人民币元

特定医院自负比例=0%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	40,744	18,048	11,246	8,738	40,744	18,048	11,708	8,529
1	12,409	6,398	4,155	3,360	12,409	6,073	4,304	3,285
2	11,324	6,134	3,081	2,508	11,324	6,134	3,199	2,451
3	10,964	5,773	4,313	3,736	10,956	6,014	4,479	3,653
4	11,618	6,203	4,313	3,736	11,606	6,455	4,479	3,653
5	11,425	6,308	4,313	3,736	11,414	6,445	4,479	3,653
6	10,706	6,145	4,313	3,736	10,706	6,145	4,479	3,653
7	9,751	5,761	4,313	3,736	9,780	5,681	4,479	3,653
8	8,688	5,241	4,313	3,736	8,753	5,136	4,479	3,653
9	7,609	4,648	3,681	3,210	7,700	4,558	3,839	3,159
10	6,610	4,055	3,050	2,689	6,709	4,001	3,199	2,661
11	6,116	3,740	2,559	2,246	6,196	3,719	2,678	2,224
12	5,819	3,528	2,186	1,906	5,819	3,528	2,270	1,874
13	5,836	3,503	2,011	1,749	5,691	3,488	2,038	1,679
14	6,015	3,581	2,003	1,730	5,718	3,535	1,976	1,623
15	6,429	3,803	2,104	1,828	6,048	3,726	2,055	1,688
16	6,821	4,008	2,270	1,968	6,516	3,943	2,248	1,846
17	7,235	4,221	2,441	2,125	7,235	4,221	2,524	2,079
18	7,584	4,380	2,576	2,246	8,161	4,533	2,858	2,349
19	7,878	4,500	2,686	2,345	9,218	4,869	3,230	2,656
20	7,746	4,391	2,783	2,433	9,803	4,988	3,606	2,969
21	7,986	4,500	2,884	2,526	10,775	5,364	3,975	3,271
22	8,255	4,644	3,006	2,648	11,596	5,779	4,304	3,565
23	8,343	4,716	3,155	2,796	11,894	6,073	4,589	3,820
24	8,455	4,814	3,330	2,969	11,999	6,354	4,825	4,040
25	8,579	4,911	3,515	3,150	11,985	6,604	5,023	4,230
26	8,949	5,136	3,695	3,323	12,271	6,990	5,194	4,389
27	9,330	5,339	3,861	3,471	12,588	7,319	5,351	4,533
28	9,719	5,509	4,001	3,593	12,990	7,586	5,505	4,654
29	10,144	5,685	4,138	3,704	13,491	7,829	5,671	4,780
30	10,336	5,744	4,299	3,844	13,695	7,884	5,878	4,939
31	10,583	5,866	4,505	4,025	13,949	8,014	6,136	5,148
32	10,899	6,086	4,790	4,286	14,250	8,251	6,478	5,431
33	11,640	6,604	5,163	4,640	15,035	8,881	6,903	5,814
34	12,409	7,179	5,570	5,036	15,834	9,589	7,359	6,246
35	13,114	7,714	5,951	5,404	16,581	10,269	7,806	6,656
36	13,651	8,121	6,245	5,693	17,203	10,823	8,170	6,991
37	13,924	8,303	6,381	5,819	17,639	11,133	8,394	7,193
38	13,884	8,209	6,386	5,768	17,845	11,148	8,446	7,220
39	13,680	7,959	6,386	5,600	17,933	10,970	8,403	7,145
40	13,514	7,720	6,386	5,549	18,034	10,754	8,516	7,211
41	13,590	7,651	6,386	5,530	18,285	10,663	8,578	7,248
42	14,105	7,930	6,390	5,749	18,826	10,840	8,849	7,485
43	15,213	8,660	6,973	6,313	19,745	11,408	9,401	7,998
44	16,861	9,795	7,876	7,196	20,971	12,308	10,186	8,743
45	17,795	10,551	9,055	8,356	21,011	12,623	11,129	9,655
46	20,079	12,091	10,454	9,763	22,418	13,819	12,154	10,656
47	22,595	13,729	12,036	11,364	23,790	15,059	13,184	11,671

