

**泰康在线财产保险股份有限公司**  
**住院费用医疗保险H款（互联网专属）费率表**

**一、基准年保费**

（一）分项限额：

1. 一般医疗保险金额：300 万元；
2. 特定疾病医疗、质子重离子医疗、特定疾病院外特种药品费用的累计保险金额：600 万元；
3. 特定疾病住院津贴保险金额：1.8 万元，住院津贴日额：100 元，最高给付日数 180 日；
4. 特定医疗机构治疗费用和特定医疗器械费用保险金额：300 万元；

（二）分项基准免赔额：

1. 一般医疗保险金的基准免赔额：1 万元；
2. 特定疾病医疗保险金的基准免赔额：0 元；
3. 质子重离子医疗保险金的基准免赔额：0 元；
4. 特定疾病院外特种药品费用保险金的基准免赔额：0 元；
5. 特定疾病住院津贴保险金的基准免赔额：0 元；
6. 特定医疗机构治疗费用和特定医疗器械费用保险金的基准免赔额：0 元；

（三）分项基准赔偿比例：

1. 一般医疗保险金和特定疾病医疗保险金的基准赔偿比例：

以参加社会基本医疗保险或者公费医疗身份投保，并以参加社会基本医疗保险或者公费医疗身份就诊并结算（赔偿比例 A）	以参加社会基本医疗保险或者公费医疗身份投保，但未以参加社会基本医疗保险或者公费医疗身份就诊并结算（赔偿比例 B）	未参加社会基本医疗保险或公费医疗身份投保（赔偿比例 C）
100%	60%	100%

2. 质子重离子医疗保险金的基准赔偿比例：100%。

3. 特定疾病院外特种药品费用保险金的基准赔偿比例：

社保目录内特定药品费用赔偿比例			社保目录外特定药品费用赔偿比例
以参加社会基本医疗保险或者公费医疗身份投保，并以参加社会基本医疗保险或者公费医疗身份就诊并结算	以参加社会基本医疗保险或者公费医疗身份投保，但未以参加社会基本医疗保险或者公费医疗	未参加社会基本医疗保险或公费医疗身份投保	

	身份就诊并结算		
100%	60%	100%	100%

4. 特定医疗机构治疗费用和特定医疗器械费用保险金的基准赔偿比例：100%

(四) 基准年保费：

1、特定疾病医疗保险金（必选）

(1) 首次投保或非续保时基准年保费

单位：元

年龄 (周岁)	首次投保或非续保时基准年保费							
	标准体		次标准体（一档）		次标准体（二档）		次标准体（三档）	
	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗
0	347.0	1018.0	520.5	1527.0	624.6	1832.4	694.0	2036.0
1	308.0	912.0	462.0	1368.0	554.4	1641.6	616.0	1824.0
2	268.0	806.0	402.0	1209.0	482.4	1450.8	536.0	1612.0
3	229.0	700.0	343.5	1050.0	412.2	1260.0	458.0	1400.0
4	189.0	595.0	283.5	892.5	340.2	1071.0	378.0	1190.0
5	188.0	544.0	282.0	816.0	338.4	979.2	376.0	1088.0
6	152.0	438.0	228.0	657.0	273.6	788.4	304.0	876.0
7	113.0	332.0	169.5	498.0	203.4	597.6	226.0	664.0
8	98.0	296.0	147.0	444.0	176.4	532.8	196.0	592.0
9	83.0	261.0	124.5	391.5	149.4	469.8	166.0	522.0
10	67.0	226.0	100.5	339.0	120.6	406.8	134.0	452.0
11	66.0	211.0	99.0	316.5	118.8	379.8	132.0	422.0
12	52.0	176.0	78.0	264.0	93.6	316.8	104.0	352.0
13	37.0	141.0	55.5	211.5	66.6	253.8	74.0	282.0
14	37.0	142.0	55.5	213.0	66.6	255.6	74.0	284.0
15	38.0	142.0	57.0	213.0	68.4	255.6	76.0	284.0
16	46.0	149.0	69.0	223.5	82.8	268.2	92.0	298.0
17	46.0	150.0	69.0	225.0	82.8	270.0	92.0	300.0
18	47.0	151.0	70.5	226.5	84.6	271.8	94.0	302.0
19	51.0	166.0	76.5	249.0	91.8	298.8	102.0	332.0
20	55.0	179.0	82.5	268.5	99.0	322.2	110.0	358.0
21	58.0	190.0	87.0	285.0	104.4	342.0	116.0	380.0
22	62.0	204.0	93.0	306.0	111.6	367.2	124.0	408.0
23	67.0	218.0	100.5	327.0	120.6	392.4	134.0	436.0
24	72.0	235.0	108.0	352.5	129.6	423.0	144.0	470.0
25	77.0	251.0	115.5	376.5	138.6	451.8	154.0	502.0
26	77.0	258.0	115.5	387.0	138.6	464.4	154.0	516.0

27	80.0	274.0	120.0	411.0	144.0	493.2	160.0	548.0
28	86.0	290.0	129.0	435.0	154.8	522.0	172.0	580.0
29	94.0	315.0	141.0	472.5	169.2	567.0	188.0	630.0
30	102.0	339.0	153.0	508.5	183.6	610.2	204.0	678.0
31	107.0	355.0	160.5	532.5	192.6	639.0	214.0	710.0
32	115.0	379.0	172.5	568.5	207.0	682.2	230.0	758.0
33	123.0	404.0	184.5	606.0	221.4	727.2	246.0	808.0
34	128.0	437.0	192.0	655.5	230.4	786.6	256.0	874.0
35	128.0	470.0	192.0	705.0	230.4	846.0	256.0	940.0
36	128.0	488.0	192.0	732.0	230.4	878.4	256.0	976.0
37	130.0	520.0	195.0	780.0	234.0	936.0	260.0	1040.0
38	134.0	554.0	201.0	831.0	241.2	997.2	268.0	1108.0
39	142.0	639.0	213.0	958.5	255.6	1150.2	284.0	1278.0
40	144.0	724.0	216.0	1086.0	259.2	1303.2	288.0	1448.0
41	146.0	777.0	219.0	1165.5	262.8	1398.6	292.0	1554.0
42	148.0	862.0	222.0	1293.0	266.4	1551.6	296.0	1724.0
43	155.0	948.0	232.5	1422.0	279.0	1706.4	310.0	1896.0
44	179.0	1025.0	268.5	1537.5	322.2	1845.0	358.0	2050.0
45	202.0	1103.0	303.0	1654.5	363.6	1985.4	404.0	2206.0
46	214.0	1157.0	321.0	1735.5	385.2	2082.6	428.0	2314.0
47	237.0	1235.0	355.5	1852.5	426.6	2223.0	474.0	2470.0
48	260.0	1312.0	390.0	1968.0	468.0	2361.6	520.0	2624.0
49	279.0	1425.0	418.5	2137.5	502.2	2565.0	558.0	2850.0
50	287.0	1537.0	430.5	2305.5	516.6	2766.6	574.0	3074.0
51	290.0	1595.0	435.0	2392.5	522.0	2871.0	580.0	3190.0
52	295.0	1706.0	442.5	2559.0	531.0	3070.8	590.0	3412.0
53	313.0	1819.0	469.5	2728.5	563.4	3274.2	626.0	3638.0
54	341.0	1949.0	511.5	2923.5	613.8	3508.2	682.0	3898.0
55	369.0	2080.0	553.5	3120.0	664.2	3744.0	738.0	4160.0
56	371.0	2139.0	556.5	3208.5	667.8	3850.2	742.0	4278.0
57	373.0	2269.0	559.5	3403.5	671.4	4084.2	746.0	4538.0
58	402.0	2401.0	603.0	3601.5	723.6	4321.8	804.0	4802.0
59	472.0	2753.0	708.0	4129.5	849.6	4955.4	944.0	5506.0
60	541.0	3105.0	811.5	4657.5	973.8	5589.0	1082.0	6210.0
61	581.0	3378.0	871.5	5067.0	1045.8	6080.4	1162.0	6756.0
62	584.0	3660.0	876.0	5490.0	1051.2	6588.0	1168.0	7320.0
63	654.0	4013.0	981.0	6019.5	1177.2	7223.4	1308.0	8026.0
64	783.0	4260.0	1174.5	6390.0	1409.4	7668.0	1566.0	8520.0
65	913.0	4507.0	1369.5	6760.5	1643.4	8112.6	1826.0	9014.0
66	921.0	4591.0	1381.5	6886.5	1657.8	8263.8	1842.0	9182.0
67	1051.0	4837.0	1576.5	7255.5	1891.8	8706.6	2102.0	9674.0
68	1180.0	5084.0	1770.0	7626.0	2124.0	9151.2	2360.0	10168.0
69	1182.0	5206.0	1773.0	7809.0	2127.6	9370.8	2364.0	10412.0

70	1198.0	5339.0	1797.0	8008.5	2156.4	9610.2	2396.0	10678.0
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年龄 (周岁)	首次投保或非续保时基准年保费					
	次标准体（四档）		次标准体（五档）		已病体	
	有社保或公 费医疗	无社保且无 公费医疗	有社保或公 费医疗	无社保且无 公费医疗	有社保或公 费医疗	无社保且无 公费医疗
0	867.5	2545.0	1041.0	3054.0	184.0	410.0
1	770.0	2280.0	924.0	2736.0	167.0	370.0
2	670.0	2015.0	804.0	2418.0	150.0	332.0
3	572.5	1750.0	687.0	2100.0	134.0	294.0
4	472.5	1487.5	567.0	1785.0	118.0	256.0
5	470.0	1360.0	564.0	1632.0	136.0	268.0
6	380.0	1095.0	456.0	1314.0	148.0	278.0
7	282.5	830.0	339.0	996.0	152.0	282.0
8	245.0	740.0	294.0	888.0	158.0	288.0
9	207.5	652.5	249.0	783.0	162.0	296.0
10	167.5	565.0	201.0	678.0	168.0	306.0
11	165.0	527.5	198.0	633.0	176.0	320.0
12	130.0	440.0	156.0	528.0	182.0	328.0
13	92.5	352.5	111.0	423.0	188.0	336.0
14	92.5	355.0	111.0	426.0	196.0	354.0
15	95.0	355.0	114.0	426.0	204.0	436.0
16	115.0	372.5	138.0	447.0	214.0	576.0
17	115.0	375.0	138.0	450.0	216.0	578.0
18	117.5	377.5	141.0	453.0	218.0	582.0
19	127.5	415.0	153.0	498.0	232.0	630.0
20	137.5	447.5	165.0	537.0	246.0	676.0
21	145.0	475.0	174.0	570.0	264.0	722.0
22	155.0	510.0	186.0	612.0	278.0	768.0
23	167.5	545.0	201.0	654.0	292.0	816.0
24	180.0	587.5	216.0	705.0	310.0	870.0
25	192.5	627.5	231.0	753.0	326.0	924.0
26	192.5	645.0	231.0	774.0	348.0	978.0
27	200.0	685.0	240.0	822.0	358.0	1032.0
28	215.0	725.0	258.0	870.0	376.0	1086.0
29	235.0	787.5	282.0	945.0	404.0	1168.0
30	255.0	847.5	306.0	1017.0	430.0	1248.0
31	267.5	887.5	321.0	1065.0	462.0	1330.0
32	287.5	947.5	345.0	1137.0	488.0	1410.0
33	307.5	1010.0	369.0	1212.0	516.0	1492.0
34	320.0	1092.5	384.0	1311.0	532.0	1602.0
35	320.0	1175.0	384.0	1410.0	532.0	1712.0

36	320.0	1220.0	384.0	1464.0	564.0	1820.0
37	325.0	1300.0	390.0	1560.0	570.0	1928.0
38	335.0	1385.0	402.0	1662.0	584.0	2040.0
39	355.0	1597.5	426.0	1917.0	608.0	2324.0
40	360.0	1810.0	432.0	2172.0	616.0	2608.0
41	365.0	1942.5	438.0	2331.0	682.0	2892.0
42	370.0	2155.0	444.0	2586.0	690.0	3176.0
43	387.5	2370.0	465.0	2844.0	714.0	3462.0
44	447.5	2562.5	537.0	3075.0	794.0	3718.0
45	505.0	2757.5	606.0	3309.0	870.0	3978.0
46	535.0	2892.5	642.0	3471.0	946.0	4236.0
47	592.5	3087.5	711.0	3705.0	1024.0	4496.0
48	650.0	3280.0	780.0	3936.0	1102.0	4752.0
49	697.5	3562.5	837.0	4275.0	1164.0	5128.0
50	717.5	3842.5	861.0	4611.0	1190.0	5502.0
51	725.0	3987.5	870.0	4785.0	1334.0	5878.0
52	737.5	4265.0	885.0	5118.0	1352.0	6250.0
53	782.5	4547.5	939.0	5457.0	1412.0	6626.0
54	852.5	4872.5	1023.0	5847.0	1506.0	7060.0
55	922.5	5200.0	1107.0	6240.0	1598.0	7496.0
56	927.5	5347.5	1113.0	6417.0	1776.0	7934.0
57	932.5	5672.5	1119.0	6807.0	1784.0	8368.0
58	1005.0	6002.5	1206.0	7203.0	1880.0	8806.0
59	1180.0	6882.5	1416.0	8259.0	2114.0	9982.0
60	1352.5	7762.5	1623.0	9315.0	2344.0	11154.0
61	1452.5	8445.0	1743.0	10134.0	2566.0	12328.0
62	1460.0	9150.0	1752.0	10980.0	2812.0	13504.0
63	1635.0	10032.5	1962.0	12039.0	3046.0	14680.0
64	1957.5	10650.0	2349.0	12780.0	3476.0	15504.0
65	2282.5	11267.5	2739.0	13521.0	3908.0	16328.0
66	2302.5	11477.5	2763.0	13773.0	4338.0	17150.0
67	2627.5	12092.5	3153.0	14511.0	4770.0	17972.0
68	2950.0	12710.0	3540.0	15252.0	5200.0	18796.0
69	2955.0	13015.0	3546.0	15618.0	5628.0	19620.0
70	2995.0	13347.5	3594.0	16017.0	6062.0	20446.0
71					6089.9	22443.0
72					6119.3	24564.4
73					6146.8	26687.6
74					6205.5	27741.4
75					6264.2	28795.2
76					6347.0	29811.2
77					6381.7	30864.5
78					6440.4	31918.3

