

**THE CUHK Medical Insurance Plan for
Retirees/ Long Serving Leavers -
Premium Rates effective from 1 July 2022**

(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 2022 or your employment cessation date if it is after 1 July 2022. 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	5,407	8,107
51 to 64	5,691	8,533
65 to 69	8,533	12,800
70 to 74	12,232	18,347
75 to 77	14,680	22,016
78 to 80	17,616	26,420
81 to 85	21,137	31,704
86 to 90	25,364	38,045
91 to 100	29,170	43,752

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
由二零二二年七月一日生效
(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〕，而按個別參加者於二零二二年七月一日的年齡(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	5,407	8,107
51 - 64歲	5,691	8,533
65 - 69歲	8,533	12,800
70 - 74歲	12,232	18,347
75 - 77歲	14,680	22,016
78 - 80歲	17,616	26,420
81 - 85歲	21,137	31,704
86 - 90歲	25,364	38,045
91 - 100歲	29,170	43,752

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。