48	25,243	15,376	13,728	13,096	25,046	16,259	14,161	12,654
49	27,886	16,968	15,433	14,861	26,234	17,401	15,083	13,595
50	30,388	18,449	17,041	16,519	27,431	18,460	15,976	14,494
51	32,606	19,761	18,435	17,940	28,714	19,436	16,858	15,365
52	34,404	20,846	19,491	18,996	30,151	20,300	17,756	16,203
53	35,675	21,656	20,136	19,606	31,789	21,053	18,671	17,018
54	36,466	22,191	20,416	19,811	33,533	21,699	19,558	17,768
55	36,859	22,465	20,416	19,719	35,250	22,274	20,359	18,410
56	39,375	23,965	20,219	19,401	39,251	24,288	21,016	18,899
57	39,211	23,738	19,899	18,974	40,628	24,798	21,478	19,193
58	38,906	23,304	19,544	18,513	41,626	25,296	21,710	19,281
59	38,653	22,845	19,238	18,108	42,440	25,831	21,841	19,290
60	38,645	22,581	19,058	17,851	43,300	26,468	22,039	19,369
61	39,088	22,726	19,075	17,805	44,451	27,251	22,450	19,671
62	40,189	23,506	19,386	18,070	46,133	28,245	23,253	20,366
63	42,076	25,050	20,035	18,708	48,515	29,489	24,554	21,549
64	44,608	27,194	21,013	19,686	51,474	30,989	26,276	23,160
65	47,560	29,691	22,270	20,971	54,811	32,735	28,315	25,088
66	50,715	32,288	23,774	22,518	58,330	34,713	30,550	27,225
67	53,849	34,734	25,484	24,286	61,830	36,918	32,865	29,465
68	56,813	36,856	27,324	26,210	65,175	39,344	35,131	31,681
69	59,706	38,758	29,139	28,096	68,494	42,004	37,186	33,703
70	62,709	40,605	30,716	29,730	71,955	44,918	38,865	35,351
71	65,985	42,583	31,870	30,899	75,745	48,105	39,988	36,436
72	69,704	44,856	32,396	31,393	80,049	51,590	40,381	36,785
73	73,988	47,553	32,150	31,063	84,991	55,379	39,935	36,268
74	78,766	50,629	31,248	30,010	90,481	59,420	38,774	35,006
75	83,909	53,984	29,849	28,421	96,393	63,646	37,073	33,195
76	89,301	57,533	28,118	26,480	102,580	68,005	35,016	31,011
77	94,814	61,174	26,229	24,356	108,906	72,423	32,773	28,640
78	100,329	64,814	25,909	23,956	115,231	76,840	32,281	28,096
79	105,721	68,360	25,593	23,555	121,416	81,200	31,804	27,560
80	111,604	72,159	27,004	24,855	128,178	85,711	33,558	29,079
81	117,461	75,940	28,408	26,145	134,906	90,208	35,310	30,591
82	123,296	79,703	29,805	27,430	141,609	94,683	37,050	32,100
83	129,121	83,463	31,204	28,715	148,301	99,154	38,791	33,605
84	134,964	87,236	32,606	30,005	155,016	103,634	40,535	35,114
85	140,836	91,029	34,013	31,295	161,759	108,141	42,289	36,631
86	146,686	94,803	35,416	32,585	168,480	112,630	44,038	38,140
87	152,354	98,460	36,775	33,838	174,995	116,979	45,729	39,608
88	157,946	102,071	38,116	35,066	181,423	121,274	47,399	41,050
89	163,426	105,606	39,426	36,278	187,715	125,474	49,034	42,466
90	168,745	109,041	40,701	37,451	193,826	129,555	50,625	43,840
91	173,859	112,341	41,929	38,578	199,703	133,481	52,151	45,163
92	178,739	115,490	43,100	39,649	205,309	137,226	53,610	46,424
93	183,365	118,479	44,209	40,669	210,625	140,776	54,991	47,616
94	187,738	121,303	45,256	41,633	215,646	144,126	56,298	48,748
95	191,796	123,924	46,229	42,531	220,313	147,243	57,508	49,795
96	195,523	126,324	47,124	43,351	224,594	150,103	58,620	50,760
97	198,893	128,504	47,930	44,091	228,465	152,686	59,629	51,630
98	201,891	130,441	48,649	44,753	231,911	154,993	60,523	52,404
99	204,506	132,125	49,275	45,330	234,914	156,991	61,303	53,079

必选保障次标准体毛保费加费率 = 必选保障次标准体基准加费率 × 保障计划及免赔额因子 × 被保险人常住地的区域因子 × 家庭费率因子 × 社保因子 × 逆选择风险因子

