

# 平安健康保险股份有限公司

## 平安互联网颐享臻选高端医疗保险费率表

### 一、基本责任费率

保险合同包含等待期

单位：人民币元

| 年龄 | 表 1：昂贵医院 0%赔付，0 元免赔额 |       |        |              |       |        |
|----|----------------------|-------|--------|--------------|-------|--------|
|    | 有基本医疗保险或公费医疗         |       |        | 无基本医疗保险或公费医疗 |       |        |
|    | 中国(含港澳台)             | 全球除美国 | 全球     | 中国(含港澳台)     | 全球除美国 | 全球     |
| 0  | 7,482                | 8,672 | 13,351 | 7,519        | 8,715 | 13,418 |
| 1  | 7,242                | 8,389 | 12,903 | 7,278        | 8,431 | 12,968 |
| 2  | 7,013                | 8,120 | 12,474 | 7,048        | 8,161 | 12,537 |
| 3  | 6,831                | 7,906 | 12,136 | 6,866        | 7,946 | 12,197 |
| 4  | 6,586                | 7,618 | 11,678 | 6,620        | 7,656 | 11,736 |
| 5  | 6,352                | 7,343 | 11,240 | 6,383        | 7,380 | 11,296 |
| 6  | 6,049                | 7,000 | 10,743 | 6,079        | 7,035 | 10,797 |
| 7  | 5,762                | 6,661 | 10,206 | 5,790        | 6,695 | 10,257 |
| 8  | 5,634                | 6,511 | 9,966  | 5,662        | 6,544 | 10,016 |
| 9  | 5,517                | 6,374 | 9,748  | 5,544        | 6,406 | 9,796  |
| 10 | 5,300                | 6,119 | 9,344  | 5,327        | 6,149 | 9,391  |
| 11 | 5,133                | 5,929 | 9,061  | 5,159        | 5,958 | 9,107  |
| 12 | 5,056                | 5,838 | 8,916  | 5,082        | 5,867 | 8,960  |
| 13 | 5,011                | 5,786 | 8,833  | 5,036        | 5,814 | 8,877  |
| 14 | 5,023                | 5,799 | 8,854  | 5,047        | 5,828 | 8,899  |
| 15 | 5,028                | 5,805 | 8,864  | 5,053        | 5,835 | 8,909  |
| 16 | 5,181                | 5,982 | 9,131  | 5,207        | 6,012 | 9,177  |
| 17 | 5,319                | 6,144 | 9,389  | 5,346        | 6,174 | 9,435  |
| 18 | 5,463                | 6,313 | 9,658  | 5,490        | 6,344 | 9,706  |
| 19 | 5,380                | 6,213 | 9,491  | 5,406        | 6,244 | 9,538  |
| 20 | 5,225                | 6,138 | 9,562  | 5,252        | 6,168 | 9,609  |
| 21 | 5,325                | 6,262 | 9,776  | 5,351        | 6,294 | 9,824  |
| 22 | 5,479                | 6,451 | 10,095 | 5,506        | 6,484 | 10,145 |
| 23 | 5,633                | 6,641 | 10,412 | 5,661        | 6,675 | 10,464 |
| 24 | 5,787                | 6,831 | 10,731 | 5,816        | 6,865 | 10,784 |
| 25 | 5,942                | 7,021 | 11,049 | 5,972        | 7,056 | 11,105 |

|    |        |        |        |        |        |        |
|----|--------|--------|--------|--------|--------|--------|
| 26 | 5,993  | 7,058  | 11,192 | 6,023  | 7,093  | 11,248 |
| 27 | 6,031  | 7,080  | 11,319 | 6,061  | 7,116  | 11,376 |
| 28 | 6,068  | 7,101  | 11,446 | 6,098  | 7,136  | 11,503 |
| 29 | 6,338  | 7,430  | 11,579 | 6,370  | 7,467  | 11,637 |
| 30 | 6,542  | 7,676  | 11,987 | 6,574  | 7,714  | 12,047 |
| 31 | 6,800  | 7,984  | 12,470 | 6,834  | 8,024  | 12,532 |
| 32 | 7,006  | 8,234  | 12,885 | 7,041  | 8,275  | 12,949 |
| 33 | 7,212  | 8,484  | 13,300 | 7,249  | 8,527  | 13,367 |
| 34 | 7,350  | 8,652  | 13,576 | 7,387  | 8,695  | 13,644 |
| 35 | 7,357  | 8,664  | 13,610 | 7,394  | 8,708  | 13,678 |
| 36 | 7,394  | 8,712  | 13,678 | 7,431  | 8,756  | 13,747 |
| 37 | 7,514  | 8,859  | 13,920 | 7,552  | 8,903  | 13,990 |
| 38 | 7,714  | 9,102  | 14,324 | 7,753  | 9,148  | 14,395 |
| 39 | 7,914  | 9,344  | 14,727 | 7,953  | 9,391  | 14,801 |
| 40 | 8,013  | 9,397  | 14,852 | 8,053  | 9,444  | 14,926 |
| 41 | 8,078  | 9,554  | 15,070 | 8,119  | 9,602  | 15,145 |
| 42 | 8,392  | 9,938  | 15,706 | 8,434  | 9,987  | 15,785 |
| 43 | 8,749  | 10,370 | 16,426 | 8,792  | 10,422 | 16,507 |
| 44 | 9,168  | 10,881 | 17,278 | 9,214  | 10,935 | 17,364 |
| 45 | 9,686  | 11,511 | 18,324 | 9,735  | 11,569 | 18,415 |
| 46 | 10,204 | 12,169 | 19,447 | 10,255 | 12,229 | 19,543 |
| 47 | 10,640 | 12,733 | 20,453 | 10,693 | 12,797 | 20,555 |
| 48 | 11,081 | 13,305 | 21,473 | 11,136 | 13,371 | 21,580 |
| 49 | 11,528 | 13,882 | 22,505 | 11,586 | 13,952 | 22,617 |
| 50 | 11,980 | 14,521 | 23,606 | 12,039 | 14,593 | 23,723 |
| 51 | 12,488 | 15,174 | 24,734 | 12,550 | 15,250 | 24,858 |
| 52 | 13,401 | 16,277 | 26,688 | 13,468 | 16,359 | 26,821 |
| 53 | 14,401 | 17,543 | 28,895 | 14,473 | 17,630 | 29,040 |
| 54 | 15,527 | 18,968 | 31,378 | 15,605 | 19,063 | 31,534 |
| 55 | 17,007 | 20,837 | 34,621 | 17,092 | 20,942 | 34,794 |
| 56 | 18,032 | 22,105 | 36,727 | 18,122 | 22,215 | 36,910 |
| 57 | 19,058 | 23,379 | 38,901 | 19,153 | 23,495 | 39,095 |
| 58 | 20,248 | 24,857 | 41,425 | 20,350 | 24,981 | 41,632 |
| 59 | 21,254 | 26,108 | 43,559 | 21,361 | 26,238 | 43,777 |
| 60 | 22,352 | 27,472 | 45,889 | 22,464 | 27,610 | 46,119 |
| 61 | 23,650 | 29,081 | 48,544 | 23,768 | 29,227 | 48,786 |
| 62 | 24,841 | 30,560 | 51,068 | 24,965 | 30,713 | 51,324 |
| 63 | 26,021 | 32,027 | 53,571 | 26,151 | 32,188 | 53,839 |
| 64 | 27,260 | 33,568 | 56,201 | 27,396 | 33,736 | 56,482 |

|    |        |        |        |        |        |        |
|----|--------|--------|--------|--------|--------|--------|
| 65 | 28,561 | 35,184 | 58,961 | 28,703 | 35,360 | 59,255 |
| 66 | 30,065 | 37,046 | 62,024 | 30,215 | 37,231 | 62,333 |
| 67 | 31,498 | 38,828 | 65,067 | 31,656 | 39,022 | 65,392 |
| 68 | 33,006 | 40,701 | 68,264 | 33,171 | 40,904 | 68,605 |
| 69 | 34,588 | 42,667 | 71,621 | 34,761 | 42,881 | 71,979 |
| 70 | 36,248 | 44,731 | 75,143 | 36,430 | 44,954 | 75,518 |

| 年齡 | 表 2: 昂貴醫院 0% 賠付, 1 萬元免賠額 |       |       |              |       |       |
|----|--------------------------|-------|-------|--------------|-------|-------|
|    | 有基本醫療保險或公費醫療             |       |       | 無基本醫療保險或公費醫療 |       |       |
|    | 中國(含港澳台)                 | 全球除美國 | 全球    | 中國(含港澳台)     | 全球除美國 | 全球    |
| 0  | 3,902                    | 4,382 | 5,630 | 3,922        | 4,404 | 5,658 |
| 1  | 3,789                    | 4,252 | 5,456 | 3,808        | 4,273 | 5,483 |
| 2  | 3,680                    | 4,129 | 5,290 | 3,698        | 4,150 | 5,316 |
| 3  | 3,596                    | 4,030 | 5,158 | 3,614        | 4,050 | 5,183 |
| 4  | 3,480                    | 3,898 | 4,980 | 3,497        | 3,918 | 5,005 |
| 5  | 3,370                    | 3,771 | 4,810 | 3,387        | 3,790 | 4,834 |
| 6  | 3,185                    | 3,570 | 4,568 | 3,202        | 3,588 | 4,590 |
| 7  | 3,050                    | 3,414 | 4,359 | 3,065        | 3,431 | 4,380 |
| 8  | 2,990                    | 3,345 | 4,266 | 3,005        | 3,362 | 4,286 |
| 9  | 2,935                    | 3,281 | 4,181 | 2,949        | 3,297 | 4,202 |
| 10 | 2,833                    | 3,164 | 4,023 | 2,847        | 3,181 | 4,043 |
| 11 | 2,737                    | 3,059 | 3,894 | 2,750        | 3,074 | 3,913 |
| 12 | 2,701                    | 3,017 | 3,838 | 2,714        | 3,032 | 3,857 |
| 13 | 2,680                    | 2,993 | 3,806 | 2,693        | 3,009 | 3,825 |
| 14 | 2,685                    | 2,999 | 3,813 | 2,698        | 3,014 | 3,832 |
| 15 | 2,688                    | 3,003 | 3,818 | 2,701        | 3,018 | 3,837 |
| 16 | 2,771                    | 3,096 | 3,935 | 2,785        | 3,111 | 3,955 |
| 17 | 2,836                    | 3,170 | 4,036 | 2,850        | 3,186 | 4,056 |
| 18 | 2,904                    | 3,248 | 4,139 | 2,918        | 3,264 | 4,160 |
| 19 | 2,873                    | 3,211 | 4,084 | 2,887        | 3,227 | 4,104 |
| 20 | 3,062                    | 3,454 | 4,567 | 3,077        | 3,471 | 4,589 |
| 21 | 3,106                    | 3,509 | 4,642 | 3,121        | 3,526 | 4,665 |
| 22 | 3,183                    | 3,603 | 4,783 | 3,199        | 3,621 | 4,807 |
| 23 | 3,259                    | 3,697 | 4,925 | 3,276        | 3,715 | 4,950 |
| 24 | 3,338                    | 3,792 | 5,066 | 3,355        | 3,811 | 5,092 |
| 25 | 3,416                    | 3,886 | 5,208 | 3,433        | 3,905 | 5,234 |
| 26 | 3,506                    | 3,967 | 5,324 | 3,523        | 3,987 | 5,350 |
| 27 | 3,581                    | 4,033 | 5,424 | 3,599        | 4,053 | 5,451 |

|    |        |        |        |        |        |        |
|----|--------|--------|--------|--------|--------|--------|
| 28 | 3,723  | 4,204  | 5,684  | 3,742  | 4,225  | 5,712  |
| 29 | 3,871  | 4,381  | 5,951  | 3,890  | 4,403  | 5,980  |
| 30 | 3,895  | 4,407  | 6,079  | 3,915  | 4,429  | 6,109  |
| 31 | 4,099  | 4,647  | 6,437  | 4,120  | 4,670  | 6,470  |
| 32 | 4,211  | 4,780  | 6,641  | 4,232  | 4,804  | 6,675  |
| 33 | 4,323  | 4,914  | 6,846  | 4,345  | 4,939  | 6,880  |
| 34 | 4,399  | 5,004  | 6,982  | 4,420  | 5,028  | 7,017  |
| 35 | 4,411  | 5,021  | 7,006  | 4,433  | 5,045  | 7,041  |
| 36 | 4,455  | 5,073  | 7,067  | 4,476  | 5,099  | 7,102  |
| 37 | 4,470  | 5,094  | 7,095  | 4,493  | 5,120  | 7,130  |
| 38 | 4,578  | 5,222  | 7,290  | 4,601  | 5,248  | 7,326  |
| 39 | 4,685  | 5,351  | 7,487  | 4,709  | 5,378  | 7,524  |
| 40 | 4,740  | 5,415  | 7,587  | 4,763  | 5,443  | 7,625  |
| 41 | 4,849  | 5,549  | 7,764  | 4,874  | 5,577  | 7,803  |
| 42 | 4,927  | 5,645  | 7,907  | 4,951  | 5,673  | 7,947  |
| 43 | 5,117  | 5,872  | 8,253  | 5,142  | 5,901  | 8,294  |
| 44 | 5,341  | 6,140  | 8,662  | 5,368  | 6,170  | 8,706  |
| 45 | 5,616  | 6,471  | 9,167  | 5,645  | 6,504  | 9,212  |
| 46 | 6,008  | 7,037  | 10,057 | 6,038  | 7,072  | 10,107 |
| 47 | 6,054  | 7,093  | 10,137 | 6,085  | 7,128  | 10,187 |
| 48 | 6,102  | 7,148  | 10,214 | 6,132  | 7,184  | 10,266 |
| 49 | 6,150  | 7,204  | 10,295 | 6,181  | 7,240  | 10,346 |
| 50 | 6,198  | 7,260  | 10,374 | 6,229  | 7,296  | 10,426 |
| 51 | 6,441  | 7,555  | 10,574 | 6,473  | 7,593  | 10,628 |
| 52 | 6,697  | 7,862  | 11,030 | 6,730  | 7,901  | 11,085 |
| 53 | 6,976  | 8,199  | 11,527 | 7,011  | 8,240  | 11,585 |
| 54 | 7,293  | 8,583  | 12,095 | 7,329  | 8,626  | 12,156 |
| 55 | 7,744  | 9,127  | 12,901 | 7,783  | 9,172  | 12,966 |
| 56 | 8,792  | 10,600 | 15,093 | 8,836  | 10,653 | 15,168 |
| 57 | 9,257  | 11,177 | 15,955 | 9,303  | 11,233 | 16,035 |
| 58 | 9,796  | 11,846 | 16,957 | 9,846  | 11,904 | 17,041 |
| 59 | 10,253 | 12,412 | 17,804 | 10,305 | 12,474 | 17,893 |
| 60 | 10,750 | 13,029 | 18,729 | 10,804 | 13,095 | 18,823 |
| 61 | 11,400 | 13,828 | 19,862 | 11,457 | 13,898 | 19,961 |
| 62 | 11,941 | 14,498 | 20,865 | 12,000 | 14,570 | 20,969 |
| 63 | 12,474 | 15,162 | 21,859 | 12,537 | 15,238 | 21,968 |
| 64 | 13,038 | 15,859 | 22,902 | 13,103 | 15,938 | 23,017 |
| 65 | 13,627 | 16,591 | 23,997 | 13,695 | 16,673 | 24,117 |
| 66 | 14,384 | 17,523 | 25,311 | 14,456 | 17,610 | 25,437 |

|    |        |        |        |        |        |        |
|----|--------|--------|--------|--------|--------|--------|
| 67 | 15,034 | 18,329 | 26,519 | 15,109 | 18,421 | 26,652 |
| 68 | 15,718 | 19,177 | 27,788 | 15,797 | 19,273 | 27,927 |
| 69 | 16,434 | 20,067 | 29,120 | 16,516 | 20,168 | 29,266 |
| 70 | 17,187 | 21,001 | 30,519 | 17,273 | 21,106 | 30,672 |

| 年龄 | 表 3: 昂贵医院 100%赔付, 0 元免赔额 |        |        |              |        |        |
|----|--------------------------|--------|--------|--------------|--------|--------|
|    | 有基本医疗保险或公费医疗             |        |        | 无基本医疗保险或公费医疗 |        |        |
|    | 中国(含港澳台)                 | 全球除美国  | 全球     | 中国(含港澳台)     | 全球除美国  | 全球     |
| 0  | 9,355                    | 10,921 | 17,729 | 9,401        | 10,975 | 17,817 |
| 1  | 9,048                    | 10,559 | 17,125 | 9,093        | 10,612 | 17,210 |
| 2  | 8,755                    | 10,213 | 16,548 | 8,799        | 10,265 | 16,631 |
| 3  | 8,523                    | 9,940  | 16,092 | 8,566        | 9,989  | 16,173 |
| 4  | 8,211                    | 9,570  | 15,476 | 8,252        | 9,618  | 15,552 |
| 5  | 7,911                    | 9,216  | 14,886 | 7,951        | 9,263  | 14,960 |
| 6  | 7,546                    | 8,799  | 14,243 | 7,584        | 8,843  | 14,315 |
| 7  | 7,179                    | 8,366  | 13,520 | 7,215        | 8,408  | 13,588 |
| 8  | 7,016                    | 8,173  | 13,198 | 7,051        | 8,214  | 13,264 |
| 9  | 6,867                    | 7,996  | 12,904 | 6,901        | 8,036  | 12,968 |
| 10 | 6,590                    | 7,669  | 12,360 | 6,623        | 7,707  | 12,421 |
| 11 | 6,386                    | 7,435  | 11,989 | 6,418        | 7,472  | 12,049 |
| 12 | 6,287                    | 7,318  | 11,794 | 6,318        | 7,355  | 11,853 |
| 13 | 6,230                    | 7,250  | 11,683 | 6,261        | 7,287  | 11,741 |
| 14 | 6,244                    | 7,268  | 11,711 | 6,276        | 7,304  | 11,770 |
| 15 | 6,252                    | 7,277  | 11,726 | 6,283        | 7,313  | 11,785 |
| 16 | 6,441                    | 7,496  | 12,077 | 6,473        | 7,534  | 12,138 |
| 17 | 6,617                    | 7,704  | 12,423 | 6,650        | 7,743  | 12,485 |
| 18 | 6,800                    | 7,921  | 12,785 | 6,834        | 7,961  | 12,849 |
| 19 | 6,691                    | 7,789  | 12,555 | 6,724        | 7,828  | 12,618 |
| 20 | 6,362                    | 7,541  | 12,713 | 6,394        | 7,579  | 12,777 |
| 21 | 6,481                    | 7,693  | 12,999 | 6,513        | 7,731  | 13,063 |
| 22 | 6,675                    | 7,933  | 13,428 | 6,708        | 7,972  | 13,496 |
| 23 | 6,869                    | 8,171  | 13,859 | 6,904        | 8,212  | 13,928 |
| 24 | 7,063                    | 8,408  | 14,289 | 7,098        | 8,450  | 14,360 |
| 25 | 7,257                    | 8,648  | 14,718 | 7,293        | 8,692  | 14,792 |
| 26 | 7,337                    | 8,713  | 14,895 | 7,374        | 8,757  | 14,969 |
| 27 | 7,403                    | 8,764  | 15,057 | 7,440        | 8,807  | 15,132 |
| 28 | 7,470                    | 8,813  | 15,217 | 7,507        | 8,857  | 15,293 |
| 29 | 7,812                    | 9,229  | 15,384 | 7,851        | 9,276  | 15,461 |

