

# 太平洋健康保险股份有限公司

## 太保互联网个人长期 B 款医疗保险（费率可调）费率表

本产品为费率可调的长期医疗保险，在保证续保期间内保险费率有可能调整。如我们对保险费率进行调整，被保险人适用的保险费率以调整后的费率为准。保险费率调整后我们会变更费率表并在公司官网“公开信息披露”专栏“专项信息”项下的“长期医疗保险”栏目披露。

### 一、基准费率表

（单位：人民币元）

| 交费方式：年交      |              |              |              |              |
|--------------|--------------|--------------|--------------|--------------|
| 投保年龄<br>(周岁) | 新保           |              | 续保           |              |
|              | 有基本医疗保险或公费医疗 | 无基本医疗保险或公费医疗 | 有基本医疗保险或公费医疗 | 无基本医疗保险或公费医疗 |
| 0            | 387          | 929          | -            | -            |
| 1            | 367          | 881          | 476          | 1142         |
| 2            | 337          | 809          | 438          | 1051         |
| 3            | 327          | 785          | 426          | 1022         |
| 4            | 321          | 770          | 416          | 998          |
| 5            | 300          | 720          | 391          | 938          |
| 6            | 211          | 506          | 281          | 674          |
| 7            | 185          | 444          | 246          | 590          |
| 8            | 188          | 451          | 250          | 600          |
| 9            | 192          | 461          | 255          | 612          |
| 10           | 199          | 478          | 265          | 636          |
| 11           | 191          | 458          | 254          | 610          |
| 12           | 190          | 456          | 253          | 607          |
| 13           | 184          | 442          | 246          | 590          |
| 14           | 181          | 434          | 242          | 581          |
| 15           | 142          | 341          | 189          | 454          |
| 16           | 181          | 434          | 242          | 581          |
| 17           | 184          | 442          | 246          | 590          |
| 18           | 187          | 449          | 250          | 600          |
| 19           | 190          | 456          | 254          | 610          |
| 20           | 194          | 466          | 258          | 619          |
| 21           | 204          | 490          | 271          | 650          |
| 22           | 206          | 494          | 275          | 660          |
| 23           | 210          | 504          | 279          | 670          |
| 24           | 213          | 511          | 283          | 679          |

|    |       |       |       |        |
|----|-------|-------|-------|--------|
| 25 | 223   | 535   | 297   | 713    |
| 26 | 223   | 535   | 298   | 715    |
| 27 | 226   | 542   | 301   | 722    |
| 28 | 229   | 550   | 305   | 732    |
| 29 | 231   | 554   | 307   | 737    |
| 30 | 234   | 562   | 311   | 746    |
| 31 | 263   | 631   | 351   | 842    |
| 32 | 271   | 650   | 362   | 869    |
| 33 | 300   | 720   | 399   | 958    |
| 34 | 312   | 749   | 415   | 996    |
| 35 | 338   | 811   | 451   | 1082   |
| 36 | 380   | 912   | 505   | 1,212  |
| 37 | 395   | 948   | 525   | 1,260  |
| 38 | 410   | 984   | 545   | 1,308  |
| 39 | 430   | 1032  | 572   | 1,373  |
| 40 | 459   | 1102  | 610   | 1,464  |
| 41 | 567   | 1,361 | 754   | 1,810  |
| 42 | 620   | 1,488 | 825   | 1,980  |
| 43 | 643   | 1,543 | 855   | 2,052  |
| 44 | 701   | 1,682 | 932   | 2,237  |
| 45 | 759   | 1,822 | 1,009 | 2,422  |
| 46 | 895   | 2,148 | 1,190 | 2,856  |
| 47 | 976   | 2,342 | 1,298 | 3,115  |
| 48 | 1,060 | 2,544 | 1,410 | 3,384  |
| 49 | 1,142 | 2,741 | 1,519 | 3,646  |
| 50 | 1,229 | 2,950 | 1,635 | 3,924  |
| 51 | 1,335 | 3,204 | 1,776 | 4,262  |
| 52 | 1,428 | 3,427 | 1,899 | 4,558  |
| 53 | 1,517 | 3,641 | 2,018 | 4,843  |
| 54 | 1,605 | 3,852 | 2,135 | 5,124  |
| 55 | 1,699 | 4,078 | 2,260 | 5,424  |
| 56 | 1,993 | 4,783 | 2,651 | 6,362  |
| 57 | 2,195 | 5,268 | 2,926 | 7,022  |
| 58 | 2,267 | 5,441 | 3,023 | 7,255  |
| 59 | 2,341 | 5,618 | 3,122 | 7,493  |
| 60 | 2,399 | 5,758 | 3,199 | 7,678  |
| 61 | 2,584 | 6,202 | 3,437 | 8,249  |
| 62 | 2,694 | 6,466 | 3,593 | 8,623  |
| 63 | 2,865 | 6,876 | 3,821 | 9,170  |
| 64 | 3,013 | 7,231 | 4,017 | 9,641  |
| 65 | 3,167 | 7,601 | 4,222 | 10,133 |
| 66 | 3,433 | 8,239 | 4,566 | 10,958 |
| 67 | 3,579 | 8,590 | 4,772 | 11,453 |