EM=150

1. 首次投保或中断保障后又再次投保次标准体基准加费率表

单位：人民币元

特定医院自负比例=100%

年龄	性别	男性				女性			
		0	8,000	30,000	50,000	0	8,000	30,000	50,000
0		35,157	15,695	8,160	6,020	35,157	15,695	8,487	5,879
1		10,772	5,622	3,104	2,409	10,772	5,340	3,210	2,360
2		9,837	5,394	2,337	1,838	9,837	5,394	2,423	1,800
3		9,528	5,082	3,216	2,663	9,522	5,291	3,335	2,607
4		10,091	5,453	3,216	2,663	10,082	5,672	3,335	2,607
5		9,926	5,544	3,216	2,663	9,915	5,663	3,335	2,607
6		9,306	5,403	3,216	2,663	9,306	5,403	3,335	2,607
7		8,484	5,072	3,216	2,663	8,510	5,003	3,335	2,607
8		7,569	4,622	3,216	2,663	7,625	4,532	3,335	2,607
9		6,641	4,110	2,766	2,310	6,719	4,032	2,879	2,276
10		5,781	3,597	2,316	1,959	5,865	3,551	2,423	1,941
11		5,357	3,326	1,965	1,662	5,426	3,306	2,051	1,647
12		5,100	3,141	1,700	1,434	5,100	3,141	1,760	1,413
13		5,115	3,119	1,575	1,328	4,991	3,107	1,595	1,281
14		5,270	3,188	1,569	1,316	5,013	3,147	1,550	1,244
15		5,625	3,378	1,641	1,382	5,297	3,312	1,607	1,287
16		5,963	3,557	1,760	1,475	5,700	3,500	1,745	1,394
17		6,320	3,741	1,881	1,581	6,320	3,741	1,941	1,550
18		6,620	3,878	1,979	1,662	7,116	4,010	2,178	1,731
19		6,872	3,981	2,057	1,728	8,025	4,301	2,444	1,938
20		6,759	3,888	2,126	1,788	8,528	4,403	2,712	2,147
21		6,966	3,981	2,198	1,850	9,366	4,728	2,975	2,351
22		7,197	4,107	2,285	1,932	10,073	5,088	3,210	2,547
23		7,272	4,169	2,391	2,031	10,328	5,340	3,413	2,720
24		7,370	4,253	2,516	2,147	10,419	5,585	3,582	2,865
25		7,475	4,338	2,648	2,270	10,407	5,801	3,722	2,994
26		7,794	4,532	2,775	2,385	10,653	6,135	3,845	3,101
27		8,123	4,707	2,894	2,484	10,925	6,419	3,957	3,197
28		8,457	4,853	2,994	2,565	11,273	6,650	4,065	3,278
29		8,822	5,007	3,090	2,640	11,703	6,860	4,185	3,363
30		8,988	5,057	3,207	2,735	11,879	6,906	4,332	3,470
31		9,200	5,163	3,353	2,856	12,098	7,019	4,515	3,609
32		9,473	5,354	3,557	3,032	12,357	7,226	4,760	3,800
33		10,110	5,801	3,822	3,269	13,032	7,769	5,063	4,056
34		10,772	6,297	4,113	3,534	13,719	8,382	5,388	4,347
35		11,378	6,759	4,385	3,782	14,363	8,969	5,706	4,622
36		11,841	7,113	4,595	3,975	14,897	9,447	5,966	4,847
37		12,075	7,269	4,691	4,059	15,272	9,716	6,125	4,982
38		12,041	7,188	4,694	4,025	15,450	9,728	6,162	5,000
39		11,865	6,972	4,694	3,912	15,525	9,575	6,132	4,950
40		11,723	6,765	4,694	3,878	15,612	9,387	6,213	4,994
41		11,787	6,707	4,694	3,866	15,828	9,309	6,257	5,019
42		12,231	6,947	4,697	4,013	16,295	9,462	6,450	5,178
43		13,185	7,578	5,112	4,391	17,085	9,953	6,845	5,522
44		14,603	8,559	5,757	4,985	18,141	10,731	7,403	6,023
45		15,407	9,213	6,597	5,763	18,176	11,003	8,075	6,635
46		17,372	10,544	7,595	6,707	19,385	12,038	8,807	7,307
47		19,538	11,960	8,723	7,782	20,565	13,110	9,540	7,988
48		21,816	13,385	9,929	8,945	21,647	14,147	10,238	8,648
49		24,090	14,760	11,144	10,128	22,670	15,135	10,895	9,278
50		26,244	16,041	12,291	11,241	23,700	16,050	11,532	9,882
51		28,154	17,175	13,284	12,194	24,803	16,895	12,159	10,466
52		29,700	18,113	14,037	12,903	26,040	17,640	12,800	11,028
53		30,794	18,813	14,498	13,313	27,450	18,291	13,454	11,576
54		31,475	19,275	14,697	13,451	28,950	18,851	14,085	12,078
55		31,812	19,512	14,697	13,388	30,428	19,347	14,657	12,510

56	33,978	20,810	14,556	13,175	33,872	21,087	15,125	12,837
57	33,837	20,613	14,328	12,888	35,057	21,528	15,453	13,035
58	33,575	20,238	14,075	12,578	35,916	21,960	15,620	13,094
59	33,357	19,841	13,857	12,306	36,615	22,422	15,713	13,100
60	33,350	19,613	13,728	12,135	37,356	22,973	15,854	13,154
61	33,732	19,737	13,740	12,104	38,348	23,651	16,148	13,356
62	34,679	20,412	13,962	12,282	39,794	24,510	16,719	13,823
63	36,303	21,747	14,426	12,710	41,844	25,584	17,648	14,616
64	38,481	23,600	15,122	13,365	44,391	26,882	18,875	15,698
65	41,022	25,760	16,019	14,228	47,262	28,391	20,328	16,991