|    |        |        |        |        |        |        |
|----|--------|--------|--------|--------|--------|--------|
| 30 | 8,070  | 9,543  | 15,933 | 8,110  | 9,590  | 16,013 |
| 31 | 8,399  | 9,932  | 16,571 | 8,441  | 9,982  | 16,654 |
| 32 | 8,661  | 10,251 | 17,129 | 8,705  | 10,302 | 17,215 |
| 33 | 8,923  | 10,570 | 17,687 | 8,968  | 10,623 | 17,775 |
| 34 | 9,097  | 10,781 | 18,060 | 9,143  | 10,835 | 18,150 |
| 35 | 9,099  | 10,791 | 18,105 | 9,145  | 10,845 | 18,195 |
| 36 | 9,132  | 10,837 | 18,188 | 9,178  | 10,891 | 18,279 |
| 37 | 9,284  | 11,023 | 18,514 | 9,331  | 11,078 | 18,606 |
| 38 | 9,538  | 11,331 | 19,057 | 9,586  | 11,388 | 19,152 |
| 39 | 9,792  | 11,638 | 19,599 | 9,841  | 11,696 | 19,697 |
| 40 | 9,919  | 11,730 | 19,795 | 9,968  | 11,789 | 19,894 |
| 41 | 9,977  | 11,880 | 20,052 | 10,027 | 11,940 | 20,152 |
| 42 | 10,376 | 12,364 | 20,908 | 10,428 | 12,426 | 21,012 |
| 43 | 10,827 | 12,913 | 21,877 | 10,881 | 12,978 | 21,986 |
| 44 | 11,359 | 13,562 | 23,021 | 11,416 | 13,630 | 23,136 |
| 45 | 12,015 | 14,359 | 24,430 | 12,075 | 14,431 | 24,553 |
| 46 | 12,631 | 15,150 | 25,937 | 12,694 | 15,226 | 26,067 |
| 47 | 13,157 | 15,835 | 27,312 | 13,222 | 15,913 | 27,448 |
| 48 | 13,690 | 16,529 | 28,702 | 13,759 | 16,612 | 28,846 |
| 49 | 14,229 | 17,231 | 30,110 | 14,300 | 17,318 | 30,260 |
| 50 | 14,776 | 17,989 | 31,593 | 14,850 | 18,079 | 31,751 |
| 51 | 15,379 | 18,774 | 33,112 | 15,456 | 18,868 | 33,278 |
| 52 | 16,502 | 20,149 | 35,791 | 16,584 | 20,249 | 35,970 |
| 53 | 17,731 | 21,710 | 38,788 | 17,819 | 21,819 | 38,981 |
| 54 | 19,114 | 23,468 | 42,160 | 19,210 | 23,586 | 42,371 |
| 55 | 20,938 | 25,777 | 46,563 | 21,043 | 25,907 | 46,796 |
| 56 | 22,199 | 27,339 | 49,380 | 22,310 | 27,476 | 49,627 |
| 57 | 23,476 | 28,931 | 52,321 | 23,594 | 29,076 | 52,583 |
| 58 | 24,959 | 30,778 | 55,736 | 25,084 | 30,932 | 56,014 |
| 59 | 26,213 | 32,339 | 58,625 | 26,344 | 32,500 | 58,918 |
| 60 | 27,580 | 34,045 | 61,776 | 27,718 | 34,215 | 62,084 |
| 61 | 29,174 | 36,022 | 65,321 | 29,320 | 36,203 | 65,648 |
| 62 | 30,656 | 37,869 | 68,733 | 30,809 | 38,058 | 69,077 |
| 63 | 32,127 | 39,701 | 72,121 | 32,288 | 39,900 | 72,482 |
| 64 | 33,672 | 41,626 | 75,678 | 33,840 | 41,834 | 76,056 |
| 65 | 35,293 | 43,646 | 79,412 | 35,470 | 43,864 | 79,810 |
| 66 | 37,133 | 45,932 | 83,497 | 37,318 | 46,161 | 83,914 |
| 67 | 38,922 | 48,158 | 87,616 | 39,117 | 48,399 | 88,054 |
| 68 | 40,799 | 50,497 | 91,938 | 41,003 | 50,750 | 92,398 |

|    |        |        |         |        |        |         |
|----|--------|--------|---------|--------|--------|---------|
| 69 | 42,770 | 52,952 | 96,478  | 42,984 | 53,217 | 96,961  |
| 70 | 44,840 | 55,530 | 101,244 | 45,064 | 55,808 | 101,751 |

| 年龄 | 表 4: 昂贵医院 100%赔付, 1 万元免赔额 |       |       |              |       |       |
|----|---------------------------|-------|-------|--------------|-------|-------|
|    | 有基本医疗保险或公费医疗              |       |       | 无基本医疗保险或公费医疗 |       |       |
|    | 中国(含港澳台)                  | 全球除美国 | 全球    | 中国(含港澳台)     | 全球除美国 | 全球    |
| 0  | 4,605                     | 5,207 | 7,257 | 4,627        | 5,233 | 7,293 |
| 1  | 4,467                     | 5,047 | 7,025 | 4,490        | 5,073 | 7,060 |
| 2  | 4,335                     | 4,895 | 6,804 | 4,357        | 4,920 | 6,838 |
| 3  | 4,230                     | 4,775 | 6,628 | 4,251        | 4,798 | 6,661 |
| 4  | 4,090                     | 4,612 | 6,392 | 4,111        | 4,635 | 6,424 |
| 5  | 3,955                     | 4,456 | 6,165 | 3,975        | 4,478 | 6,195 |
| 6  | 3,747                     | 4,228 | 5,869 | 3,766        | 4,249 | 5,899 |
| 7  | 3,582                     | 4,038 | 5,591 | 3,601        | 4,058 | 5,618 |
| 8  | 3,508                     | 3,953 | 5,467 | 3,525        | 3,973 | 5,495 |
| 9  | 3,442                     | 3,876 | 5,354 | 3,459        | 3,895 | 5,381 |
| 10 | 3,317                     | 3,732 | 5,145 | 3,334        | 3,751 | 5,171 |
| 11 | 3,207                     | 3,611 | 4,983 | 3,223        | 3,629 | 5,007 |
| 12 | 3,163                     | 3,560 | 4,908 | 3,179        | 3,578 | 4,932 |
| 13 | 3,138                     | 3,530 | 4,865 | 3,154        | 3,548 | 4,890 |
| 14 | 3,144                     | 3,537 | 4,875 | 3,160        | 3,555 | 4,900 |
| 15 | 3,147                     | 3,542 | 4,882 | 3,164        | 3,560 | 4,907 |
| 16 | 3,244                     | 3,651 | 5,030 | 3,260        | 3,669 | 5,055 |
| 17 | 3,323                     | 3,742 | 5,163 | 3,339        | 3,761 | 5,189 |
| 18 | 3,406                     | 3,837 | 5,303 | 3,423        | 3,856 | 5,330 |
| 19 | 3,365                     | 3,788 | 5,223 | 3,382        | 3,807 | 5,249 |
| 20 | 3,558                     | 4,051 | 5,882 | 3,576        | 4,071 | 5,912 |
| 21 | 3,605                     | 4,112 | 5,980 | 3,623        | 4,133 | 6,010 |
| 22 | 3,700                     | 4,227 | 6,167 | 3,718        | 4,247 | 6,198 |
| 23 | 3,795                     | 4,342 | 6,356 | 3,814        | 4,364 | 6,387 |
| 24 | 3,890                     | 4,456 | 6,544 | 3,909        | 4,478 | 6,576 |
| 25 | 3,985                     | 4,572 | 6,731 | 4,005        | 4,595 | 6,764 |
| 26 | 4,052                     | 4,697 | 6,868 | 4,072        | 4,721 | 6,902 |
| 27 | 4,228                     | 4,804 | 6,989 | 4,249        | 4,828 | 7,024 |
| 28 | 4,405                     | 5,017 | 7,335 | 4,427        | 5,042 | 7,372 |
| 29 | 4,589                     | 5,237 | 7,687 | 4,612        | 5,264 | 7,725 |
| 30 | 4,675                     | 5,340 | 7,857 | 4,699        | 5,367 | 7,895 |
| 31 | 4,934                     | 5,645 | 8,323 | 4,959        | 5,673 | 8,365 |

|    |        |        |        |        |        |        |
|----|--------|--------|--------|--------|--------|--------|
| 32 | 5,076  | 5,813  | 8,593  | 5,102  | 5,843  | 8,636  |
| 33 | 5,216  | 5,982  | 8,863  | 5,242  | 6,012  | 8,907  |
| 34 | 5,311  | 6,093  | 9,043  | 5,337  | 6,124  | 9,089  |
| 35 | 5,324  | 6,112  | 9,075  | 5,350  | 6,143  | 9,121  |
| 36 | 5,368  | 6,166  | 9,143  | 5,394  | 6,196  | 9,188  |
| 37 | 5,385  | 6,186  | 9,179  | 5,411  | 6,218  | 9,225  |
| 38 | 5,520  | 6,349  | 9,438  | 5,547  | 6,380  | 9,486  |
| 39 | 5,654  | 6,510  | 9,699  | 5,683  | 6,543  | 9,747  |
| 40 | 5,722  | 6,591  | 9,828  | 5,750  | 6,624  | 9,877  |
| 41 | 5,845  | 6,742  | 10,050 | 5,875  | 6,775  | 10,100 |
| 42 | 5,938  | 6,856  | 10,234 | 5,967  | 6,890  | 10,286 |
| 43 | 6,176  | 7,141  | 10,693 | 6,207  | 7,177  | 10,746 |
| 44 | 6,457  | 7,479  | 11,235 | 6,489  | 7,516  | 11,291 |
| 45 | 6,804  | 7,894  | 11,901 | 6,838  | 7,933  | 11,961 |
| 46 | 7,245  | 8,534  | 13,107 | 7,281  | 8,577  | 13,173 |
| 47 | 7,301  | 8,599  | 13,210 | 7,337  | 8,642  | 13,276 |
| 48 | 7,356  | 8,666  | 13,310 | 7,393  | 8,710  | 13,377 |
| 49 | 7,414  | 8,732  | 13,413 | 7,451  | 8,776  | 13,481 |
| 50 | 7,471  | 8,800  | 13,515 | 7,508  | 8,844  | 13,582 |
| 51 | 7,620  | 8,976  | 13,763 | 7,658  | 9,020  | 13,831 |
| 52 | 7,927  | 9,348  | 14,361 | 7,967  | 9,395  | 14,433 |
| 53 | 8,266  | 9,755  | 15,016 | 8,308  | 9,803  | 15,091 |
| 54 | 8,651  | 10,218 | 15,764 | 8,694  | 10,270 | 15,843 |
| 55 | 9,196  | 10,878 | 16,826 | 9,242  | 10,932 | 16,911 |
| 56 | 10,322 | 12,474 | 19,807 | 10,373 | 12,536 | 19,905 |
| 57 | 10,878 | 13,164 | 20,954 | 10,933 | 13,230 | 21,059 |
| 58 | 11,525 | 13,964 | 22,288 | 11,583 | 14,033 | 22,399 |
| 59 | 12,074 | 14,641 | 23,416 | 12,134 | 14,715 | 23,532 |
| 60 | 12,670 | 15,381 | 24,647 | 12,734 | 15,457 | 24,770 |
| 61 | 13,427 | 16,312 | 26,112 | 13,495 | 16,394 | 26,242 |
| 62 | 14,074 | 17,114 | 27,445 | 14,145 | 17,200 | 27,581 |
| 63 | 14,716 | 17,908 | 28,768 | 14,790 | 17,997 | 28,911 |
| 64 | 15,391 | 18,743 | 30,158 | 15,468 | 18,837 | 30,309 |
| 65 | 16,098 | 19,619 | 31,615 | 16,179 | 19,717 | 31,773 |
| 66 | 16,977 | 20,702 | 33,311 | 17,062 | 20,806 | 33,477 |
| 67 | 17,757 | 21,668 | 34,919 | 17,846 | 21,776 | 35,094 |
| 68 | 18,577 | 22,682 | 36,606 | 18,670 | 22,795 | 36,790 |
| 69 | 19,439 | 23,747 | 38,380 | 19,536 | 23,866 | 38,572 |
| 70 | 20,341 | 24,865 | 40,242 | 20,443 | 24,990 | 40,443 |



保险合同免除等待期

单位：人民币元

| 年龄 | 表 1：昂贵医院 0% 赔付，0 元免赔额 |       |        |              |       |        |
|----|-----------------------|-------|--------|--------------|-------|--------|
|    | 有基本医疗保险或公费医疗          |       |        | 无基本医疗保险或公费医疗 |       |        |
|    | 中国(含港澳台)              | 全球除美国 | 全球     | 中国(含港澳台)     | 全球除美国 | 全球     |
| 0  | 7,876                 | 9,128 | 14,054 | 7,915        | 9,174 | 14,124 |
| 1  | 7,623                 | 8,831 | 13,582 | 7,661        | 8,875 | 13,650 |
| 2  | 7,382                 | 8,547 | 13,131 | 7,419        | 8,590 | 13,197 |
| 3  | 7,191                 | 8,322 | 12,775 | 7,227        | 8,364 | 12,839 |
| 4  | 6,933                 | 8,019 | 12,293 | 6,968        | 8,059 | 12,354 |
| 5  | 6,686                 | 7,729 | 11,832 | 6,719        | 7,768 | 11,891 |
| 6  | 6,367                 | 7,368 | 11,308 | 6,399        | 7,405 | 11,365 |
| 7  | 6,065                 | 7,012 | 10,743 | 6,095        | 7,047 | 10,797 |
| 8  | 5,930                 | 6,854 | 10,491 | 5,960        | 6,888 | 10,543 |
| 9  | 5,807                 | 6,709 | 10,261 | 5,836        | 6,743 | 10,312 |
| 10 | 5,579                 | 6,441 | 9,836  | 5,607        | 6,473 | 9,885  |
| 11 | 5,403                 | 6,241 | 9,538  | 5,430        | 6,272 | 9,586  |
| 12 | 5,322                 | 6,145 | 9,385  | 5,349        | 6,176 | 9,432  |
| 13 | 5,275                 | 6,090 | 9,298  | 5,301        | 6,120 | 9,344  |
| 14 | 5,287                 | 6,104 | 9,320  | 5,313        | 6,135 | 9,367  |
| 15 | 5,293                 | 6,111 | 9,331  | 5,319        | 6,142 | 9,378  |
| 16 | 5,454                 | 6,297 | 9,612  | 5,481        | 6,328 | 9,660  |
| 17 | 5,599                 | 6,467 | 9,883  | 5,627        | 6,499 | 9,932  |
| 18 | 5,750                 | 6,645 | 10,166 | 5,779        | 6,678 | 10,217 |
| 19 | 5,663                 | 6,540 | 9,990  | 5,691        | 6,573 | 10,040 |
| 20 | 5,500                 | 6,461 | 10,065 | 5,528        | 6,493 | 10,115 |
| 21 | 5,605                 | 6,592 | 10,290 | 5,633        | 6,625 | 10,341 |
| 22 | 5,767                 | 6,791 | 10,626 | 5,796        | 6,825 | 10,679 |
| 23 | 5,929                 | 6,991 | 10,960 | 5,959        | 7,026 | 11,015 |
| 24 | 6,092                 | 7,190 | 11,296 | 6,122        | 7,226 | 11,352 |
| 25 | 6,255                 | 7,390 | 11,631 | 6,286        | 7,427 | 11,689 |
| 26 | 6,308                 | 7,429 | 11,781 | 6,340        | 7,466 | 11,840 |
| 27 | 6,348                 | 7,453 | 11,915 | 6,380        | 7,490 | 11,975 |
| 28 | 6,387                 | 7,475 | 12,048 | 6,419        | 7,512 | 12,108 |
| 29 | 6,672                 | 7,821 | 12,188 | 6,705        | 7,860 | 12,249 |
| 30 | 6,886                 | 8,080 | 12,618 | 6,920        | 8,120 | 12,681 |
| 31 | 7,158                 | 8,404 | 13,126 | 7,194        | 8,446 | 13,192 |
| 32 | 7,375                 | 8,667 | 13,563 | 7,412        | 8,710 | 13,631 |

|    |        |        |        |        |        |        |
|----|--------|--------|--------|--------|--------|--------|
| 33 | 7,592  | 8,931  | 14,000 | 7,630  | 8,976  | 14,070 |
| 34 | 7,737  | 9,107  | 14,291 | 7,776  | 9,153  | 14,362 |
| 35 | 7,744  | 9,120  | 14,326 | 7,783  | 9,166  | 14,398 |
| 36 | 7,783  | 9,171  | 14,398 | 7,822  | 9,217  | 14,470 |
| 37 | 7,909  | 9,325  | 14,653 | 7,949  | 9,372  | 14,726 |
| 38 | 8,120  | 9,581  | 15,078 | 8,161  | 9,629  | 15,153 |
| 39 | 8,330  | 9,836  | 15,502 | 8,372  | 9,885  | 15,580 |
| 40 | 8,435  | 9,892  | 15,634 | 8,477  | 9,941  | 15,712 |
| 41 | 8,503  | 10,057 | 15,863 | 8,546  | 10,107 | 15,942 |
| 42 | 8,834  | 10,461 | 16,533 | 8,878  | 10,513 | 16,616 |
| 43 | 9,209  | 10,916 | 17,290 | 9,255  | 10,971 | 17,376 |
| 44 | 9,651  | 11,454 | 18,187 | 9,699  | 11,511 | 18,278 |
| 45 | 10,196 | 12,117 | 19,288 | 10,247 | 12,178 | 19,384 |
| 46 | 10,741 | 12,809 | 20,470 | 10,795 | 12,873 | 20,572 |
| 47 | 11,200 | 13,403 | 21,529 | 11,256 | 13,470 | 21,637 |
| 48 | 11,664 | 14,005 | 22,603 | 11,722 | 14,075 | 22,716 |
| 49 | 12,135 | 14,613 | 23,689 | 12,196 | 14,686 | 23,807 |
| 50 | 12,610 | 15,285 | 24,848 | 12,673 | 15,361 | 24,972 |
| 51 | 13,145 | 15,973 | 26,036 | 13,211 | 16,053 | 26,166 |
| 52 | 14,106 | 17,134 | 28,093 | 14,177 | 17,220 | 28,233 |
| 53 | 15,159 | 18,466 | 30,416 | 15,235 | 18,558 | 30,568 |
| 54 | 16,344 | 19,966 | 33,029 | 16,426 | 20,066 | 33,194 |
| 55 | 17,902 | 21,934 | 36,443 | 17,992 | 22,044 | 36,625 |
| 56 | 18,981 | 23,268 | 38,660 | 19,076 | 23,384 | 38,853 |
| 57 | 20,061 | 24,609 | 40,948 | 20,161 | 24,732 | 41,153 |
| 58 | 21,314 | 26,165 | 43,605 | 21,421 | 26,296 | 43,823 |
| 59 | 22,373 | 27,482 | 45,852 | 22,485 | 27,619 | 46,081 |
| 60 | 23,528 | 28,918 | 48,304 | 23,646 | 29,063 | 48,546 |
| 61 | 24,895 | 30,612 | 51,099 | 25,019 | 30,765 | 51,354 |
| 62 | 26,148 | 32,168 | 53,756 | 26,279 | 32,329 | 54,025 |
| 63 | 27,390 | 33,713 | 56,391 | 27,527 | 33,882 | 56,673 |
| 64 | 28,695 | 35,335 | 59,159 | 28,838 | 35,512 | 59,455 |
| 65 | 30,064 | 37,036 | 62,064 | 30,214 | 37,221 | 62,374 |
| 66 | 31,647 | 38,996 | 65,288 | 31,805 | 39,191 | 65,614 |
| 67 | 33,156 | 40,872 | 68,492 | 33,322 | 41,076 | 68,834 |
| 68 | 34,743 | 42,843 | 71,857 | 34,917 | 43,057 | 72,216 |
| 69 | 36,408 | 44,913 | 75,390 | 36,590 | 45,138 | 75,767 |
| 70 | 38,156 | 47,085 | 79,098 | 38,347 | 47,320 | 79,493 |
| 71 | 40,152 | 49,561 | 83,187 | 40,353 | 49,809 | 83,603 |