79					6908.3	33189.1
80					7376.1	34459.8

(2) 续保时基准年保费

单位：元

年龄 (周岁)	续保时基准年保费							
	标准体		次标准体（一档）		次标准体（二档）		次标准体（三档）	
	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗
0	380.0	1110.0	570.0	1665.0	684.0	1998.0	760.0	2220.0
1	337.0	994.0	505.5	1491.0	606.6	1789.2	674.0	1988.0
2	293.0	879.0	439.5	1318.5	527.4	1582.2	586.0	1758.0
3	250.0	764.0	375.0	1146.0	450.0	1375.2	500.0	1528.0
4	207.0	648.0	310.5	972.0	372.6	1166.4	414.0	1296.0
5	203.0	594.0	304.5	891.0	365.4	1069.2	406.0	1188.0
6	167.0	478.0	250.5	717.0	300.6	860.4	334.0	956.0
7	124.0	363.0	186.0	544.5	223.2	653.4	248.0	726.0
8	107.0	325.0	160.5	487.5	192.6	585.0	214.0	650.0
9	91.0	286.0	136.5	429.0	163.8	514.8	182.0	572.0
10	74.0	247.0	111.0	370.5	133.2	444.6	148.0	494.0
11	72.0	231.0	108.0	346.5	129.6	415.8	144.0	462.0
12	58.0	193.0	87.0	289.5	104.4	347.4	116.0	386.0
13	41.0	154.0	61.5	231.0	73.8	277.2	82.0	308.0
14	41.0	155.0	61.5	232.5	73.8	279.0	82.0	310.0
15	43.0	156.0	64.5	234.0	77.4	280.8	86.0	312.0
16	50.0	164.0	75.0	246.0	90.0	295.2	100.0	328.0
17	51.0	164.0	76.5	246.0	91.8	295.2	102.0	328.0
18	52.0	166.0	78.0	249.0	93.6	298.8	104.0	332.0
19	56.0	181.0	84.0	271.5	100.8	325.8	112.0	362.0
20	61.0	196.0	91.5	294.0	109.8	352.8	122.0	392.0
21	64.0	209.0	96.0	313.5	115.2	376.2	128.0	418.0
22	69.0	224.0	103.5	336.0	124.2	403.2	138.0	448.0
23	73.0	239.0	109.5	358.5	131.4	430.2	146.0	478.0
24	79.0	257.0	118.5	385.5	142.2	462.6	158.0	514.0
25	85.0	275.0	127.5	412.5	153.0	495.0	170.0	550.0
26	86.0	282.0	129.0	423.0	154.8	507.6	172.0	564.0
27	89.0	300.0	133.5	450.0	160.2	540.0	178.0	600.0
28	95.0	317.0	142.5	475.5	171.0	570.6	190.0	634.0
29	104.0	344.0	156.0	516.0	187.2	619.2	208.0	688.0
30	113.0	370.0	169.5	555.0	203.4	666.0	226.0	740.0
31	117.0	389.0	175.5	583.5	210.6	700.2	234.0	778.0

32	126.0	415.0	189.0	622.5	226.8	747.0	252.0	830.0
33	135.0	442.0	202.5	663.0	243.0	795.6	270.0	884.0
34	140.0	478.0	210.0	717.0	252.0	860.4	280.0	956.0
35	141.0	514.0	211.5	771.0	253.8	925.2	282.0	1028.0
36	142.0	533.0	213.0	799.5	255.6	959.4	284.0	1066.0
37	143.0	569.0	214.5	853.5	257.4	1024.2	286.0	1138.0
38	148.0	605.0	222.0	907.5	266.4	1089.0	296.0	1210.0
39	149.0	698.0	223.5	1047.0	268.2	1256.4	298.0	1396.0
40	151.0	790.0	226.5	1185.0	271.8	1422.0	302.0	1580.0
41	154.0	849.0	231.0	1273.5	277.2	1528.2	308.0	1698.0
42	162.0	942.0	243.0	1413.0	291.6	1695.6	324.0	1884.0
43	170.0	1035.0	255.0	1552.5	306.0	1863.0	340.0	2070.0
44	196.0	1119.0	294.0	1678.5	352.8	2014.2	392.0	2238.0
45	221.0	1204.0	331.5	1806.0	397.8	2167.2	442.0	2408.0
46	234.0	1262.0	351.0	1893.0	421.2	2271.6	468.0	2524.0
47	259.0	1347.0	388.5	2020.5	466.2	2424.6	518.0	2694.0
48	286.0	1432.0	429.0	2148.0	514.8	2577.6	572.0	2864.0
49	305.0	1554.0	457.5	2331.0	549.0	2797.2	610.0	3108.0
50	312.0	1676.0	468.0	2514.0	561.6	3016.8	624.0	3352.0
51	317.0	1738.0	475.5	2607.0	570.6	3128.4	634.0	3476.0
52	323.0	1860.0	484.5	2790.0	581.4	3348.0	646.0	3720.0
53	342.0	1982.0	513.0	2973.0	615.6	3567.6	684.0	3964.0
54	373.0	2125.0	559.5	3187.5	671.4	3825.0	746.0	4250.0
55	404.0	2267.0	606.0	3400.5	727.2	4080.6	808.0	4534.0
56	407.0	2333.0	610.5	3499.5	732.6	4199.4	814.0	4666.0
57	408.0	2476.0	612.0	3714.0	734.4	4456.8	816.0	4952.0
58	439.0	2618.0	658.5	3927.0	790.2	4712.4	878.0	5236.0
59	515.0	3002.0	772.5	4503.0	927.0	5403.6	1030.0	6004.0
60	592.0	3386.0	888.0	5079.0	1065.6	6094.8	1184.0	6772.0
61	635.0	3683.0	952.5	5524.5	1143.0	6629.4	1270.0	7366.0
62	638.0	3989.0	957.0	5983.5	1148.4	7180.2	1276.0	7978.0
63	714.0	4373.0	1071.0	6559.5	1285.2	7871.4	1428.0	8746.0
64	854.0	4643.0	1281.0	6964.5	1537.2	8357.4	1708.0	9286.0
65	996.0	4912.0	1494.0	7368.0	1792.8	8841.6	1992.0	9824.0
66	1004.0	5005.0	1506.0	7507.5	1807.2	9009.0	2008.0	10010.0
67	1146.0	5274.0	1719.0	7911.0	2062.8	9493.2	2292.0	10548.0
68	1286.0	5543.0	1929.0	8314.5	2314.8	9977.4	2572.0	11086.0
69	1289.0	5674.0	1933.5	8511.0	2320.2	10213.2	2578.0	11348.0
70	1291.0	5822.0	1936.5	8733.0	2323.8	10479.6	2582.0	11644.0
71	1292.0	6437.0	1938.0	9655.5	2325.6	11586.6	2584.0	12874.0
72	1301.0	7130.0	1951.5	10695.0	2341.8	12834.0	2602.0	14260.0
73	1310.0	7825.0	1965.0	11737.5	2358.0	14085.0	2620.0	15650.0
74	1330.0	8169.0	1995.0	12253.5	2394.0	14704.2	2660.0	16338.0

75	1349.0	8513.0	2023.5	12769.5	2428.2	15323.4	2698.0	17026.0
76	1350.0	8771.0	2025.0	13156.5	2430.0	15787.8	2700.0	17542.0
77	1354.0	9109.0	2031.0	13663.5	2437.2	16396.2	2708.0	18218.0
78	1373.0	9453.0	2059.5	14179.5	2471.4	17015.4	2746.0	18906.0
79	1526.0	9867.0	2289.0	14800.5	2746.8	17760.6	3052.0	19734.0
80	1679.0	10281.0	2518.5	15421.5	3022.2	18505.8	3358.0	20562.0
81	1751.0	10569.0	2626.5	15853.5	3151.8	19024.2	3502.0	21138.0
82	1904.0	10983.0	2856.0	16474.5	3427.2	19769.4	3808.0	21966.0
83	2057.0	11397.0	3085.5	17095.5	3702.6	20514.6	4114.0	22794.0
84	2209.0	11921.0	3313.5	17881.5	3976.2	21457.8	4418.0	23842.0
85	2362.0	12445.0	3543.0	18667.5	4251.6	22401.0	4724.0	24890.0
86	2380.0	12767.0	3570.0	19150.5	4284.0	22980.6	4760.0	25534.0
87	2532.0	13291.0	3798.0	19936.5	4557.6	23923.8	5064.0	26582.0
88	2684.0	13815.0	4026.0	20722.5	4831.2	24867.0	5368.0	27630.0
89	2899.0	14423.0	4348.5	21634.5	5218.2	25961.4	5798.0	28846.0
90	3114.0	15032.0	4671.0	22548.0	5605.2	27057.6	6228.0	30064.0
91	3152.0	15393.0	4728.0	23089.5	5673.6	27707.4	6304.0	30786.0
92	3367.0	16002.0	5050.5	24003.0	6060.6	28803.6	6734.0	32004.0
93	3581.0	16610.0	5371.5	24915.0	6445.8	29898.0	7162.0	33220.0
94	3850.0	17341.0	5775.0	26011.5	6930.0	31213.8	7700.0	34682.0
95	4118.0	18070.0	6177.0	27105.0	7412.4	32526.0	8236.0	36140.0
96	4122.0	18445.0	6183.0	27667.5	7419.6	33201.0	8244.0	36890.0
97	4380.0	19175.0	6570.0	28762.5	7884.0	34515.0	8760.0	38350.0
98	4648.0	19905.0	6972.0	29857.5	8366.4	35829.0	9296.0	39810.0
99	4916.0	20635.0	7374.0	30952.5	8848.8	37143.0	9832.0	41270.0
100	5185.0	21365.0	7777.5	32047.5	9333.0	38457.0	10370.0	42730.0

年龄 (周岁)	续保时基准年保费					
	次标准体（四档）		次标准体（五档）		已病体	
	有社保或公 费医疗	无社保且无 公费医疗	有社保或公 费医疗	无社保且无 公费医疗	有社保或公 费医疗	无社保且无 公费医疗
0	950.0	2775.0	1140.0	3330.0	201.0	447.0
1	842.5	2485.0	1011.0	2982.0	182.0	403.0
2	732.5	2197.5	879.0	2637.0	164.0	362.0
3	625.0	1910.0	750.0	2292.0	146.0	320.0
4	517.5	1620.0	621.0	1944.0	129.0	279.0
5	507.5	1485.0	609.0	1782.0	148.0	292.0
6	417.5	1195.0	501.0	1434.0	161.0	303.0
7	310.0	907.5	372.0	1089.0	166.0	307.0
8	267.5	812.5	321.0	975.0	172.0	314.0
9	227.5	715.0	273.0	858.0	177.0	323.0
10	185.0	617.5	222.0	741.0	183.0	334.0



11	180.0	577.5	216.0	693.0	192.0	349.0
12	145.0	482.5	174.0	579.0	198.0	358.0
13	102.5	385.0	123.0	462.0	205.0	366.0
14	102.5	387.5	123.0	465.0	214.0	386.0
15	107.5	390.0	129.0	468.0	222.0	475.0
16	125.0	410.0	150.0	492.0	233.0	628.0
17	127.5	410.0	153.0	492.0	235.0	630.0
18	130.0	415.0	156.0	498.0	238.0	634.0
19	140.0	452.5	168.0	543.0	253.0	687.0
20	152.5	490.0	183.0	588.0	268.0	737.0
21	160.0	522.5	192.0	627.0	288.0	781.3
22	172.5	560.0	207.0	672.0	304.0	831.5
23	182.5	597.5	219.0	717.0	318.0	883.6
24	197.5	642.5	237.0	771.0	338.0	941.8
25	212.5	687.5	255.0	825.0	356.0	1002.0
26	215.0	705.0	258.0	846.0	382.0	1058.9
27	222.5	750.0	267.0	900.0	392.0	1119.0
28	237.5	792.5	285.0	951.0	412.0	1177.2
29	260.0	860.0	312.0	1032.0	442.0	1267.5
30	282.5	925.0	339.0	1110.0	474.0	1353.8
31	292.5	972.5	351.0	1167.0	506.0	1439.5
32	315.0	1037.5	378.0	1245.0	536.0	1527.8
33	337.5	1105.0	405.0	1326.0	566.0	1616.1
34	350.0	1195.0	420.0	1434.0	582.0	1736.3
35	352.5	1285.0	423.0	1542.0	584.2	1856.3
36	355.0	1332.5	426.0	1599.0	621.8	1971.1
37	357.5	1422.5	429.0	1707.0	626.2	2091.2
38	370.0	1512.5	444.0	1815.0	640.2	2211.3
39	372.5	1745.0	447.0	2094.0	647.8	2521.4
40	377.5	1975.0	453.0	2370.0	653.8	2829.5
41	385.0	2122.5	462.0	2547.0	721.8	3130.9
42	405.0	2355.0	486.0	2826.0	749.8	3441.2
43	425.0	2587.5	510.0	3105.0	775.8	3751.5
44	490.0	2797.5	588.0	3357.0	863.8	4032.4
45	552.5	3010.0	663.0	3612.0	947.8	4317.2
46	585.0	3155.0	702.0	3786.0	1036.0	4588.6
47	647.5	3367.5	777.0	4041.0	1120.0	4871.4
48	715.0	3580.0	858.0	4296.0	1208.0	5154.3
49	762.5	3885.0	915.0	4662.0	1274.0	5563.0
50	780.0	4190.0	936.0	5028.0	1296.0	5971.2
51	792.5	4345.0	951.0	5214.0	1455.2	6367.0
52	807.5	4650.0	969.0	5580.0	1472.0	6773.2
53	855.0	4955.0	1026.0	5946.0	1536.0	7181.8