EM=150

1. 首次投保或中断保障后又再次投保次标准体基准加费率表

单位：人民币元

特定医院自负比例=0%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	46,565	20,627	12,854	9,987	46,565	20,627	13,380	9,747
1	14,183	7,311	4,748	3,840	14,183	6,939	4,919	3,755
2	12,941	7,010	3,521	2,865	12,941	7,010	3,656	2,802
3	12,531	6,597	4,929	4,271	12,522	6,873	5,120	4,175
4	13,278	7,089	4,929	4,271	13,265	7,377	5,120	4,175
5	13,058	7,208	4,929	4,271	13,046	7,365	5,120	4,175
6	12,236	7,022	4,929	4,271	12,236	7,022	5,120	4,175
7	11,145	6,585	4,929	4,271	11,178	6,494	5,120	4,175
8	9,929	5,990	4,929	4,271	10,004	5,870	5,120	4,175
9	8,696	5,312	4,208	3,669	8,799	5,208	4,388	3,611
10	7,554	4,635	3,486	3,074	7,667	4,572	3,656	3,042
11	6,990	4,275	2,925	2,568	7,082	4,250	3,060	2,541
12	6,650	4,031	2,499	2,180	6,650	4,031	2,594	2,142
13	6,671	4,002	2,298	1,998	6,504	3,986	2,328	1,919
14	6,875	4,094	2,289	1,977	6,534	4,040	2,259	1,854
15	7,347	4,346	2,405	2,088	6,912	4,259	2,349	1,929
16	7,796	4,581	2,594	2,249	7,446	4,506	2,570	2,111
17	8,268	4,824	2,790	2,429	8,268	4,824	2,885	2,376
18	8,667	5,006	2,945	2,568	9,327	5,180	3,266	2,685
19	9,003	5,142	3,071	2,679	10,535	5,564	3,692	3,036
20	8,853	5,019	3,180	2,781	11,202	5,700	4,122	3,393
21	9,128	5,142	3,296	2,888	12,315	6,131	4,544	3,738
22	9,435	5,307	3,435	3,026	13,253	6,605	4,919	4,074
23	9,534	5,391	3,606	3,195	13,593	6,939	5,244	4,367
24	9,663	5,502	3,807	3,393	13,713	7,262	5,514	4,617
25	9,804	5,613	4,017	3,600	13,697	7,547	5,741	4,835
26	10,227	5,870	4,223	3,797	14,025	7,989	5,936	5,016
27	10,664	6,101	4,413	3,968	14,385	8,366	6,116	5,181
28	11,108	6,296	4,574	4,106	14,846	8,670	6,291	5,319
29	11,592	6,498	4,728	4,233	15,419	8,948	6,482	5,463
30	11,813	6,564	4,914	4,394	15,651	9,009	6,717	5,643
31	12,095	6,704	5,150	4,601	15,942	9,158	7,013	5,883
32	12,456	6,956	5,475	4,899	16,286	9,431	7,403	6,209
33	13,302	7,547	5,901	5,303	17,183	10,149	7,889	6,644
34	14,183	8,204	6,366	5,756	18,096	10,959	8,411	7,139
35	14,987	8,816	6,803	6,176	18,951	11,736	8,921	7,608
36	15,602	9,282	7,137	6,506	19,661	12,368	9,338	7,991
37	15,912	9,489	7,293	6,650	20,159	12,723	9,593	8,220
38	15,867	9,381	7,298	6,591	20,394	12,740	9,653	8,252
39	15,635	9,096	7,298	6,399	20,495	12,537	9,603	8,166
40	15,444	8,823	7,298	6,341	20,610	12,290	9,732	8,241
41	15,531	8,745	7,298	6,320	20,897	12,186	9,803	8,283
42	16,121	9,063	7,304	6,570	21,515	12,389	10,113	8,555
43	17,387	9,897	7,970	7,214	22,565	13,038	10,745	9,140