|     |         |         |         |         |         |         |
|-----|---------|---------|---------|---------|---------|---------|
| 72  | 42,080  | 51,956  | 87,275  | 42,290  | 52,216  | 87,711  |
| 73  | 44,102  | 54,472  | 91,570  | 44,323  | 54,744  | 92,028  |
| 74  | 46,228  | 57,111  | 96,077  | 46,459  | 57,397  | 96,557  |
| 75  | 48,458  | 59,885  | 100,812 | 48,700  | 60,184  | 101,316 |
| 76  | 50,963  | 63,000  | 105,985 | 51,218  | 63,315  | 106,515 |
| 77  | 53,422  | 66,058  | 111,204 | 53,689  | 66,388  | 111,760 |
| 78  | 56,006  | 69,267  | 116,684 | 56,286  | 69,613  | 117,267 |
| 79  | 58,717  | 72,639  | 122,438 | 59,011  | 73,002  | 123,050 |
| 80  | 61,565  | 76,176  | 128,480 | 61,873  | 76,557  | 129,122 |
| 81  | 64,708  | 80,093  | 135,024 | 65,032  | 80,493  | 135,699 |
| 82  | 67,846  | 83,996  | 141,685 | 68,185  | 84,416  | 142,393 |
| 83  | 71,144  | 88,094  | 148,678 | 71,500  | 88,534  | 149,421 |
| 84  | 74,605  | 92,395  | 156,023 | 74,978  | 92,857  | 156,803 |
| 85  | 78,238  | 96,912  | 163,734 | 78,629  | 97,397  | 164,553 |
| 86  | 82,211  | 101,873 | 172,049 | 82,622  | 102,382 | 172,909 |
| 87  | 86,218  | 106,854 | 180,550 | 86,649  | 107,388 | 181,453 |
| 88  | 90,426  | 112,083 | 189,477 | 90,878  | 112,643 | 190,424 |
| 89  | 94,842  | 117,573 | 198,850 | 95,316  | 118,161 | 199,844 |
| 90  | 99,482  | 123,338 | 208,691 | 99,979  | 123,955 | 209,734 |
| 91  | 104,568 | 129,703 | 219,333 | 105,091 | 130,352 | 220,430 |
| 92  | 109,681 | 136,057 | 230,183 | 110,229 | 136,737 | 231,334 |
| 93  | 115,050 | 142,730 | 241,576 | 115,625 | 143,444 | 242,784 |
| 94  | 120,690 | 149,739 | 253,539 | 121,293 | 150,488 | 254,807 |
| 95  | 126,610 | 157,097 | 266,099 | 127,243 | 157,882 | 267,429 |
| 96  | 133,081 | 165,195 | 279,660 | 133,746 | 166,021 | 281,058 |
| 97  | 139,607 | 173,307 | 293,507 | 140,305 | 174,174 | 294,975 |
| 98  | 146,462 | 181,824 | 308,048 | 147,194 | 182,733 | 309,588 |
| 99  | 153,657 | 190,768 | 323,314 | 154,425 | 191,722 | 324,931 |
| 100 | 161,214 | 200,157 | 339,345 | 162,020 | 201,158 | 341,042 |

| 年齡 | 表 2: 昂貴醫院 0% 賠付, 1 萬元免賠額 |       |       |              |       |       |
|----|--------------------------|-------|-------|--------------|-------|-------|
|    | 有基本醫療保險或公費醫療             |       |       | 無基本醫療保險或公費醫療 |       |       |
|    | 中國(含港澳<br>台)             | 全球除美國 | 全球    | 中國(含港澳<br>台) | 全球除美國 | 全球    |
| 0  | 4,107                    | 4,613 | 5,926 | 4,128        | 4,636 | 5,956 |
| 1  | 3,988                    | 4,476 | 5,743 | 4,008        | 4,498 | 5,772 |
| 2  | 3,874                    | 4,346 | 5,568 | 3,893        | 4,368 | 5,596 |
| 3  | 3,785                    | 4,242 | 5,429 | 3,804        | 4,263 | 5,456 |
| 4  | 3,663                    | 4,103 | 5,242 | 3,681        | 4,124 | 5,268 |

|    |       |       |       |       |       |       |
|----|-------|-------|-------|-------|-------|-------|
| 5  | 3,547 | 3,969 | 5,063 | 3,565 | 3,989 | 5,088 |
| 6  | 3,353 | 3,758 | 4,808 | 3,370 | 3,777 | 4,832 |
| 7  | 3,210 | 3,594 | 4,588 | 3,226 | 3,612 | 4,611 |
| 8  | 3,147 | 3,521 | 4,490 | 3,163 | 3,539 | 4,512 |
| 9  | 3,089 | 3,454 | 4,401 | 3,104 | 3,471 | 4,423 |
| 10 | 2,982 | 3,331 | 4,235 | 2,997 | 3,348 | 4,256 |
| 11 | 2,881 | 3,220 | 4,099 | 2,895 | 3,236 | 4,119 |
| 12 | 2,843 | 3,176 | 4,040 | 2,857 | 3,192 | 4,060 |
| 13 | 2,821 | 3,151 | 4,006 | 2,835 | 3,167 | 4,026 |
| 14 | 2,826 | 3,157 | 4,014 | 2,840 | 3,173 | 4,034 |
| 15 | 2,829 | 3,161 | 4,019 | 2,843 | 3,177 | 4,039 |
| 16 | 2,917 | 3,259 | 4,142 | 2,932 | 3,275 | 4,163 |
| 17 | 2,985 | 3,337 | 4,248 | 3,000 | 3,354 | 4,269 |
| 18 | 3,057 | 3,419 | 4,357 | 3,072 | 3,436 | 4,379 |
| 19 | 3,024 | 3,380 | 4,299 | 3,039 | 3,397 | 4,320 |
| 20 | 3,223 | 3,636 | 4,807 | 3,239 | 3,654 | 4,831 |
| 21 | 3,269 | 3,694 | 4,886 | 3,285 | 3,712 | 4,910 |
| 22 | 3,350 | 3,793 | 5,035 | 3,367 | 3,812 | 5,060 |
| 23 | 3,431 | 3,892 | 5,184 | 3,448 | 3,911 | 5,210 |
| 24 | 3,514 | 3,992 | 5,333 | 3,532 | 4,012 | 5,360 |
| 25 | 3,596 | 4,091 | 5,482 | 3,614 | 4,111 | 5,509 |
| 26 | 3,690 | 4,176 | 5,604 | 3,708 | 4,197 | 5,632 |
| 27 | 3,769 | 4,245 | 5,709 | 3,788 | 4,266 | 5,738 |
| 28 | 3,919 | 4,425 | 5,983 | 3,939 | 4,447 | 6,013 |
| 29 | 4,075 | 4,612 | 6,264 | 4,095 | 4,635 | 6,295 |
| 30 | 4,100 | 4,639 | 6,399 | 4,121 | 4,662 | 6,431 |
| 31 | 4,315 | 4,892 | 6,776 | 4,337 | 4,916 | 6,810 |
| 32 | 4,433 | 5,032 | 6,991 | 4,455 | 5,057 | 7,026 |
| 33 | 4,551 | 5,173 | 7,206 | 4,574 | 5,199 | 7,242 |
| 34 | 4,630 | 5,267 | 7,349 | 4,653 | 5,293 | 7,386 |
| 35 | 4,643 | 5,285 | 7,375 | 4,666 | 5,311 | 7,412 |
| 36 | 4,689 | 5,340 | 7,439 | 4,712 | 5,367 | 7,476 |
| 37 | 4,705 | 5,362 | 7,468 | 4,729 | 5,389 | 7,505 |
| 38 | 4,819 | 5,497 | 7,674 | 4,843 | 5,524 | 7,712 |
| 39 | 4,932 | 5,633 | 7,881 | 4,957 | 5,661 | 7,920 |
| 40 | 4,989 | 5,700 | 7,986 | 5,014 | 5,729 | 8,026 |
| 41 | 5,104 | 5,841 | 8,173 | 5,130 | 5,870 | 8,214 |
| 42 | 5,186 | 5,942 | 8,323 | 5,212 | 5,972 | 8,365 |
| 43 | 5,386 | 6,181 | 8,687 | 5,413 | 6,212 | 8,730 |

|    |        |        |        |        |        |        |
|----|--------|--------|--------|--------|--------|--------|
| 44 | 5,622  | 6,463  | 9,118  | 5,650  | 6,495  | 9,164  |
| 45 | 5,912  | 6,812  | 9,649  | 5,942  | 6,846  | 9,697  |
| 46 | 6,324  | 7,407  | 10,586 | 6,356  | 7,444  | 10,639 |
| 47 | 6,373  | 7,466  | 10,670 | 6,405  | 7,503  | 10,723 |
| 48 | 6,423  | 7,524  | 10,752 | 6,455  | 7,562  | 10,806 |
| 49 | 6,474  | 7,583  | 10,837 | 6,506  | 7,621  | 10,891 |
| 50 | 6,524  | 7,642  | 10,920 | 6,557  | 7,680  | 10,975 |
| 51 | 6,780  | 7,953  | 11,131 | 6,814  | 7,993  | 11,187 |
| 52 | 7,049  | 8,276  | 11,610 | 7,084  | 8,317  | 11,668 |
| 53 | 7,343  | 8,631  | 12,134 | 7,380  | 8,674  | 12,195 |
| 54 | 7,677  | 9,035  | 12,732 | 7,715  | 9,080  | 12,796 |
| 55 | 8,152  | 9,607  | 13,580 | 8,193  | 9,655  | 13,648 |
| 56 | 9,255  | 11,158 | 15,887 | 9,301  | 11,214 | 15,966 |
| 57 | 9,744  | 11,765 | 16,795 | 9,793  | 11,824 | 16,879 |
| 58 | 10,312 | 12,469 | 17,849 | 10,364 | 12,531 | 17,938 |
| 59 | 10,793 | 13,065 | 18,741 | 10,847 | 13,130 | 18,835 |
| 60 | 11,316 | 13,715 | 19,715 | 11,373 | 13,784 | 19,814 |
| 61 | 12,000 | 14,556 | 20,907 | 12,060 | 14,629 | 21,012 |
| 62 | 12,569 | 15,261 | 21,963 | 12,632 | 15,337 | 22,073 |
| 63 | 13,131 | 15,960 | 23,009 | 13,197 | 16,040 | 23,124 |
| 64 | 13,724 | 16,694 | 24,107 | 13,793 | 16,777 | 24,228 |
| 65 | 14,344 | 17,464 | 25,260 | 14,416 | 17,551 | 25,386 |
| 66 | 15,141 | 18,445 | 26,643 | 15,217 | 18,537 | 26,776 |
| 67 | 15,825 | 19,294 | 27,915 | 15,904 | 19,390 | 28,055 |
| 68 | 16,545 | 20,186 | 29,251 | 16,628 | 20,287 | 29,397 |
| 69 | 17,299 | 21,123 | 30,653 | 17,385 | 21,229 | 30,806 |
| 70 | 18,092 | 22,106 | 32,125 | 18,182 | 22,217 | 32,286 |
| 71 | 19,084 | 23,332 | 33,865 | 19,179 | 23,449 | 34,034 |
| 72 | 19,957 | 24,416 | 35,488 | 20,057 | 24,538 | 35,665 |
| 73 | 20,876 | 25,553 | 37,192 | 20,980 | 25,681 | 37,378 |
| 74 | 21,839 | 26,748 | 38,981 | 21,948 | 26,882 | 39,176 |
| 75 | 22,852 | 28,003 | 40,861 | 22,966 | 28,143 | 41,065 |
| 76 | 24,075 | 29,524 | 43,035 | 24,195 | 29,672 | 43,250 |
| 77 | 25,189 | 30,907 | 45,108 | 25,315 | 31,062 | 45,334 |
| 78 | 26,361 | 32,360 | 47,283 | 26,493 | 32,522 | 47,519 |
| 79 | 27,591 | 33,885 | 49,565 | 27,729 | 34,054 | 49,813 |
| 80 | 28,882 | 35,488 | 51,965 | 29,026 | 35,665 | 52,225 |
| 81 | 30,390 | 37,370 | 54,683 | 30,542 | 37,557 | 54,956 |
| 82 | 31,814 | 39,134 | 57,328 | 31,973 | 39,330 | 57,615 |

|     |        |        |         |        |        |         |
|-----|--------|--------|---------|--------|--------|---------|
| 83  | 33,309 | 40,989 | 60,103  | 33,476 | 41,194 | 60,404  |
| 84  | 34,878 | 42,935 | 63,018  | 35,052 | 43,150 | 63,333  |
| 85  | 36,526 | 44,980 | 66,078  | 36,709 | 45,205 | 66,408  |
| 86  | 38,413 | 47,345 | 69,512  | 38,605 | 47,582 | 69,860  |
| 87  | 40,230 | 49,599 | 72,886  | 40,431 | 49,847 | 73,250  |
| 88  | 42,138 | 51,965 | 76,430  | 42,349 | 52,225 | 76,812  |
| 89  | 44,141 | 54,449 | 80,149  | 44,362 | 54,721 | 80,550  |
| 90  | 46,245 | 57,059 | 84,054  | 46,476 | 57,344 | 84,474  |
| 91  | 48,668 | 60,107 | 88,467  | 48,911 | 60,408 | 88,909  |
| 92  | 50,987 | 62,983 | 92,773  | 51,242 | 63,298 | 93,237  |
| 93  | 53,422 | 66,004 | 97,294  | 53,689 | 66,334 | 97,780  |
| 94  | 55,980 | 69,174 | 102,042 | 56,260 | 69,520 | 102,552 |
| 95  | 58,663 | 72,504 | 107,029 | 58,956 | 72,867 | 107,564 |
| 96  | 61,738 | 76,374 | 112,636 | 62,047 | 76,756 | 113,199 |
| 97  | 64,699 | 80,043 | 118,133 | 65,022 | 80,443 | 118,724 |
| 98  | 67,806 | 83,897 | 123,904 | 68,145 | 84,316 | 124,524 |
| 99  | 71,068 | 87,945 | 129,963 | 71,423 | 88,385 | 130,613 |
| 100 | 74,496 | 92,194 | 136,326 | 74,868 | 92,655 | 137,008 |

| 年龄 | 表 3: 昂贵医院 100%赔付, 0 元免赔额 |        |        |              |        |        |
|----|--------------------------|--------|--------|--------------|--------|--------|
|    | 有基本医疗保险或公费医疗             |        |        | 无基本医疗保险或公费医疗 |        |        |
|    | 中国(含港澳台)                 | 全球除美国  | 全球     | 中国(含港澳台)     | 全球除美国  | 全球     |
| 0  | 9,847                    | 11,496 | 18,662 | 9,896        | 11,553 | 18,755 |
| 1  | 9,524                    | 11,115 | 18,026 | 9,572        | 11,171 | 18,116 |
| 2  | 9,216                    | 10,751 | 17,419 | 9,262        | 10,805 | 17,506 |
| 3  | 8,972                    | 10,463 | 16,939 | 9,017        | 10,515 | 17,024 |
| 4  | 8,643                    | 10,074 | 16,290 | 8,686        | 10,124 | 16,371 |
| 5  | 8,327                    | 9,701  | 15,669 | 8,369        | 9,750  | 15,747 |
| 6  | 7,943                    | 9,262  | 14,993 | 7,983        | 9,308  | 15,068 |
| 7  | 7,557                    | 8,806  | 14,232 | 7,595        | 8,850  | 14,303 |
| 8  | 7,385                    | 8,603  | 13,893 | 7,422        | 8,646  | 13,962 |
| 9  | 7,228                    | 8,417  | 13,583 | 7,264        | 8,459  | 13,651 |
| 10 | 6,937                    | 8,073  | 13,010 | 6,972        | 8,113  | 13,075 |
| 11 | 6,722                    | 7,826  | 12,620 | 6,756        | 7,865  | 12,683 |
| 12 | 6,618                    | 7,703  | 12,415 | 6,651        | 7,742  | 12,477 |
| 13 | 6,558                    | 7,632  | 12,298 | 6,591        | 7,670  | 12,359 |
| 14 | 6,573                    | 7,650  | 12,327 | 6,606        | 7,688  | 12,389 |
| 15 | 6,581                    | 7,660  | 12,343 | 6,614        | 7,698  | 12,405 |