| 68           | 3,809        | 9,142        | 5,079        | 12,190       |
|--------------|--------------|--------------|--------------|--------------|
| 69           | 4,010        | 9,624        | 5,348        | 12,835       |
| 70           | 4,214        | 10,114       | 5,619        | 13,486       |
| 71*          |              |              | 6,115        | 14,676       |
| 72*          |              |              | 6,403        | 15,367       |
| 73*          |              |              | 6,823        | 16,375       |
| 74*          |              |              | 7,190        | 17,256       |
| 75*          |              |              | 7,570        | 18,168       |
| 76*          |              |              | 7,886        | 18,926       |
| 77*          |              |              | 8,260        | 19,824       |
| 78*          |              |              | 8,805        | 21,132       |
| 79*          |              |              | 9,282        | 22,277       |
| 80*          |              |              | 9,775        | 23,460       |
| 81*          |              |              | 9,887        | 23,729       |
| 82*          |              |              | 10,360       | 24,864       |
| 83*          |              |              | 11,048       | 26,515       |
| 84*          |              |              | 11,649       | 27,958       |
| 85*          |              |              | 12,268       | 29,443       |
| 86*          |              |              | 12,361       | 29,666       |
| 87*          |              |              | 12,953       | 31,087       |
| 88*          |              |              | 13,811       | 33,146       |
| 89*          |              |              | 14,559       | 34,942       |
| 90*          |              |              | 15,331       | 36,794       |
| 91*          |              |              | 15,855       | 38,052       |
| 92*          |              |              | 16,603       | 39,847       |
| 93*          |              |              | 17,688       | 42,451       |
| 94*          |              |              | 18,630       | 44,712       |
| 95*          |              |              | 19,594       | 47,026       |
| 96*          |              |              | 20,063       | 48,151       |
| 97*          |              |              | 20,189       | 48,454       |
| 98*          |              |              | 20,320       | 48,768       |
| 99*          |              |              | 20,449       | 49,078       |
| 交费方式：月交      |              |              |              |              |
| 投保年龄<br>(周岁) | 新保           |              | 续保           |              |
|              | 有基本医疗保险或公费医疗 | 无基本医疗保险或公费医疗 | 有基本医疗保险或公费医疗 | 无基本医疗保险或公费医疗 |
| 0            | 34.83        | 83.61        | -            | -            |
| 1            | 33.03        | 79.29        | 42.84        | 102.78       |
| 2            | 30.33        | 72.81        | 39.42        | 94.59        |
| 3            | 29.43        | 70.65        | 38.34        | 91.98        |
| 4            | 28.89        | 69.30        | 37.44        | 89.82        |
| 5            | 27.00        | 64.80        | 35.19        | 84.42        |
| 6            | 18.99        | 45.54        | 25.29        | 60.66        |

