

招商信诺醇悦人生高端医疗保险

费率表

新保基准费率表

单位：人民币元

计划	全球除美国计划								全球计划			
免赔额	0		8000		0		8000		0		8000	
特定医院 自负比例	100%		100%		0%		0%		0%		0%	
年龄 性别	男	女	男	女	男	女	男	女	男	女	男	女
0	24,464	24,464	10,656	10,656	31,736	31,736	13,784	13,784	63,245	63,245	27,342	27,342
1	7,471	7,471	3,798	3,607	9,644	9,644	4,869	4,621	19,062	19,062	9,512	9,015
2	6,820	6,820	3,642	3,642	8,798	8,798	4,667	4,667	17,369	17,369	9,107	9,107
3	6,604	6,600	3,431	3,573	8,518	8,512	4,392	4,577	16,809	16,797	8,558	8,928
4	6,998	6,991	3,684	3,833	9,029	9,020	4,722	4,915	17,832	17,814	9,217	9,604
5	6,882	6,876	3,744	3,827	8,879	8,870	4,800	4,907	17,531	17,514	9,373	9,587
6	6,451	6,451	3,649	3,649	8,318	8,318	4,676	4,676	16,410	16,410	9,124	9,124
7	5,878	5,896	3,424	3,378	7,573	7,596	4,384	4,323	14,920	14,966	8,541	8,420
8	5,240	5,278	3,118	3,056	6,744	6,793	3,985	3,904	13,261	13,360	7,744	7,582
9	4,593	4,647	2,769	2,716	5,903	5,973	3,532	3,462	11,580	11,719	6,836	6,698
10	3,993	4,053	2,420	2,389	5,123	5,201	3,078	3,038	10,020	10,176	5,929	5,848
11	3,698	3,747	2,236	2,222	4,739	4,803	2,838	2,821	9,252	9,379	5,450	5,415
12	3,520	3,520	2,109	2,109	4,508	4,508	2,674	2,674	8,789	8,789	5,120	5,120
13	3,531	3,442	2,096	2,087	4,522	4,407	2,656	2,645	8,818	8,587	5,086	5,063
14	3,638	3,458	2,142	2,113	4,661	4,427	2,717	2,679	9,096	8,628	5,207	5,132
15	3,884	3,656	2,271	2,227	4,982	4,684	2,884	2,827	9,737	9,142	5,542	5,427
16	4,120	3,938	2,393	2,353	5,288	5,051	3,043	2,991	10,349	9,876	5,860	5,756
17	4,369	4,369	2,518	2,518	5,612	5,612	3,205	3,205	10,996	10,996	6,184	6,184
18	4,578	4,924	2,611	2,700	5,883	6,334	3,326	3,442	11,540	12,441	6,426	6,657
19	4,753	5,558	2,682	2,898	6,111	7,157	3,419	3,699	11,996	14,088	6,611	7,172
20	4,676	5,909	2,618	2,969	6,010	7,614	3,335	3,792	11,794	15,000	6,444	7,356
21	4,820	6,491	2,682	3,191	6,198	8,370	3,419	4,080	12,169	16,514	6,611	7,934
22	4,980	6,984	2,767	3,436	6,406	9,012	3,529	4,398	12,585	17,797	6,831	8,570
23	5,033	7,162	2,809	3,607	6,475	9,243	3,584	4,621	12,724	18,259	6,940	9,015
24	5,100	7,224	2,867	3,773	6,562	9,324	3,659	4,837	12,897	18,421	7,091	9,448
25	5,173	7,218	2,924	3,920	6,657	9,315	3,734	5,028	13,088	18,404	7,241	9,829
26	5,396	7,389	3,056	4,147	6,946	9,538	3,904	5,323	13,666	18,848	7,582	10,419
27	5,624	7,578	3,176	4,340	7,244	9,783	4,060	5,574	14,261	19,340	7,894	10,921
28	5,858	7,820	3,276	4,498	7,547	10,098	4,190	5,779	14,868	19,969	8,154	11,332
29	6,113	8,120	3,380	4,640	7,879	10,488	4,326	5,964	15,532	20,749	8,425	11,701
30	6,229	8,242	3,413	4,673	8,030	10,647	4,369	6,007	15,832	21,067	8,512	11,788
31	6,376	8,396	3,487	4,749	8,220	10,846	4,465	6,106	16,214	21,466	8,703	11,984
32	6,567	8,576	3,616	4,889	8,469	11,080	4,632	6,288	16,711	21,934	9,038	12,348
33	7,009	9,047	3,920	5,260	9,044	11,693	5,028	6,770	17,860	23,159	9,829	13,313
34	7,471	9,524	4,258	5,678	9,644	12,314	5,467	7,313	19,062	24,401	10,708	14,400
35	7,893	9,973	4,573	6,078	10,193	12,897	5,877	7,833	20,160	25,568	11,528	15,440