|    |        |        |        |        |        |        |
|----|--------|--------|--------|--------|--------|--------|
| 16 | 6,780  | 7,891  | 12,713 | 6,814  | 7,930  | 12,777 |
| 17 | 6,965  | 8,109  | 13,077 | 7,000  | 8,150  | 13,142 |
| 18 | 7,158  | 8,338  | 13,458 | 7,194  | 8,380  | 13,525 |
| 19 | 7,043  | 8,199  | 13,216 | 7,078  | 8,240  | 13,282 |
| 20 | 6,697  | 7,938  | 13,382 | 6,730  | 7,978  | 13,449 |
| 21 | 6,822  | 8,098  | 13,683 | 6,856  | 8,138  | 13,751 |
| 22 | 7,026  | 8,350  | 14,135 | 7,061  | 8,392  | 14,206 |
| 23 | 7,231  | 8,601  | 14,588 | 7,267  | 8,644  | 14,661 |
| 24 | 7,435  | 8,851  | 15,041 | 7,472  | 8,895  | 15,116 |
| 25 | 7,639  | 9,103  | 15,493 | 7,677  | 9,149  | 15,570 |
| 26 | 7,723  | 9,172  | 15,679 | 7,762  | 9,218  | 15,757 |
| 27 | 7,793  | 9,225  | 15,849 | 7,832  | 9,271  | 15,928 |
| 28 | 7,863  | 9,277  | 16,018 | 7,902  | 9,323  | 16,098 |
| 29 | 8,223  | 9,715  | 16,194 | 8,264  | 9,764  | 16,275 |
| 30 | 8,495  | 10,045 | 16,772 | 8,537  | 10,095 | 16,856 |
| 31 | 8,841  | 10,455 | 17,443 | 8,885  | 10,507 | 17,530 |
| 32 | 9,117  | 10,790 | 18,031 | 9,163  | 10,844 | 18,121 |
| 33 | 9,393  | 11,126 | 18,618 | 9,440  | 11,182 | 18,711 |
| 34 | 9,576  | 11,348 | 19,010 | 9,624  | 11,405 | 19,105 |
| 35 | 9,578  | 11,359 | 19,058 | 9,626  | 11,416 | 19,153 |
| 36 | 9,613  | 11,407 | 19,145 | 9,661  | 11,464 | 19,241 |
| 37 | 9,773  | 11,603 | 19,488 | 9,822  | 11,661 | 19,585 |
| 38 | 10,040 | 11,927 | 20,060 | 10,090 | 11,987 | 20,160 |
| 39 | 10,307 | 12,251 | 20,631 | 10,359 | 12,312 | 20,734 |
| 40 | 10,441 | 12,347 | 20,837 | 10,493 | 12,409 | 20,941 |
| 41 | 10,502 | 12,505 | 21,107 | 10,555 | 12,568 | 21,213 |
| 42 | 10,922 | 13,015 | 22,008 | 10,977 | 13,080 | 22,118 |
| 43 | 11,397 | 13,593 | 23,028 | 11,454 | 13,661 | 23,143 |
| 44 | 11,957 | 14,276 | 24,233 | 12,017 | 14,347 | 24,354 |
| 45 | 12,647 | 15,115 | 25,716 | 12,710 | 15,191 | 25,845 |
| 46 | 13,296 | 15,947 | 27,302 | 13,362 | 16,027 | 27,439 |
| 47 | 13,849 | 16,668 | 28,749 | 13,918 | 16,751 | 28,893 |
| 48 | 14,411 | 17,399 | 30,213 | 14,483 | 17,486 | 30,364 |
| 49 | 14,978 | 18,138 | 31,695 | 15,053 | 18,229 | 31,853 |
| 50 | 15,554 | 18,936 | 33,256 | 15,632 | 19,031 | 33,422 |
| 51 | 16,188 | 19,762 | 34,855 | 16,269 | 19,861 | 35,029 |
| 52 | 17,370 | 21,209 | 37,675 | 17,457 | 21,315 | 37,863 |
| 53 | 18,664 | 22,853 | 40,829 | 18,757 | 22,967 | 41,033 |
| 54 | 20,120 | 24,703 | 44,379 | 20,221 | 24,827 | 44,601 |

|    |         |         |         |         |         |         |
|----|---------|---------|---------|---------|---------|---------|
| 55 | 22,040  | 27,134  | 49,014  | 22,150  | 27,270  | 49,259  |
| 56 | 23,367  | 28,778  | 51,979  | 23,484  | 28,922  | 52,239  |
| 57 | 24,712  | 30,454  | 55,075  | 24,836  | 30,606  | 55,350  |
| 58 | 26,273  | 32,398  | 58,669  | 26,404  | 32,560  | 58,962  |
| 59 | 27,593  | 34,041  | 61,710  | 27,731  | 34,211  | 62,019  |
| 60 | 29,032  | 35,837  | 65,027  | 29,177  | 36,016  | 65,352  |
| 61 | 30,709  | 37,918  | 68,759  | 30,863  | 38,108  | 69,103  |
| 62 | 32,269  | 39,862  | 72,351  | 32,430  | 40,061  | 72,713  |
| 63 | 33,818  | 41,791  | 75,917  | 33,987  | 42,000  | 76,297  |
| 64 | 35,444  | 43,817  | 79,661  | 35,621  | 44,036  | 80,059  |
| 65 | 37,151  | 45,943  | 83,592  | 37,337  | 46,173  | 84,010  |
| 66 | 39,087  | 48,349  | 87,892  | 39,282  | 48,591  | 88,331  |
| 67 | 40,971  | 50,693  | 92,227  | 41,176  | 50,946  | 92,688  |
| 68 | 42,946  | 53,155  | 96,777  | 43,161  | 53,421  | 97,261  |
| 69 | 45,021  | 55,739  | 101,556 | 45,246  | 56,018  | 102,064 |
| 70 | 47,200  | 58,453  | 106,573 | 47,436  | 58,745  | 107,106 |
| 71 | 49,647  | 61,497  | 112,036 | 49,895  | 61,804  | 112,596 |
| 72 | 52,050  | 64,488  | 117,567 | 52,310  | 64,810  | 118,155 |
| 73 | 54,573  | 67,630  | 123,375 | 54,846  | 67,968  | 123,992 |
| 74 | 57,222  | 70,928  | 129,473 | 57,508  | 71,283  | 130,120 |
| 75 | 60,002  | 74,394  | 135,877 | 60,302  | 74,766  | 136,556 |
| 76 | 63,083  | 78,233  | 142,804 | 63,398  | 78,624  | 143,518 |
| 77 | 66,148  | 82,051  | 149,864 | 66,479  | 82,461  | 150,613 |
| 78 | 69,368  | 86,061  | 157,277 | 69,715  | 86,491  | 158,063 |
| 79 | 72,748  | 90,272  | 165,060 | 73,112  | 90,723  | 165,885 |
| 80 | 76,296  | 94,694  | 173,234 | 76,677  | 95,167  | 174,100 |
| 81 | 80,175  | 99,535  | 182,016 | 80,576  | 100,033 | 182,926 |
| 82 | 84,088  | 104,410 | 191,026 | 84,508  | 104,932 | 191,981 |
| 83 | 88,197  | 109,526 | 200,487 | 88,638  | 110,074 | 201,489 |
| 84 | 92,512  | 114,901 | 210,421 | 92,975  | 115,476 | 211,473 |
| 85 | 97,042  | 120,543 | 220,853 | 97,527  | 121,146 | 221,957 |
| 86 | 101,953 | 126,687 | 232,024 | 102,463 | 127,320 | 233,184 |
| 87 | 106,947 | 132,907 | 243,523 | 107,482 | 133,572 | 244,741 |
| 88 | 112,191 | 139,439 | 255,599 | 112,752 | 140,136 | 256,877 |
| 89 | 117,697 | 146,296 | 268,277 | 118,285 | 147,027 | 269,618 |
| 90 | 123,478 | 153,498 | 281,590 | 124,095 | 154,265 | 282,998 |
| 91 | 129,764 | 161,369 | 295,878 | 130,413 | 162,176 | 297,357 |
| 92 | 136,137 | 169,308 | 310,555 | 136,818 | 170,155 | 312,108 |
| 93 | 142,830 | 177,645 | 325,966 | 143,544 | 178,533 | 327,596 |



|     |         |         |         |         |         |         |
|-----|---------|---------|---------|---------|---------|---------|
| 94  | 149,857 | 186,398 | 342,149 | 150,606 | 187,330 | 343,860 |
| 95  | 157,235 | 195,588 | 359,138 | 158,021 | 196,566 | 360,934 |
| 96  | 165,240 | 205,612 | 377,352 | 166,066 | 206,640 | 379,239 |
| 97  | 173,373 | 215,745 | 396,084 | 174,240 | 216,824 | 398,064 |
| 98  | 181,915 | 226,384 | 415,754 | 182,825 | 227,516 | 417,833 |
| 99  | 190,884 | 237,555 | 436,405 | 191,838 | 238,743 | 438,587 |
| 100 | 200,302 | 249,286 | 458,091 | 201,304 | 250,532 | 460,381 |

| 年龄 | 表 4: 昂贵医院 100%赔付, 1 万元免赔额 |       |       |              |       |       |
|----|---------------------------|-------|-------|--------------|-------|-------|
|    | 有基本医疗保险或公费医疗              |       |       | 无基本医疗保险或公费医疗 |       |       |
|    | 中国(含港澳台)                  | 全球除美国 | 全球    | 中国(含港澳台)     | 全球除美国 | 全球    |
| 0  | 4,847                     | 5,481 | 7,639 | 4,871        | 5,508 | 7,677 |
| 1  | 4,702                     | 5,313 | 7,395 | 4,726        | 5,340 | 7,432 |
| 2  | 4,563                     | 5,153 | 7,162 | 4,586        | 5,179 | 7,198 |
| 3  | 4,453                     | 5,026 | 6,977 | 4,475        | 5,051 | 7,012 |
| 4  | 4,305                     | 4,855 | 6,728 | 4,327        | 4,879 | 6,762 |
| 5  | 4,163                     | 4,691 | 6,489 | 4,184        | 4,714 | 6,521 |
| 6  | 3,944                     | 4,451 | 6,178 | 3,964        | 4,473 | 6,209 |
| 7  | 3,771                     | 4,251 | 5,885 | 3,790        | 4,272 | 5,914 |
| 8  | 3,693                     | 4,161 | 5,755 | 3,711        | 4,182 | 5,784 |
| 9  | 3,623                     | 4,080 | 5,636 | 3,641        | 4,100 | 5,664 |
| 10 | 3,492                     | 3,928 | 5,416 | 3,509        | 3,948 | 5,443 |
| 11 | 3,376                     | 3,801 | 5,245 | 3,393        | 3,820 | 5,271 |
| 12 | 3,329                     | 3,747 | 5,166 | 3,346        | 3,766 | 5,192 |
| 13 | 3,303                     | 3,716 | 5,121 | 3,320        | 3,735 | 5,147 |
| 14 | 3,309                     | 3,723 | 5,132 | 3,326        | 3,742 | 5,158 |
| 15 | 3,313                     | 3,728 | 5,139 | 3,330        | 3,747 | 5,165 |
| 16 | 3,415                     | 3,843 | 5,295 | 3,432        | 3,862 | 5,321 |
| 17 | 3,498                     | 3,939 | 5,435 | 3,515        | 3,959 | 5,462 |
| 18 | 3,585                     | 4,039 | 5,582 | 3,603        | 4,059 | 5,610 |
| 19 | 3,542                     | 3,987 | 5,498 | 3,560        | 4,007 | 5,525 |
| 20 | 3,745                     | 4,264 | 6,192 | 3,764        | 4,285 | 6,223 |
| 21 | 3,795                     | 4,328 | 6,295 | 3,814        | 4,350 | 6,326 |
| 22 | 3,895                     | 4,449 | 6,492 | 3,914        | 4,471 | 6,524 |
| 23 | 3,995                     | 4,571 | 6,690 | 4,015        | 4,594 | 6,723 |
| 24 | 4,095                     | 4,691 | 6,888 | 4,115        | 4,714 | 6,922 |
| 25 | 4,195                     | 4,813 | 7,085 | 4,216        | 4,837 | 7,120 |
| 26 | 4,265                     | 4,944 | 7,229 | 4,286        | 4,969 | 7,265 |

|    |        |        |        |        |        |        |
|----|--------|--------|--------|--------|--------|--------|
| 27 | 4,451  | 5,057  | 7,357  | 4,473  | 5,082  | 7,394  |
| 28 | 4,637  | 5,281  | 7,721  | 4,660  | 5,307  | 7,760  |
| 29 | 4,831  | 5,513  | 8,092  | 4,855  | 5,541  | 8,132  |
| 30 | 4,921  | 5,621  | 8,270  | 4,946  | 5,649  | 8,311  |
| 31 | 5,194  | 5,942  | 8,761  | 5,220  | 5,972  | 8,805  |
| 32 | 5,343  | 6,119  | 9,045  | 5,370  | 6,150  | 9,090  |
| 33 | 5,491  | 6,297  | 9,329  | 5,518  | 6,328  | 9,376  |
| 34 | 5,590  | 6,414  | 9,519  | 5,618  | 6,446  | 9,567  |
| 35 | 5,604  | 6,434  | 9,553  | 5,632  | 6,466  | 9,601  |
| 36 | 5,650  | 6,490  | 9,624  | 5,678  | 6,522  | 9,672  |
| 37 | 5,668  | 6,512  | 9,662  | 5,696  | 6,545  | 9,710  |
| 38 | 5,810  | 6,683  | 9,935  | 5,839  | 6,716  | 9,985  |
| 39 | 5,952  | 6,853  | 10,209 | 5,982  | 6,887  | 10,260 |
| 40 | 6,023  | 6,938  | 10,345 | 6,053  | 6,973  | 10,397 |
| 41 | 6,153  | 7,097  | 10,579 | 6,184  | 7,132  | 10,632 |
| 42 | 6,250  | 7,217  | 10,773 | 6,281  | 7,253  | 10,827 |
| 43 | 6,501  | 7,517  | 11,256 | 6,534  | 7,555  | 11,312 |
| 44 | 6,797  | 7,873  | 11,826 | 6,831  | 7,912  | 11,885 |
| 45 | 7,162  | 8,309  | 12,527 | 7,198  | 8,351  | 12,590 |
| 46 | 7,626  | 8,983  | 13,797 | 7,664  | 9,028  | 13,866 |
| 47 | 7,685  | 9,052  | 13,905 | 7,723  | 9,097  | 13,975 |
| 48 | 7,743  | 9,122  | 14,011 | 7,782  | 9,168  | 14,081 |
| 49 | 7,804  | 9,192  | 14,119 | 7,843  | 9,238  | 14,190 |
| 50 | 7,864  | 9,263  | 14,226 | 7,903  | 9,309  | 14,297 |
| 51 | 8,021  | 9,448  | 14,487 | 8,061  | 9,495  | 14,559 |
| 52 | 8,344  | 9,840  | 15,117 | 8,386  | 9,889  | 15,193 |
| 53 | 8,701  | 10,268 | 15,806 | 8,745  | 10,319 | 15,885 |
| 54 | 9,106  | 10,756 | 16,594 | 9,152  | 10,810 | 16,677 |
| 55 | 9,680  | 11,450 | 17,712 | 9,728  | 11,507 | 17,801 |
| 56 | 10,865 | 13,130 | 20,849 | 10,919 | 13,196 | 20,953 |
| 57 | 11,451 | 13,857 | 22,057 | 11,508 | 13,926 | 22,167 |
| 58 | 12,132 | 14,699 | 23,461 | 12,193 | 14,772 | 23,578 |
| 59 | 12,709 | 15,412 | 24,648 | 12,773 | 15,489 | 24,771 |
| 60 | 13,337 | 16,190 | 25,944 | 13,404 | 16,271 | 26,074 |
| 61 | 14,134 | 17,171 | 27,486 | 14,205 | 17,257 | 27,623 |
| 62 | 14,815 | 18,015 | 28,889 | 14,889 | 18,105 | 29,033 |
| 63 | 15,491 | 18,850 | 30,282 | 15,568 | 18,944 | 30,433 |
| 64 | 16,201 | 19,729 | 31,745 | 16,282 | 19,828 | 31,904 |
| 65 | 16,945 | 20,652 | 33,279 | 17,030 | 20,755 | 33,445 |

|     |        |         |         |        |         |         |
|-----|--------|---------|---------|--------|---------|---------|
| 66  | 17,871 | 21,792  | 35,064  | 17,960 | 21,901  | 35,239  |
| 67  | 18,692 | 22,808  | 36,757  | 18,785 | 22,922  | 36,941  |
| 68  | 19,555 | 23,876  | 38,533  | 19,653 | 23,995  | 38,726  |
| 69  | 20,462 | 24,997  | 40,400  | 20,564 | 25,122  | 40,602  |
| 70  | 21,412 | 26,174  | 42,360  | 21,519 | 26,305  | 42,572  |
| 71  | 22,570 | 27,603  | 44,611  | 22,683 | 27,741  | 44,834  |
| 72  | 23,618 | 28,900  | 46,771  | 23,736 | 29,045  | 47,005  |
| 73  | 24,718 | 30,263  | 49,040  | 24,842 | 30,414  | 49,285  |
| 74  | 25,875 | 31,693  | 51,421  | 26,004 | 31,851  | 51,678  |
| 75  | 27,089 | 33,196  | 53,923  | 27,224 | 33,362  | 54,193  |
| 76  | 28,523 | 34,976  | 56,752  | 28,666 | 35,151  | 57,036  |
| 77  | 29,861 | 36,632  | 59,509  | 30,010 | 36,815  | 59,807  |
| 78  | 31,266 | 38,372  | 62,405  | 31,422 | 38,564  | 62,717  |
| 79  | 32,740 | 40,196  | 65,444  | 32,904 | 40,397  | 65,771  |
| 80  | 34,290 | 42,113  | 68,636  | 34,461 | 42,324  | 68,979  |
| 81  | 36,067 | 44,327  | 72,188  | 36,247 | 44,549  | 72,549  |
| 82  | 37,775 | 46,441  | 75,707  | 37,964 | 46,673  | 76,086  |
| 83  | 39,569 | 48,660  | 79,402  | 39,767 | 48,903  | 79,799  |
| 84  | 41,452 | 50,991  | 83,282  | 41,659 | 51,246  | 83,698  |
| 85  | 43,428 | 53,437  | 87,356  | 43,645 | 53,704  | 87,793  |
| 86  | 45,659 | 56,225  | 91,853  | 45,887 | 56,506  | 92,312  |
| 87  | 47,838 | 58,922  | 96,344  | 48,077 | 59,217  | 96,826  |
| 88  | 50,127 | 61,755  | 101,060 | 50,378 | 62,064  | 101,565 |
| 89  | 52,529 | 64,729  | 106,012 | 52,792 | 65,053  | 106,542 |
| 90  | 55,052 | 67,852  | 111,211 | 55,327 | 68,191  | 111,767 |
| 91  | 57,917 | 71,440  | 116,980 | 58,207 | 71,797  | 117,565 |
| 92  | 60,698 | 74,883  | 122,712 | 61,001 | 75,257  | 123,326 |
| 93  | 63,619 | 78,499  | 128,730 | 63,937 | 78,891  | 129,374 |
| 94  | 66,685 | 82,294  | 135,050 | 67,018 | 82,705  | 135,725 |
| 95  | 69,905 | 86,280  | 141,686 | 70,255 | 86,711  | 142,394 |
| 96  | 73,541 | 90,837  | 149,028 | 73,909 | 91,291  | 149,773 |
| 97  | 77,093 | 95,230  | 156,343 | 77,478 | 95,706  | 157,125 |
| 98  | 80,819 | 99,845  | 164,026 | 81,223 | 100,344 | 164,846 |
| 99  | 84,733 | 104,689 | 172,090 | 85,157 | 105,212 | 172,950 |
| 100 | 88,842 | 109,775 | 180,559 | 89,286 | 110,324 | 181,462 |

