

**THE CUHK Medical Insurance Plan for  
Retirees/ Long Serving Leavers -  
Premium Rates effective from 1 July 2025**

**(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 2025 or your employment cessation date if it is after 1 July 2025. If you are applying as a couple, the deductible must be the same for the two of you.

	<b>Full Year Premium per person (HK\$)</b>	
<b>Age</b>	<b>Deductible: HK\$30,000</b>	<b>Deductible: HK\$10,000</b>
Up to 50	6,295	10,488
51 to 64	6,479	10,600
65 to 69	9,937	16,560
70 to 74	14,243	23,737
75 to 77	17,473	29,624
78 to 80	23,702	34,182
81 to 85	28,439	45,939
86 to 90	31,502	55,127
91 to 100	36,984	65,660

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**  
**由二零二五年七月一日生效**  
**(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〕，而按個別參加者於二零二五年七月一日的年齡(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	6,295	10,488
51 - 64歲	6,479	10,600
65 - 69歲	9,937	16,560
70 - 74歲	14,243	23,737
75 - 77歲	17,473	29,624
78 - 80歲	23,702	34,182
81 - 85歲	28,439	45,939
86 - 90歲	31,502	55,127
91 - 100歲	36,984	65,660

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。