|    |        |        |        |        |
|----|--------|--------|--------|--------|
| 7  | 16.65  | 39.96  | 22.14  | 53.10  |
| 8  | 16.92  | 40.59  | 22.50  | 54.00  |
| 9  | 17.28  | 41.49  | 22.95  | 55.08  |
| 10 | 17.91  | 43.02  | 23.85  | 57.24  |
| 11 | 17.19  | 41.22  | 22.86  | 54.90  |
| 12 | 17.10  | 41.04  | 22.77  | 54.63  |
| 13 | 16.56  | 39.78  | 22.14  | 53.10  |
| 14 | 16.29  | 39.06  | 21.78  | 52.29  |
| 15 | 12.78  | 30.69  | 17.01  | 40.86  |
| 16 | 16.29  | 39.06  | 21.78  | 52.29  |
| 17 | 16.56  | 39.78  | 22.14  | 53.10  |
| 18 | 16.83  | 40.41  | 22.50  | 54.00  |
| 19 | 17.10  | 41.04  | 22.86  | 54.9   |
| 20 | 17.46  | 41.94  | 23.22  | 55.71  |
| 21 | 18.36  | 44.10  | 24.39  | 58.50  |
| 22 | 18.54  | 44.46  | 24.75  | 59.40  |
| 23 | 18.90  | 45.36  | 25.11  | 60.30  |
| 24 | 19.17  | 45.99  | 25.47  | 61.11  |
| 25 | 20.07  | 48.15  | 26.73  | 64.17  |
| 26 | 20.07  | 48.15  | 26.82  | 64.35  |
| 27 | 20.34  | 48.78  | 27.09  | 64.98  |
| 28 | 20.61  | 49.50  | 27.45  | 65.88  |
| 29 | 20.79  | 49.86  | 27.63  | 66.33  |
| 30 | 21.06  | 50.58  | 27.99  | 67.14  |
| 31 | 23.67  | 56.79  | 31.59  | 75.78  |
| 32 | 24.39  | 58.50  | 32.58  | 78.21  |
| 33 | 27.00  | 64.80  | 35.91  | 86.22  |
| 34 | 28.08  | 67.41  | 37.35  | 89.64  |
| 35 | 30.42  | 72.99  | 40.59  | 97.38  |
| 36 | 34.20  | 82.08  | 45.45  | 109.08 |
| 37 | 35.55  | 85.32  | 47.25  | 113.40 |
| 38 | 36.90  | 88.56  | 49.05  | 117.72 |
| 39 | 38.70  | 92.88  | 51.48  | 123.57 |
| 40 | 41.31  | 99.18  | 54.90  | 131.76 |
| 41 | 51.03  | 122.49 | 67.86  | 162.90 |
| 42 | 55.80  | 133.92 | 74.25  | 178.20 |
| 43 | 57.87  | 138.87 | 76.95  | 184.68 |
| 44 | 63.09  | 151.38 | 83.88  | 201.33 |
| 45 | 68.31  | 163.98 | 90.81  | 217.98 |
| 46 | 80.55  | 193.32 | 107.10 | 257.04 |
| 47 | 87.84  | 210.78 | 116.82 | 280.35 |
| 48 | 95.40  | 228.96 | 126.90 | 304.56 |
| 49 | 102.78 | 246.69 | 136.71 | 328.14 |