44	19,271	11,195	9,002	8,225	23,969	14,066	11,642	9,992
45	20,337	12,059	10,349	9,551	24,014	14,426	12,719	11,034
46	22,947	13,818	11,946	11,157	25,620	15,794	13,890	12,179
47	25,823	15,690	13,755	12,989	27,188	17,210	15,068	13,340
48	28,848	17,574	15,689	14,967	28,625	18,582	16,185	14,462
49	31,869	19,391	17,637	16,985	29,981	19,887	17,237	15,537
50	34,728	21,086	19,476	18,879	31,350	21,098	18,258	16,565
51	37,265	22,584	21,069	20,502	32,816	22,214	19,266	17,559
52	39,318	23,825	22,277	21,711	34,460	23,201	20,292	18,518
53	40,772	24,750	23,013	22,407	36,330	24,060	21,339	19,449
54	41,676	25,361	23,333	22,641	38,322	24,800	22,352	20,306
55	42,125	25,676	23,333	22,536	40,286	25,457	23,268	21,041
56	45,000	27,389	23,108	22,173	44,859	27,758	24,020	21,599
57	44,813	27,129	22,742	21,684	46,431	28,340	24,545	21,935
58	44,465	26,633	22,337	21,158	47,573	28,910	24,810	22,035
59	44,174	26,109	21,986	20,694	48,503	29,522	24,962	22,046
60	44,166	25,808	21,780	20,402	49,487	30,248	25,187	22,136
61	44,672	25,973	21,800	20,348	50,802	31,145	25,658	22,482
62	45,930	26,865	22,157	20,652	52,724	32,280	26,574	23,276
63	48,087	28,629	22,898	21,381	55,446	33,702	28,062	24,627
64	50,981	31,079	24,014	22,499	58,829	35,417	30,030	26,468
65	54,354	33,933	25,452	23,967	62,642	37,412	32,360	28,671

EM=150

2. 续保次标准体基准加费费率表

单位：人民币元

特定医院自负比例=100%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	36,914	16,479	8,568	6,320	36,914	16,479	8,912	6,173
1	11,310	5,903	3,258	2,531	11,310	5,607	3,371	2,478
2	10,329	5,664	2,454	1,929	10,329	5,664	2,543	1,890
3	10,005	5,336	3,377	2,796	9,998	5,555	3,501	2,736
4	10,595	5,726	3,377	2,796	10,586	5,955	3,501	2,736
5	10,422	5,822	3,377	2,796	10,412	5,946	3,501	2,736
6	9,771	5,673	3,377	2,796	9,771	5,673	3,501	2,736
7	8,909	5,325	3,377	2,796	8,936	5,253	3,501	2,736
8	7,947	4,853	3,377	2,796	8,007	4,758	3,501	2,736
9	6,972	4,316	2,904	2,426	7,055	4,233	3,023	2,390
10	6,071	3,777	2,432	2,058	6,159	3,728	2,543	2,037
11	5,624	3,492	2,064	1,746	5,697	3,471	2,153	1,730
12	5,355	3,297	1,785	1,506	5,355	3,297	1,848	1,484
13	5,372	3,275	1,655	1,395	5,240	3,261	1,674	1,346
14	5,532	3,347	1,647	1,382	5,264	3,305	1,628	1,307
15	5,907	3,548	1,722	1,451	5,562	3,479	1,686	1,352
16	6,261	3,734	1,848	1,550	5,985	3,675	1,832	1,464
17	6,635	3,927	1,976	1,661	6,635	3,927	2,037	1,628
18	6,950	4,073	2,078	1,746	7,472	4,211	2,288	1,818
19	7,215	4,181	2,159	1,815	8,427	4,515	2,567	2,034
20	7,098	4,082	2,232	1,877	8,955	4,623	2,849	2,255
21	7,314	4,181	2,307	1,943	9,834	4,965	3,125	2,468
22	7,557	4,311	2,399	2,028	10,575	5,342	3,371	2,675
23	7,635	4,377	2,510	2,133	10,845	5,607	3,584	2,855
24	7,737	4,466	2,642	2,255	10,940	5,864	3,761	3,009
25	7,850	4,554	2,780	2,382	10,926	6,090	3,908	3,144
26	8,184	4,758	2,915	2,504	11,186	6,441	4,037	3,255
27	8,528	4,941	3,039	2,609	11,472	6,740	4,154	3,357
28	8,879	5,096	3,144	2,694	11,835	6,983	4,269	3,443
29	9,263	5,256	3,245	2,772	12,288	7,203	4,394	3,531
30	9,437	5,309	3,366	2,871	12,473	7,251	4,548	3,642
31	9,660	5,421	3,521	2,999	12,702	7,370	4,742	3,791