54	932.5	5312.5	1119.0	6375.0	1640.0	7658.8
55	1010.0	5667.5	1212.0	6801.0	1742.0	8133.9
56	1017.5	5832.5	1221.0	6999.0	1943.4	8592.8
57	1020.0	6190.0	1224.0	7428.0	1946.0	9068.8
58	1097.5	6545.0	1317.0	7854.0	2050.0	9543.8
59	1287.5	7505.0	1545.0	9006.0	2304.0	10828.4
60	1480.0	8465.0	1776.0	10158.0	2558.0	12110.9
61	1587.5	9207.5	1905.0	11049.0	2798.4	13345.8
62	1595.0	9972.5	1914.0	11967.0	3066.0	14625.9
63	1785.0	10932.5	2142.0	13119.0	3320.0	15910.4
64	2135.0	11607.5	2562.0	13929.0	3788.0	16813.1
65	2490.0	12280.0	2988.0	14736.0	4260.0	17715.8
66	2510.0	12512.5	3012.0	15015.0	4728.0	18585.3
67	2865.0	13185.0	3438.0	15822.0	5200.0	19488.0
68	3215.0	13857.5	3858.0	16629.0	5668.0	20390.7
69	3222.5	14185.0	3867.0	17022.0	6137.2	21288.8
70	3227.5	14555.0	3873.0	17466.0	6549.8	22186.8
71	3230.0	16092.5	3876.0	19311.0	6638.0	24462.9
72	3252.5	17825.0	3903.0	21390.0	6670.0	26775.2
73	3275.0	19562.5	3930.0	23475.0	6700.0	29089.5
74	3325.0	20422.5	3990.0	24507.0	6764.0	30238.1
75	3372.5	21282.5	4047.0	25539.0	6828.0	31386.8
76	3375.0	21927.5	4050.0	26313.0	6918.2	32494.2
77	3385.0	22772.5	4062.0	27327.0	6956.0	33642.3
78	3432.5	23632.5	4119.0	28359.0	7020.0	34791.0
79	3815.0	24667.5	4578.0	29601.0	7530.0	36176.1
80	4197.5	25702.5	5037.0	30843.0	8040.0	37561.2
81	4377.5	26422.5	5253.0	31707.0	8551.8	38893.6
82	4760.0	27457.5	5712.0	32949.0	9061.8	40278.7
83	5142.5	28492.5	6171.0	34191.0	9571.8	41663.8
84	5522.5	29802.5	6627.0	35763.0	10079.8	43414.9
85	5905.0	31112.5	7086.0	37335.0	10587.8	45167.9
86	5950.0	31917.5	7140.0	38301.0	11098.0	46853.3
87	6330.0	33227.5	7596.0	39873.0	11606.0	48606.4
88	6710.0	34537.5	8052.0	41445.0	12114.0	50357.5
89	7247.5	36057.5	8697.0	43269.0	12830.0	52392.6
90	7785.0	37580.0	9342.0	45096.0	13546.0	54429.8
91	7880.0	38482.5	9456.0	46179.0	14262.0	56380.7
92	8417.5	40005.0	10101.0	48006.0	14978.0	58417.8
93	8952.5	41525.0	10743.0	49830.0	15694.0	60453.0
94	9625.0	43352.5	11550.0	52023.0	16588.0	62895.9
95	10295.0	45175.0	12354.0	54210.0	17482.0	65336.9
96	10305.0	46112.5	12366.0	55335.0	18406.4	67675.4

97	10950.0	47937.5	13140.0	57525.0	19268.0	70116.0
98	11620.0	49762.5	13944.0	59715.0	20162.0	72559.0
99	12290.0	51587.5	14748.0	61905.0	21056.0	75001.9
100	12962.5	53412.5	15555.0	64095.0	21950.0	77442.8

## 2、质子重离子医疗保险金（可选）

### （1）首次投保或非续保时基准年保费

单位：元

年龄 (周岁)	首次投保或非续保时基准年保费					
	标准体	次标准体 (一档)	次标准体 (二档)	次标准体 (三档)	次标准体 (四档)	次标准体 (五档)
	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗
0	6.0	9.0	10.8	12.0	15.0	18.0
1	5.0	7.5	9.0	10.0	12.5	15.0
2	4.0	6.0	7.2	8.0	10.0	12.0
3	4.0	6.0	7.2	8.0	10.0	12.0
4	3.0	4.5	5.4	6.0	7.5	9.0
5	3.0	4.5	5.4	6.0	7.5	9.0
6	3.0	4.5	5.4	6.0	7.5	9.0
7	2.0	3.0	3.6	4.0	5.0	6.0
8	2.0	3.0	3.6	4.0	5.0	6.0
9	1.0	1.5	1.8	2.0	2.5	3.0
10	1.0	1.5	1.8	2.0	2.5	3.0
11	1.0	1.5	1.8	2.0	2.5	3.0
12	1.0	1.5	1.8	2.0	2.5	3.0
13	1.0	1.5	1.8	2.0	2.5	3.0
14	1.0	1.5	1.8	2.0	2.5	3.0
15	1.0	1.5	1.8	2.0	2.5	3.0
16	1.0	1.5	1.8	2.0	2.5	3.0
17	1.0	1.5	1.8	2.0	2.5	3.0
18	1.0	1.5	1.8	2.0	2.5	3.0
19	1.0	1.5	1.8	2.0	2.5	3.0
20	1.0	1.5	1.8	2.0	2.5	3.0
21	1.0	1.5	1.8	2.0	2.5	3.0
22	1.0	1.5	1.8	2.0	2.5	3.0
23	1.0	1.5	1.8	2.0	2.5	3.0
24	1.0	1.5	1.8	2.0	2.5	3.0
25	1.0	1.5	1.8	2.0	2.5	3.0
26	1.0	1.5	1.8	2.0	2.5	3.0
27	1.0	1.5	1.8	2.0	2.5	3.0
28	1.0	1.5	1.8	2.0	2.5	3.0

29	2.0	3.0	3.6	4.0	5.0	6.0
30	2.0	3.0	3.6	4.0	5.0	6.0
31	2.0	3.0	3.6	4.0	5.0	6.0
32	2.0	3.0	3.6	4.0	5.0	6.0
33	2.0	3.0	3.6	4.0	5.0	6.0
34	2.0	3.0	3.6	4.0	5.0	6.0
35	2.0	3.0	3.6	4.0	5.0	6.0
36	2.0	3.0	3.6	4.0	5.0	6.0
37	2.0	3.0	3.6	4.0	5.0	6.0
38	2.0	3.0	3.6	4.0	5.0	6.0
39	2.0	3.0	3.6	4.0	5.0	6.0
40	2.0	3.0	3.6	4.0	5.0	6.0
41	2.0	3.0	3.6	4.0	5.0	6.0
42	2.0	3.0	3.6	4.0	5.0	6.0
43	3.0	4.5	5.4	6.0	7.5	9.0
44	3.0	4.5	5.4	6.0	7.5	9.0
45	3.0	4.5	5.4	6.0	7.5	9.0
46	4.0	6.0	7.2	8.0	10.0	12.0
47	4.0	6.0	7.2	8.0	10.0	12.0
48	4.0	6.0	7.2	8.0	10.0	12.0
49	5.0	7.5	9.0	10.0	12.5	15.0
50	5.0	7.5	9.0	10.0	12.5	15.0
51	5.0	7.5	9.0	10.0	12.5	15.0
52	5.0	7.5	9.0	10.0	12.5	15.0
53	5.0	7.5	9.0	10.0	12.5	15.0
54	6.0	9.0	10.8	12.0	15.0	18.0
55	6.0	9.0	10.8	12.0	15.0	18.0
56	6.0	9.0	10.8	12.0	15.0	18.0
57	6.0	9.0	10.8	12.0	15.0	18.0
58	7.0	10.5	12.6	14.0	17.5	21.0
59	8.0	12.0	14.4	16.0	20.0	24.0
60	9.0	13.5	16.2	18.0	22.5	27.0
61	10.0	15.0	18.0	20.0	25.0	30.0
62	10.0	15.0	18.0	20.0	25.0	30.0
63	11.0	16.5	19.8	22.0	27.5	33.0
64	13.0	19.5	23.4	26.0	32.5	39.0
65	15.0	22.5	27.0	30.0	37.5	45.0
66	15.0	22.5	27.0	30.0	37.5	45.0
67	18.0	27.0	32.4	36.0	45.0	54.0
68	20.0	30.0	36.0	40.0	50.0	60.0
69	20.0	30.0	36.0	40.0	50.0	60.0
70	20.0	30.0	36.0	40.0	50.0	60.0

## (2) 续保时基准年保费

单位：元

年龄 (周岁)	续保时基准年保费					
	标准体	次标准体 (一档)	次标准体 (二档)	次标准体 (三档)	次标准体 (四档)	次标准体 (五档)
	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗
0	6.0	9.0	10.8	12.0	15.0	18.0
1	6.0	9.0	10.8	12.0	15.0	18.0
2	5.0	7.5	9.0	10.0	12.5	15.0
3	4.0	6.0	7.2	8.0	10.0	12.0
4	3.0	4.5	5.4	6.0	7.5	9.0
5	3.0	4.5	5.4	6.0	7.5	9.0
6	3.0	4.5	5.4	6.0	7.5	9.0
7	2.0	3.0	3.6	4.0	5.0	6.0
8	2.0	3.0	3.6	4.0	5.0	6.0
9	2.0	3.0	3.6	4.0	5.0	6.0
10	1.0	1.5	1.8	2.0	2.5	3.0
11	1.0	1.5	1.8	2.0	2.5	3.0
12	1.0	1.5	1.8	2.0	2.5	3.0
13	1.0	1.5	1.8	2.0	2.5	3.0
14	1.0	1.5	1.8	2.0	2.5	3.0
15	1.0	1.5	1.8	2.0	2.5	3.0
16	1.0	1.5	1.8	2.0	2.5	3.0
17	1.0	1.5	1.8	2.0	2.5	3.0
18	1.0	1.5	1.8	2.0	2.5	3.0
19	1.0	1.5	1.8	2.0	2.5	3.0
20	1.0	1.5	1.8	2.0	2.5	3.0
21	1.0	1.5	1.8	2.0	2.5	3.0
22	1.0	1.5	1.8	2.0	2.5	3.0
23	1.0	1.5	1.8	2.0	2.5	3.0
24	1.0	1.5	1.8	2.0	2.5	3.0
25	1.0	1.5	1.8	2.0	2.5	3.0
26	1.0	1.5	1.8	2.0	2.5	3.0
27	1.0	1.5	1.8	2.0	2.5	3.0
28	2.0	3.0	3.6	4.0	5.0	6.0
29	2.0	3.0	3.6	4.0	5.0	6.0
30	2.0	3.0	3.6	4.0	5.0	6.0
31	2.0	3.0	3.6	4.0	5.0	6.0
32	2.0	3.0	3.6	4.0	5.0	6.0
33	2.0	3.0	3.6	4.0	5.0	6.0
34	2.0	3.0	3.6	4.0	5.0	6.0

35	2.0	3.0	3.6	4.0	5.0	6.0
36	2.0	3.0	3.6	4.0	5.0	6.0
37	2.0	3.0	3.6	4.0	5.0	6.0
38	2.0	3.0	3.6	4.0	5.0	6.0
39	2.0	3.0	3.6	4.0	5.0	6.0
40	3.0	4.5	5.4	6.0	7.5	9.0
41	3.0	4.5	5.4	6.0	7.5	9.0
42	3.0	4.5	5.4	6.0	7.5	9.0
43	3.0	4.5	5.4	6.0	7.5	9.0
44	3.0	4.5	5.4	6.0	7.5	9.0
45	4.0	6.0	7.2	8.0	10.0	12.0
46	4.0	6.0	7.2	8.0	10.0	12.0
47	4.0	6.0	7.2	8.0	10.0	12.0
48	5.0	7.5	9.0	10.0	12.5	15.0
49	5.0	7.5	9.0	10.0	12.5	15.0
50	5.0	7.5	9.0	10.0	12.5	15.0
51	5.0	7.5	9.0	10.0	12.5	15.0
52	5.0	7.5	9.0	10.0	12.5	15.0
53	6.0	9.0	10.8	12.0	15.0	18.0
54	6.0	9.0	10.8	12.0	15.0	18.0
55	7.0	10.5	12.6	14.0	17.5	21.0
56	7.0	10.5	12.6	14.0	17.5	21.0
57	7.0	10.5	12.6	14.0	17.5	21.0
58	7.0	10.5	12.6	14.0	17.5	21.0
59	9.0	13.5	16.2	18.0	22.5	27.0
60	10.0	15.0	18.0	20.0	25.0	30.0
61	11.0	16.5	19.8	22.0	27.5	33.0
62	11.0	16.5	19.8	22.0	27.5	33.0
63	12.0	18.0	21.6	24.0	30.0	36.0
64	14.0	21.0	25.2	28.0	35.0	42.0
65	17.0	25.5	30.6	34.0	42.5	51.0
66	17.0	25.5	30.6	34.0	42.5	51.0
67	19.0	28.5	34.2	38.0	47.5	57.0
68	21.0	31.5	37.8	42.0	52.5	63.0
69	21.0	31.5	37.8	42.0	52.5	63.0
70	22.0	33.0	39.6	44.0	55.0	66.0
71	22.0	33.0	39.6	44.0	55.0	66.0
72	22.0	33.0	39.6	44.0	55.0	66.0
73	22.0	33.0	39.6	44.0	55.0	66.0
74	22.0	33.0	39.6	44.0	55.0	66.0
75	22.0	33.0	39.6	44.0	55.0	66.0
76	23.0	34.5	41.4	46.0	57.5	69.0
77	23.0	34.5	41.4	46.0	57.5	69.0

78	23.0	34.5	41.4	46.0	57.5	69.0
79	25.0	37.5	45.0	50.0	62.5	75.0
80	28.0	42.0	50.4	56.0	70.0	84.0
81	29.0	43.5	52.2	58.0	72.5	87.0
82	32.0	48.0	57.6	64.0	80.0	96.0
83	34.0	51.0	61.2	68.0	85.0	102.0
84	37.0	55.5	66.6	74.0	92.5	111.0
85	39.0	58.5	70.2	78.0	97.5	117.0
86	40.0	60.0	72.0	80.0	100.0	120.0
87	42.0	63.0	75.6	84.0	105.0	126.0
88	45.0	67.5	81.0	90.0	112.5	135.0
89	48.0	72.0	86.4	96.0	120.0	144.0
90	52.0	78.0	93.6	104.0	130.0	156.0
91	53.0	79.5	95.4	106.0	132.5	159.0
92	56.0	84.0	100.8	112.0	140.0	168.0
93	60.0	90.0	108.0	120.0	150.0	180.0
94	64.0	96.0	115.2	128.0	160.0	192.0
95	69.0	103.5	124.2	138.0	172.5	207.0
96	69.0	103.5	124.2	138.0	172.5	207.0
97	73.0	109.5	131.4	146.0	182.5	219.0
98	77.0	115.5	138.6	154.0	192.5	231.0
99	82.0	123.0	147.6	164.0	205.0	246.0
100	86.0	129.0	154.8	172.0	215.0	258.0