36	8,216	10,347	4,813	6,402	10,612	13,383	6,189	8,255	20,998	26,539	12,152	16,283
37	8,380	10,607	4,920	6,584	10,826	13,721	6,328	8,492	21,425	27,215	12,429	16,757
38	8,356	10,731	4,864	6,593	10,794	13,882	6,256	8,503	21,362	27,538	12,285	16,780
39	8,233	10,784	4,718	6,489	10,635	13,952	6,065	8,368	21,044	27,677	11,904	16,508
40	8,133	10,844	4,578	6,362	10,505	14,030	5,883	8,203	20,784	27,833	11,540	16,179
41	8,180	10,996	4,538	6,309	10,566	14,226	5,831	8,134	20,905	28,226	11,436	16,040
42	8,489	11,320	4,700	6,413	10,968	14,648	6,042	8,269	21,708	29,069	11,857	16,312
43	9,153	11,871	5,131	6,747	11,831	15,364	6,602	8,703	23,436	30,502	12,978	17,179
44	10,142	12,607	5,798	7,278	13,117	16,321	7,469	9,393	26,007	32,415	14,712	18,560
45	10,700	12,631	6,242	7,462	13,842	16,352	8,047	9,633	27,457	32,478	15,867	19,039
46	12,071	13,473	7,149	8,167	15,624	17,447	9,226	10,549	31,022	34,668	18,224	20,871
47	13,580	14,296	8,113	8,896	17,586	18,516	10,479	11,496	34,945	36,806	20,732	22,766
48	15,167	15,049	9,082	9,602	19,649	19,496	11,739	12,415	39,071	38,764	23,251	24,603
49	16,753	15,762	10,020	10,273	21,711	20,423	12,958	13,287	43,196	40,619	25,689	26,348
50	18,253	16,480	10,891	10,898	23,661	21,356	14,090	14,099	47,096	42,485	27,954	27,972
51	19,584	17,249	11,664	11,471	25,392	22,356	15,096	14,844	50,557	44,484	29,965	29,462
52	20,662	18,111	12,302	11,980	26,793	23,476	15,925	15,506	53,359	46,726	31,623	30,785
53	21,424	19,093	12,778	12,422	27,784	24,753	16,543	16,081	55,341	49,280	32,860	31,935
54	21,898	20,138	13,093	12,804	28,399	26,111	16,953	16,578	56,572	51,996	33,680	32,929
55	22,133	21,169	13,256	13,142	28,705	27,452	17,164	17,017	57,184	54,676	34,102	33,807
56	23,642	23,569	14,138	14,327	30,667	30,572	18,311	18,557	61,107	60,916	36,396	36,887
57	23,544	24,393	14,004	14,627	30,540	31,643	18,138	18,947	60,853	63,060	36,049	37,667
58	23,362	24,993	13,749	14,920	30,303	32,423	17,806	19,328	60,379	64,620	35,384	38,429
59	23,209	25,480	13,478	15,236	30,104	33,056	17,453	19,738	59,980	65,885	34,680	39,250
60	23,204	25,996	13,322	15,609	30,098	33,726	17,251	20,224	59,969	67,226	34,275	40,220

续保基准费率表

单位：人民币元

计划	全球除美国计划								全球计划			
免赔额	0		8000		0		8000		0		8000	
特定医院 自负比例	100%		100%		0%		0%		0%		0%	
年龄 性别	男	女	男	女	男	女	男	女	男	女	男	女
1	7845	7845	3988	3787	10126	10126	5112	4852	20015	20015	9988	9466
2	7161	7161	3824	3824	9238	9238	4900	4900	18237	18237	9562	9562
3	6934	6930	3603	3752	8944	8938	4612	4806	17649	17637	8986	9374
4	7348	7341	3868	4025	9480	9471	4958	5161	18724	18705	9678	10084
5	7226	7220	3931	4018	9323	9314	5040	5152	18408	18390	9842	10066
6	6774	6774	3831	3831	8734	8734	4910	4910	17231	17231	9580	9580
7	6172	6191	3595	3547	7952	7976	4603	4539	15666	15714	8968	8841
8	5502	5542	3274	3209	7081	7133	4184	4099	13924	14028	8131	7961
9	4823	4879	2907	2852	6198	6272	3709	3635	12159	12305	7178	7033
10	4193	4256	2541	2508	5379	5461	3232	3190	10521	10685	6225	6140
11	3883	3934	2348	2333	4976	5043	2980	2962	9715	9848	5723	5686