32	9,945	5,621	3,734	3,183	12,974	7,587	4,998	3,990
33	10,616	6,090	4,013	3,432	13,683	8,157	5,316	4,259
34	11,310	6,612	4,319	3,711	14,405	8,801	5,657	4,565
35	11,948	7,098	4,604	3,971	15,081	9,417	5,991	4,853
36	12,432	7,469	4,824	4,175	15,642	9,920	6,264	5,090
37	12,680	7,632	4,925	4,263	16,035	10,202	6,432	5,231
38	12,642	7,547	4,929	4,227	16,223	10,215	6,471	5,250
39	12,459	7,320	4,929	4,109	16,302	10,055	6,438	5,198
40	12,308	7,104	4,929	4,073	16,394	9,857	6,524	5,244
41	12,377	7,041	4,929	4,059	16,620	9,776	6,569	5,270
42	12,843	7,295	4,932	4,214	17,109	9,936	6,773	5,438
43	13,844	7,958	5,369	4,610	17,939	10,451	7,187	5,798
44	15,333	8,988	6,044	5,234	19,047	11,268	7,773	6,323
45	16,176	9,674	6,927	6,051	19,085	11,553	8,480	6,966
46	18,240	11,072	7,974	7,041	20,354	12,639	9,246	7,671
47	20,514	12,558	9,158	8,171	21,594	13,766	10,017	8,387
48	22,907	14,054	10,425	9,392	22,730	14,855	10,749	9,080
49	25,295	15,498	11,702	10,635	23,802	15,891	11,439	9,743
50	27,557	16,842	12,905	11,802	24,885	16,853	12,108	10,376
51	29,561	18,035	13,949	12,804	26,043	17,739	12,768	10,989
52	31,185	19,019	14,739	13,548	27,342	18,522	13,440	11,580
53	32,334	19,754	15,222	13,979	28,823	19,205	14,126	12,155
54	33,050	20,240	15,432	14,123	30,398	19,793	14,789	12,683
55	33,404	20,489	15,432	14,057	31,950	20,315	15,389	13,136
56	35,678	21,851	15,284	13,835	35,565	22,142	15,882	13,479
57	35,529	21,644	15,045	13,532	36,809	22,605	16,226	13,686
58	35,255	21,249	14,780	13,208	37,712	23,058	16,400	13,749
59	35,024	20,832	14,549	12,921	38,447	23,543	16,499	13,755
60	35,018	20,594	14,415	12,741	39,224	24,120	16,646	13,811
61	35,418	20,724	14,427	12,708	40,265	24,833	16,955	14,024
62	36,413	21,434	14,661	12,896	41,784	25,736	17,555	14,513
63	38,118	22,835	15,147	13,346	43,937	26,864	18,530	15,347
64	40,406	24,780	15,878	14,034	46,610	28,226	19,820	16,482
65	43,073	27,048	16,820	14,940	49,626	29,810	21,345	17,840
66	45,924	29,403	17,945	16,029	52,805	31,605	23,018	19,347
67	48,756	31,625	19,226	17,276	55,968	33,606	24,750	20,925
68	51,434	33,551	20,603	18,632	58,991	35,808	26,447	22,487
69	54,050	35,277	21,962	19,961	61,989	38,223	27,986	23,910
70	56,763	36,954	23,142	21,111	65,117	40,868	29,243	25,073
71	59,723	38,748	24,006	21,935	68,543	43,763	30,083	25,836
72	63,083	40,812	24,399	22,283	72,431	46,925	30,378	26,082
73	66,954	43,260	24,216	22,050	76,896	50,364	30,044	25,719
74	71,273	46,053	23,540	21,309	81,858	54,033	29,174	24,830
75	75,918	49,098	22,493	20,190	87,200	57,869	27,900	23,553
76	80,792	52,320	21,197	18,822	92,790	61,826	26,361	22,014
77	85,772	55,625	19,782	17,325	98,507	65,835	24,681	20,345
78	90,756	58,928	19,544	17,043	104,223	69,845	24,314	19,961
79	95,630	62,147	19,307	16,761	109,811	73,802	23,957	19,583
80	100,944	65,595	20,364	17,676	115,920	77,897	25,269	20,652
81	106,238	69,027	21,414	18,585	122,000	81,980	26,582	21,719
82	111,510	72,444	22,460	19,491	128,058	86,042	27,884	22,782
83	116,774	75,857	23,507	20,397	134,105	90,101	29,187	23,841
84	122,052	79,281	24,557	21,305	140,172	94,166	30,492	24,905
85	127,359	82,724	25,610	22,214	146,265	98,258	31,805	25,974
86	132,645	86,150	26,660	23,123	152,339	102,333	33,114	27,038
87	137,766	89,471	27,678	24,006	158,225	106,280	34,382	28,071
88	142,820	92,748	28,682	24,872	164,033	110,178	35,631	29,088
89	147,771	95,957	29,663	25,725	169,719	113,991	36,855	30,086
90	152,579	99,074	30,618	26,552	175,242	117,695	38,046	31,055
91	157,199	102,071	31,536	27,347	180,551	121,259	39,188	31,986
92	161,609	104,928	32,412	28,101	185,618	124,658	40,281	32,876
93	165,789	107,642	33,243	28,820	190,421	127,880	41,315	33,716

