

Annual Premium Rates (in RMB ¥)

保险年费率 (人民币)

CHINA LIFE INTERNATIONAL HEALTHCARE PLAN
ADMINISTERED BY AETNA GLOBAL BENEFITS
EFFECTIVE 1ST OCTOBER 2009

国寿康优全球团体医疗保险
2009年1月1日起生效

China Life Insurance
Company Limited

中国人寿保险股份有
限公司

国寿康优全球团体医
疗保险 (B型) 条款

保险年费率 (中国大陆境内单人病房保障计划)

Annual Premium Rates (China Private Room Restriction)

年龄 Age	计划一 Plan 1 (Major Medical)			计划二 Plan 2 (Foundation)			计划四 Plan 4 (Lifestyle)		
	¥0免赔额 ¥Nil Excess	¥8,000免赔额 ¥8,000 Excess	¥40,000免赔额 ¥40,000 Excess	¥0免赔额 ¥Nil Excess	¥400免赔额 ¥400 Excess	¥800免赔额 ¥800 Excess	¥0免赔额 ¥Nil Excess	¥400免赔额 ¥400 Excess	¥800免赔额 ¥800 Excess
0 - 17	4,843	4,362	3,635	10,129	8,184	7,439	11,715	9,733	8,930
18 - 20	5,834	5,254	4,378	12,244	9,893	8,992	14,132	11,741	10,773
21 - 24	6,523	5,875	4,895	13,679	11,053	10,046	15,793	13,121	12,039
25 - 29	7,080	6,376	5,313	14,849	11,998	10,905	17,152	14,250	13,075
30 - 34	7,590	6,835	5,696	15,906	12,852	11,681	18,417	15,301	14,039
35 - 39	8,345	7,515	6,263	17,492	14,134	12,846	20,239	16,814	15,428
40 - 44	9,600	8,646	7,205	20,126	16,262	14,780	23,270	19,332	17,738
45 - 49	10,790	9,717	8,098	22,609	18,268	16,604	28,311	23,520	21,581
50 - 54	15,397	13,866	11,555	32,266	26,071	23,696	40,413	33,574	30,806
55 - 59	19,824	17,853	14,878	41,564	33,584	30,524	52,043	43,236	39,672
60 - 64	27,244	24,536	20,446	57,121	46,155	41,949	71,489	59,392	54,495
年龄 Age	计划六 Plan 6 (Lifestyle Plus)			计划六的扩展 Extension to Plan 6 (Extension to Lifestyle Plus)					
	¥0免赔额 ¥Nil Excess	¥400免赔额 ¥400 Excess	¥800免赔额 ¥800 Excess	¥0免赔额 ¥Nil Excess	¥400免赔额 ¥400 Excess	¥800免赔额 ¥800 Excess			
0 - 17	14,792	12,866	12,026	16,652	14,707	13,877			
18 - 20	17,851	15,527	14,513	20,098	17,751	16,748			
21 - 24	20,447	17,785	16,624	23,015	20,327	19,179			
25 - 29	22,212	19,320	18,059	25,016	22,095	20,847			
30 - 34	23,817	20,716	19,364	26,810	23,679	22,342			
35 - 39	26,158	22,753	21,267	29,462	26,021	24,552			
40 - 44	29,377	25,553	23,884	33,068	29,206	27,557			
45 - 49	33,012	28,714	26,839	37,175	32,834	30,979			
50 - 54	47,115	40,981	38,305	53,034	46,841	44,195			
55 - 59	60,699	52,797	49,349	68,327	60,348	56,939			
60 - 64	83,393	72,536	67,800	93,862	82,901	78,218			



CHINA LIFE
中国人寿

保险年费率 (全球不包括美国境内的选择性医疗责任)

Annual Premium Rates (Worldwide Excluding USA Elective Treatment)

