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Liberty Insurance Standard VHIS Plan

VHIS certification number: S00017-01-000-02

Standard Premium Schedule

The premium rates are valid from 1 November 2026

Entry Age Last Birthday*	Premium (HKD)^	Entry Age Last Birthday*	Premium (HKD)^
0	3,108	50	4,721
1	3,108	51	6,155
2	3,108	52	6,517
3	3,108	53	6,877
4	3,108	54	7,241
5	1,758	55	7,601
6	1,758	56	8,046
7	1,758	57	8,492
8	1,758	58	8,939
9	1,758	59	9,384
10	1,589	60	9,830
11	1,593	61	10,451
12	1,597	62	11,072
13	1,601	63	11,693
14	1,606	64	12,314
15	1,610	65	12,935
16	1,655	66	13,619
17	1,700	67	14,304
18	1,745	68	14,987
19	1,790	69	15,670
20	1,835	70	16,354
21	1,874	71	17,154
22	1,912	72	17,954
23	1,951	73	18,753
24	1,989	74	19,554
25	2,028	75	20,353
26	2,078	76	20,992
27	2,129	77	21,629
28	2,177	78	22,267
29	2,228	79	22,903
30	2,277	80	23,542
31	2,336	81	24,126
32	2,394	82	24,708
33	2,452	83	25,291
34	2,511	84	25,876
35	2,569	85	26,459
36	2,665	86	26,817
37	2,759	87	27,176
38	2,854	88	27,536
39	2,948	89	27,894
40	3,044	90	28,253
41	3,206	91	28,602
42	3,368	92	28,951
43	3,530	93	29,302
44	3,693	94	29,651
45	3,855	95	30,000
46	4,028	96	30,438
47	4,201	97	30,876
48	4,374	98	31,314
49	4,548	99	31,751

* Age 81 - 99 for Renewal only.
^This Standard Premium Schedule does not include levy which is collected by the Insurance Authority