94	169,739	110,204	34,026	29,499	194,960	130,922	42,293	34,512
95	173,408	112,583	34,755	30,132	199,175	133,751	43,197	35,250
96	176,774	114,762	35,424	30,710	203,045	136,346	44,031	35,930
97	179,819	116,741	36,029	31,232	206,541	138,692	44,786	36,543
98	182,529	118,499	36,567	31,697	209,655	140,786	45,455	37,088
99	184,892	120,029	37,035	32,105	212,369	142,601	46,040	37,565

EM=150

2. 续保次标准体基准加费率表

单位：人民币元

特定医院自负比例=0%								
性别	男性				女性			
年龄 免赔额	0	8,000	30,000	50,000	0	8,000	30,000	50,000
0	48,893	21,657	13,496	10,485	48,893	21,657	14,049	10,235
1	14,891	7,677	4,986	4,032	14,891	7,287	5,165	3,942
2	13,589	7,361	3,698	3,009	13,589	7,361	3,839	2,942
3	13,157	6,927	5,175	4,484	13,148	7,217	5,375	4,383
4	13,941	7,443	5,175	4,484	13,928	7,746	5,375	4,383
5	13,710	7,569	5,175	4,484	13,697	7,734	5,375	4,383
6	12,848	7,374	5,175	4,484	12,848	7,374	5,375	4,383
7	11,702	6,914	5,175	4,484	11,736	6,818	5,375	4,383
8	10,425	6,290	5,175	4,484	10,503	6,164	5,375	4,383
9	9,131	5,577	4,418	3,852	9,240	5,469	4,607	3,791
10	7,932	4,866	3,660	3,227	8,051	4,802	3,839	3,194
11	7,340	4,488	3,071	2,696	7,436	4,463	3,213	2,669
12	6,983	4,233	2,624	2,288	6,983	4,233	2,724	2,249
13	7,004	4,203	2,414	2,099	6,830	4,185	2,445	2,015
14	7,218	4,298	2,403	2,076	6,861	4,242	2,372	1,947
15	7,715	4,563	2,525	2,193	7,257	4,472	2,466	2,025
16	8,186	4,809	2,724	2,361	7,820	4,731	2,697	2,216
17	8,682	5,066	2,930	2,550	8,682	5,066	3,029	2,495
18	9,101	5,256	3,092	2,696	9,794	5,439	3,429	2,819
19	9,453	5,400	3,224	2,814	11,061	5,843	3,876	3,188
20	9,296	5,270	3,339	2,919	11,763	5,985	4,328	3,563
21	9,584	5,400	3,461	3,032	12,930	6,437	4,770	3,926
22	9,906	5,573	3,608	3,177	13,916	6,935	5,165	4,278
23	10,011	5,660	3,786	3,356	14,273	7,287	5,507	4,584
24	10,146	5,777	3,996	3,563	14,399	7,625	5,790	4,848
25	10,295	5,894	4,218	3,780	14,382	7,925	6,027	5,076
26	10,739	6,164	4,434	3,987	14,726	8,388	6,233	5,267
27	11,196	6,407	4,634	4,166	15,105	8,783	6,422	5,439
28	11,663	6,611	4,802	4,311	15,588	9,104	6,606	5,585
29	12,173	6,822	4,965	4,445	16,190	9,395	6,806	5,736
30	12,404	6,893	5,159	4,613	16,434	9,461	7,053	5,927
31	12,699	7,040	5,406	4,830	16,739	9,617	7,364	6,177
32	13,079	7,304	5,748	5,144	17,100	9,902	7,773	6,518
33	13,968	7,925	6,195	5,568	18,042	10,658	8,283	6,977
34	14,891	8,615	6,684	6,044	19,001	11,507	8,831	7,496
35	15,737	9,257	7,142	6,485	19,898	12,323	9,368	7,988
36	16,382	9,746	7,494	6,831	20,643	12,987	9,804	8,390
37	16,709	9,963	7,658	6,983	21,167	13,359	10,073	8,631
38	16,661	9,851	7,664	6,921	21,414	13,377	10,136	8,664
39	16,416	9,551	7,664	6,720	21,519	13,164	10,083	8,574
40	16,217	9,264	7,664	6,659	21,641	12,905	10,220	8,654
41	16,308	9,182	7,664	6,636	21,942	12,795	10,293	8,697
42	16,926	9,516	7,668	6,899	22,592	13,008	10,619	8,982
43	18,255	10,392	8,367	7,575	23,694	13,689	11,282	9,597
44	20,234	11,754	9,452	8,636	25,166	14,769	12,224	10,491
45	21,354	12,662	10,866	10,028	25,214	15,147	13,355	11,586
46	24,095	14,510	12,545	11,715	26,901	16,583	14,585	12,788
47	27,114	16,475	14,444	13,637	28,548	18,071	15,821	14,006