12	3696	3696	2214	2214	4733	4733	2808	2808	9228	9228	5376	5376
13	3708	3614	2201	2191	4748	4627	2789	2777	9259	9016	5340	5316
14	3820	3631	2249	2219	4894	4648	2853	2813	9551	9059	5467	5389
15	4078	3839	2385	2338	5231	4918	3028	2968	10224	9599	5819	5698
16	4326	4135	2513	2471	5552	5304	3195	3141	10866	10370	6153	6044
17	4587	4587	2644	2644	5893	5893	3365	3365	11546	11546	6493	6493
18	4807	5170	2742	2835	6177	6651	3492	3614	12117	13063	6747	6990
19	4991	5836	2816	3043	6417	7515	3590	3884	12596	14792	6942	7531
20	4910	6204	2749	3117	6311	7995	3502	3982	12384	15750	6766	7724
21	5061	6816	2816	3351	6508	8789	3590	4284	12777	17340	6942	8331
22	5229	7333	2905	3608	6726	9463	3705	4618	13214	18687	7173	8999
23	5285	7520	2949	3787	6799	9705	3763	4852	13360	19172	7287	9466
24	5355	7585	3010	3962	6890	9790	3842	5079	13542	19342	7446	9920
25	5432	7579	3070	4116	6990	9781	3921	5279	13742	19324	7603	10320
26	5666	7758	3209	4354	7293	10015	4099	5589	14349	19790	7961	10940
27	5905	7957	3335	4557	7606	10272	4263	5853	14974	20307	8289	11467
28	6151	8211	3440	4723	7924	10603	4400	6068	15611	20967	8562	11899
29	6419	8526	3549	4872	8273	11012	4542	6262	16309	21786	8846	12286
30	6540	8654	3584	4907	8432	11179	4587	6307	16624	22120	8938	12377
31	6695	8816	3661	4986	8631	11388	4688	6411	17025	22539	9138	12583
32	6895	9005	3797	5133	8892	11634	4864	6602	17547	23031	9490	12965
33	7359	9499	4116	5523	9496	12278	5279	7109	18753	24317	10320	13979
34	7845	10000	4471	5962	10126	12930	5740	7679	20015	25621	11243	15120
35	8288	10472	4802	6382	10703	13542	6171	8225	21168	26846	12104	16212
36	8627	10864	5054	6722	11143	14052	6498	8668	22048	27866	12760	17097
37	8799	11137	5166	6913	11367	14407	6644	8917	22496	28576	13050	17595
38	8774	11268	5107	6923	11334	14576	6569	8928	22430	28915	12899	17619
39	8645	11323	4954	6813	11167	14650	6368	8786	22096	29061	12499	17333
40	8540	11386	4807	6680	11030	14732	6177	8613	21823	29225	12117	16988
41	8589	11546	4765	6624	11094	14937	6123	8541	21950	29637	12008	16842
42	8913	11886	4935	6734	11516	15380	6344	8682	22793	30522	12450	17128
43	9611	12465	5388	7084	12423	16132	6932	9138	24608	32027	13627	18038
44	10649	13237	6088	7642	13773	17137	7842	9863	27307	34036	15448	19488
45	11235	13263	6554	7835	14534	17170	8449	10115	28830	34102	16660	19991
46	12675	14147	7506	8575	16405	18319	9687	11076	32573	36401	19135	21915
47	14259	15011	8519	9341	18465	19442	11003	12071	36692	38646	21769	23904
48	15925	15801	9536	10082	20631	20471	12326	13036	41025	40702	24414	25833
49	17591	16550	10521	10787	22797	21444	13606	13951	45356	42650	26973	27665
50	19166	17304	11436	11443	24844	22424	14795	14804	49451	44609	29352	29371
51	20563	18111	12247	12045	26662	23474	15851	15586	53085	46708	31463	30935
52	21695	19017	12917	12579	28133	24650	16721	16281	56027	49062	33204	32324
53	22495	20048	13417	13043	29173	25991	17370	16885	58108	51744	34503	33532
54	22993	21145	13748	13444	29819	27417	17801	17407	59401	54596	35364	34575
55	23240	22227	13919	13799	30140	28825	18022	17868	60043	57410	35807	35497
56	24824	24747	14845	15043	32200	32101	19227	19485	64162	63962	38216	38731
57	24721	25613	14704	15358	32067	33225	19045	19894	63896	66213	37851	39550
58	24530	26243	14436	15666	31818	34044	18696	20294	63398	67851	37153	40350