3、一般医疗保险金（可选）

(1) 首次投保或非续保时基准年保费

单位：元

年龄 (周岁)	首次投保或非续保时基准年保费											
	标准体		次标准体(一档)		次标准体(二档)		次标准体(三档)		次标准体(四档)		次标准体(五档)	
	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗
0	226.0	672.0	339.0	1008.0	406.8	1209.6	452.0	1344.0	565.0	1680.0	678.0	2016.0
1	200.0	603.0	300.0	904.5	360.0	1085.4	400.0	1206.0	500.0	1507.5	600.0	1809.0
2	175.0	533.0	262.5	799.5	315.0	959.4	350.0	1066.0	437.5	1332.5	525.0	1599.0
3	148.0	463.0	222.0	694.5	266.4	833.4	296.0	926.0	370.0	1157.5	444.0	1389.0
4	123.0	393.0	184.5	589.5	221.4	707.4	246.0	786.0	307.5	982.5	369.0	1179.0
5	122.0	360.0	183.0	540.0	219.6	648.0	244.0	720.0	305.0	900.0	366.0	1080.0
6	99.0	289.0	148.5	433.5	178.2	520.2	198.0	578.0	247.5	722.5	297.0	867.0
7	74.0	219.0	111.0	328.5	133.2	394.2	148.0	438.0	185.0	547.5	222.0	657.0
8	63.0	196.0	94.5	294.0	113.4	352.8	126.0	392.0	157.5	490.0	189.0	588.0

9	54.0	173.0	81.0	259.5	97.2	311.4	108.0	346.0	135.0	432.5	162.0	519.0
10	43.0	150.0	64.5	225.0	77.4	270.0	86.0	300.0	107.5	375.0	129.0	450.0
11	43.0	140.0	64.5	210.0	77.4	252.0	86.0	280.0	107.5	350.0	129.0	420.0
12	34.0	117.0	51.0	175.5	61.2	210.6	68.0	234.0	85.0	292.5	102.0	351.0
13	23.0	93.0	34.5	139.5	41.4	167.4	46.0	186.0	57.5	232.5	69.0	279.0
14	24.0	93.0	36.0	139.5	43.2	167.4	48.0	186.0	60.0	232.5	72.0	279.0
15	24.0	94.0	36.0	141.0	43.2	169.2	48.0	188.0	60.0	235.0	72.0	282.0
16	29.0	99.0	43.5	148.5	52.2	178.2	58.0	198.0	72.5	247.5	87.0	297.0
17	30.0	99.0	45.0	148.5	54.0	178.2	60.0	198.0	75.0	247.5	90.0	297.0
18	30.0	100.0	45.0	150.0	54.0	180.0	60.0	200.0	75.0	250.0	90.0	300.0
19	33.0	109.0	49.5	163.5	59.4	196.2	66.0	218.0	82.5	272.5	99.0	327.0
20	36.0	119.0	54.0	178.5	64.8	214.2	72.0	238.0	90.0	297.5	108.0	357.0
21	38.0	126.0	57.0	189.0	68.4	226.8	76.0	252.0	95.0	315.0	114.0	378.0
22	41.0	135.0	61.5	202.5	73.8	243.0	82.0	270.0	102.5	337.5	123.0	405.0
23	43.0	145.0	64.5	217.5	77.4	261.0	86.0	290.0	107.5	362.5	129.0	435.0
24	47.0	155.0	70.5	232.5	84.6	279.0	94.0	310.0	117.5	387.5	141.0	465.0
25	50.0	166.0	75.0	249.0	90.0	298.8	100.0	332.0	125.0	415.0	150.0	498.0
26	51.0	171.0	76.5	256.5	91.8	307.8	102.0	342.0	127.5	427.5	153.0	513.0
27	53.0	182.0	79.5	273.0	95.4	327.6	106.0	364.0	132.5	455.0	159.0	546.0
28	56.0	193.0	84.0	289.5	100.8	347.4	112.0	386.0	140.0	482.5	168.0	579.0
29	61.0	208.0	91.5	312.0	109.8	374.4	122.0	416.0	152.5	520.0	183.0	624.0
30	66.0	224.0	99.0	336.0	118.8	403.2	132.0	448.0	165.0	560.0	198.0	672.0
31	69.0	235.0	103.5	352.5	124.2	423.0	138.0	470.0	172.5	587.5	207.0	705.0
32	74.0	251.0	111.0	376.5	133.2	451.8	148.0	502.0	185.0	627.5	222.0	753.0
33	80.0	267.0	120.0	400.5	144.0	480.6	160.0	534.0	200.0	667.5	240.0	801.0
34	83.0	289.0	124.5	433.5	149.4	520.2	166.0	578.0	207.5	722.5	249.0	867.0
35	83.0	311.0	124.5	466.5	149.4	559.8	166.0	622.0	207.5	777.5	249.0	933.0
36	84.0	323.0	126.0	484.5	151.2	581.4	168.0	646.0	210.0	807.5	252.0	969.0
37	85.0	345.0	127.5	517.5	153.0	621.0	170.0	690.0	212.5	862.5	255.0	1035.0
38	88.0	367.0	132.0	550.5	158.4	660.6	176.0	734.0	220.0	917.5	264.0	1101.0
39	92.0	424.0	138.0	636.0	165.6	763.2	184.0	848.0	230.0	1060.0	276.0	1272.0
40	94.0	481.0	141.0	721.5	169.2	865.8	188.0	962.0	235.0	1202.5	282.0	1443.0
41	95.0	516.0	142.5	774.0	171.0	928.8	190.0	1032.0	237.5	1290.0	285.0	1548.0
42	97.0	573.0	145.5	859.5	174.6	1031.4	194.0	1146.0	242.5	1432.5	291.0	1719.0
43	101.0	629.0	151.5	943.5	181.8	1132.2	202.0	1258.0	252.5	1572.5	303.0	1887.0
44	117.0	680.0	175.5	1020.0	210.6	1224.0	234.0	1360.0	292.5	1700.0	351.0	2040.0
45	132.0	732.0	198.0	1098.0	237.6	1317.6	264.0	1464.0	330.0	1830.0	396.0	2196.0
46	138.0	768.0	207.0	1152.0	248.4	1382.4	276.0	1536.0	345.0	1920.0	414.0	2304.0
47	154.0	820.0	231.0	1230.0	277.2	1476.0	308.0	1640.0	385.0	2050.0	462.0	2460.0
48	170.0	871.0	255.0	1306.5	306.0	1567.8	340.0	1742.0	425.0	2177.5	510.0	2613.0
49	181.0	945.0	271.5	1417.5	325.8	1701.0	362.0	1890.0	452.5	2362.5	543.0	2835.0
50	186.0	1020.0	279.0	1530.0	334.8	1836.0	372.0	2040.0	465.0	2550.0	558.0	3060.0
51	188.0	1058.0	282.0	1587.0	338.4	1904.4	376.0	2116.0	470.0	2645.0	564.0	3174.0



52	192.0	1133.0	288.0	1699.5	345.6	2039.4	384.0	2266.0	480.0	2832.5	576.0	3399.0
53	204.0	1208.0	306.0	1812.0	367.2	2174.4	408.0	2416.0	510.0	3020.0	612.0	3624.0
54	222.0	1294.0	333.0	1941.0	399.6	2329.2	444.0	2588.0	555.0	3235.0	666.0	3882.0
55	240.0	1381.0	360.0	2071.5	432.0	2485.8	480.0	2762.0	600.0	3452.5	720.0	4143.0
56	241.0	1420.0	361.5	2130.0	433.8	2556.0	482.0	2840.0	602.5	3550.0	723.0	4260.0
57	243.0	1507.0	364.5	2260.5	437.4	2712.6	486.0	3014.0	607.5	3767.5	729.0	4521.0
58	261.0	1593.0	391.5	2389.5	469.8	2867.4	522.0	3186.0	652.5	3982.5	783.0	4779.0
59	307.0	1828.0	460.5	2742.0	552.6	3290.4	614.0	3656.0	767.5	4570.0	921.0	5484.0
60	352.0	2061.0	528.0	3091.5	633.6	3709.8	704.0	4122.0	880.0	5152.5	1056.0	6183.0
61	377.0	2242.0	565.5	3363.0	678.6	4035.6	754.0	4484.0	942.5	5605.0	1131.0	6726.0
62	379.0	2430.0	568.5	3645.0	682.2	4374.0	758.0	4860.0	947.5	6075.0	1137.0	7290.0
63	425.0	2664.0	637.5	3996.0	765.0	4795.2	850.0	5328.0	1062.5	6660.0	1275.0	7992.0
64	509.0	2827.0	763.5	4240.5	916.2	5088.6	1018.0	5654.0	1272.5	7067.5	1527.0	8481.0
65	593.0	2990.0	889.5	4485.0	1067.4	5382.0	1186.0	5980.0	1482.5	7475.0	1779.0	8970.0
66	599.0	3045.0	898.5	4567.5	1078.2	5481.0	1198.0	6090.0	1497.5	7612.5	1797.0	9135.0
67	682.0	3207.0	1023.0	4810.5	1227.6	5772.6	1364.0	6414.0	1705.0	8017.5	2046.0	9621.0
68	766.0	3370.0	1149.0	5055.0	1378.8	6066.0	1532.0	6740.0	1915.0	8425.0	2298.0	10110.0
69	768.0	3450.0	1152.0	5175.0	1382.4	6210.0	1536.0	6900.0	1920.0	8625.0	2304.0	10350.0
70	779.0	3540.0	1168.5	5310.0	1402.2	6372.0	1558.0	7080.0	1947.5	8850.0	2337.0	10620.0

(2) 续保时基准年保费

单位：元

年龄 (周岁)	续保时基准年保费											
	标准体		次标准体（一档）		次标准体（二档）		次标准体（三档）		次标准体（四档）		次标准体（五档）	
	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗
0	247.0	734.0	370.5	1101.0	444.6	1321.2	494.0	1468.0	617.5	1835.0	741.0	2202.0
1	218.0	657.0	327.0	985.5	392.4	1182.6	436.0	1314.0	545.0	1642.5	654.0	1971.0
2	191.0	581.0	286.5	871.5	343.8	1045.8	382.0	1162.0	477.5	1452.5	573.0	1743.0
3	163.0	505.0	244.5	757.5	293.4	909.0	326.0	1010.0	407.5	1262.5	489.0	1515.0
4	135.0	429.0	202.5	643.5	243.0	772.2	270.0	858.0	337.5	1072.5	405.0	1287.0
5	133.0	393.0	199.5	589.5	239.4	707.4	266.0	786.0	332.5	982.5	399.0	1179.0
6	109.0	316.0	163.5	474.0	196.2	568.8	218.0	632.0	272.5	790.0	327.0	948.0
7	81.0	240.0	121.5	360.0	145.8	432.0	162.0	480.0	202.5	600.0	243.0	720.0
8	70.0	214.0	105.0	321.0	126.0	385.2	140.0	428.0	175.0	535.0	210.0	642.0
9	59.0	189.0	88.5	283.5	106.2	340.2	118.0	378.0	147.5	472.5	177.0	567.0
10	48.0	164.0	72.0	246.0	86.4	295.2	96.0	328.0	120.0	410.0	144.0	492.0
11	47.0	153.0	70.5	229.5	84.6	275.4	94.0	306.0	117.5	382.5	141.0	459.0
12	38.0	127.0	57.0	190.5	68.4	228.6	76.0	254.0	95.0	317.5	114.0	381.0
13	26.0	101.0	39.0	151.5	46.8	181.8	52.0	202.0	65.0	252.5	78.0	303.0

14	27.0	103.0	40.5	154.5	48.6	185.4	54.0	206.0	67.5	257.5	81.0	309.0
15	27.0	103.0	40.5	154.5	48.6	185.4	54.0	206.0	67.5	257.5	81.0	309.0
16	33.0	108.0	49.5	162.0	59.4	194.4	66.0	216.0	82.5	270.0	99.0	324.0
17	33.0	109.0	49.5	163.5	59.4	196.2	66.0	218.0	82.5	272.5	99.0	327.0
18	33.0	109.0	49.5	163.5	59.4	196.2	66.0	218.0	82.5	272.5	99.0	327.0
19	37.0	120.0	55.5	180.0	66.6	216.0	74.0	240.0	92.5	300.0	111.0	360.0
20	39.0	130.0	58.5	195.0	70.2	234.0	78.0	260.0	97.5	325.0	117.0	390.0
21	42.0	138.0	63.0	207.0	75.6	248.4	84.0	276.0	105.0	345.0	126.0	414.0
22	45.0	148.0	67.5	222.0	81.0	266.4	90.0	296.0	112.5	370.0	135.0	444.0
23	48.0	159.0	72.0	238.5	86.4	286.2	96.0	318.0	120.0	397.5	144.0	477.0
24	52.0	170.0	78.0	255.0	93.6	306.0	104.0	340.0	130.0	425.0	156.0	510.0
25	55.0	182.0	82.5	273.0	99.0	327.6	110.0	364.0	137.5	455.0	165.0	546.0
26	56.0	187.0	84.0	280.5	100.8	336.6	112.0	374.0	140.0	467.5	168.0	561.0
27	58.0	199.0	87.0	298.5	104.4	358.2	116.0	398.0	145.0	497.5	174.0	597.0
28	61.0	210.0	91.5	315.0	109.8	378.0	122.0	420.0	152.5	525.0	183.0	630.0
29	67.0	228.0	100.5	342.0	120.6	410.4	134.0	456.0	167.5	570.0	201.0	684.0
30	74.0	245.0	111.0	367.5	133.2	441.0	148.0	490.0	185.0	612.5	222.0	735.0
31	76.0	257.0	114.0	385.5	136.8	462.6	152.0	514.0	190.0	642.5	228.0	771.0
32	82.0	275.0	123.0	412.5	147.6	495.0	164.0	550.0	205.0	687.5	246.0	825.0
33	88.0	292.0	132.0	438.0	158.4	525.6	176.0	584.0	220.0	730.0	264.0	876.0
34	91.0	316.0	136.5	474.0	163.8	568.8	182.0	632.0	227.5	790.0	273.0	948.0
35	92.0	340.0	138.0	510.0	165.6	612.0	184.0	680.0	230.0	850.0	276.0	1020.0
36	92.0	353.0	138.0	529.5	165.6	635.4	184.0	706.0	230.0	882.5	276.0	1059.0
37	94.0	377.0	141.0	565.5	169.2	678.6	188.0	754.0	235.0	942.5	282.0	1131.0
38	96.0	401.0	144.0	601.5	172.8	721.8	192.0	802.0	240.0	1002.5	288.0	1203.0
39	98.0	463.0	147.0	694.5	176.4	833.4	196.0	926.0	245.0	1157.5	294.0	1389.0
40	98.0	524.0	147.0	786.0	176.4	943.2	196.0	1048.0	245.0	1310.0	294.0	1572.0
41	99.0	563.0	148.5	844.5	178.2	1013.4	198.0	1126.0	247.5	1407.5	297.0	1689.0
42	105.0	625.0	157.5	937.5	189.0	1125.0	210.0	1250.0	262.5	1562.5	315.0	1875.0
43	110.0	687.0	165.0	1030.5	198.0	1236.6	220.0	1374.0	275.0	1717.5	330.0	2061.0
44	128.0	743.0	192.0	1114.5	230.4	1337.4	256.0	1486.0	320.0	1857.5	384.0	2229.0
45	144.0	799.0	216.0	1198.5	259.2	1438.2	288.0	1598.0	360.0	1997.5	432.0	2397.0
46	152.0	838.0	228.0	1257.0	273.6	1508.4	304.0	1676.0	380.0	2095.0	456.0	2514.0
47	169.0	894.0	253.5	1341.0	304.2	1609.2	338.0	1788.0	422.5	2235.0	507.0	2682.0
48	185.0	949.0	277.5	1423.5	333.0	1708.2	370.0	1898.0	462.5	2372.5	555.0	2847.0
49	199.0	1031.0	298.5	1546.5	358.2	1855.8	398.0	2062.0	497.5	2577.5	597.0	3093.0
50	203.0	1113.0	304.5	1669.5	365.4	2003.4	406.0	2226.0	507.5	2782.5	609.0	3339.0
51	207.0	1154.0	310.5	1731.0	372.6	2077.2	414.0	2308.0	517.5	2885.0	621.0	3462.0
52	210.0	1235.0	315.0	1852.5	378.0	2223.0	420.0	2470.0	525.0	3087.5	630.0	3705.0
53	222.0	1316.0	333.0	1974.0	399.6	2368.8	444.0	2632.0	555.0	3290.0	666.0	3948.0
54	243.0	1411.0	364.5	2116.5	437.4	2539.8	486.0	2822.0	607.5	3527.5	729.0	4233.0
55	262.0	1505.0	393.0	2257.5	471.6	2709.0	524.0	3010.0	655.0	3762.5	786.0	4515.0
56	264.0	1548.0	396.0	2322.0	475.2	2786.4	528.0	3096.0	660.0	3870.0	792.0	4644.0

