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Liberty Insurance VHIS Flexi Plan (Classic with Supplementary major medical benefit)
F00047-01-001-02

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	5,143	50	9,265
1	5,143	51	9,634
2	5,143	52	10,020
3	5,143	53	10,421
4	5,143	54	10,838
5	5,143	55	11,271
6	5,143	56	11,778
7	5,143	57	12,307
8	5,143	58	12,862
9	5,143	59	13,441
10	5,143	60	14,045
11	5,143	61	14,748
12	5,143	62	15,485
13	5,143	63	16,260
14	5,143	64	17,071
15	5,143	65	17,925
16	5,143	66	18,912
17	5,143	67	19,952
18	3,428	68	21,049
19	3,531	69	22,207
20	3,637	70	23,428
21	3,747	71	24,307
22	3,859	72	25,218
23	3,974	73	26,163
24	4,095	74	27,145
25	4,217	75	28,163
26	4,342	76	29,218
27	4,473	77	30,314
28	4,607	78	31,451
29	4,746	79	32,631
30	4,898	80	33,854
31	5,011	81	35,123
32	5,135	82	36,440
33	5,264	83	37,806
34	5,396	84	39,224
35	5,531	85	40,696
36	5,696	86	42,223
37	5,867	87	43,805
38	6,043	88	45,448
39	6,224	89	47,152
40	6,411	90	48,920
41	6,635	91	50,756
42	6,868	92	52,659
43	7,109	93	54,632
44	7,357	94	56,682
45	7,615	95	58,806
46	7,918	96	61,013
47	8,236	97	63,300
48	8,565	98	65,674
49	8,907	99	68,137

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