|     |        |        |         |         |
|-----|--------|--------|---------|---------|
| 50  | 110.61 | 265.50 | 147.15  | 353.16  |
| 51  | 120.15 | 288.36 | 159.84  | 383.58  |
| 52  | 128.52 | 308.43 | 170.91  | 410.22  |
| 53  | 136.53 | 327.69 | 181.62  | 435.87  |
| 54  | 144.45 | 346.68 | 192.15  | 461.16  |
| 55  | 152.91 | 367.02 | 203.40  | 488.16  |
| 56  | 179.37 | 430.47 | 238.59  | 572.58  |
| 57  | 197.55 | 474.12 | 263.34  | 631.98  |
| 58  | 204.03 | 489.69 | 272.07  | 652.95  |
| 59  | 210.69 | 505.62 | 280.98  | 674.37  |
| 60  | 215.91 | 518.22 | 287.91  | 691.02  |
| 61  | 232.56 | 558.18 | 309.33  | 742.41  |
| 62  | 242.46 | 581.94 | 323.37  | 776.07  |
| 63  | 257.85 | 618.84 | 343.89  | 825.30  |
| 64  | 271.17 | 650.79 | 361.53  | 867.69  |
| 65  | 285.03 | 684.09 | 379.98  | 911.97  |
| 66  | 308.97 | 741.51 | 410.94  | 986.22  |
| 67  | 322.11 | 773.10 | 429.48  | 1030.77 |
| 68  | 342.81 | 822.78 | 457.11  | 1097.10 |
| 69  | 360.90 | 866.16 | 481.32  | 1155.15 |
| 70  | 379.26 | 910.26 | 505.71  | 1213.74 |
| 71* |        |        | 550.35  | 1320.84 |
| 72* |        |        | 576.27  | 1383.03 |
| 73* |        |        | 614.07  | 1473.75 |
| 74* |        |        | 647.10  | 1553.04 |
| 75* |        |        | 681.30  | 1635.12 |
| 76* |        |        | 709.74  | 1703.34 |
| 77* |        |        | 743.40  | 1784.16 |
| 78* |        |        | 792.45  | 1901.88 |
| 79* |        |        | 835.38  | 2004.93 |
| 80* |        |        | 879.75  | 2111.40 |
| 81* |        |        | 889.83  | 2135.61 |
| 82* |        |        | 932.40  | 2237.76 |
| 83* |        |        | 994.32  | 2386.35 |
| 84* |        |        | 1048.41 | 2516.22 |
| 85* |        |        | 1104.12 | 2649.87 |
| 86* |        |        | 1112.49 | 2669.94 |
| 87* |        |        | 1165.77 | 2797.83 |
| 88* |        |        | 1242.99 | 2983.14 |
| 89* |        |        | 1310.31 | 3144.78 |
| 90* |        |        | 1379.79 | 3311.46 |
| 91* |        |        | 1426.95 | 3424.68 |
| 92* |        |        | 1494.27 | 3586.23 |

|     |  |  |         |         |
|-----|--|--|---------|---------|
| 93* |  |  | 1591.92 | 3820.59 |
| 94* |  |  | 1676.7  | 4024.08 |
| 95* |  |  | 1763.46 | 4232.34 |
| 96* |  |  | 1805.67 | 4333.59 |
| 97* |  |  | 1817.01 | 4360.86 |
| 98* |  |  | 1828.80 | 4389.12 |
| 99* |  |  | 1840.41 | 4417.02 |

## 二、健康信用优选因子

在保证续保期间内续保时，我们会根据 18 岁及以上被保险人上一保险期间的健康信用状况确定健康信用优选因子。

| 健康信用状态  | 健康信用优选因子 |
|---------|----------|
| 健康信用超优体 | 0.85     |
| 健康信用优选体 | 0.95     |
| 健康信用标准体 | 1        |

## 三、家庭保单费率因子

| 家庭单状态  | 家庭保单费率因子 |
|--------|----------|
| 非家庭保单  | 1        |
| 一类家庭保单 | 0.95     |
| 二类家庭保单 | 0.90     |
| 三类家庭保单 | 0.85     |

注：1.\*71 周岁及以上基准费率仅对续保有效；

2.上表所示基准费率是基于家庭保单费率因子为 1 时的情形；

3.组成一/二/三类家庭保单对应家庭保单人数要求分别为 2 人/3 人/4 人及以上。