57	265.0	1643.0	397.5	2464.5	477.0	2957.4	530.0	3286.0	662.5	4107.5	795.0	4929.0
58	286.0	1738.0	429.0	2607.0	514.8	3128.4	572.0	3476.0	715.0	4345.0	858.0	5214.0
59	335.0	1993.0	502.5	2989.5	603.0	3587.4	670.0	3986.0	837.5	4982.5	1005.0	5979.0
60	384.0	2248.0	576.0	3372.0	691.2	4046.4	768.0	4496.0	960.0	5620.0	1152.0	6744.0
61	413.0	2444.0	619.5	3666.0	743.4	4399.2	826.0	4888.0	1032.5	6110.0	1239.0	7332.0
62	414.0	2648.0	621.0	3972.0	745.2	4766.4	828.0	5296.0	1035.0	6620.0	1242.0	7944.0
63	464.0	2904.0	696.0	4356.0	835.2	5227.2	928.0	5808.0	1160.0	7260.0	1392.0	8712.0
64	556.0	3081.0	834.0	4621.5	1000.8	5545.8	1112.0	6162.0	1390.0	7702.5	1668.0	9243.0
65	647.0	3258.0	970.5	4887.0	1164.6	5864.4	1294.0	6516.0	1617.5	8145.0	1941.0	9774.0
66	653.0	3319.0	979.5	4978.5	1175.4	5974.2	1306.0	6638.0	1632.5	8297.5	1959.0	9957.0
67	745.0	3497.0	1117.5	5245.5	1341.0	6294.6	1490.0	6994.0	1862.5	8742.5	2235.0	10491.0
68	837.0	3675.0	1255.5	5512.5	1506.6	6615.0	1674.0	7350.0	2092.5	9187.5	2511.0	11025.0
69	838.0	3762.0	1257.0	5643.0	1508.4	6771.6	1676.0	7524.0	2095.0	9405.0	2514.0	11286.0
70	838.0	3859.0	1257.0	5788.5	1508.4	6946.2	1676.0	7718.0	2095.0	9647.5	2514.0	11577.0
71	839.0	4269.0	1258.5	6403.5	1510.2	7684.2	1678.0	8538.0	2097.5	10672.5	2517.0	12807.0
72	846.0	4732.0	1269.0	7098.0	1522.8	8517.6	1692.0	9464.0	2115.0	11830.0	2538.0	14196.0
73	852.0	5194.0	1278.0	7791.0	1533.6	9349.2	1704.0	10388.0	2130.0	12985.0	2556.0	15582.0
74	864.0	5424.0	1296.0	8136.0	1555.2	9763.2	1728.0	10848.0	2160.0	13560.0	2592.0	16272.0
75	877.0	5654.0	1315.5	8481.0	1578.6	10177.2	1754.0	11308.0	2192.5	14135.0	2631.0	16962.0
76	877.0	5825.0	1315.5	8737.5	1578.6	10485.0	1754.0	11650.0	2192.5	14562.5	2631.0	17475.0
77	879.0	6049.0	1318.5	9073.5	1582.2	10888.2	1758.0	12098.0	2197.5	15122.5	2637.0	18147.0
78	892.0	6279.0	1338.0	9418.5	1605.6	11302.2	1784.0	12558.0	2230.0	15697.5	2676.0	18837.0
79	992.0	6553.0	1488.0	9829.5	1785.6	11795.4	1984.0	13106.0	2480.0	16382.5	2976.0	19659.0
80	1091.0	6826.0	1636.5	10239.0	1963.8	12286.8	2182.0	13652.0	2727.5	17065.0	3273.0	20478.0
81	1138.0	7017.0	1707.0	10525.5	2048.4	12630.6	2276.0	14034.0	2845.0	17542.5	3414.0	21051.0
82	1237.0	7290.0	1855.5	10935.0	2226.6	13122.0	2474.0	14580.0	3092.5	18225.0	3711.0	21870.0
83	1337.0	7564.0	2005.5	11346.0	2406.6	13615.2	2674.0	15128.0	3342.5	18910.0	4011.0	22692.0
84	1436.0	7910.0	2154.0	11865.0	2584.8	14238.0	2872.0	15820.0	3590.0	19775.0	4308.0	23730.0
85	1535.0	8258.0	2302.5	12387.0	2763.0	14864.4	3070.0	16516.0	3837.5	20645.0	4605.0	24774.0
86	1546.0	8471.0	2319.0	12706.5	2782.8	15247.8	3092.0	16942.0	3865.0	21177.5	4638.0	25413.0
87	1646.0	8819.0	2469.0	13228.5	2962.8	15874.2	3292.0	17638.0	4115.0	22047.5	4938.0	26457.0
88	1745.0	9165.0	2617.5	13747.5	3141.0	16497.0	3490.0	18330.0	4362.5	22912.5	5235.0	27495.0
89	1885.0	9568.0	2827.5	14352.0	3393.0	17222.4	3770.0	19136.0	4712.5	23920.0	5655.0	28704.0
90	2024.0	9970.0	3036.0	14955.0	3643.2	17946.0	4048.0	19940.0	5060.0	24925.0	6072.0	29910.0
91	2048.0	10209.0	3072.0	15313.5	3686.4	18376.2	4096.0	20418.0	5120.0	25522.5	6144.0	30627.0
92	2188.0	10612.0	3282.0	15918.0	3938.4	19101.6	4376.0	21224.0	5470.0	26530.0	6564.0	31836.0
93	2328.0	11014.0	3492.0	16521.0	4190.4	19825.2	4656.0	22028.0	5820.0	27535.0	6984.0	33042.0
94	2502.0	11496.0	3753.0	17244.0	4503.6	20692.8	5004.0	22992.0	6255.0	28740.0	7506.0	34488.0
95	2676.0	11978.0	4014.0	17967.0	4816.8	21560.4	5352.0	23956.0	6690.0	29945.0	8028.0	35934.0
96	2679.0	12228.0	4018.5	18342.0	4822.2	22010.4	5358.0	24456.0	6697.5	30570.0	8037.0	36684.0
97	2847.0	12710.0	4270.5	19065.0	5124.6	22878.0	5694.0	25420.0	7117.5	31775.0	8541.0	38130.0
98	3022.0	13193.0	4533.0	19789.5	5439.6	23747.4	6044.0	26386.0	7555.0	32982.5	9066.0	39579.0
99	3196.0	13675.0	4794.0	20512.5	5752.8	24615.0	6392.0	27350.0	7990.0	34187.5	9588.0	41025.0

100	3370.0	14157.0	5055.0	21235.5	6066.0	25482.6	6740.0	28314.0	8425.0	35392.5	10110.0	42471.0
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4、特定疾病住院津贴保险金（可选）

(1) 首次投保或非续保时基准年保费

单位：元

年龄 (周岁)	首次投保或非续保时基准年保费					
	标准体	次标准体 (一档)	次标准体 (二档)	次标准体 (三档)	次标准体 (四档)	次标准体 (五档)
	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗
0	17.0	25.5	30.6	34.0	42.5	51.0
1	17.0	25.5	30.6	34.0	42.5	51.0
2	17.0	25.5	30.6	34.0	42.5	51.0
3	17.0	25.5	30.6	34.0	42.5	51.0
4	17.0	25.5	30.6	34.0	42.5	51.0
5	7.0	10.5	12.6	14.0	17.5	21.0
6	7.0	10.5	12.6	14.0	17.5	21.0
7	7.0	10.5	12.6	14.0	17.5	21.0
8	7.0	10.5	12.6	14.0	17.5	21.0
9	7.0	10.5	12.6	14.0	17.5	21.0
10	7.0	10.5	12.6	14.0	17.5	21.0
11	2.0	3.0	3.6	4.0	5.0	6.0
12	2.0	3.0	3.6	4.0	5.0	6.0
13	2.0	3.0	3.6	4.0	5.0	6.0
14	2.0	3.0	3.6	4.0	5.0	6.0
15	2.0	3.0	3.6	4.0	5.0	6.0
16	3.0	4.5	5.4	6.0	7.5	9.0
17	3.0	4.5	5.4	6.0	7.5	9.0
18	3.0	4.5	5.4	6.0	7.5	9.0
19	3.0	4.5	5.4	6.0	7.5	9.0
20	3.0	4.5	5.4	6.0	7.5	9.0
21	4.0	6.0	7.2	8.0	10.0	12.0
22	4.0	6.0	7.2	8.0	10.0	12.0
23	4.0	6.0	7.2	8.0	10.0	12.0
24	4.0	6.0	7.2	8.0	10.0	12.0
25	4.0	6.0	7.2	8.0	10.0	12.0
26	5.0	7.5	9.0	10.0	12.5	15.0
27	5.0	7.5	9.0	10.0	12.5	15.0
28	5.0	7.5	9.0	10.0	12.5	15.0
29	5.0	7.5	9.0	10.0	12.5	15.0
30	5.0	7.5	9.0	10.0	12.5	15.0

31	8.0	12.0	14.4	16.0	20.0	24.0
32	8.0	12.0	14.4	16.0	20.0	24.0
33	8.0	12.0	14.4	16.0	20.0	24.0
34	8.0	12.0	14.4	16.0	20.0	24.0
35	8.0	12.0	14.4	16.0	20.0	24.0
36	10.0	15.0	18.0	20.0	25.0	30.0
37	10.0	15.0	18.0	20.0	25.0	30.0
38	10.0	15.0	18.0	20.0	25.0	30.0
39	10.0	15.0	18.0	20.0	25.0	30.0
40	10.0	15.0	18.0	20.0	25.0	30.0
41	13.0	19.5	23.4	26.0	32.5	39.0
42	13.0	19.5	23.4	26.0	32.5	39.0
43	13.0	19.5	23.4	26.0	32.5	39.0
44	13.0	19.5	23.4	26.0	32.5	39.0
45	13.0	19.5	23.4	26.0	32.5	39.0
46	19.0	28.5	34.2	38.0	47.5	57.0
47	19.0	28.5	34.2	38.0	47.5	57.0
48	19.0	28.5	34.2	38.0	47.5	57.0
49	19.0	28.5	34.2	38.0	47.5	57.0
50	19.0	28.5	34.2	38.0	47.5	57.0
51	25.0	37.5	45.0	50.0	62.5	75.0
52	25.0	37.5	45.0	50.0	62.5	75.0
53	25.0	37.5	45.0	50.0	62.5	75.0
54	25.0	37.5	45.0	50.0	62.5	75.0
55	25.0	37.5	45.0	50.0	62.5	75.0
56	33.0	49.5	59.4	66.0	82.5	99.0
57	33.0	49.5	59.4	66.0	82.5	99.0
58	33.0	49.5	59.4	66.0	82.5	99.0
59	33.0	49.5	59.4	66.0	82.5	99.0
60	33.0	49.5	59.4	66.0	82.5	99.0
61	56.0	84.0	100.8	112.0	140.0	168.0
62	56.0	84.0	100.8	112.0	140.0	168.0
63	56.0	84.0	100.8	112.0	140.0	168.0
64	56.0	84.0	100.8	112.0	140.0	168.0
65	56.0	84.0	100.8	112.0	140.0	168.0
66	68.0	102.0	122.4	136.0	170.0	204.0
67	68.0	102.0	122.4	136.0	170.0	204.0
68	68.0	102.0	122.4	136.0	170.0	204.0
69	68.0	102.0	122.4	136.0	170.0	204.0
70	68.0	102.0	122.4	136.0	170.0	204.0

(2) 续保时基准年保费

单位：元

年龄 (周岁)	续保时基准年保费					
	标准体	次标准体 (一档)	次标准体 (二档)	次标准体 (三档)	次标准体 (四档)	次标准体 (五档)
	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗
0	18.0	27.0	32.4	36.0	45.0	54.0
1	18.0	27.0	32.4	36.0	45.0	54.0
2	18.0	27.0	32.4	36.0	45.0	54.0
3	18.0	27.0	32.4	36.0	45.0	54.0
4	18.0	27.0	32.4	36.0	45.0	54.0
5	7.0	10.5	12.6	14.0	17.5	21.0
6	7.0	10.5	12.6	14.0	17.5	21.0
7	7.0	10.5	12.6	14.0	17.5	21.0
8	7.0	10.5	12.6	14.0	17.5	21.0
9	7.0	10.5	12.6	14.0	17.5	21.0
10	7.0	10.5	12.6	14.0	17.5	21.0
11	3.0	4.5	5.4	6.0	7.5	9.0
12	3.0	4.5	5.4	6.0	7.5	9.0
13	3.0	4.5	5.4	6.0	7.5	9.0
14	3.0	4.5	5.4	6.0	7.5	9.0
15	3.0	4.5	5.4	6.0	7.5	9.0
16	4.0	6.0	7.2	8.0	10.0	12.0
17	4.0	6.0	7.2	8.0	10.0	12.0
18	4.0	6.0	7.2	8.0	10.0	12.0
19	4.0	6.0	7.2	8.0	10.0	12.0
20	4.0	6.0	7.2	8.0	10.0	12.0
21	5.0	7.5	9.0	10.0	12.5	15.0
22	5.0	7.5	9.0	10.0	12.5	15.0
23	5.0	7.5	9.0	10.0	12.5	15.0
24	5.0	7.5	9.0	10.0	12.5	15.0
25	5.0	7.5	9.0	10.0	12.5	15.0
26	6.0	9.0	10.8	12.0	15.0	18.0
27	6.0	9.0	10.8	12.0	15.0	18.0
28	6.0	9.0	10.8	12.0	15.0	18.0
29	6.0	9.0	10.8	12.0	15.0	18.0
30	6.0	9.0	10.8	12.0	15.0	18.0
31	8.0	12.0	14.4	16.0	20.0	24.0
32	8.0	12.0	14.4	16.0	20.0	24.0
33	8.0	12.0	14.4	16.0	20.0	24.0
34	8.0	12.0	14.4	16.0	20.0	24.0
35	8.0	12.0	14.4	16.0	20.0	24.0
36	10.0	15.0	18.0	20.0	25.0	30.0

