

**THE CUHK Medical Insurance Plan for
Retirees/ Long Serving Leavers -
Premium Rates effective from 1 July 2023**

(Subject to change on 1 July each year)

When applying for cover, you may choose to bear a deductible of either HK\$30,000 or HK\$10,000 per Policy Year and pay the premium as detailed below which is based on each person's age attained as at 1 July 2023 or your employment cessation date if it is after 1 July 2023. If you are applying as a couple, the deductible must be the same for the two of you.

Age	Full Year Premium per person (HK\$)	
	Deductible: HK\$30,000	Deductible: HK\$10,000
Up to 50	4,866	7,296
51 to 64	5,123	7,680
65 to 69	7,680	11,520
70 to 74	11,009	16,513
75 to 77	13,212	19,814
78 to 80	15,854	23,778
81 to 85	19,023	28,533
86 to 90	22,828	34,241
91 to 100	26,253	39,377

If you are joining the Plan after an Anniversary Date (i.e. 1 July of each year), you will be charged a pro-rata premium for the first partial year of membership calculated with reference to your eligibility start date (i.e. the date following your retirement/departure from University service). However, you should still enclose full year premium payment in the first instance and any premium overpaid will be refunded to you after the amount of pro-rata premium is ascertained.

香港中文大學退休及合資格離職僱員醫療保險計劃 - 保險費
由二零二三年七月一日生效
(每年七月一日可能調整)

申請投保時，閣下可選擇承擔每保單年港幣三萬元或一萬元的「扣除額」〔俗稱墊底費〕，而按個別參加者於二零二三年七月一日的年齡(如在七月一日之後離職，則按其在離職日的年齡)繳付下表所列之保險費。倘閣下與配偶一併參加本計劃，須選擇相同的「扣除額」。

年齡	全年保險費〈每人〉 〈港幣\$〉	
	扣除額 港幣\$ 30,000元	扣除額 港幣\$ 10,000元
50歲或以下	4,866	7,296
51 - 64歲	5,123	7,680
65 - 69歲	7,680	11,520
70 - 74歲	11,009	16,513
75 - 77歲	13,212	19,814
78 - 80歲	15,854	23,778
81 - 85歲	19,023	28,533
86 - 90歲	22,828	34,241
91 - 100歲	26,253	39,377

倘若閣下在保險年週年日期(即每年七月一日)後參加本計劃，閣下第一年的保險費將按比例，由閣下退休日〈或離職日〉翌日起計算。惟閣下仍須先付全年保費，待保險公司確定應付保費後退還差額。