## 二、可选责任费率

### (一) 一般门诊急诊医疗保险金费率

保险合同包含等待期

单位：人民币元

| 年龄 | 表 1：昂贵医院 0% 赔付，0 元免赔额 |        |        |              |        |        |
|----|-----------------------|--------|--------|--------------|--------|--------|
|    | 有基本医疗保险或公费医疗          |        |        | 无基本医疗保险或公费医疗 |        |        |
|    | 中国(含港澳台)              | 全球除美国  | 全球     | 中国(含港澳台)     | 全球除美国  | 全球     |
| 0  | 9,399                 | 13,895 | 20,868 | 9,446        | 13,964 | 20,972 |
| 1  | 9,621                 | 13,405 | 20,131 | 9,669        | 13,473 | 20,231 |
| 2  | 9,283                 | 12,937 | 19,426 | 9,330        | 13,002 | 19,523 |
| 3  | 9,442                 | 12,568 | 18,870 | 9,490        | 12,630 | 18,964 |
| 4  | 9,065                 | 12,068 | 18,117 | 9,111        | 12,129 | 18,207 |
| 5  | 8,703                 | 11,590 | 17,397 | 8,747        | 11,648 | 17,485 |
| 6  | 8,358                 | 11,134 | 16,711 | 8,400        | 11,190 | 16,794 |
| 7  | 7,916                 | 10,547 | 15,827 | 7,956        | 10,600 | 15,906 |
| 8  | 7,720                 | 10,286 | 15,435 | 7,759        | 10,337 | 15,512 |
| 9  | 7,539                 | 10,048 | 15,075 | 7,577        | 10,099 | 15,150 |
| 10 | 7,206                 | 9,605  | 14,410 | 7,242        | 9,654  | 14,482 |
| 11 | 6,998                 | 9,332  | 13,998 | 7,033        | 9,378  | 14,069 |
| 12 | 6,880                 | 9,174  | 13,760 | 6,914        | 9,220  | 13,828 |
| 13 | 6,811                 | 9,083  | 13,624 | 6,845        | 9,129  | 13,692 |
| 14 | 6,828                 | 9,106  | 13,658 | 6,862        | 9,151  | 13,727 |
| 15 | 6,837                 | 9,118  | 13,676 | 6,871        | 9,164  | 13,745 |
| 16 | 7,039                 | 9,385  | 14,077 | 7,074        | 9,432  | 14,147 |
| 17 | 7,250                 | 9,665  | 14,500 | 7,287        | 9,714  | 14,572 |
| 18 | 7,472                 | 9,959  | 14,943 | 7,509        | 10,008 | 15,018 |
| 19 | 7,835                 | 9,760  | 14,642 | 7,874        | 9,809  | 14,716 |
| 20 | 8,465                 | 10,600 | 15,840 | 8,508        | 10,653 | 15,919 |
| 21 | 8,700                 | 11,285 | 16,176 | 8,744        | 11,341 | 16,256 |
| 22 | 8,851                 | 11,308 | 16,198 | 8,896        | 11,365 | 16,278 |
| 23 | 9,121                 | 11,565 | 16,534 | 9,167        | 11,623 | 16,616 |
| 24 | 9,244                 | 11,785 | 16,836 | 9,291        | 11,844 | 16,920 |
| 25 | 10,016                | 12,468 | 17,664 | 10,066       | 12,531 | 17,753 |
| 26 | 10,427                | 12,996 | 18,231 | 10,479       | 13,061 | 18,322 |
| 27 | 10,399                | 14,439 | 20,895 | 10,451       | 14,511 | 21,000 |
| 28 | 10,414                | 15,992 | 23,081 | 10,466       | 16,072 | 23,196 |
| 29 | 10,164                | 16,881 | 24,946 | 10,214       | 16,965 | 25,071 |

|    |        |        |        |        |        |        |
|----|--------|--------|--------|--------|--------|--------|
| 30 | 11,453 | 17,278 | 25,508 | 11,510 | 17,364 | 25,636 |
| 31 | 11,225 | 17,292 | 25,561 | 11,281 | 17,378 | 25,689 |
| 32 | 11,125 | 17,330 | 25,590 | 11,181 | 17,416 | 25,718 |
| 33 | 11,016 | 18,344 | 27,104 | 11,071 | 18,436 | 27,239 |
| 34 | 11,049 | 18,576 | 27,436 | 11,105 | 18,669 | 27,573 |
| 35 | 12,170 | 19,055 | 28,161 | 12,231 | 19,150 | 28,301 |
| 36 | 12,970 | 19,195 | 28,333 | 13,035 | 19,291 | 28,474 |
| 37 | 13,392 | 19,463 | 28,695 | 13,459 | 19,560 | 28,838 |
| 38 | 13,404 | 19,531 | 28,740 | 13,471 | 19,629 | 28,884 |
| 39 | 13,281 | 19,631 | 28,837 | 13,348 | 19,729 | 28,982 |
| 40 | 15,247 | 19,885 | 29,201 | 15,323 | 19,985 | 29,347 |
| 41 | 15,626 | 20,467 | 30,061 | 15,704 | 20,569 | 30,211 |
| 42 | 16,084 | 20,520 | 30,062 | 16,165 | 20,623 | 30,212 |
| 43 | 16,299 | 20,919 | 30,613 | 16,381 | 21,024 | 30,766 |
| 44 | 16,342 | 22,214 | 32,500 | 16,424 | 22,325 | 32,663 |
| 45 | 16,849 | 22,880 | 33,409 | 16,934 | 22,994 | 33,576 |
| 46 | 17,585 | 24,779 | 35,777 | 17,674 | 24,902 | 35,956 |
| 47 | 17,641 | 24,802 | 35,847 | 17,729 | 24,926 | 36,027 |
| 48 | 18,263 | 25,356 | 36,222 | 18,354 | 25,482 | 36,403 |
| 49 | 18,882 | 26,159 | 37,232 | 18,976 | 26,290 | 37,419 |
| 50 | 19,386 | 26,721 | 37,898 | 19,483 | 26,855 | 38,087 |
| 51 | 19,846 | 27,299 | 38,555 | 19,944 | 27,436 | 38,748 |
| 52 | 20,155 | 27,729 | 38,787 | 20,256 | 27,867 | 38,980 |
| 53 | 20,333 | 27,885 | 38,871 | 20,435 | 28,025 | 39,066 |
| 54 | 20,714 | 28,308 | 38,958 | 20,817 | 28,450 | 39,152 |
| 55 | 21,054 | 28,326 | 39,018 | 21,159 | 28,468 | 39,213 |
| 56 | 24,219 | 29,353 | 39,190 | 24,340 | 29,499 | 39,386 |
| 57 | 24,311 | 31,422 | 41,585 | 24,433 | 31,579 | 41,793 |
| 58 | 24,614 | 32,731 | 43,153 | 24,737 | 32,895 | 43,368 |
| 59 | 25,531 | 34,628 | 45,689 | 25,659 | 34,801 | 45,917 |
| 60 | 26,425 | 35,826 | 47,124 | 26,557 | 36,006 | 47,359 |
| 61 | 27,295 | 37,754 | 49,643 | 27,432 | 37,943 | 49,891 |
| 62 | 29,637 | 41,433 | 54,827 | 29,785 | 41,640 | 55,102 |
| 63 | 34,380 | 44,321 | 59,269 | 34,552 | 44,543 | 59,565 |
| 64 | 39,213 | 47,940 | 64,840 | 39,409 | 48,179 | 65,164 |
| 65 | 41,533 | 53,475 | 72,876 | 41,741 | 53,742 | 73,241 |
| 66 | 44,584 | 57,413 | 78,454 | 44,807 | 57,700 | 78,846 |
| 67 | 44,961 | 57,951 | 78,490 | 45,186 | 58,241 | 78,882 |
| 68 | 45,210 | 58,611 | 78,658 | 45,436 | 58,904 | 79,051 |

|    |        |        |        |        |        |        |
|----|--------|--------|--------|--------|--------|--------|
| 69 | 45,525 | 59,610 | 79,406 | 45,753 | 59,908 | 79,803 |
| 70 | 45,958 | 60,167 | 79,427 | 46,188 | 60,468 | 79,824 |

| 年龄 | 表 2: 昂贵医院 0%赔付, 1 万元免赔额 |        |        |              |        |        |
|----|-------------------------|--------|--------|--------------|--------|--------|
|    | 有基本医疗保险或公费医疗            |        |        | 无基本医疗保险或公费医疗 |        |        |
|    | 中国(含港澳台)                | 全球除美国  | 全球     | 中国(含港澳台)     | 全球除美国  | 全球     |
| 0  | 8,681                   | 10,557 | 17,255 | 8,725        | 10,611 | 17,341 |
| 1  | 8,373                   | 10,186 | 16,646 | 8,415        | 10,237 | 16,730 |
| 2  | 8,080                   | 9,832  | 16,065 | 8,121        | 9,881  | 16,145 |
| 3  | 7,848                   | 9,551  | 15,604 | 7,887        | 9,599  | 15,682 |
| 4  | 7,535                   | 9,172  | 14,982 | 7,573        | 9,218  | 15,058 |
| 5  | 7,234                   | 8,809  | 14,388 | 7,270        | 8,853  | 14,460 |
| 6  | 6,949                   | 8,464  | 13,821 | 6,984        | 8,506  | 13,890 |
| 7  | 6,582                   | 8,019  | 13,092 | 6,615        | 8,059  | 13,158 |
| 8  | 6,418                   | 7,822  | 12,767 | 6,451        | 7,861  | 12,831 |
| 9  | 6,269                   | 7,641  | 12,471 | 6,300        | 7,679  | 12,533 |
| 10 | 5,991                   | 7,306  | 11,922 | 6,021        | 7,343  | 11,981 |
| 11 | 5,821                   | 7,099  | 11,581 | 5,850        | 7,135  | 11,638 |
| 12 | 5,721                   | 6,980  | 11,384 | 5,749        | 7,015  | 11,441 |
| 13 | 5,665                   | 6,911  | 11,272 | 5,693        | 6,945  | 11,328 |
| 14 | 5,678                   | 6,927  | 11,300 | 5,707        | 6,962  | 11,356 |
| 15 | 5,686                   | 6,937  | 11,315 | 5,714        | 6,972  | 11,372 |
| 16 | 5,853                   | 7,139  | 11,647 | 5,882        | 7,175  | 11,705 |
| 17 | 6,029                   | 7,352  | 11,996 | 6,059        | 7,389  | 12,056 |
| 18 | 6,213                   | 7,573  | 12,360 | 6,244        | 7,611  | 12,422 |
| 19 | 6,088                   | 7,422  | 12,113 | 6,118        | 7,459  | 12,173 |
| 20 | 5,772                   | 7,222  | 11,245 | 5,801        | 7,258  | 11,301 |
| 21 | 5,806                   | 7,229  | 11,279 | 5,836        | 7,265  | 11,335 |
| 22 | 5,899                   | 7,235  | 11,295 | 5,928        | 7,271  | 11,351 |
| 23 | 5,939                   | 7,248  | 11,334 | 5,969        | 7,284  | 11,391 |
| 24 | 5,974                   | 7,281  | 11,417 | 6,003        | 7,317  | 11,474 |
| 25 | 6,269                   | 7,624  | 11,936 | 6,300        | 7,662  | 11,996 |
| 26 | 6,876                   | 8,105  | 12,709 | 6,910        | 8,146  | 12,773 |
| 27 | 7,077                   | 8,363  | 13,081 | 7,112        | 8,405  | 13,146 |
| 28 | 7,493                   | 8,856  | 13,861 | 7,530        | 8,901  | 13,931 |
| 29 | 8,199                   | 9,684  | 15,143 | 8,239        | 9,733  | 15,219 |
| 30 | 8,542                   | 10,083 | 15,616 | 8,585        | 10,134 | 15,694 |
| 31 | 8,600                   | 10,088 | 15,648 | 8,643        | 10,138 | 15,726 |

|    |        |        |        |        |        |        |
|----|--------|--------|--------|--------|--------|--------|
| 32 | 8,915  | 10,197 | 15,853 | 8,959  | 10,249 | 15,932 |
| 33 | 8,953  | 10,291 | 15,999 | 8,997  | 10,343 | 16,079 |
| 34 | 8,991  | 10,434 | 16,222 | 9,035  | 10,486 | 16,303 |
| 35 | 9,339  | 10,998 | 17,081 | 9,386  | 11,053 | 17,167 |
| 36 | 9,518  | 11,220 | 17,414 | 9,566  | 11,276 | 17,502 |
| 37 | 9,524  | 11,238 | 17,442 | 9,571  | 11,294 | 17,529 |
| 38 | 9,956  | 11,685 | 18,130 | 10,005 | 11,744 | 18,220 |
| 39 | 9,957  | 11,717 | 18,191 | 10,006 | 11,776 | 18,282 |
| 40 | 10,021 | 11,748 | 18,241 | 10,071 | 11,807 | 18,332 |
| 41 | 10,032 | 11,759 | 18,256 | 10,082 | 11,818 | 18,347 |
| 42 | 10,205 | 12,058 | 18,707 | 10,256 | 12,118 | 18,801 |
| 43 | 10,771 | 12,268 | 19,031 | 10,825 | 12,330 | 19,126 |
| 44 | 10,861 | 12,706 | 19,702 | 10,916 | 12,770 | 19,801 |
| 45 | 11,148 | 13,427 | 20,807 | 11,204 | 13,495 | 20,911 |
| 46 | 11,428 | 14,379 | 22,094 | 11,485 | 14,451 | 22,204 |
| 47 | 11,763 | 14,800 | 22,758 | 11,822 | 14,874 | 22,872 |
| 48 | 12,474 | 15,525 | 23,874 | 12,536 | 15,603 | 23,994 |
| 49 | 12,930 | 16,087 | 24,756 | 12,994 | 16,168 | 24,880 |
| 50 | 13,692 | 17,024 | 26,202 | 13,761 | 17,110 | 26,333 |
| 51 | 14,450 | 17,960 | 27,991 | 14,523 | 18,050 | 28,130 |
| 52 | 14,663 | 18,226 | 28,414 | 14,736 | 18,317 | 28,556 |
| 53 | 15,086 | 18,751 | 29,224 | 15,161 | 18,845 | 29,370 |
| 54 | 15,685 | 19,486 | 30,363 | 15,764 | 19,584 | 30,515 |
| 55 | 17,112 | 20,614 | 32,111 | 17,198 | 20,717 | 32,272 |
| 56 | 17,639 | 20,738 | 32,162 | 17,727 | 20,841 | 32,323 |
| 57 | 18,098 | 21,593 | 33,463 | 18,188 | 21,701 | 33,630 |
| 58 | 18,129 | 22,272 | 34,533 | 18,219 | 22,383 | 34,705 |
| 59 | 18,915 | 23,700 | 36,748 | 19,010 | 23,818 | 36,931 |
| 60 | 19,504 | 24,449 | 37,928 | 19,602 | 24,572 | 38,118 |
| 61 | 20,518 | 26,233 | 40,691 | 20,621 | 26,364 | 40,895 |
| 62 | 21,687 | 28,006 | 43,435 | 21,795 | 28,146 | 43,653 |
| 63 | 24,542 | 30,714 | 47,639 | 24,665 | 30,867 | 47,877 |
| 64 | 26,534 | 33,191 | 51,481 | 26,667 | 33,357 | 51,738 |
| 65 | 26,780 | 35,252 | 54,676 | 26,914 | 35,428 | 54,950 |
| 66 | 28,304 | 37,255 | 57,789 | 28,446 | 37,441 | 58,078 |
| 67 | 30,655 | 39,113 | 60,676 | 30,808 | 39,309 | 60,979 |
| 68 | 33,000 | 41,057 | 63,704 | 33,165 | 41,262 | 64,022 |
| 69 | 33,559 | 41,374 | 64,230 | 33,727 | 41,582 | 64,552 |
| 70 | 34,291 | 41,500 | 64,467 | 34,462 | 41,707 | 64,789 |

| 年龄 | 表 3: 昂贵医院 100%赔付, 0 元免赔额 |        |        |              |        |        |
|----|--------------------------|--------|--------|--------------|--------|--------|
|    | 有基本医疗保险或公费医疗             |        |        | 无基本医疗保险或公费医疗 |        |        |
|    | 中国(含港澳台)                 | 全球除美国  | 全球     | 中国(含港澳台)     | 全球除美国  | 全球     |
| 0  | 15,656                   | 19,402 | 28,611 | 15,734       | 19,499 | 28,755 |
| 1  | 15,101                   | 18,717 | 27,599 | 15,176       | 18,811 | 27,737 |
| 2  | 14,570                   | 18,062 | 26,632 | 14,643       | 18,153 | 26,765 |
| 3  | 14,151                   | 17,545 | 25,868 | 14,222       | 17,632 | 25,997 |
| 4  | 13,585                   | 16,845 | 24,834 | 13,653       | 16,930 | 24,958 |
| 5  | 13,044                   | 16,176 | 23,845 | 13,110       | 16,256 | 23,965 |
| 6  | 12,527                   | 15,538 | 22,902 | 12,589       | 15,616 | 23,017 |
| 7  | 11,863                   | 14,717 | 21,690 | 11,922       | 14,791 | 21,799 |
| 8  | 11,567                   | 14,353 | 21,152 | 11,625       | 14,425 | 21,257 |
| 9  | 11,297                   | 14,018 | 20,658 | 11,353       | 14,089 | 20,761 |
| 10 | 10,798                   | 13,401 | 19,745 | 10,852       | 13,468 | 19,844 |
| 11 | 10,487                   | 13,017 | 19,180 | 10,539       | 13,082 | 19,276 |
| 12 | 10,308                   | 12,797 | 18,852 | 10,359       | 12,860 | 18,946 |
| 13 | 10,206                   | 12,669 | 18,665 | 10,257       | 12,733 | 18,758 |
| 14 | 10,231                   | 12,701 | 18,712 | 10,282       | 12,764 | 18,805 |
| 15 | 10,244                   | 12,718 | 18,737 | 10,295       | 12,781 | 18,831 |
| 16 | 10,546                   | 13,092 | 19,289 | 10,599       | 13,158 | 19,386 |
| 17 | 10,864                   | 13,484 | 19,869 | 10,918       | 13,552 | 19,969 |
| 18 | 11,197                   | 13,895 | 20,475 | 11,253       | 13,964 | 20,578 |
| 19 | 10,973                   | 13,615 | 20,064 | 11,028       | 13,684 | 20,165 |
| 20 | 11,470                   | 12,968 | 21,719 | 11,527       | 13,032 | 21,827 |
| 21 | 11,795                   | 13,258 | 23,822 | 11,854       | 13,325 | 23,941 |
| 22 | 12,001                   | 13,276 | 25,592 | 12,061       | 13,343 | 25,720 |
| 23 | 12,366                   | 13,563 | 27,916 | 12,428       | 13,631 | 28,055 |
| 24 | 13,024                   | 13,819 | 30,171 | 13,089       | 13,888 | 30,322 |
| 25 | 13,490                   | 14,627 | 31,478 | 13,557       | 14,700 | 31,636 |
| 26 | 14,097                   | 15,254 | 32,351 | 14,167       | 15,330 | 32,513 |
| 27 | 15,976                   | 16,996 | 33,029 | 16,056       | 17,081 | 33,194 |
| 28 | 17,623                   | 18,813 | 34,223 | 17,712       | 18,907 | 34,394 |
| 29 | 18,614                   | 19,829 | 35,331 | 18,707       | 19,928 | 35,508 |
| 30 | 19,056                   | 20,285 | 35,634 | 19,151       | 20,387 | 35,812 |
| 31 | 19,752                   | 20,356 | 36,100 | 19,851       | 20,457 | 36,281 |
| 32 | 19,808                   | 20,386 | 36,323 | 19,907       | 20,488 | 36,505 |
| 33 | 20,868                   | 21,487 | 36,812 | 20,972       | 21,594 | 36,996 |