37	10.0	15.0	18.0	20.0	25.0	30.0
38	10.0	15.0	18.0	20.0	25.0	30.0
39	10.0	15.0	18.0	20.0	25.0	30.0
40	10.0	15.0	18.0	20.0	25.0	30.0
41	14.0	21.0	25.2	28.0	35.0	42.0
42	14.0	21.0	25.2	28.0	35.0	42.0
43	14.0	21.0	25.2	28.0	35.0	42.0
44	14.0	21.0	25.2	28.0	35.0	42.0
45	14.0	21.0	25.2	28.0	35.0	42.0
46	20.0	30.0	36.0	40.0	50.0	60.0
47	20.0	30.0	36.0	40.0	50.0	60.0
48	20.0	30.0	36.0	40.0	50.0	60.0
49	20.0	30.0	36.0	40.0	50.0	60.0
50	20.0	30.0	36.0	40.0	50.0	60.0
51	26.0	39.0	46.8	52.0	65.0	78.0
52	26.0	39.0	46.8	52.0	65.0	78.0
53	26.0	39.0	46.8	52.0	65.0	78.0
54	26.0	39.0	46.8	52.0	65.0	78.0
55	26.0	39.0	46.8	52.0	65.0	78.0
56	34.0	51.0	61.2	68.0	85.0	102.0
57	34.0	51.0	61.2	68.0	85.0	102.0
58	34.0	51.0	61.2	68.0	85.0	102.0
59	34.0	51.0	61.2	68.0	85.0	102.0
60	34.0	51.0	61.2	68.0	85.0	102.0
61	59.0	88.5	106.2	118.0	147.5	177.0
62	59.0	88.5	106.2	118.0	147.5	177.0
63	59.0	88.5	106.2	118.0	147.5	177.0
64	59.0	88.5	106.2	118.0	147.5	177.0
65	59.0	88.5	106.2	118.0	147.5	177.0
66	72.0	108.0	129.6	144.0	180.0	216.0
67	72.0	108.0	129.6	144.0	180.0	216.0
68	72.0	108.0	129.6	144.0	180.0	216.0
69	72.0	108.0	129.6	144.0	180.0	216.0
70	72.0	108.0	129.6	144.0	180.0	216.0
71	91.0	136.5	163.8	182.0	227.5	273.0
72	91.0	136.5	163.8	182.0	227.5	273.0
73	91.0	136.5	163.8	182.0	227.5	273.0
74	91.0	136.5	163.8	182.0	227.5	273.0
75	91.0	136.5	163.8	182.0	227.5	273.0
76	111.0	166.5	199.8	222.0	277.5	333.0
77	111.0	166.5	199.8	222.0	277.5	333.0
78	111.0	166.5	199.8	222.0	277.5	333.0
79	111.0	166.5	199.8	222.0	277.5	333.0

80	111.0	166.5	199.8	222.0	277.5	333.0
81	137.0	205.5	246.6	274.0	342.5	411.0
82	137.0	205.5	246.6	274.0	342.5	411.0
83	137.0	205.5	246.6	274.0	342.5	411.0
84	137.0	205.5	246.6	274.0	342.5	411.0
85	137.0	205.5	246.6	274.0	342.5	411.0
86	168.0	252.0	302.4	336.0	420.0	504.0
87	168.0	252.0	302.4	336.0	420.0	504.0
88	168.0	252.0	302.4	336.0	420.0	504.0
89	168.0	252.0	302.4	336.0	420.0	504.0
90	168.0	252.0	302.4	336.0	420.0	504.0
91	207.0	310.5	372.6	414.0	517.5	621.0
92	207.0	310.5	372.6	414.0	517.5	621.0
93	207.0	310.5	372.6	414.0	517.5	621.0
94	207.0	310.5	372.6	414.0	517.5	621.0
95	207.0	310.5	372.6	414.0	517.5	621.0
96	255.0	382.5	459.0	510.0	637.5	765.0
97	255.0	382.5	459.0	510.0	637.5	765.0
98	255.0	382.5	459.0	510.0	637.5	765.0
99	255.0	382.5	459.0	510.0	637.5	765.0
100	255.0	382.5	459.0	510.0	637.5	765.0

5、特定疾病院外特种药品费用保险金（可选）

(1) 首次投保或非续保时基准年保费

单位：元

年龄 (周岁)	首次投保或非续保时基准年保费											
	标准体		次标准体(一档)		次标准体(二档)		次标准体(三档)		次标准体(四档)		次标准体(五档)	
	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗
0	23.0	57.0	34.5	85.5	41.4	102.6	46.0	114.0	57.5	142.5	69.0	171.0
1	23.0	57.0	34.5	85.5	41.4	102.6	46.0	114.0	57.5	142.5	69.0	171.0
2	23.0	57.0	34.5	85.5	41.4	102.6	46.0	114.0	57.5	142.5	69.0	171.0
3	23.0	57.0	34.5	85.5	41.4	102.6	46.0	114.0	57.5	142.5	69.0	171.0
4	23.0	57.0	34.5	85.5	41.4	102.6	46.0	114.0	57.5	142.5	69.0	171.0
5	7.0	22.0	10.5	33.0	12.6	39.6	14.0	44.0	17.5	55.0	21.0	66.0
6	7.0	22.0	10.5	33.0	12.6	39.6	14.0	44.0	17.5	55.0	21.0	66.0
7	7.0	22.0	10.5	33.0	12.6	39.6	14.0	44.0	17.5	55.0	21.0	66.0
8	7.0	22.0	10.5	33.0	12.6	39.6	14.0	44.0	17.5	55.0	21.0	66.0
9	7.0	22.0	10.5	33.0	12.6	39.6	14.0	44.0	17.5	55.0	21.0	66.0
10	7.0	22.0	10.5	33.0	12.6	39.6	14.0	44.0	17.5	55.0	21.0	66.0



11	4.0	9.0	6.0	13.5	7.2	16.2	8.0	18.0	10.0	22.5	12.0	27.0
12	4.0	9.0	6.0	13.5	7.2	16.2	8.0	18.0	10.0	22.5	12.0	27.0
13	4.0	9.0	6.0	13.5	7.2	16.2	8.0	18.0	10.0	22.5	12.0	27.0
14	4.0	9.0	6.0	13.5	7.2	16.2	8.0	18.0	10.0	22.5	12.0	27.0
15	4.0	9.0	6.0	13.5	7.2	16.2	8.0	18.0	10.0	22.5	12.0	27.0
16	3.0	11.0	4.5	16.5	5.4	19.8	6.0	22.0	7.5	27.5	9.0	33.0
17	3.0	11.0	4.5	16.5	5.4	19.8	6.0	22.0	7.5	27.5	9.0	33.0
18	3.0	11.0	4.5	16.5	5.4	19.8	6.0	22.0	7.5	27.5	9.0	33.0
19	3.0	11.0	4.5	16.5	5.4	19.8	6.0	22.0	7.5	27.5	9.0	33.0
20	3.0	11.0	4.5	16.5	5.4	19.8	6.0	22.0	7.5	27.5	9.0	33.0
21	6.0	15.0	9.0	22.5	10.8	27.0	12.0	30.0	15.0	37.5	18.0	45.0
22	6.0	15.0	9.0	22.5	10.8	27.0	12.0	30.0	15.0	37.5	18.0	45.0
23	6.0	15.0	9.0	22.5	10.8	27.0	12.0	30.0	15.0	37.5	18.0	45.0
24	6.0	15.0	9.0	22.5	10.8	27.0	12.0	30.0	15.0	37.5	18.0	45.0
25	6.0	15.0	9.0	22.5	10.8	27.0	12.0	30.0	15.0	37.5	18.0	45.0
26	7.0	21.0	10.5	31.5	12.6	37.8	14.0	42.0	17.5	52.5	21.0	63.0
27	7.0	21.0	10.5	31.5	12.6	37.8	14.0	42.0	17.5	52.5	21.0	63.0
28	7.0	21.0	10.5	31.5	12.6	37.8	14.0	42.0	17.5	52.5	21.0	63.0
29	7.0	21.0	10.5	31.5	12.6	37.8	14.0	42.0	17.5	52.5	21.0	63.0
30	7.0	21.0	10.5	31.5	12.6	37.8	14.0	42.0	17.5	52.5	21.0	63.0
31	7.0	27.0	10.5	40.5	12.6	48.6	14.0	54.0	17.5	67.5	21.0	81.0
32	7.0	27.0	10.5	40.5	12.6	48.6	14.0	54.0	17.5	67.5	21.0	81.0
33	7.0	27.0	10.5	40.5	12.6	48.6	14.0	54.0	17.5	67.5	21.0	81.0
34	7.0	27.0	10.5	40.5	12.6	48.6	14.0	54.0	17.5	67.5	21.0	81.0
35	7.0	27.0	10.5	40.5	12.6	48.6	14.0	54.0	17.5	67.5	21.0	81.0
36	9.0	38.0	13.5	57.0	16.2	68.4	18.0	76.0	22.5	95.0	27.0	114.0
37	9.0	38.0	13.5	57.0	16.2	68.4	18.0	76.0	22.5	95.0	27.0	114.0
38	9.0	38.0	13.5	57.0	16.2	68.4	18.0	76.0	22.5	95.0	27.0	114.0
39	9.0	38.0	13.5	57.0	16.2	68.4	18.0	76.0	22.5	95.0	27.0	114.0
40	9.0	38.0	13.5	57.0	16.2	68.4	18.0	76.0	22.5	95.0	27.0	114.0
41	13.0	66.0	19.5	99.0	23.4	118.8	26.0	132.0	32.5	165.0	39.0	198.0
42	13.0	66.0	19.5	99.0	23.4	118.8	26.0	132.0	32.5	165.0	39.0	198.0
43	13.0	66.0	19.5	99.0	23.4	118.8	26.0	132.0	32.5	165.0	39.0	198.0
44	13.0	66.0	19.5	99.0	23.4	118.8	26.0	132.0	32.5	165.0	39.0	198.0
45	13.0	66.0	19.5	99.0	23.4	118.8	26.0	132.0	32.5	165.0	39.0	198.0
46	19.0	91.0	28.5	136.5	34.2	163.8	38.0	182.0	47.5	227.5	57.0	273.0
47	19.0	91.0	28.5	136.5	34.2	163.8	38.0	182.0	47.5	227.5	57.0	273.0
48	19.0	91.0	28.5	136.5	34.2	163.8	38.0	182.0	47.5	227.5	57.0	273.0
49	19.0	91.0	28.5	136.5	34.2	163.8	38.0	182.0	47.5	227.5	57.0	273.0
50	19.0	91.0	28.5	136.5	34.2	163.8	38.0	182.0	47.5	227.5	57.0	273.0
51	26.0	123.0	39.0	184.5	46.8	221.4	52.0	246.0	65.0	307.5	78.0	369.0
52	26.0	123.0	39.0	184.5	46.8	221.4	52.0	246.0	65.0	307.5	78.0	369.0
53	26.0	123.0	39.0	184.5	46.8	221.4	52.0	246.0	65.0	307.5	78.0	369.0

54	26.0	123.0	39.0	184.5	46.8	221.4	52.0	246.0	65.0	307.5	78.0	369.0
55	26.0	123.0	39.0	184.5	46.8	221.4	52.0	246.0	65.0	307.5	78.0	369.0
56	33.0	165.0	49.5	247.5	59.4	297.0	66.0	330.0	82.5	412.5	99.0	495.0
57	33.0	165.0	49.5	247.5	59.4	297.0	66.0	330.0	82.5	412.5	99.0	495.0
58	33.0	165.0	49.5	247.5	59.4	297.0	66.0	330.0	82.5	412.5	99.0	495.0
59	33.0	165.0	49.5	247.5	59.4	297.0	66.0	330.0	82.5	412.5	99.0	495.0
60	33.0	165.0	49.5	247.5	59.4	297.0	66.0	330.0	82.5	412.5	99.0	495.0
61	55.0	274.0	82.5	411.0	99.0	493.2	110.0	548.0	137.5	685.0	165.0	822.0
62	55.0	274.0	82.5	411.0	99.0	493.2	110.0	548.0	137.5	685.0	165.0	822.0
63	55.0	274.0	82.5	411.0	99.0	493.2	110.0	548.0	137.5	685.0	165.0	822.0
64	55.0	274.0	82.5	411.0	99.0	493.2	110.0	548.0	137.5	685.0	165.0	822.0
65	55.0	274.0	82.5	411.0	99.0	493.2	110.0	548.0	137.5	685.0	165.0	822.0
66	64.0	354.0	96.0	531.0	115.2	637.2	128.0	708.0	160.0	885.0	192.0	1062.0
67	64.0	354.0	96.0	531.0	115.2	637.2	128.0	708.0	160.0	885.0	192.0	1062.0
68	64.0	354.0	96.0	531.0	115.2	637.2	128.0	708.0	160.0	885.0	192.0	1062.0
69	64.0	354.0	96.0	531.0	115.2	637.2	128.0	708.0	160.0	885.0	192.0	1062.0
70	64.0	354.0	96.0	531.0	115.2	637.2	128.0	708.0	160.0	885.0	192.0	1062.0