48	30,291	18,452	16,473	15,716	30,056	19,511	16,994	15,185
49	33,464	20,361	18,519	17,834	31,481	20,882	18,099	16,314
50	36,465	22,139	20,450	19,823	32,918	22,152	19,172	17,393
51	39,128	23,714	22,122	21,528	34,457	23,324	20,229	18,438
52	41,285	25,016	23,390	22,796	36,182	24,360	21,308	19,443
53	42,810	25,988	24,164	23,528	38,147	25,263	22,406	20,421
54	43,760	26,630	24,500	23,774	40,239	26,039	23,469	21,321
55	44,231	26,958	24,500	23,663	42,300	26,729	24,431	22,092
56	47,250	28,758	24,263	23,282	47,102	29,145	25,220	22,679
57	47,054	28,485	23,879	22,769	48,753	29,757	25,773	23,031
58	46,688	27,965	23,453	22,215	49,952	30,356	26,052	23,138
59	46,383	27,414	23,085	21,729	50,928	30,998	26,210	23,148
60	46,374	27,098	22,869	21,422	51,960	31,761	26,447	23,243
61	46,905	27,272	22,890	21,366	53,342	32,702	26,940	23,606
62	48,227	28,208	23,264	21,684	55,359	33,894	27,903	24,440
63	50,492	30,060	24,042	22,449	58,218	35,387	29,465	25,859
64	53,529	32,633	25,215	23,624	61,769	37,187	31,532	27,792
65	57,072	35,630	26,724	25,166	65,774	39,282	33,978	30,105
66	60,858	38,745	28,529	27,021	69,996	41,655	36,660	32,670
67	64,619	41,681	30,581	29,144	74,196	44,301	39,438	35,358
68	68,175	44,228	32,789	31,452	78,210	47,213	42,158	38,018
69	71,648	46,509	34,967	33,716	82,193	50,405	44,624	40,443
70	75,251	48,726	36,860	35,676	86,346	53,901	46,638	42,422
71	79,182	51,099	38,244	37,079	90,894	57,726	47,985	43,724
72	83,645	53,828	38,876	37,671	96,059	61,908	48,458	44,142
73	88,785	57,063	38,580	37,275	101,990	66,455	47,922	43,521
74	94,520	60,755	37,497	36,012	108,578	71,304	46,529	42,008
75	100,691	64,781	35,819	34,106	115,671	76,376	44,487	39,834
76	107,162	69,039	33,741	31,776	123,096	81,606	42,020	37,214
77	113,777	73,409	31,475	29,228	130,688	86,907	39,327	34,368
78	120,395	77,777	31,091	28,748	138,278	92,208	38,738	33,716
79	126,866	82,032	30,711	28,266	145,700	97,440	38,165	33,072
80	133,925	86,591	32,405	29,826	153,813	102,854	40,269	34,895
81	140,954	91,128	34,089	31,374	161,888	108,249	42,372	36,710
82	147,956	95,643	35,766	32,916	169,931	113,619	44,460	38,520
83	154,946	100,155	37,445	34,458	177,962	118,985	46,550	40,326
84	161,957	104,684	39,128	36,006	186,020	124,361	48,642	42,137
85	169,004	109,235	40,815	37,554	194,111	129,770	50,747	43,958
86	176,024	113,763	42,500	39,102	202,176	135,156	52,845	45,768
87	182,825	118,152	44,130	40,605	209,994	140,375	54,875	47,529
88	189,536	122,486	45,740	42,080	217,707	145,529	56,879	49,260
89	196,112	126,728	47,312	43,533	225,258	150,569	58,841	50,960
90	202,494	130,850	48,842	44,942	232,592	155,466	60,750	52,608
91	208,631	134,810	50,315	46,293	239,643	160,178	62,582	54,195
92	214,487	138,588	51,720	47,579	246,371	164,672	64,332	55,709
93	220,038	142,175	53,051	48,803	252,750	168,932	65,990	57,140
94	225,285	145,563	54,308	49,959	258,776	172,952	67,557	58,497
95	230,156	148,709	55,475	51,038	264,375	176,691	69,009	59,754
96	234,627	151,589	56,549	52,022	269,513	180,123	70,344	60,912
97	238,671	154,205	57,516	52,910	274,158	183,224	71,555	61,956
98	242,270	156,530	58,379	53,703	278,294	185,991	72,627	62,885
99	245,408	158,550	59,130	54,396	281,897	188,390	73,563	63,695

必选保障次标准体毛保费加费率 = 必选保障次标准体基准加费率 × 保障计划及免赔额因子 × 被保险人常住地的区域因子 × 家庭费率因子 × 社保因子 × 逆选择风险因子