|    |        |        |         |        |        |         |
|----|--------|--------|---------|--------|--------|---------|
| 34 | 20,932 | 21,757 | 36,880  | 21,037 | 21,866 | 37,064  |
| 35 | 21,166 | 22,341 | 37,386  | 21,271 | 22,453 | 37,573  |
| 36 | 21,280 | 22,518 | 37,424  | 21,386 | 22,631 | 37,611  |
| 37 | 21,694 | 22,827 | 37,464  | 21,803 | 22,941 | 37,651  |
| 38 | 21,716 | 22,878 | 38,059  | 21,824 | 22,992 | 38,249  |
| 39 | 22,006 | 22,965 | 38,466  | 22,116 | 23,080 | 38,657  |
| 40 | 22,482 | 23,253 | 38,608  | 22,594 | 23,369 | 38,801  |
| 41 | 22,744 | 24,002 | 38,673  | 22,858 | 24,121 | 38,866  |
| 42 | 23,123 | 24,024 | 38,879  | 23,239 | 24,143 | 39,074  |
| 43 | 24,000 | 24,476 | 39,248  | 24,120 | 24,598 | 39,445  |
| 44 | 24,803 | 25,990 | 39,524  | 24,927 | 26,120 | 39,721  |
| 45 | 24,806 | 26,738 | 39,886  | 24,931 | 26,872 | 40,085  |
| 46 | 25,359 | 29,022 | 40,055  | 25,486 | 29,167 | 40,255  |
| 47 | 25,475 | 29,043 | 40,086  | 25,603 | 29,189 | 40,287  |
| 48 | 26,409 | 29,706 | 40,147  | 26,541 | 29,854 | 40,347  |
| 49 | 27,338 | 30,676 | 40,278  | 27,475 | 30,828 | 40,480  |
| 50 | 28,099 | 31,371 | 40,570  | 28,240 | 31,528 | 40,773  |
| 51 | 28,803 | 32,063 | 40,943  | 28,947 | 32,224 | 41,147  |
| 52 | 29,287 | 32,509 | 41,359  | 29,433 | 32,671 | 41,566  |
| 53 | 29,585 | 32,649 | 41,554  | 29,733 | 32,812 | 41,762  |
| 54 | 30,180 | 33,094 | 41,614  | 30,331 | 33,260 | 41,822  |
| 55 | 30,736 | 33,176 | 41,673  | 30,890 | 33,342 | 41,881  |
| 56 | 34,118 | 34,200 | 41,914  | 34,289 | 34,371 | 42,124  |
| 57 | 34,250 | 36,623 | 41,970  | 34,421 | 36,806 | 42,180  |
| 58 | 34,666 | 38,110 | 43,368  | 34,839 | 38,301 | 43,585  |
| 59 | 35,962 | 40,325 | 46,654  | 36,142 | 40,526 | 46,887  |
| 60 | 37,213 | 41,681 | 47,679  | 37,400 | 41,889 | 47,917  |
| 61 | 38,434 | 43,917 | 53,961  | 38,626 | 44,136 | 54,231  |
| 62 | 41,752 | 48,277 | 61,559  | 41,961 | 48,518 | 61,867  |
| 63 | 48,456 | 51,775 | 70,822  | 48,698 | 52,034 | 71,176  |
| 64 | 55,311 | 56,164 | 79,763  | 55,587 | 56,445 | 80,162  |
| 65 | 58,606 | 62,771 | 89,419  | 58,898 | 63,085 | 89,866  |
| 66 | 62,920 | 67,437 | 100,968 | 63,235 | 67,774 | 101,472 |
| 67 | 63,417 | 67,906 | 102,736 | 63,735 | 68,245 | 103,250 |
| 68 | 63,743 | 68,513 | 105,033 | 64,061 | 68,856 | 105,558 |
| 69 | 64,157 | 69,545 | 105,402 | 64,478 | 69,892 | 105,929 |
| 70 | 64,730 | 70,024 | 105,533 | 65,054 | 70,374 | 106,060 |

| 年齡 | 表 4: 昂貴醫院 100% 賠付, 1 萬元免賠額 |        |        |              |        |        |
|----|----------------------------|--------|--------|--------------|--------|--------|
|    | 有基本醫療保險或公費醫療               |        |        | 無基本醫療保險或公費醫療 |        |        |
|    | 中國(含港澳<br>台)               | 全球除美國  | 全球     | 中國(含港澳<br>台) | 全球除美國  | 全球     |
| 0  | 12,638                     | 12,686 | 23,042 | 12,702       | 12,750 | 23,157 |
| 1  | 12,189                     | 12,240 | 22,227 | 12,250       | 12,301 | 22,338 |
| 2  | 11,762                     | 11,813 | 21,449 | 11,821       | 11,872 | 21,556 |
| 3  | 11,425                     | 11,476 | 20,834 | 11,482       | 11,533 | 20,939 |
| 4  | 10,969                     | 11,020 | 20,003 | 11,024       | 11,075 | 20,103 |
| 5  | 10,531                     | 10,583 | 19,207 | 10,583       | 10,636 | 19,303 |
| 6  | 10,114                     | 10,167 | 18,449 | 10,164       | 10,218 | 18,541 |
| 7  | 9,579                      | 9,632  | 17,473 | 9,626        | 9,681  | 17,561 |
| 8  | 9,340                      | 9,394  | 17,039 | 9,387        | 9,440  | 17,125 |
| 9  | 9,121                      | 9,177  | 16,643 | 9,167        | 9,223  | 16,727 |
| 10 | 8,719                      | 8,773  | 15,909 | 8,763        | 8,817  | 15,989 |
| 11 | 8,467                      | 8,523  | 15,452 | 8,510        | 8,566  | 15,529 |
| 12 | 8,324                      | 8,379  | 15,191 | 8,366        | 8,421  | 15,267 |
| 13 | 8,241                      | 8,296  | 15,039 | 8,282        | 8,338  | 15,115 |
| 14 | 8,262                      | 8,317  | 15,077 | 8,303        | 8,359  | 15,153 |
| 15 | 8,273                      | 8,329  | 15,096 | 8,314        | 8,370  | 15,172 |
| 16 | 8,517                      | 8,573  | 15,541 | 8,560        | 8,616  | 15,619 |
| 17 | 8,772                      | 8,827  | 16,008 | 8,816        | 8,871  | 16,087 |
| 18 | 9,041                      | 9,095  | 16,495 | 9,087        | 9,141  | 16,578 |
| 19 | 8,859                      | 8,914  | 16,163 | 8,903        | 8,959  | 16,244 |
| 20 | 8,001                      | 8,713  | 14,815 | 8,041        | 8,757  | 14,889 |
| 21 | 8,063                      | 8,730  | 15,123 | 8,103        | 8,773  | 15,199 |
| 22 | 8,195                      | 8,740  | 16,148 | 8,236        | 8,784  | 16,229 |
| 23 | 8,269                      | 8,747  | 17,593 | 8,311        | 8,790  | 17,681 |
| 24 | 8,339                      | 8,785  | 18,335 | 8,381        | 8,828  | 18,427 |
| 25 | 8,734                      | 9,198  | 18,631 | 8,778        | 9,244  | 18,725 |
| 26 | 9,675                      | 9,736  | 19,253 | 9,723        | 9,784  | 19,349 |
| 27 | 9,799                      | 10,011 | 19,416 | 9,849        | 10,061 | 19,513 |
| 28 | 10,388                     | 10,597 | 19,479 | 10,441       | 10,650 | 19,577 |
| 29 | 11,365                     | 11,580 | 19,543 | 11,422       | 11,638 | 19,641 |
| 30 | 11,732                     | 11,946 | 19,642 | 11,790       | 12,006 | 19,740 |
| 31 | 11,851                     | 11,970 | 19,871 | 11,910       | 12,030 | 19,971 |
| 32 | 12,284                     | 12,048 | 20,202 | 12,345       | 12,108 | 20,302 |
| 33 | 12,341                     | 12,148 | 20,689 | 12,402       | 12,208 | 20,793 |
| 34 | 12,394                     | 12,309 | 21,080 | 12,455       | 12,371 | 21,185 |

|    |        |        |        |        |        |        |
|----|--------|--------|--------|--------|--------|--------|
| 35 | 12,855 | 13,003 | 21,176 | 12,920 | 13,067 | 21,282 |
| 36 | 13,100 | 13,272 | 21,341 | 13,165 | 13,338 | 21,447 |
| 37 | 13,104 | 13,296 | 21,849 | 13,170 | 13,363 | 21,958 |
| 38 | 13,697 | 13,822 | 21,972 | 13,766 | 13,891 | 22,082 |
| 39 | 13,709 | 13,842 | 22,101 | 13,778 | 13,911 | 22,211 |
| 40 | 13,802 | 13,880 | 22,567 | 13,871 | 13,949 | 22,680 |
| 41 | 13,819 | 13,899 | 23,140 | 13,888 | 13,969 | 23,256 |
| 42 | 14,049 | 14,266 | 23,683 | 14,119 | 14,337 | 23,801 |
| 43 | 14,840 | 14,498 | 24,099 | 14,914 | 14,570 | 24,219 |
| 44 | 14,962 | 15,007 | 24,670 | 15,037 | 15,082 | 24,793 |
| 45 | 15,351 | 15,854 | 24,826 | 15,428 | 15,932 | 24,951 |
| 46 | 15,692 | 17,053 | 25,007 | 15,771 | 17,139 | 25,132 |
| 47 | 16,152 | 17,562 | 25,014 | 16,233 | 17,649 | 25,140 |
| 48 | 17,111 | 18,432 | 26,207 | 17,197 | 18,524 | 26,338 |
| 49 | 17,729 | 19,109 | 27,076 | 17,817 | 19,205 | 27,212 |
| 50 | 18,761 | 20,244 | 29,570 | 18,855 | 20,345 | 29,718 |
| 51 | 20,028 | 21,640 | 31,234 | 20,128 | 21,748 | 31,390 |
| 52 | 20,340 | 21,955 | 32,305 | 20,442 | 22,066 | 32,466 |
| 53 | 20,935 | 22,581 | 33,257 | 21,040 | 22,694 | 33,423 |
| 54 | 21,767 | 23,461 | 34,338 | 21,877 | 23,578 | 34,510 |
| 55 | 23,748 | 24,814 | 34,626 | 23,867 | 24,938 | 34,799 |
| 56 | 24,664 | 24,860 | 34,719 | 24,787 | 24,984 | 34,893 |
| 57 | 25,268 | 26,261 | 34,746 | 25,394 | 26,392 | 34,920 |
| 58 | 25,349 | 27,080 | 34,812 | 25,475 | 27,216 | 34,986 |
| 59 | 26,438 | 28,815 | 37,355 | 26,570 | 28,960 | 37,542 |
| 60 | 27,291 | 29,727 | 39,471 | 27,427 | 29,876 | 39,668 |
| 61 | 28,688 | 31,890 | 43,890 | 28,832 | 32,049 | 44,109 |
| 62 | 30,308 | 34,316 | 48,831 | 30,460 | 34,488 | 49,075 |
| 63 | 34,231 | 38,321 | 56,292 | 34,402 | 38,513 | 56,573 |
| 64 | 36,970 | 42,658 | 58,697 | 37,155 | 42,872 | 58,990 |
| 65 | 37,292 | 45,292 | 60,668 | 37,478 | 45,518 | 60,971 |
| 66 | 39,408 | 47,858 | 69,048 | 39,605 | 48,098 | 69,393 |
| 67 | 42,677 | 49,243 | 77,239 | 42,891 | 49,489 | 77,625 |
| 68 | 45,951 | 49,986 | 80,095 | 46,180 | 50,236 | 80,495 |
| 69 | 46,809 | 50,253 | 82,037 | 47,043 | 50,504 | 82,448 |
| 70 | 47,936 | 50,412 | 82,384 | 48,175 | 50,664 | 82,796 |

保险合同免除等待期

单位：人民币元

| 年龄 | 表 1：昂贵医院 0%赔付，0 元免赔额 |        |        |              |        |        |
|----|----------------------|--------|--------|--------------|--------|--------|
|    | 有基本医疗保险或公费医疗         |        |        | 无基本医疗保险或公费医疗 |        |        |
|    | 中国(含港澳台)             | 全球除美国  | 全球     | 中国(含港澳台)     | 全球除美国  | 全球     |
| 0  | 9,894                | 14,626 | 21,966 | 9,943        | 14,699 | 22,076 |
| 1  | 10,127               | 14,111 | 21,190 | 10,178       | 14,182 | 21,296 |
| 2  | 9,772                | 13,618 | 20,448 | 9,821        | 13,686 | 20,550 |
| 3  | 9,939                | 13,229 | 19,863 | 9,989        | 13,295 | 19,962 |
| 4  | 9,542                | 12,703 | 19,070 | 9,590        | 12,767 | 19,165 |
| 5  | 9,161                | 12,200 | 18,313 | 9,207        | 12,261 | 18,405 |
| 6  | 8,798                | 11,720 | 17,590 | 8,842        | 11,779 | 17,678 |
| 7  | 8,333                | 11,102 | 16,660 | 8,375        | 11,158 | 16,743 |
| 8  | 8,126                | 10,827 | 16,247 | 8,167        | 10,881 | 16,328 |
| 9  | 7,936                | 10,577 | 15,868 | 7,976        | 10,630 | 15,947 |
| 10 | 7,585                | 10,111 | 15,168 | 7,623        | 10,162 | 15,244 |
| 11 | 7,366                | 9,823  | 14,735 | 7,403        | 9,872  | 14,809 |
| 12 | 7,242                | 9,657  | 14,484 | 7,278        | 9,705  | 14,556 |
| 13 | 7,169                | 9,561  | 14,341 | 7,205        | 9,609  | 14,413 |
| 14 | 7,187                | 9,585  | 14,377 | 7,223        | 9,633  | 14,449 |
| 15 | 7,197                | 9,598  | 14,396 | 7,233        | 9,646  | 14,468 |
| 16 | 7,409                | 9,879  | 14,818 | 7,446        | 9,928  | 14,892 |
| 17 | 7,632                | 10,174 | 15,263 | 7,670        | 10,225 | 15,339 |
| 18 | 7,865                | 10,483 | 15,729 | 7,904        | 10,535 | 15,808 |
| 19 | 8,247                | 10,274 | 15,413 | 8,288        | 10,325 | 15,490 |
| 20 | 8,911                | 11,158 | 16,674 | 8,956        | 11,214 | 16,757 |
| 21 | 9,158                | 11,879 | 17,027 | 9,204        | 11,938 | 17,112 |
| 22 | 9,317                | 11,903 | 17,050 | 9,364        | 11,963 | 17,135 |
| 23 | 9,601                | 12,174 | 17,404 | 9,649        | 12,235 | 17,491 |
| 24 | 9,731                | 12,405 | 17,722 | 9,780        | 12,467 | 17,811 |
| 25 | 10,543               | 13,124 | 18,594 | 10,596       | 13,190 | 18,687 |
| 26 | 10,976               | 13,680 | 19,190 | 11,031       | 13,748 | 19,286 |
| 27 | 10,946               | 15,199 | 21,995 | 11,001       | 15,275 | 22,105 |
| 28 | 10,962               | 16,834 | 24,296 | 11,017       | 16,918 | 24,417 |
| 29 | 10,699               | 17,769 | 26,259 | 10,752       | 17,858 | 26,390 |
| 30 | 12,056               | 18,187 | 26,851 | 12,116       | 18,278 | 26,985 |
| 31 | 11,816               | 18,202 | 26,906 | 11,875       | 18,293 | 27,041 |
| 32 | 11,710               | 18,242 | 26,937 | 11,769       | 18,333 | 27,072 |

|    |        |        |        |        |        |        |
|----|--------|--------|--------|--------|--------|--------|
| 33 | 11,596 | 19,309 | 28,530 | 11,654 | 19,406 | 28,673 |
| 34 | 11,631 | 19,554 | 28,880 | 11,689 | 19,652 | 29,024 |
| 35 | 12,811 | 20,058 | 29,643 | 12,875 | 20,158 | 29,791 |
| 36 | 13,653 | 20,205 | 29,824 | 13,721 | 20,306 | 29,973 |
| 37 | 14,097 | 20,487 | 30,205 | 14,167 | 20,589 | 30,356 |
| 38 | 14,109 | 20,559 | 30,253 | 14,180 | 20,662 | 30,404 |
| 39 | 13,980 | 20,664 | 30,355 | 14,050 | 20,767 | 30,507 |
| 40 | 16,049 | 20,932 | 30,738 | 16,129 | 21,037 | 30,892 |
| 41 | 16,448 | 21,544 | 31,643 | 16,530 | 21,652 | 31,801 |
| 42 | 16,931 | 21,600 | 31,644 | 17,016 | 21,708 | 31,802 |
| 43 | 17,157 | 22,020 | 32,224 | 17,243 | 22,130 | 32,385 |
| 44 | 17,202 | 23,383 | 34,211 | 17,288 | 23,500 | 34,382 |
| 45 | 17,736 | 24,084 | 35,167 | 17,825 | 24,204 | 35,343 |
| 46 | 18,511 | 26,083 | 37,660 | 18,604 | 26,213 | 37,848 |
| 47 | 18,569 | 26,107 | 37,734 | 18,662 | 26,238 | 37,923 |
| 48 | 19,224 | 26,690 | 38,128 | 19,320 | 26,823 | 38,319 |
| 49 | 19,876 | 27,536 | 39,192 | 19,975 | 27,674 | 39,388 |
| 50 | 20,406 | 28,127 | 39,893 | 20,508 | 28,268 | 40,092 |
| 51 | 20,890 | 28,736 | 40,584 | 20,994 | 28,880 | 40,787 |
| 52 | 21,216 | 29,188 | 40,828 | 21,322 | 29,334 | 41,032 |
| 53 | 21,403 | 29,353 | 40,917 | 21,510 | 29,500 | 41,122 |
| 54 | 21,804 | 29,798 | 41,008 | 21,913 | 29,947 | 41,213 |
| 55 | 22,162 | 29,817 | 41,072 | 22,273 | 29,966 | 41,277 |
| 56 | 25,494 | 30,898 | 41,253 | 25,621 | 31,052 | 41,459 |
| 57 | 25,591 | 33,076 | 43,774 | 25,719 | 33,241 | 43,993 |
| 58 | 25,909 | 34,454 | 45,424 | 26,039 | 34,626 | 45,651 |
| 59 | 26,875 | 36,451 | 48,094 | 27,009 | 36,633 | 48,334 |
| 60 | 27,816 | 37,712 | 49,604 | 27,955 | 37,901 | 49,852 |
| 61 | 28,732 | 39,741 | 52,256 | 28,876 | 39,940 | 52,517 |
| 62 | 31,197 | 43,614 | 57,713 | 31,353 | 43,832 | 58,002 |
| 63 | 36,189 | 46,654 | 62,388 | 36,370 | 46,887 | 62,700 |
| 64 | 41,277 | 50,463 | 68,253 | 41,483 | 50,715 | 68,594 |
| 65 | 43,719 | 56,289 | 76,712 | 43,938 | 56,570 | 77,096 |
| 66 | 46,930 | 60,435 | 82,583 | 47,165 | 60,737 | 82,996 |
| 67 | 47,327 | 61,001 | 82,621 | 47,564 | 61,306 | 83,034 |
| 68 | 47,589 | 61,696 | 82,798 | 47,827 | 62,004 | 83,212 |
| 69 | 47,921 | 62,747 | 83,585 | 48,161 | 63,061 | 84,003 |
| 70 | 48,377 | 63,334 | 83,607 | 48,619 | 63,651 | 84,025 |
| 71 | 49,077 | 65,168 | 85,749 | 49,322 | 65,494 | 86,178 |