59	24369	26754	14152	15998	31609	34709	18326	20725	62979	69179	36414	41213
60	24364	27296	13988	16389	31603	35412	18114	21235	62967	70587	35989	42231
61	24645	28021	14079	16875	31966	36356	18232	21865	63695	72474	36225	43493
62	25338	29081	14560	17489	32867	37733	18857	22663	65497	75228	37476	45089
63	26525	30580	15515	18258	34412	39684	20097	23665	68585	79129	39957	47090
64	28119	32443	16840	19185	36483	42104	21820	24868	72728	83971	43403	49499
65	29979	34545	18382	20263	38900	44837	23826	26270	77564	89436	47413	52303
66	31964	36759	19988	21485	41482	47716	25912	27860	82726	95193	51587	55481
67	33938	38964	21500	22848	44049	50583	27878	29631	87859	100926	55518	59024
68	35805	41072	22810	24346	46475	53321	29583	31579	92712	106405	58927	62919
69	37628	43159	23984	25991	48844	56036	31108	33717	97451	111834	61978	67196
70	39518	45339	25128	27792	51301	58869	32594	36059	102365	117500	64951	71879
71	41580	47726	26348	29761	53983	61972	34181	38619	107727	123707	68124	77000
72	43923	50435	27753	31916	57028	65494	36007	41418	113818	130750	71776	82599
73	46620	53548	29421	34255	60535	69540	38176	44461	120831	138844	76113	88684
74	49627	57006	31320	36752	64445	74036	40646	47707	128651	147834	81052	95175
75	52866	60728	33394	39366	68655	78874	43342	51104	137071	157511	86445	101970
76	56261	64624	35588	42059	73068	83940	46193	54604	145899	167642	92148	108971
77	59733	68607	37838	44789	77582	89118	49117	58153	154925	177997	97997	116069
78	63206	72590	40087	47519	82095	94295	52041	61702	163953	188353	103845	123167
79	66600	76484	42277	50211	86510	99358	54890	65203	172780	198478	109541	130167
80	70306	80741	44625	53000	91326	104891	57941	68828	182414	209544	115644	137418
81	73995	84978	46960	55778	96121	110399	60978	72441	192005	220561	121717	144643
82	77667	89199	49287	58544	100897	115886	64002	76035	201554	231536	127765	151832
83	81335	93412	51611	61306	105665	121365	67023	79627	211091	242492	133808	159015
84	85015	97641	53942	64075	110448	126861	70053	83227	220659	253485	139868	166216
85	88711	101888	56284	66860	115253	132382	73099	86846	230268	264527	145959	173454
86	92396	106120	58618	69634	120042	137885	76132	90452	239847	275532	152026	180667
87	95966	110222	60879	72322	124683	143217	79071	93947	249129	286196	157904	187656
88	99486	114268	63109	74974	129261	148477	81971	97396	258283	296716	163704	194553
89	102935	118230	65293	77572	133744	153628	84811	100772	267250	307017	169383	201306
90	106285	122077	67417	80094	138100	158630	87571	104051	275962	317021	174904	207863
91	109506	125778	69456	82518	142286	163441	90222	107203	284334	326642	180205	214166
92	112579	129309	71402	84833	146281	168029	92752	110211	292324	335822	185265	220185
93	115491	132657	73248	87026	150066	172383	95151	113063	299895	344527	190064	225888
94	118244	135819	74993	89099	153645	176492	97420	115756	307054	352748	194602	231275
95	120801	138756	76612	91023	156971	180312	99525	118259	313702	360385	198812	236279
96	123146	141452	78097	92790	160019	183815	101454	120555	319800	367393	202671	240872
97	125267	143890	79443	94388	162776	186985	103205	122633	325314	373733	206171	245028
98	127157	146059	80640	95811	165233	189806	104761	124484	330228	379374	209283	248728
99	128802	147949	81681	97048	167372	192263	106113	126091	334505	384288	211989	251944

*基准费率基于被保险人以拥有社会医疗保险或公费医疗身份参加本产品。

以上费率表将根据每年的医疗费用通胀进行更新。投保或续保时所依据的费率将以当时更新的费率为准。