(2) 续保时基准年保费

单位：元

年龄 (周岁)	续保时基准年保费											
	标准体		次标准体(一档)		次标准体(二档)		次标准体(三档)		次标准体(四档)		次标准体(五档)	
	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗	有社保 或公费 医疗	无社保 且无公 费医疗
0	23.0	63.0	34.5	94.5	41.4	113.4	46.0	126.0	57.5	157.5	69.0	189.0
1	23.0	63.0	34.5	94.5	41.4	113.4	46.0	126.0	57.5	157.5	69.0	189.0
2	23.0	63.0	34.5	94.5	41.4	113.4	46.0	126.0	57.5	157.5	69.0	189.0
3	23.0	63.0	34.5	94.5	41.4	113.4	46.0	126.0	57.5	157.5	69.0	189.0
4	23.0	63.0	34.5	94.5	41.4	113.4	46.0	126.0	57.5	157.5	69.0	189.0
5	11.0	27.0	16.5	40.5	19.8	48.6	22.0	54.0	27.5	67.5	33.0	81.0
6	11.0	27.0	16.5	40.5	19.8	48.6	22.0	54.0	27.5	67.5	33.0	81.0
7	11.0	27.0	16.5	40.5	19.8	48.6	22.0	54.0	27.5	67.5	33.0	81.0
8	11.0	27.0	16.5	40.5	19.8	48.6	22.0	54.0	27.5	67.5	33.0	81.0
9	11.0	27.0	16.5	40.5	19.8	48.6	22.0	54.0	27.5	67.5	33.0	81.0
10	11.0	27.0	16.5	40.5	19.8	48.6	22.0	54.0	27.5	67.5	33.0	81.0
11	5.0	12.0	7.5	18.0	9.0	21.6	10.0	24.0	12.5	30.0	15.0	36.0
12	5.0	12.0	7.5	18.0	9.0	21.6	10.0	24.0	12.5	30.0	15.0	36.0
13	5.0	12.0	7.5	18.0	9.0	21.6	10.0	24.0	12.5	30.0	15.0	36.0
14	5.0	12.0	7.5	18.0	9.0	21.6	10.0	24.0	12.5	30.0	15.0	36.0
15	5.0	12.0	7.5	18.0	9.0	21.6	10.0	24.0	12.5	30.0	15.0	36.0

16	5.0	12.0	7.5	18.0	9.0	21.6	10.0	24.0	12.5	30.0	15.0	36.0
17	5.0	12.0	7.5	18.0	9.0	21.6	10.0	24.0	12.5	30.0	15.0	36.0
18	5.0	12.0	7.5	18.0	9.0	21.6	10.0	24.0	12.5	30.0	15.0	36.0
19	5.0	12.0	7.5	18.0	9.0	21.6	10.0	24.0	12.5	30.0	15.0	36.0
20	5.0	12.0	7.5	18.0	9.0	21.6	10.0	24.0	12.5	30.0	15.0	36.0
21	6.0	17.0	9.0	25.5	10.8	30.6	12.0	34.0	15.0	42.5	18.0	51.0
22	6.0	17.0	9.0	25.5	10.8	30.6	12.0	34.0	15.0	42.5	18.0	51.0
23	6.0	17.0	9.0	25.5	10.8	30.6	12.0	34.0	15.0	42.5	18.0	51.0
24	6.0	17.0	9.0	25.5	10.8	30.6	12.0	34.0	15.0	42.5	18.0	51.0
25	6.0	17.0	9.0	25.5	10.8	30.6	12.0	34.0	15.0	42.5	18.0	51.0
26	7.0	23.0	10.5	34.5	12.6	41.4	14.0	46.0	17.5	57.5	21.0	69.0
27	7.0	23.0	10.5	34.5	12.6	41.4	14.0	46.0	17.5	57.5	21.0	69.0
28	7.0	23.0	10.5	34.5	12.6	41.4	14.0	46.0	17.5	57.5	21.0	69.0
29	7.0	23.0	10.5	34.5	12.6	41.4	14.0	46.0	17.5	57.5	21.0	69.0
30	7.0	23.0	10.5	34.5	12.6	41.4	14.0	46.0	17.5	57.5	21.0	69.0
31	11.0	31.0	16.5	46.5	19.8	55.8	22.0	62.0	27.5	77.5	33.0	93.0
32	11.0	31.0	16.5	46.5	19.8	55.8	22.0	62.0	27.5	77.5	33.0	93.0
33	11.0	31.0	16.5	46.5	19.8	55.8	22.0	62.0	27.5	77.5	33.0	93.0
34	11.0	31.0	16.5	46.5	19.8	55.8	22.0	62.0	27.5	77.5	33.0	93.0
35	11.0	31.0	16.5	46.5	19.8	55.8	22.0	62.0	27.5	77.5	33.0	93.0
36	13.0	43.0	19.5	64.5	23.4	77.4	26.0	86.0	32.5	107.5	39.0	129.0
37	13.0	43.0	19.5	64.5	23.4	77.4	26.0	86.0	32.5	107.5	39.0	129.0
38	13.0	43.0	19.5	64.5	23.4	77.4	26.0	86.0	32.5	107.5	39.0	129.0
39	13.0	43.0	19.5	64.5	23.4	77.4	26.0	86.0	32.5	107.5	39.0	129.0
40	13.0	43.0	19.5	64.5	23.4	77.4	26.0	86.0	32.5	107.5	39.0	129.0
41	16.0	73.0	24.0	109.5	28.8	131.4	32.0	146.0	40.0	182.5	48.0	219.0
42	16.0	73.0	24.0	109.5	28.8	131.4	32.0	146.0	40.0	182.5	48.0	219.0
43	16.0	73.0	24.0	109.5	28.8	131.4	32.0	146.0	40.0	182.5	48.0	219.0
44	16.0	73.0	24.0	109.5	28.8	131.4	32.0	146.0	40.0	182.5	48.0	219.0
45	16.0	73.0	24.0	109.5	28.8	131.4	32.0	146.0	40.0	182.5	48.0	219.0
46	23.0	100.0	34.5	150.0	41.4	180.0	46.0	200.0	57.5	250.0	69.0	300.0
47	23.0	100.0	34.5	150.0	41.4	180.0	46.0	200.0	57.5	250.0	69.0	300.0
48	23.0	100.0	34.5	150.0	41.4	180.0	46.0	200.0	57.5	250.0	69.0	300.0
49	23.0	100.0	34.5	150.0	41.4	180.0	46.0	200.0	57.5	250.0	69.0	300.0
50	23.0	100.0	34.5	150.0	41.4	180.0	46.0	200.0	57.5	250.0	69.0	300.0
51	28.0	137.0	42.0	205.5	50.4	246.6	56.0	274.0	70.0	342.5	84.0	411.0
52	28.0	137.0	42.0	205.5	50.4	246.6	56.0	274.0	70.0	342.5	84.0	411.0
53	28.0	137.0	42.0	205.5	50.4	246.6	56.0	274.0	70.0	342.5	84.0	411.0
54	28.0	137.0	42.0	205.5	50.4	246.6	56.0	274.0	70.0	342.5	84.0	411.0
55	28.0	137.0	42.0	205.5	50.4	246.6	56.0	274.0	70.0	342.5	84.0	411.0
56	38.0	181.0	57.0	271.5	68.4	325.8	76.0	362.0	95.0	452.5	114.0	543.0
57	38.0	181.0	57.0	271.5	68.4	325.8	76.0	362.0	95.0	452.5	114.0	543.0
58	38.0	181.0	57.0	271.5	68.4	325.8	76.0	362.0	95.0	452.5	114.0	543.0

59	38.0	181.0	57.0	271.5	68.4	325.8	76.0	362.0	95.0	452.5	114.0	543.0
60	38.0	181.0	57.0	271.5	68.4	325.8	76.0	362.0	95.0	452.5	114.0	543.0
61	60.0	303.0	90.0	454.5	108.0	545.4	120.0	606.0	150.0	757.5	180.0	909.0
62	60.0	303.0	90.0	454.5	108.0	545.4	120.0	606.0	150.0	757.5	180.0	909.0
63	60.0	303.0	90.0	454.5	108.0	545.4	120.0	606.0	150.0	757.5	180.0	909.0
64	60.0	303.0	90.0	454.5	108.0	545.4	120.0	606.0	150.0	757.5	180.0	909.0
65	60.0	303.0	90.0	454.5	108.0	545.4	120.0	606.0	150.0	757.5	180.0	909.0
66	74.0	391.0	111.0	586.5	133.2	703.8	148.0	782.0	185.0	977.5	222.0	1173.0
67	74.0	391.0	111.0	586.5	133.2	703.8	148.0	782.0	185.0	977.5	222.0	1173.0
68	74.0	391.0	111.0	586.5	133.2	703.8	148.0	782.0	185.0	977.5	222.0	1173.0
69	74.0	391.0	111.0	586.5	133.2	703.8	148.0	782.0	185.0	977.5	222.0	1173.0
70	74.0	391.0	111.0	586.5	133.2	703.8	148.0	782.0	185.0	977.5	222.0	1173.0
71	98.0	504.0	147.0	756.0	176.4	907.2	196.0	1008.0	245.0	1260.0	294.0	1512.0
72	98.0	504.0	147.0	756.0	176.4	907.2	196.0	1008.0	245.0	1260.0	294.0	1512.0
73	98.0	504.0	147.0	756.0	176.4	907.2	196.0	1008.0	245.0	1260.0	294.0	1512.0
74	98.0	504.0	147.0	756.0	176.4	907.2	196.0	1008.0	245.0	1260.0	294.0	1512.0
75	98.0	504.0	147.0	756.0	176.4	907.2	196.0	1008.0	245.0	1260.0	294.0	1512.0
76	121.0	627.0	181.5	940.5	217.8	1128.6	242.0	1254.0	302.5	1567.5	363.0	1881.0
77	121.0	627.0	181.5	940.5	217.8	1128.6	242.0	1254.0	302.5	1567.5	363.0	1881.0
78	121.0	627.0	181.5	940.5	217.8	1128.6	242.0	1254.0	302.5	1567.5	363.0	1881.0
79	121.0	627.0	181.5	940.5	217.8	1128.6	242.0	1254.0	302.5	1567.5	363.0	1881.0
80	121.0	627.0	181.5	940.5	217.8	1128.6	242.0	1254.0	302.5	1567.5	363.0	1881.0
81	170.0	753.0	255.0	1129.5	306.0	1355.4	340.0	1506.0	425.0	1882.5	510.0	2259.0
82	170.0	753.0	255.0	1129.5	306.0	1355.4	340.0	1506.0	425.0	1882.5	510.0	2259.0
83	170.0	753.0	255.0	1129.5	306.0	1355.4	340.0	1506.0	425.0	1882.5	510.0	2259.0
84	170.0	753.0	255.0	1129.5	306.0	1355.4	340.0	1506.0	425.0	1882.5	510.0	2259.0
85	170.0	753.0	255.0	1129.5	306.0	1355.4	340.0	1506.0	425.0	1882.5	510.0	2259.0
86	215.0	909.0	322.5	1363.5	387.0	1636.2	430.0	1818.0	537.5	2272.5	645.0	2727.0
87	215.0	909.0	322.5	1363.5	387.0	1636.2	430.0	1818.0	537.5	2272.5	645.0	2727.0
88	215.0	909.0	322.5	1363.5	387.0	1636.2	430.0	1818.0	537.5	2272.5	645.0	2727.0
89	215.0	909.0	322.5	1363.5	387.0	1636.2	430.0	1818.0	537.5	2272.5	645.0	2727.0
90	215.0	909.0	322.5	1363.5	387.0	1636.2	430.0	1818.0	537.5	2272.5	645.0	2727.0
91	280.0	1091.0	420.0	1636.5	504.0	1963.8	560.0	2182.0	700.0	2727.5	840.0	3273.0
92	280.0	1091.0	420.0	1636.5	504.0	1963.8	560.0	2182.0	700.0	2727.5	840.0	3273.0
93	280.0	1091.0	420.0	1636.5	504.0	1963.8	560.0	2182.0	700.0	2727.5	840.0	3273.0
94	280.0	1091.0	420.0	1636.5	504.0	1963.8	560.0	2182.0	700.0	2727.5	840.0	3273.0
95	280.0	1091.0	420.0	1636.5	504.0	1963.8	560.0	2182.0	700.0	2727.5	840.0	3273.0
96	360.0	1308.0	540.0	1962.0	648.0	2354.4	720.0	2616.0	900.0	3270.0	1080.0	3924.0
97	360.0	1308.0	540.0	1962.0	648.0	2354.4	720.0	2616.0	900.0	3270.0	1080.0	3924.0
98	360.0	1308.0	540.0	1962.0	648.0	2354.4	720.0	2616.0	900.0	3270.0	1080.0	3924.0
99	360.0	1308.0	540.0	1962.0	648.0	2354.4	720.0	2616.0	900.0	3270.0	1080.0	3924.0
100	360.0	1308.0	540.0	1962.0	648.0	2354.4	720.0	2616.0	900.0	3270.0	1080.0	3924.0

6、特定医疗机构治疗费用和特定医疗器械费用保险金（可选）

(1) 首次投保或非续保时基准年保费

单位：元

年龄 (周岁)	首次投保或非续保时基准年保费					
	标准体	次标准体 (一档)	次标准体 (二档)	次标准体 (三档)	次标准体 (四档)	次标准体 (五档)
	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗
0	100.0	150.0	180.0	200.0	250.0	300.0
1	100.0	150.0	180.0	200.0	250.0	300.0
2	100.0	150.0	180.0	200.0	250.0	300.0
3	100.0	150.0	180.0	200.0	250.0	300.0
4	100.0	150.0	180.0	200.0	250.0	300.0
5	51.0	76.5	91.8	102.0	127.5	153.0
6	51.0	76.5	91.8	102.0	127.5	153.0
7	51.0	76.5	91.8	102.0	127.5	153.0
8	51.0	76.5	91.8	102.0	127.5	153.0
9	51.0	76.5	91.8	102.0	127.5	153.0
10	51.0	76.5	91.8	102.0	127.5	153.0
11	34.0	51.0	61.2	68.0	85.0	102.0
12	34.0	51.0	61.2	68.0	85.0	102.0
13	34.0	51.0	61.2	68.0	85.0	102.0
14	34.0	51.0	61.2	68.0	85.0	102.0
15	34.0	51.0	61.2	68.0	85.0	102.0
16	23.0	34.5	41.4	46.0	57.5	69.0
17	23.0	34.5	41.4	46.0	57.5	69.0
18	23.0	34.5	41.4	46.0	57.5	69.0
19	23.0	34.5	41.4	46.0	57.5	69.0
20	23.0	34.5	41.4	46.0	57.5	69.0
21	23.0	34.5	41.4	46.0	57.5	69.0
22	23.0	34.5	41.4	46.0	57.5	69.0
23	23.0	34.5	41.4	46.0	57.5	69.0
24	23.0	34.5	41.4	46.0	57.5	69.0
25	23.0	34.5	41.4	46.0	57.5	69.0
26	31.0	46.5	55.8	62.0	77.5	93.0
27	31.0	46.5	55.8	62.0	77.5	93.0
28	31.0	46.5	55.8	62.0	77.5	93.0
29	31.0	46.5	55.8	62.0	77.5	93.0
30	31.0	46.5	55.8	62.0	77.5	93.0
31	36.0	54.0	64.8	72.0	90.0	108.0
32	36.0	54.0	64.8	72.0	90.0	108.0
33	36.0	54.0	64.8	72.0	90.0	108.0