|     |         |         |         |         |         |         |
|-----|---------|---------|---------|---------|---------|---------|
| 72  | 49,521  | 67,049  | 87,920  | 49,769  | 67,384  | 88,360  |
| 73  | 50,959  | 68,963  | 90,114  | 51,214  | 69,308  | 90,565  |
| 74  | 52,424  | 70,921  | 92,331  | 52,686  | 71,276  | 92,793  |
| 75  | 53,918  | 72,913  | 94,567  | 54,188  | 73,278  | 95,040  |
| 76  | 55,446  | 74,940  | 96,821  | 55,723  | 75,315  | 97,305  |
| 77  | 57,002  | 77,008  | 99,086  | 57,287  | 77,393  | 99,581  |
| 78  | 58,582  | 79,113  | 101,365 | 58,875  | 79,509  | 101,872 |
| 79  | 60,197  | 81,249  | 103,648 | 60,498  | 81,655  | 104,166 |
| 80  | 61,837  | 83,424  | 105,934 | 62,146  | 83,841  | 106,464 |
| 81  | 63,503  | 85,631  | 108,224 | 63,821  | 86,059  | 108,765 |
| 82  | 65,199  | 87,869  | 110,504 | 65,525  | 88,308  | 111,057 |
| 83  | 66,915  | 90,135  | 112,775 | 67,250  | 90,586  | 113,339 |
| 84  | 68,658  | 92,431  | 115,025 | 69,001  | 92,893  | 115,600 |
| 85  | 70,425  | 94,754  | 117,257 | 70,777  | 95,228  | 117,843 |
| 86  | 75,102  | 100,989 | 124,235 | 75,478  | 101,494 | 124,856 |
| 87  | 82,617  | 111,486 | 142,467 | 83,030  | 112,043 | 143,179 |
| 88  | 88,105  | 118,873 | 151,718 | 88,546  | 119,467 | 152,477 |
| 89  | 94,173  | 127,043 | 162,033 | 94,644  | 127,678 | 162,843 |
| 90  | 102,642 | 138,455 | 176,458 | 103,155 | 139,147 | 177,340 |
| 91  | 108,499 | 146,369 | 186,804 | 109,041 | 147,101 | 187,738 |
| 92  | 111,460 | 150,296 | 190,942 | 112,017 | 151,047 | 191,897 |
| 93  | 114,471 | 154,278 | 195,077 | 115,043 | 155,049 | 196,052 |
| 94  | 117,526 | 158,316 | 199,206 | 118,114 | 159,108 | 200,202 |
| 95  | 120,629 | 162,413 | 203,314 | 121,232 | 163,225 | 204,331 |
| 96  | 123,776 | 166,561 | 207,395 | 124,395 | 167,394 | 208,432 |
| 97  | 126,968 | 170,757 | 211,437 | 127,603 | 171,611 | 212,494 |
| 98  | 130,194 | 174,998 | 215,428 | 130,845 | 175,873 | 216,505 |
| 99  | 133,459 | 179,276 | 219,358 | 134,126 | 180,172 | 220,455 |
| 100 | 136,758 | 183,595 | 223,208 | 137,442 | 184,513 | 224,324 |

| 年龄 | 表 2: 昂贵医院 0%赔付, 1 万元免赔额 |        |        |              |        |        |
|----|-------------------------|--------|--------|--------------|--------|--------|
|    | 有基本医疗保险或公费医疗            |        |        | 无基本医疗保险或公费医疗 |        |        |
|    | 中国(含港澳台)                | 全球除美国  | 全球     | 中国(含港澳台)     | 全球除美国  | 全球     |
| 0  | 9,138                   | 11,113 | 18,163 | 9,184        | 11,169 | 18,254 |
| 1  | 8,814                   | 10,722 | 17,522 | 8,858        | 10,776 | 17,610 |
| 2  | 8,505                   | 10,349 | 16,910 | 8,548        | 10,401 | 16,995 |
| 3  | 8,261                   | 10,054 | 16,425 | 8,302        | 10,104 | 16,507 |
| 4  | 7,932                   | 9,655  | 15,771 | 7,972        | 9,703  | 15,850 |

|    |        |        |        |        |        |        |
|----|--------|--------|--------|--------|--------|--------|
| 5  | 7,615  | 9,273  | 15,145 | 7,653  | 9,319  | 15,221 |
| 6  | 7,315  | 8,909  | 14,548 | 7,352  | 8,954  | 14,621 |
| 7  | 6,928  | 8,441  | 13,781 | 6,963  | 8,483  | 13,850 |
| 8  | 6,756  | 8,234  | 13,439 | 6,790  | 8,275  | 13,506 |
| 9  | 6,599  | 8,043  | 13,127 | 6,632  | 8,083  | 13,193 |
| 10 | 6,306  | 7,691  | 12,549 | 6,338  | 7,729  | 12,612 |
| 11 | 6,127  | 7,473  | 12,190 | 6,158  | 7,510  | 12,251 |
| 12 | 6,022  | 7,347  | 11,983 | 6,052  | 7,384  | 12,043 |
| 13 | 5,963  | 7,275  | 11,865 | 5,993  | 7,311  | 11,924 |
| 14 | 5,977  | 7,292  | 11,895 | 6,007  | 7,328  | 11,954 |
| 15 | 5,985  | 7,302  | 11,911 | 6,015  | 7,339  | 11,971 |
| 16 | 6,161  | 7,515  | 12,260 | 6,192  | 7,553  | 12,321 |
| 17 | 6,346  | 7,739  | 12,627 | 6,378  | 7,778  | 12,690 |
| 18 | 6,540  | 7,972  | 13,011 | 6,573  | 8,012  | 13,076 |
| 19 | 6,408  | 7,813  | 12,750 | 6,440  | 7,852  | 12,814 |
| 20 | 6,076  | 7,602  | 11,837 | 6,106  | 7,640  | 11,896 |
| 21 | 6,112  | 7,609  | 11,873 | 6,143  | 7,647  | 11,932 |
| 22 | 6,209  | 7,616  | 11,889 | 6,240  | 7,654  | 11,948 |
| 23 | 6,252  | 7,629  | 11,931 | 6,283  | 7,667  | 11,991 |
| 24 | 6,288  | 7,664  | 12,018 | 6,319  | 7,702  | 12,078 |
| 25 | 6,599  | 8,025  | 12,564 | 6,632  | 8,065  | 12,627 |
| 26 | 7,238  | 8,532  | 13,378 | 7,274  | 8,575  | 13,445 |
| 27 | 7,449  | 8,803  | 13,769 | 7,486  | 8,847  | 13,838 |
| 28 | 7,887  | 9,322  | 14,591 | 7,926  | 9,369  | 14,664 |
| 29 | 8,630  | 10,194 | 15,940 | 8,673  | 10,245 | 16,020 |
| 30 | 8,992  | 10,614 | 16,438 | 9,037  | 10,667 | 16,520 |
| 31 | 9,053  | 10,619 | 16,472 | 9,098  | 10,672 | 16,554 |
| 32 | 9,384  | 10,734 | 16,687 | 9,431  | 10,788 | 16,770 |
| 33 | 9,424  | 10,833 | 16,841 | 9,471  | 10,887 | 16,925 |
| 34 | 9,464  | 10,983 | 17,076 | 9,511  | 11,038 | 17,161 |
| 35 | 9,831  | 11,577 | 17,980 | 9,880  | 11,635 | 18,070 |
| 36 | 10,019 | 11,810 | 18,331 | 10,069 | 11,869 | 18,423 |
| 37 | 10,025 | 11,829 | 18,360 | 10,075 | 11,888 | 18,452 |
| 38 | 10,480 | 12,300 | 19,084 | 10,532 | 12,362 | 19,179 |
| 39 | 10,481 | 12,334 | 19,148 | 10,533 | 12,396 | 19,244 |
| 40 | 10,548 | 12,366 | 19,201 | 10,601 | 12,428 | 19,297 |
| 41 | 10,560 | 12,378 | 19,217 | 10,613 | 12,440 | 19,313 |
| 42 | 10,742 | 12,693 | 19,692 | 10,796 | 12,756 | 19,790 |
| 43 | 11,338 | 12,914 | 20,033 | 11,395 | 12,979 | 20,133 |

|    |        |        |        |        |        |         |
|----|--------|--------|--------|--------|--------|---------|
| 44 | 11,433 | 13,375 | 20,739 | 11,490 | 13,442 | 20,843  |
| 45 | 11,735 | 14,134 | 21,902 | 11,794 | 14,205 | 22,012  |
| 46 | 12,029 | 15,136 | 23,257 | 12,089 | 15,212 | 23,373  |
| 47 | 12,382 | 15,579 | 23,956 | 12,444 | 15,657 | 24,076  |
| 48 | 13,130 | 16,342 | 25,131 | 13,196 | 16,424 | 25,257  |
| 49 | 13,610 | 16,934 | 26,059 | 13,678 | 17,019 | 26,189  |
| 50 | 14,413 | 17,920 | 27,581 | 14,485 | 18,010 | 27,719  |
| 51 | 15,211 | 18,905 | 29,464 | 15,287 | 19,000 | 29,611  |
| 52 | 15,435 | 19,185 | 29,909 | 15,512 | 19,281 | 30,059  |
| 53 | 15,880 | 19,738 | 30,762 | 15,959 | 19,837 | 30,916  |
| 54 | 16,511 | 20,512 | 31,961 | 16,594 | 20,615 | 32,121  |
| 55 | 18,013 | 21,699 | 33,801 | 18,103 | 21,807 | 33,970  |
| 56 | 18,567 | 21,829 | 33,855 | 18,660 | 21,938 | 34,024  |
| 57 | 19,050 | 22,729 | 35,224 | 19,145 | 22,843 | 35,400  |
| 58 | 19,083 | 23,444 | 36,350 | 19,178 | 23,561 | 36,532  |
| 59 | 19,911 | 24,947 | 38,682 | 20,011 | 25,072 | 38,875  |
| 60 | 20,531 | 25,736 | 39,924 | 20,634 | 25,865 | 40,124  |
| 61 | 21,598 | 27,614 | 42,833 | 21,706 | 27,752 | 43,047  |
| 62 | 22,828 | 29,480 | 45,721 | 22,942 | 29,627 | 45,950  |
| 63 | 25,834 | 32,330 | 50,146 | 25,963 | 32,492 | 50,397  |
| 64 | 27,931 | 34,938 | 54,190 | 28,071 | 35,113 | 54,461  |
| 65 | 28,189 | 37,107 | 57,554 | 28,330 | 37,293 | 57,842  |
| 66 | 29,794 | 39,216 | 60,831 | 29,943 | 39,412 | 61,135  |
| 67 | 32,268 | 41,172 | 63,869 | 32,429 | 41,378 | 64,188  |
| 68 | 34,737 | 43,218 | 67,057 | 34,911 | 43,434 | 67,392  |
| 69 | 35,325 | 43,552 | 67,611 | 35,502 | 43,770 | 67,949  |
| 70 | 36,096 | 43,684 | 67,860 | 36,276 | 43,902 | 68,199  |
| 71 | 36,736 | 45,119 | 70,105 | 36,920 | 45,345 | 70,456  |
| 72 | 37,187 | 46,598 | 72,418 | 37,373 | 46,831 | 72,780  |
| 73 | 38,389 | 48,121 | 74,802 | 38,581 | 48,362 | 75,176  |
| 74 | 39,633 | 49,689 | 77,249 | 39,831 | 49,937 | 77,635  |
| 75 | 40,900 | 51,301 | 79,769 | 41,105 | 51,558 | 80,168  |
| 76 | 42,213 | 52,958 | 82,363 | 42,424 | 53,223 | 82,775  |
| 77 | 43,562 | 54,665 | 85,033 | 43,780 | 54,938 | 85,458  |
| 78 | 44,941 | 56,415 | 87,776 | 45,166 | 56,697 | 88,215  |
| 79 | 46,363 | 58,216 | 90,600 | 46,595 | 58,507 | 91,053  |
| 80 | 47,822 | 60,063 | 93,493 | 48,061 | 60,363 | 93,960  |
| 81 | 49,319 | 61,964 | 96,477 | 49,566 | 62,274 | 96,959  |
| 82 | 50,855 | 63,917 | 99,533 | 51,109 | 64,237 | 100,031 |



|     |         |         |         |         |         |         |
|-----|---------|---------|---------|---------|---------|---------|
| 83  | 52,432  | 65,923  | 102,678 | 52,694  | 66,253  | 103,191 |
| 84  | 54,048  | 67,977  | 105,908 | 54,318  | 68,317  | 106,438 |
| 85  | 55,707  | 70,090  | 109,219 | 55,986  | 70,440  | 109,765 |
| 86  | 59,702  | 75,144  | 117,123 | 60,001  | 75,520  | 117,709 |
| 87  | 63,461  | 79,657  | 124,013 | 63,778  | 80,055  | 124,633 |
| 88  | 67,747  | 85,044  | 132,409 | 68,086  | 85,469  | 133,071 |
| 89  | 72,450  | 90,951  | 141,611 | 72,812  | 91,406  | 142,319 |
| 90  | 79,014  | 99,191  | 154,460 | 79,409  | 99,687  | 155,232 |
| 91  | 83,411  | 104,702 | 163,033 | 83,828  | 105,226 | 163,848 |
| 92  | 86,043  | 108,038 | 168,258 | 86,473  | 108,578 | 169,099 |
| 93  | 88,740  | 111,459 | 173,627 | 89,184  | 112,016 | 174,495 |
| 94  | 91,504  | 114,978 | 179,141 | 91,962  | 115,553 | 180,037 |
| 95  | 94,350  | 118,587 | 184,804 | 94,822  | 119,180 | 185,728 |
| 96  | 97,262  | 122,294 | 190,618 | 97,748  | 122,905 | 191,571 |
| 97  | 100,250 | 126,100 | 196,588 | 100,751 | 126,731 | 197,571 |
| 98  | 103,313 | 129,999 | 202,715 | 103,830 | 130,649 | 203,729 |
| 99  | 106,451 | 134,000 | 208,996 | 106,983 | 134,670 | 210,041 |
| 100 | 109,660 | 138,101 | 215,442 | 110,208 | 138,792 | 216,519 |

| 年齡 | 表 3：昂貴醫院 100% 賠付，0 元免賠額 |        |        |              |        |        |
|----|-------------------------|--------|--------|--------------|--------|--------|
|    | 有基本醫療保險或公費醫療            |        |        | 無基本醫療保險或公費醫療 |        |        |
|    | 中國（含港澳<br>台）            | 全球除美國  | 全球     | 中國（含港澳<br>台） | 全球除美國  | 全球     |
| 0  | 16,480                  | 20,423 | 30,117 | 16,562       | 20,525 | 30,268 |
| 1  | 15,896                  | 19,702 | 29,052 | 15,975       | 19,801 | 29,197 |
| 2  | 15,337                  | 19,013 | 28,034 | 15,414       | 19,108 | 28,174 |
| 3  | 14,896                  | 18,468 | 27,229 | 14,970       | 18,560 | 27,365 |
| 4  | 14,300                  | 17,732 | 26,141 | 14,372       | 17,821 | 26,272 |
| 5  | 13,731                  | 17,027 | 25,100 | 13,800       | 17,112 | 25,226 |
| 6  | 13,186                  | 16,356 | 24,107 | 13,252       | 16,438 | 24,228 |
| 7  | 12,487                  | 15,492 | 22,832 | 12,549       | 15,569 | 22,946 |
| 8  | 12,176                  | 15,108 | 22,265 | 12,237       | 15,184 | 22,376 |
| 9  | 11,892                  | 14,756 | 21,745 | 11,951       | 14,830 | 21,854 |
| 10 | 11,366                  | 14,106 | 20,784 | 11,423       | 14,177 | 20,888 |
| 11 | 11,039                  | 13,702 | 20,189 | 11,094       | 13,771 | 20,290 |
| 12 | 10,850                  | 13,470 | 19,844 | 10,904       | 13,537 | 19,943 |
| 13 | 10,743                  | 13,336 | 19,647 | 10,797       | 13,403 | 19,745 |
| 14 | 10,769                  | 13,369 | 19,697 | 10,823       | 13,436 | 19,795 |
| 15 | 10,783                  | 13,387 | 19,723 | 10,837       | 13,454 | 19,822 |

|    |        |        |        |        |        |        |
|----|--------|--------|--------|--------|--------|--------|
| 16 | 11,101 | 13,781 | 20,304 | 11,157 | 13,850 | 20,406 |
| 17 | 11,436 | 14,194 | 20,915 | 11,493 | 14,265 | 21,020 |
| 18 | 11,786 | 14,626 | 21,553 | 11,845 | 14,699 | 21,661 |
| 19 | 11,550 | 14,332 | 21,120 | 11,608 | 14,404 | 21,226 |
| 20 | 12,074 | 13,650 | 22,862 | 12,134 | 13,718 | 22,976 |
| 21 | 12,416 | 13,956 | 25,076 | 12,478 | 14,026 | 25,201 |
| 22 | 12,633 | 13,975 | 26,939 | 12,696 | 14,045 | 27,074 |
| 23 | 13,017 | 14,277 | 29,385 | 13,082 | 14,348 | 29,532 |
| 24 | 13,709 | 14,546 | 31,759 | 13,778 | 14,619 | 31,918 |
| 25 | 14,200 | 15,397 | 33,135 | 14,271 | 15,474 | 33,301 |
| 26 | 14,839 | 16,057 | 34,054 | 14,913 | 16,137 | 34,224 |
| 27 | 16,817 | 17,891 | 34,767 | 16,901 | 17,980 | 34,941 |
| 28 | 18,551 | 19,803 | 36,024 | 18,644 | 19,902 | 36,204 |
| 29 | 19,594 | 20,873 | 37,191 | 19,692 | 20,977 | 37,377 |
| 30 | 20,059 | 21,353 | 37,509 | 20,159 | 21,460 | 37,697 |
| 31 | 20,792 | 21,427 | 38,000 | 20,896 | 21,534 | 38,190 |
| 32 | 20,851 | 21,459 | 38,235 | 20,955 | 21,566 | 38,426 |
| 33 | 21,966 | 22,618 | 38,749 | 22,076 | 22,731 | 38,943 |
| 34 | 22,034 | 22,902 | 38,821 | 22,144 | 23,017 | 39,015 |
| 35 | 22,280 | 23,517 | 39,354 | 22,391 | 23,635 | 39,551 |
| 36 | 22,400 | 23,703 | 39,394 | 22,512 | 23,822 | 39,591 |
| 37 | 22,836 | 24,028 | 39,436 | 22,950 | 24,148 | 39,633 |
| 38 | 22,859 | 24,082 | 40,062 | 22,973 | 24,202 | 40,262 |
| 39 | 23,164 | 24,174 | 40,490 | 23,280 | 24,295 | 40,692 |
| 40 | 23,665 | 24,477 | 40,640 | 23,783 | 24,599 | 40,843 |
| 41 | 23,941 | 25,265 | 40,708 | 24,061 | 25,391 | 40,912 |
| 42 | 24,340 | 25,288 | 40,925 | 24,462 | 25,414 | 41,130 |
| 43 | 25,263 | 25,764 | 41,314 | 25,389 | 25,893 | 41,521 |
| 44 | 26,108 | 27,358 | 41,604 | 26,239 | 27,495 | 41,812 |
| 45 | 26,112 | 28,145 | 41,985 | 26,243 | 28,286 | 42,195 |
| 46 | 26,694 | 30,549 | 42,163 | 26,827 | 30,702 | 42,374 |
| 47 | 26,816 | 30,572 | 42,196 | 26,950 | 30,725 | 42,407 |
| 48 | 27,799 | 31,269 | 42,260 | 27,938 | 31,425 | 42,471 |
| 49 | 28,777 | 32,290 | 42,398 | 28,921 | 32,451 | 42,610 |
| 50 | 29,578 | 33,022 | 42,705 | 29,726 | 33,187 | 42,919 |
| 51 | 30,319 | 33,751 | 43,098 | 30,471 | 33,920 | 43,313 |
| 52 | 30,828 | 34,220 | 43,536 | 30,982 | 34,391 | 43,754 |
| 53 | 31,142 | 34,367 | 43,741 | 31,298 | 34,539 | 43,960 |
| 54 | 31,768 | 34,836 | 43,804 | 31,927 | 35,010 | 44,023 |