年龄 Age	计划一 Plan 1 (Major Medical)			计划二 Plan 2 (Foundation)			计划四 Plan 4 (Lifestyle)		
	¥0免赔额 ¥Nil Excess	¥8,000免赔额 ¥8,000 Excess	¥40,000免赔额 ¥40,000 Excess	¥0免赔额 ¥Nil Excess	¥400免赔额 ¥400 Excess	¥800免赔额 ¥800 Excess	¥0免赔额 ¥Nil Excess	¥400免赔额 ¥400 Excess	¥800免赔额 ¥800 Excess
0 – 17	5,796	5,220	4,352	12,130	9,789	8,902	13,990	11,630	10,667
18 – 20	7,004	6,308	5,259	14,689	11,854	10,780	16,964	14,102	12,935
21 – 24	7,816	7,039	5,868	16,388	13,225	12,026	18,937	15,742	14,439
25 – 29	8,505	7,660	6,386	17,813	14,375	13,072	20,579	17,108	15,691
30 – 34	9,119	8,213	6,847	19,097	15,411	14,014	22,071	18,348	16,829
35 – 39	10,035	9,038	7,534	21,004	16,950	15,414	24,261	20,168	18,499
40 – 44	11,526	10,381	8,654	24,138	19,479	17,714	27,905	23,198	21,277
45 – 49	12,942	11,656	9,717	27,140	21,902	19,917	33,946	28,220	25,883
50 – 54	16,473	14,836	12,368	34,541	27,875	25,348	43,245	35,950	32,974
55 – 59	21,240	19,130	15,947	44,510	35,920	32,664	55,705	46,308	42,474
60 – 64	29,113	26,221	21,858	60,992	49,221	44,759	76,341	63,463	58,209
年龄 Age	计划六 Plan 6 (Lifestyle Plus)			计划六的扩展 Extension to Plan 6 (Extension to Lifestyle Plus)					
	¥0免赔额 ¥Nil Excess	¥400免赔额 ¥400 Excess	¥800免赔额 ¥800 Excess	¥0免赔额 ¥Nil Excess	¥400免赔额 ¥400 Excess	¥800免赔额 ¥800 Excess			
0 – 17	17,700	15,406	14,396	19,928	17,587	16,605			
18 – 20	21,429	18,652	17,429	24,119	21,286	20,097			
21 – 24	24,506	21,330	19,932	27,593	24,351	22,992			
25 – 29	26,677	23,220	21,697	30,010	26,484	25,006			
30 – 34	28,556	24,855	23,226	32,143	28,367	26,783			
35 – 39	31,388	27,320	25,529	35,334	31,183	29,442			
40 – 44	35,258	30,689	28,677	39,686	35,024	33,069			
45 – 49	39,629	34,493	32,232	44,585	39,347	37,151			
50 – 54	50,428	43,893	41,015	56,763	50,094	47,298			
55 – 59	64,966	56,546	52,839	73,141	64,548	60,945			
60 – 64	88,991	77,458	72,379	100,224	88,450	83,512			

保险年费率 (全球包括美国境内的选择性医疗责任)

Annual Premium Rates (Worldwide Including USA Elective Treatment)

年龄 Age	计划三 Plan 3 (Foundation + USA Cover)			计划五 Plan 5 (Lifestyle + USA Cover)		
	¥0免赔额 ¥Nil Excess	¥8,000免赔额 ¥8,000 Excess	¥40,000免赔额 ¥40,000 Excess	¥0免赔额 ¥Nil Excess	¥400免赔额 ¥400 Excess	¥800免赔额 ¥800 Excess
0 – 17	20,148	16,413	14,922	23,294	19,531	17,921
18 – 20	22,844	18,609	16,919	26,395	22,131	20,307
21 – 24	28,888	23,533	21,396	33,378	27,986	25,679
25 – 29	31,538	25,691	23,358	36,441	30,555	28,036
30 – 34	33,736	27,482	24,986	38,980	32,683	29,989
35 – 39	37,472	30,525	27,753	43,295	36,301	33,309
40 – 44	45,522	37,083	33,715	52,587	44,092	40,458
45 – 49	51,410	41,879	38,076	64,326	53,935	49,489
50 – 54	60,122	48,976	44,529	75,265	63,107	57,905
55 – 59	79,230	64,542	58,681	99,167	83,148	76,294
60 – 64	113,988	92,856	84,424	142,683	119,635	109,773
年龄 Age	计划七 Plan 7 (Lifestyle Plus + USA Cover)			计划七的扩展 Extension to Plan 7 (Extension to Lifestyle Plus + USA Cover)		
	¥0免赔额 ¥Nil Excess	¥400免赔额 ¥400 Excess	¥800免赔额 ¥800 Excess	¥0免赔额 ¥Nil Excess	¥400免赔额 ¥400 Excess	¥800免赔额 ¥800 Excess
0 – 17	32,366	24,914	23,285	36,423	28,483	26,855
18 – 20	36,690	28,242	26,396	41,299	32,296	30,450
21 – 24	47,546	36,599	34,207	53,507	41,843	39,451
25 – 29	51,888	39,941	37,330	58,392	45,663	43,053
30 – 34	55,504	42,725	39,932	62,468	48,851	46,058
35 – 39	61,658	47,462	44,359	69,377	54,254	51,152
40 – 44	73,094	56,265	52,587	82,266	64,333	60,655
45 – 49	82,524	63,523	59,371	92,911	72,658	68,504
50 – 54	96,563	74,330	69,472	108,689	84,997	80,137
55 – 59	127,208	97,919	91,519	143,198	111,983	105,581
60 – 64	183,062	140,913	131,703	206,062	161,144	151,931

Remarks:

1. Greater China Coverage Restriction option: Rates available on request.
2. Group clients will be entitled to group discounts.
3. Extension to Plan 6&7: Provision for removal of the dental waiting periods applicable to Dental 1) and 2), subject to full declaration of dental health. Provision for removal of the **Co-Insurance** applicable to pregnancy and childbirth (only available to compulsory group of five employees or more).

注 :

1. 大中华区保障:报价请咨询当地销售代表
2. 团体客户将另享受团体折扣
3. 计划六,七的扩展 齿科取消等待期;对女性被保险人或附带被保险人在及时续保的保险期间内(见释义)所发生的治疗怀孕,分娩及身体检查的医疗费用,本公司按实际发生并支付的费用数额的
100%给付保险金
(只适用于雇员人数在5人以上之团体)

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