34	36.0	54.0	64.8	72.0	90.0	108.0
35	36.0	54.0	64.8	72.0	90.0	108.0
36	47.0	70.5	84.6	94.0	117.5	141.0
37	47.0	70.5	84.6	94.0	117.5	141.0
38	47.0	70.5	84.6	94.0	117.5	141.0
39	47.0	70.5	84.6	94.0	117.5	141.0
40	47.0	70.5	84.6	94.0	117.5	141.0
41	70.0	105.0	126.0	140.0	175.0	210.0
42	70.0	105.0	126.0	140.0	175.0	210.0
43	70.0	105.0	126.0	140.0	175.0	210.0
44	70.0	105.0	126.0	140.0	175.0	210.0
45	70.0	105.0	126.0	140.0	175.0	210.0
46	77.0	115.5	138.6	154.0	192.5	231.0
47	77.0	115.5	138.6	154.0	192.5	231.0
48	77.0	115.5	138.6	154.0	192.5	231.0
49	77.0	115.5	138.6	154.0	192.5	231.0
50	77.0	115.5	138.6	154.0	192.5	231.0
51	131.0	196.5	235.8	262.0	327.5	393.0
52	131.0	196.5	235.8	262.0	327.5	393.0
53	131.0	196.5	235.8	262.0	327.5	393.0
54	131.0	196.5	235.8	262.0	327.5	393.0
55	131.0	196.5	235.8	262.0	327.5	393.0
56	202.0	303.0	363.6	404.0	505.0	606.0
57	202.0	303.0	363.6	404.0	505.0	606.0
58	202.0	303.0	363.6	404.0	505.0	606.0
59	202.0	303.0	363.6	404.0	505.0	606.0
60	202.0	303.0	363.6	404.0	505.0	606.0
61	202.0	303.0	363.6	404.0	505.0	606.0
62	320.0	480.0	576.0	640.0	800.0	960.0
63	320.0	480.0	576.0	640.0	800.0	960.0
64	320.0	480.0	576.0	640.0	800.0	960.0
65	320.0	480.0	576.0	640.0	800.0	960.0
66	500.0	750.0	900.0	1000.0	1250.0	1500.0
67	500.0	750.0	900.0	1000.0	1250.0	1500.0
68	500.0	750.0	900.0	1000.0	1250.0	1500.0
69	710.0	1065.0	1278.0	1420.0	1775.0	2130.0
70	900.0	1350.0	1620.0	1800.0	2250.0	2700.0

(2) 续保时基准年保费

单位：元

年龄	续保时基准年保费
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(周岁)	标准体	次标准体 (一档)	次标准体 (二档)	次标准体 (三档)	次标准体 (四档)	次标准体 (五档)
	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗	不区分社保 或公费医疗
0	111.0	166.5	199.8	222.0	277.5	333.0
1	111.0	166.5	199.8	222.0	277.5	333.0
2	111.0	166.5	199.8	222.0	277.5	333.0
3	111.0	166.5	199.8	222.0	277.5	333.0
4	111.0	166.5	199.8	222.0	277.5	333.0
5	56.0	84.0	100.8	112.0	140.0	168.0
6	56.0	84.0	100.8	112.0	140.0	168.0
7	56.0	84.0	100.8	112.0	140.0	168.0
8	56.0	84.0	100.8	112.0	140.0	168.0
9	56.0	84.0	100.8	112.0	140.0	168.0
10	56.0	84.0	100.8	112.0	140.0	168.0
11	37.0	55.5	66.6	74.0	92.5	111.0
12	37.0	55.5	66.6	74.0	92.5	111.0
13	37.0	55.5	66.6	74.0	92.5	111.0
14	37.0	55.5	66.6	74.0	92.5	111.0
15	37.0	55.5	66.6	74.0	92.5	111.0
16	25.0	37.5	45.0	50.0	62.5	75.0
17	25.0	37.5	45.0	50.0	62.5	75.0
18	25.0	37.5	45.0	50.0	62.5	75.0
19	25.0	37.5	45.0	50.0	62.5	75.0
20	25.0	37.5	45.0	50.0	62.5	75.0
21	25.0	37.5	45.0	50.0	62.5	75.0
22	25.0	37.5	45.0	50.0	62.5	75.0
23	25.0	37.5	45.0	50.0	62.5	75.0
24	25.0	37.5	45.0	50.0	62.5	75.0
25	25.0	37.5	45.0	50.0	62.5	75.0
26	35.0	52.5	63.0	70.0	87.5	105.0
27	35.0	52.5	63.0	70.0	87.5	105.0
28	35.0	52.5	63.0	70.0	87.5	105.0
29	35.0	52.5	63.0	70.0	87.5	105.0
30	35.0	52.5	63.0	70.0	87.5	105.0
31	38.0	57.0	68.4	76.0	95.0	114.0
32	38.0	57.0	68.4	76.0	95.0	114.0
33	38.0	57.0	68.4	76.0	95.0	114.0
34	38.0	57.0	68.4	76.0	95.0	114.0
35	38.0	57.0	68.4	76.0	95.0	114.0
36	51.0	76.5	91.8	102.0	127.5	153.0
37	51.0	76.5	91.8	102.0	127.5	153.0
38	51.0	76.5	91.8	102.0	127.5	153.0

39	51.0	76.5	91.8	102.0	127.5	153.0
40	51.0	76.5	91.8	102.0	127.5	153.0
41	74.0	111.0	133.2	148.0	185.0	222.0
42	74.0	111.0	133.2	148.0	185.0	222.0
43	74.0	111.0	133.2	148.0	185.0	222.0
44	74.0	111.0	133.2	148.0	185.0	222.0
45	74.0	111.0	133.2	148.0	185.0	222.0
46	85.0	127.5	153.0	170.0	212.5	255.0
47	85.0	127.5	153.0	170.0	212.5	255.0
48	85.0	127.5	153.0	170.0	212.5	255.0
49	85.0	127.5	153.0	170.0	212.5	255.0
50	85.0	127.5	153.0	170.0	212.5	255.0
51	144.0	216.0	259.2	288.0	360.0	432.0
52	144.0	216.0	259.2	288.0	360.0	432.0
53	144.0	216.0	259.2	288.0	360.0	432.0
54	144.0	216.0	259.2	288.0	360.0	432.0
55	144.0	216.0	259.2	288.0	360.0	432.0
56	221.0	331.5	397.8	442.0	552.5	663.0
57	221.0	331.5	397.8	442.0	552.5	663.0
58	221.0	331.5	397.8	442.0	552.5	663.0
59	221.0	331.5	397.8	442.0	552.5	663.0
60	221.0	331.5	397.8	442.0	552.5	663.0
61	221.0	331.5	397.8	442.0	552.5	663.0
62	351.0	526.5	631.8	702.0	877.5	1053.0
63	351.0	526.5	631.8	702.0	877.5	1053.0
64	351.0	526.5	631.8	702.0	877.5	1053.0
65	351.0	526.5	631.8	702.0	877.5	1053.0
66	544.0	816.0	979.2	1088.0	1360.0	1632.0
67	544.0	816.0	979.2	1088.0	1360.0	1632.0
68	544.0	816.0	979.2	1088.0	1360.0	1632.0
69	774.0	1161.0	1393.2	1548.0	1935.0	2322.0
70	977.0	1465.5	1758.6	1954.0	2442.5	2931.0
71	977.0	1465.5	1758.6	1954.0	2442.5	2931.0
72	977.0	1465.5	1758.6	1954.0	2442.5	2931.0
73	977.0	1465.5	1758.6	1954.0	2442.5	2931.0
74	977.0	1465.5	1758.6	1954.0	2442.5	2931.0
75	977.0	1465.5	1758.6	1954.0	2442.5	2931.0
76	977.0	1465.5	1758.6	1954.0	2442.5	2931.0
77	990.0	1485.0	1782.0	1980.0	2475.0	2970.0
78	990.0	1485.0	1782.0	1980.0	2475.0	2970.0
79	990.0	1485.0	1782.0	1980.0	2475.0	2970.0
80	990.0	1485.0	1782.0	1980.0	2475.0	2970.0
81	1050.0	1575.0	1890.0	2100.0	2625.0	3150.0



82	1050.0	1575.0	1890.0	2100.0	2625.0	3150.0
83	1050.0	1575.0	1890.0	2100.0	2625.0	3150.0
84	1050.0	1575.0	1890.0	2100.0	2625.0	3150.0
85	1050.0	1575.0	1890.0	2100.0	2625.0	3150.0
86	1200.0	1800.0	2160.0	2400.0	3000.0	3600.0
87	1200.0	1800.0	2160.0	2400.0	3000.0	3600.0
88	1200.0	1800.0	2160.0	2400.0	3000.0	3600.0
89	1200.0	1800.0	2160.0	2400.0	3000.0	3600.0
90	1200.0	1800.0	2160.0	2400.0	3000.0	3600.0
91	1391.0	2086.5	2503.8	2782.0	3477.5	4173.0
92	1391.0	2086.5	2503.8	2782.0	3477.5	4173.0
93	1391.0	2086.5	2503.8	2782.0	3477.5	4173.0
94	1391.0	2086.5	2503.8	2782.0	3477.5	4173.0
95	1391.0	2086.5	2503.8	2782.0	3477.5	4173.0
96	1718.0	2577.0	3092.4	3436.0	4295.0	5154.0
97	1718.0	2577.0	3092.4	3436.0	4295.0	5154.0
98	1718.0	2577.0	3092.4	3436.0	4295.0	5154.0
99	1718.0	2577.0	3092.4	3436.0	4295.0	5154.0
100	1718.0	2577.0	3092.4	3436.0	4295.0	5154.0

可选责任特定疾病住院津贴保险金和特定医疗机构治疗费用和特定医疗器械费用保险金与是否以参加社会基本医疗保险或者公费医疗身份投保没有关系，故不区分有无社保定价

#### （五）参数调整系数

必选责任基准保费=基准年保费×参数调整系数；

各项可选责任基准保费=基准年保费×参数调整系数；

各项系数之间为连乘关系，若系数不适用则为1；

##### 1、免赔额系数：

###### （1）适用于一般医疗保险金

一般医疗保险金免赔额（万元）	调整系数
0	1.96
0.5	1.47
0.8	1.18
1.0	1.00
1.5	0.74
2.0	0.57
3.0	0.46
3.5	0.38

4.0	0.32
4.5	0.27
5.0	0.23

(2) 适用于特定疾病医疗保险金

特定疾病医疗保险金免赔额（万元）	调整系数
0.0	1.00
0.5	0.87
1.0	0.76
1.5	0.67
2.0	0.60
2.5	0.53
3.0	0.48
3.5	0.43
4.0	0.39
4.5	0.35
5.0	0.32

注：免赔额介于两档之间，采用线性插值法确定系数。

2、赔偿比例系数：

适用于特定疾病医疗保险金、一般医疗保险金

以参加社会基本医疗保险或者公费医疗身份投保，并以参加社会基本医疗保险或者公费医疗身份就诊并结算（赔偿比例A）	以参加社会基本医疗保险或者公费医疗身份投保，但未以参加社会基本医疗保险或者公费医疗身份就诊并结算（赔偿比例B）	未参加社会基本医疗保险或公费医疗身份投保（赔偿比例C）	调整系数
100%	60%	100%	1.00
90%	54%	90%	0.90
80%	48%	80%	0.80
70%	42%	70%	0.70
60%	36%	60%	0.60
50%	30%	50%	0.50
40%	24%	40%	0.40
30%	18%	30%	0.30

赔偿比例介于两档之间，采用线性插值法确定系数。

3、保险金额系数：本项仅针对特定疾病医疗、质子重离子医疗、特定疾病院外特种药品费用的累计保险金额，当保险金额调整时，一般医疗保险金额为累计保险金额的一半

保险金额（万元）	调整系数
50	0.98
100	0.99
600	1.00

保险金额介于两档之间，采用线性插值法确定系数。

4、特定疾病住院津贴日额系数：

日额（元）	调整系数
100	1.0
80	0.8
50	0.5

日额介于两档之间，采用线性插值法确定系数。

5、保险期间系数：

保险期间（天）	30	60	90	120	150	180	210	240	270	300	330	365
期间系数（%）	2	9	20	30	40	45	55	65	75	85	90	100

注：如果保险期间不在上述表格中，则期间系数按照最临近的两个保险期间的期间系数线性插值计算。假设上表中与保险期间 Q1 和 Q2 对应的期间系数分别为 P1 和 P2，保险期间 Q 介于 Q1 和 Q2 之间，Q 不足 30 天的，Q1=0，Q2=30，P1=0，则 P 对应的期间系数计算公式为：

$$P = P1 + \frac{Q - Q1}{Q2 - Q1} \times (P2 - P1)$$

## 二、费率调整系数

费率调整系数为以下各项系数之乘积，当某项调整系数相关风险信息不确定时，该系数为 1。费率调整系数需按照《健康保险管理办法》（中国银行保险监督管理委员会令 2019 年第 3 号）第十六条相关执行。

1. 客户健康风险状况系数：主要根据客户的健康情况、体现客户健康意识和生活作息方式等因素综合确定客户的风险状况。

客户健康风险状况	调整系数
健康风险较低	0.7（含）-0.9（不含）
健康风险一般	0.9（含）-1.0（不含）
健康风险较高	1.0（含）-1.3（含）

2. 预期/历史赔付率系数:

预期/历史赔付率	调整系数
0% (含) —50% (不含)	0.7 (含) -1.0 (不含)
50% (含) 以上	1.0 (含) -1.3 (含)

3. 家庭成员投保系数 (仅适用于家庭投保方案): 考虑作为家庭成员进行投保, 有较低的逆选择风险和获取成本。

家庭成员投保人数	调整系数
2 人	0.95
3 人及以上	0.90

4. 交费方式系数: 分期交费保险公司存在一定资金成本, 故需进行上调。

交费方式	调整系数
一次性交费	1.0
分期交费	1.1

### 三、保险费计算

必选责任一次性交保险费=基准保费×费率调整系数;

各项可选责任一次性交保险费=基准保费×费率调整系数;

各项系数之间为连乘关系, 若系数不适用则为 1;

一次性交保险费=必选责任一次性交保险费+各项可选责任一次性交保险费;

各项责任分期交保险费之和=各项责任一次性交保险费×交费方式系数。