|    |         |         |         |         |         |         |
|----|---------|---------|---------|---------|---------|---------|
| 55 | 32,354  | 34,922  | 43,866  | 32,516  | 35,097  | 44,085  |
| 56 | 35,914  | 36,000  | 44,120  | 36,094  | 36,180  | 44,341  |
| 57 | 36,053  | 38,550  | 44,179  | 36,233  | 38,743  | 44,400  |
| 58 | 36,491  | 40,116  | 45,651  | 36,673  | 40,317  | 45,879  |
| 59 | 37,855  | 42,447  | 49,109  | 38,044  | 42,659  | 49,355  |
| 60 | 39,172  | 43,875  | 50,188  | 39,368  | 44,094  | 50,439  |
| 61 | 40,457  | 46,228  | 56,801  | 40,659  | 46,459  | 57,085  |
| 62 | 43,949  | 50,818  | 64,799  | 44,169  | 51,072  | 65,123  |
| 63 | 51,006  | 54,500  | 74,549  | 51,261  | 54,773  | 74,922  |
| 64 | 58,222  | 59,120  | 83,961  | 58,513  | 59,416  | 84,381  |
| 65 | 61,690  | 66,075  | 94,125  | 61,998  | 66,405  | 94,596  |
| 66 | 66,232  | 70,986  | 106,282 | 66,563  | 71,341  | 106,813 |
| 67 | 66,755  | 71,480  | 108,143 | 67,089  | 71,837  | 108,684 |
| 68 | 67,098  | 72,119  | 110,561 | 67,433  | 72,480  | 111,114 |
| 69 | 67,534  | 73,205  | 110,949 | 67,872  | 73,571  | 111,504 |
| 70 | 68,137  | 73,709  | 111,087 | 68,478  | 74,078  | 111,642 |
| 71 | 69,114  | 75,785  | 111,636 | 69,460  | 76,164  | 112,194 |
| 72 | 69,725  | 77,901  | 114,394 | 70,074  | 78,291  | 114,966 |
| 73 | 71,726  | 80,056  | 117,178 | 72,085  | 80,456  | 117,764 |
| 74 | 73,776  | 82,251  | 119,983 | 74,145  | 82,662  | 120,583 |
| 75 | 75,864  | 84,478  | 122,804 | 76,243  | 84,900  | 123,418 |
| 76 | 77,993  | 86,749  | 125,641 | 78,383  | 87,183  | 126,269 |
| 77 | 80,159  | 89,051  | 128,488 | 80,560  | 89,496  | 129,130 |
| 78 | 82,366  | 91,389  | 131,340 | 82,778  | 91,846  | 131,997 |
| 79 | 84,611  | 93,756  | 134,193 | 85,034  | 94,225  | 134,864 |
| 80 | 86,896  | 96,153  | 137,037 | 87,330  | 96,634  | 137,722 |
| 81 | 89,212  | 98,583  | 139,871 | 89,658  | 99,076  | 140,570 |
| 82 | 91,566  | 101,035 | 142,689 | 92,024  | 101,540 | 143,402 |
| 83 | 93,950  | 103,515 | 145,476 | 94,420  | 104,033 | 146,203 |
| 84 | 96,367  | 106,011 | 148,230 | 96,849  | 106,541 | 148,971 |
| 85 | 98,815  | 108,531 | 150,945 | 99,309  | 109,074 | 151,700 |
| 86 | 105,342 | 115,502 | 159,749 | 105,869 | 116,080 | 160,548 |
| 87 | 116,135 | 128,711 | 184,531 | 116,716 | 129,355 | 185,454 |
| 88 | 123,839 | 137,199 | 196,468 | 124,458 | 137,885 | 197,450 |
| 89 | 132,357 | 146,604 | 209,800 | 133,019 | 147,337 | 210,849 |
| 90 | 144,259 | 159,744 | 228,451 | 144,980 | 160,543 | 229,593 |
| 91 | 152,502 | 168,937 | 241,905 | 153,265 | 169,782 | 243,115 |
| 92 | 156,623 | 173,271 | 247,055 | 157,406 | 174,137 | 248,290 |
| 93 | 160,808 | 177,653 | 252,189 | 161,612 | 178,541 | 253,450 |

|     |         |         |         |         |         |         |
|-----|---------|---------|---------|---------|---------|---------|
| 94  | 165,055 | 182,087 | 257,287 | 165,880 | 182,997 | 258,573 |
| 95  | 169,365 | 186,562 | 262,343 | 170,212 | 187,495 | 263,655 |
| 96  | 173,727 | 191,078 | 267,337 | 174,596 | 192,033 | 268,674 |
| 97  | 178,148 | 195,624 | 272,255 | 179,039 | 196,602 | 273,616 |
| 98  | 182,619 | 200,198 | 277,082 | 183,532 | 201,199 | 278,467 |
| 99  | 187,132 | 204,797 | 281,804 | 188,068 | 205,821 | 283,213 |
| 100 | 191,686 | 209,406 | 286,393 | 192,644 | 210,453 | 287,825 |

| 年齡 | 表 4: 昂貴醫院 100% 賠付, 1 萬元免賠額 |        |        |              |        |        |
|----|----------------------------|--------|--------|--------------|--------|--------|
|    | 有基本醫療保險或公費醫療               |        |        | 無基本醫療保險或公費醫療 |        |        |
|    | 中國(含港澳<br>台)               | 全球除美國  | 全球     | 中國(含港澳<br>台) | 全球除美國  | 全球     |
| 0  | 13,303                     | 13,354 | 24,255 | 13,370       | 13,421 | 24,376 |
| 1  | 12,831                     | 12,884 | 23,397 | 12,895       | 12,948 | 23,514 |
| 2  | 12,381                     | 12,435 | 22,578 | 12,443       | 12,497 | 22,691 |
| 3  | 12,026                     | 12,080 | 21,931 | 12,086       | 12,140 | 22,041 |
| 4  | 11,546                     | 11,600 | 21,056 | 11,604       | 11,658 | 21,161 |
| 5  | 11,085                     | 11,140 | 20,218 | 11,140       | 11,196 | 20,319 |
| 6  | 10,646                     | 10,702 | 19,420 | 10,699       | 10,756 | 19,517 |
| 7  | 10,083                     | 10,139 | 18,393 | 10,133       | 10,190 | 18,485 |
| 8  | 9,832                      | 9,888  | 17,936 | 9,881        | 9,937  | 18,026 |
| 9  | 9,601                      | 9,660  | 17,519 | 9,649        | 9,708  | 17,607 |
| 10 | 9,178                      | 9,235  | 16,746 | 9,224        | 9,281  | 16,830 |
| 11 | 8,913                      | 8,972  | 16,265 | 8,958        | 9,017  | 16,346 |
| 12 | 8,762                      | 8,820  | 15,990 | 8,806        | 8,864  | 16,070 |
| 13 | 8,675                      | 8,733  | 15,831 | 8,718        | 8,777  | 15,910 |
| 14 | 8,697                      | 8,755  | 15,871 | 8,740        | 8,799  | 15,950 |
| 15 | 8,708                      | 8,767  | 15,891 | 8,752        | 8,811  | 15,970 |
| 16 | 8,965                      | 9,024  | 16,359 | 9,010        | 9,069  | 16,441 |
| 17 | 9,234                      | 9,292  | 16,850 | 9,280        | 9,338  | 16,934 |
| 18 | 9,517                      | 9,574  | 17,363 | 9,565        | 9,622  | 17,450 |
| 19 | 9,325                      | 9,383  | 17,014 | 9,372        | 9,430  | 17,099 |
| 20 | 8,422                      | 9,172  | 15,595 | 8,464        | 9,218  | 15,673 |
| 21 | 8,487                      | 9,189  | 15,919 | 8,529        | 9,235  | 15,999 |
| 22 | 8,626                      | 9,200  | 16,998 | 8,669        | 9,246  | 17,083 |
| 23 | 8,704                      | 9,207  | 18,519 | 8,748        | 9,253  | 18,612 |
| 24 | 8,778                      | 9,247  | 19,300 | 8,822        | 9,293  | 19,397 |
| 25 | 9,194                      | 9,682  | 19,612 | 9,240        | 9,730  | 19,710 |
| 26 | 10,184                     | 10,248 | 20,266 | 10,235       | 10,299 | 20,367 |

|    |        |        |        |        |        |        |
|----|--------|--------|--------|--------|--------|--------|
| 27 | 10,315 | 10,538 | 20,438 | 10,367 | 10,591 | 20,540 |
| 28 | 10,935 | 11,155 | 20,504 | 10,990 | 11,211 | 20,607 |
| 29 | 11,963 | 12,189 | 20,572 | 12,023 | 12,250 | 20,675 |
| 30 | 12,349 | 12,575 | 20,676 | 12,411 | 12,638 | 20,779 |
| 31 | 12,475 | 12,600 | 20,917 | 12,537 | 12,663 | 21,022 |
| 32 | 12,930 | 12,682 | 21,265 | 12,995 | 12,745 | 21,371 |
| 33 | 12,990 | 12,787 | 21,778 | 13,055 | 12,851 | 21,887 |
| 34 | 13,046 | 12,957 | 22,189 | 13,111 | 13,022 | 22,300 |
| 35 | 13,532 | 13,687 | 22,291 | 13,600 | 13,755 | 22,402 |
| 36 | 13,789 | 13,970 | 22,464 | 13,858 | 14,040 | 22,576 |
| 37 | 13,794 | 13,996 | 22,999 | 13,863 | 14,066 | 23,114 |
| 38 | 14,418 | 14,549 | 23,128 | 14,490 | 14,622 | 23,244 |
| 39 | 14,431 | 14,570 | 23,264 | 14,503 | 14,643 | 23,380 |
| 40 | 14,528 | 14,610 | 23,755 | 14,601 | 14,683 | 23,874 |
| 41 | 14,546 | 14,631 | 24,358 | 14,619 | 14,704 | 24,480 |
| 42 | 14,788 | 15,017 | 24,929 | 14,862 | 15,092 | 25,054 |
| 43 | 15,621 | 15,261 | 25,367 | 15,699 | 15,337 | 25,494 |
| 44 | 15,749 | 15,797 | 25,968 | 15,828 | 15,876 | 26,098 |
| 45 | 16,159 | 16,688 | 26,133 | 16,240 | 16,771 | 26,264 |
| 46 | 16,518 | 17,951 | 26,323 | 16,601 | 18,041 | 26,455 |
| 47 | 17,002 | 18,486 | 26,331 | 17,087 | 18,578 | 26,463 |
| 48 | 18,012 | 19,402 | 27,586 | 18,102 | 19,499 | 27,724 |
| 49 | 18,662 | 20,115 | 28,501 | 18,755 | 20,216 | 28,644 |
| 50 | 19,748 | 21,309 | 31,126 | 19,847 | 21,416 | 31,282 |
| 51 | 21,082 | 22,779 | 32,878 | 21,187 | 22,893 | 33,042 |
| 52 | 21,411 | 23,111 | 34,005 | 21,518 | 23,227 | 34,175 |
| 53 | 22,037 | 23,769 | 35,007 | 22,147 | 23,888 | 35,182 |
| 54 | 22,913 | 24,696 | 36,145 | 23,028 | 24,819 | 36,326 |
| 55 | 24,998 | 26,120 | 36,448 | 25,123 | 26,251 | 36,630 |
| 56 | 25,962 | 26,168 | 36,546 | 26,092 | 26,299 | 36,729 |
| 57 | 26,598 | 27,643 | 36,575 | 26,731 | 27,781 | 36,758 |
| 58 | 26,683 | 28,505 | 36,644 | 26,816 | 28,648 | 36,827 |
| 59 | 27,829 | 30,332 | 39,321 | 27,968 | 30,484 | 39,518 |
| 60 | 28,727 | 31,292 | 41,548 | 28,871 | 31,448 | 41,756 |
| 61 | 30,198 | 33,568 | 46,200 | 30,349 | 33,736 | 46,431 |
| 62 | 31,903 | 36,122 | 51,401 | 32,063 | 36,303 | 51,658 |
| 63 | 36,033 | 40,338 | 59,255 | 36,213 | 40,540 | 59,551 |
| 64 | 38,916 | 44,903 | 61,786 | 39,111 | 45,128 | 62,095 |
| 65 | 39,255 | 47,676 | 63,861 | 39,451 | 47,914 | 64,180 |

|     |         |         |         |         |         |         |
|-----|---------|---------|---------|---------|---------|---------|
| 66  | 41,482  | 50,377  | 72,682  | 41,689  | 50,629  | 73,045  |
| 67  | 44,923  | 51,835  | 81,304  | 45,148  | 52,094  | 81,711  |
| 68  | 48,369  | 52,617  | 84,310  | 48,611  | 52,880  | 84,732  |
| 69  | 49,273  | 52,898  | 86,355  | 49,519  | 53,162  | 86,787  |
| 70  | 50,459  | 53,065  | 86,720  | 50,711  | 53,330  | 87,154  |
| 71  | 51,390  | 54,817  | 87,791  | 51,647  | 55,091  | 88,230  |
| 72  | 52,063  | 56,618  | 90,644  | 52,323  | 56,901  | 91,097  |
| 73  | 53,790  | 58,469  | 93,577  | 54,059  | 58,761  | 94,045  |
| 74  | 55,573  | 60,380  | 96,595  | 55,851  | 60,682  | 97,078  |
| 75  | 57,407  | 62,342  | 99,695  | 57,694  | 62,654  | 100,193 |
| 76  | 59,297  | 64,360  | 102,882 | 59,593  | 64,682  | 103,396 |
| 77  | 61,238  | 66,438  | 106,157 | 61,544  | 66,770  | 106,688 |
| 78  | 63,237  | 68,571  | 109,522 | 63,553  | 68,914  | 110,070 |
| 79  | 65,300  | 70,767  | 112,979 | 65,627  | 71,121  | 113,544 |
| 80  | 67,413  | 73,019  | 116,526 | 67,750  | 73,384  | 117,109 |
| 81  | 69,592  | 75,337  | 120,167 | 69,940  | 75,714  | 120,768 |
| 82  | 71,829  | 77,715  | 123,905 | 72,188  | 78,104  | 124,525 |
| 83  | 74,129  | 80,159  | 127,735 | 74,500  | 80,560  | 128,374 |
| 84  | 76,492  | 82,665  | 131,663 | 76,874  | 83,078  | 132,321 |
| 85  | 78,917  | 85,239  | 135,692 | 79,312  | 85,665  | 136,370 |
| 86  | 84,674  | 91,393  | 145,414 | 85,097  | 91,850  | 146,141 |
| 87  | 89,362  | 96,852  | 154,701 | 89,809  | 97,336  | 155,475 |
| 88  | 95,419  | 103,405 | 165,152 | 95,896  | 103,922 | 165,978 |
| 89  | 102,060 | 110,588 | 176,618 | 102,570 | 111,141 | 177,501 |
| 90  | 111,324 | 120,613 | 192,618 | 111,881 | 121,216 | 193,581 |
| 91  | 117,488 | 127,311 | 203,350 | 118,075 | 127,948 | 204,367 |
| 92  | 121,299 | 131,375 | 209,743 | 121,905 | 132,032 | 210,792 |
| 93  | 125,223 | 135,549 | 216,306 | 125,849 | 136,227 | 217,388 |
| 94  | 129,253 | 139,834 | 223,037 | 129,899 | 140,533 | 224,152 |
| 95  | 133,401 | 144,233 | 229,944 | 134,068 | 144,954 | 231,094 |
| 96  | 137,661 | 148,753 | 237,024 | 138,349 | 149,497 | 238,209 |
| 97  | 142,031 | 153,394 | 244,287 | 142,741 | 154,161 | 245,508 |
| 98  | 146,530 | 158,149 | 251,723 | 147,263 | 158,940 | 252,982 |
| 99  | 151,146 | 163,027 | 259,347 | 151,902 | 163,842 | 260,644 |
| 100 | 155,885 | 168,031 | 267,149 | 156,664 | 168,871 | 268,485 |

## （二）牙科医疗费用保险金费率

### 保险合同包含等待期

单位：人民币元

| 保障区域     | 有基本医疗保险或公费医疗 | 无基本医疗保险或公费医疗 |
|----------|--------------|--------------|
| 中国（含港澳台） | 5,113        | 5,139        |
| 全球除美国    | 5,200        | 5,226        |
| 全球       | 5,237        | 5,264        |

### 保险合同免除等待期

单位：人民币元

| 保障区域     | 有基本医疗保险或公费医疗 | 无基本医疗保险或公费医疗 |
|----------|--------------|--------------|
| 中国（含港澳台） | 5,382        | 5,409        |
| 全球除美国    | 5,474        | 5,501        |
| 全球       | 5,513        | 5,541        |

## （三）疫苗及体检费用保险金费率

### 保险合同包含等待期

单位：人民币元

| 保障区域     | 有基本医疗保险或公费医疗 | 无基本医疗保险或公费医疗 |
|----------|--------------|--------------|
| 中国（含港澳台） | 4,575        | 4,598        |
| 全球除美国    | 4,591        | 4,614        |
| 全球       | 4,601        | 4,624        |

### 保险合同免除等待期

单位：人民币元

| 保障区域     | 有基本医疗保险或公费医疗 | 无基本医疗保险或公费医疗 |
|----------|--------------|--------------|
| 中国（含港澳台） | 4,816        | 4,840        |
| 全球除美国    | 4,833        | 4,857        |
| 全球       | 4,843        | 4,867        |

## 三、费率计算公式及调整系数

保险费=（基本责任费率+（可选）一般门诊急诊医疗保险金费率+（可选）牙科医疗费用保险金费率+（可选）疫苗及体检费用保险金费率） $\times k \times f$

调整系数：

1. 风险等级调整因子 ( $k$ )

| 被保险人  | 风险等级调整系数 |
|-------|----------|
| 标准体   | 100%     |
| 次标体一级 | 110%     |
| 次标体二级 | 120%     |
| 次标体三级 | 150%     |
| 次标体四级 | 175%     |
| 次标体五级 | 200%     |

2. 家庭费率因子 ( $f$ )

| 家庭投保人数 | 家庭费率因子 |
|--------|--------|
| 1 人    | 100%   |
| 2 人    | 95%    |
| 3 人    | 90%    |
| 4 人及以上 | 85%    |