

## 和谐恭喜多福重大疾病保险（互联网专属）费率表

重大疾病保险金+特定疾病关爱保险金+中症疾病保险金+轻症疾病保险金  
+重大疾病/中症疾病/轻症疾病豁免保险费

(1000元基本保险金额对应的保险费)

单位：人民币元)

投保 年龄	保 30 年						保 10 年					
	趸交		5 年期交		10 年期交		趸交		5 年期交		10 年期交	
	男	女	男	女	男	女	男	女	男	女	男	女
0	7.17	7.17	1.57	1.57	0.86	0.86	2.62	2.29	0.57	0.50	0.31	0.27
1	7.29	7.54	1.60	1.66	0.87	0.90	2.39	2.12	0.53	0.46	0.29	0.25
2	7.51	8.00	1.65	1.75	0.90	0.95	2.24	1.98	0.49	0.43	0.27	0.24
3	7.83	8.58	1.72	1.88	0.93	1.02	2.15	1.88	0.47	0.41	0.26	0.22
4	8.26	9.31	1.81	2.04	0.99	1.11	2.12	1.83	0.46	0.40	0.25	0.22
5	8.80	10.18	1.93	2.23	1.05	1.21	2.13	1.83	0.47	0.40	0.25	0.22
6	9.45	11.21	2.07	2.46	1.13	1.34	2.19	1.87	0.48	0.41	0.26	0.22
7	10.20	12.37	2.24	2.71	1.22	1.47	2.29	1.95	0.5	0.43	0.27	0.23
8	11.06	13.70	2.43	3.00	1.32	1.63	2.40	2.05	0.53	0.45	0.29	0.24
9	12.02	15.19	2.64	3.33	1.43	1.81	2.55	2.22	0.56	0.49	0.30	0.27
10	13.10	16.87	2.87	3.70	1.56	2.01	2.71	2.42	0.59	0.53	0.32	0.29
11	14.29	18.76	3.13	4.12	1.70	2.24	2.88	2.63	0.63	0.58	0.34	0.31
12	15.58	20.82	3.42	4.57	1.86	2.48	3.07	2.89	0.67	0.63	0.37	0.34
13	17.01	23.10	3.73	5.07	2.03	2.76	3.27	3.17	0.72	0.70	0.39	0.38
14	18.59	25.62	4.08	5.62	2.22	3.06	3.50	3.49	0.77	0.77	0.42	0.42
15	20.33	28.37	4.46	6.23	2.43	3.39	3.74	3.86	0.82	0.85	0.45	0.46
16	22.27	31.36	4.89	6.88	2.66	3.75	4.02	4.28	0.88	0.94	0.48	0.51
17	24.39	34.51	5.35	7.57	2.91	4.12	4.32	4.74	0.95	1.04	0.52	0.57
18	26.75	37.87	5.87	8.31	3.20	4.53	4.67	5.28	1.03	1.16	0.56	0.63
19	29.32	41.34	6.44	9.08	3.50	4.94	5.03	5.85	1.11	1.28	0.60	0.70
20	32.16	45.01	7.06	9.89	3.85	5.39	5.44	6.51	1.19	1.43	0.65	0.78
21	35.29	48.87	7.75	10.74	4.22	5.85	5.90	7.30	1.3	1.60	0.71	0.87
22	38.70	52.83	8.50	11.61	4.63	6.33	6.40	8.15	1.41	1.79	0.77	0.98
23	42.43	56.98	9.32	12.53	5.08	6.83	6.96	9.12	1.53	2.00	0.83	1.09
24	46.50	61.34	10.22	13.49	5.57	7.36	7.59	10.23	1.67	2.25	0.91	1.23
25	50.95	65.94	11.20	14.50	6.11	7.92	8.31	11.50	1.83	2.53	1.00	1.38
26	55.80	70.80	12.27	15.58	6.69	8.51	9.12	12.93	2.01	2.85	1.09	1.55
27	61.06	75.90	13.43	16.71	7.33	9.13	10.03	14.48	2.2	3.19	1.20	1.74
28	66.76	81.27	14.69	17.90	8.02	9.79	11.05	16.21	2.43	3.57	1.33	1.95
29	72.95	86.92	16.05	19.15	8.76	10.48	12.21	18.12	2.69	3.99	1.47	2.19
30	79.63	92.82	17.53	20.46	9.58	11.21	13.51	20.24	2.97	4.46	1.63	2.44
31	86.81	98.93	19.11	21.82	10.45	11.96	14.96	22.55	3.29	4.97	1.80	2.73
32	94.53	105.36	20.82	23.25	11.39	12.76	16.53	25.06	3.64	5.53	1.99	3.03
33	102.77	112.05	22.65	24.75	12.39	13.59	18.27	27.79	4.02	6.14	2.20	3.37
34	111.55	119.00	24.59	26.30	13.47	14.45	20.17	30.74	4.45	6.79	2.44	3.73

35	120.87	126.22	26.66	27.91	14.61	15.35	22.27	33.88	4.91	7.49	2.69	4.12
36	130.70	133.65	28.84	29.56	15.82	16.28	24.54	37.14	5.42	8.22	2.97	4.52
37	141.19	141.47	31.17	31.33	17.12	17.27	27.04	40.53	5.97	8.97	3.28	4.95
38	152.29	149.56	33.65	33.15	18.50	18.29	29.76	43.96	6.58	9.74	3.62	5.38
39	164.02	157.89	36.27	35.03	19.96	19.34	32.73	47.35	7.24	10.50	3.98	5.80
40	176.39	166.46	39.03	36.95	21.51	20.43	35.98	50.70	7.96	11.26	4.39	6.22
41	189.37	175.07	41.93	38.89			39.52	53.86	8.75	11.96		
42	203.00	184.14	45.00	40.95			43.41	56.94	9.62	12.66		
43	217.17	193.43	48.19	43.06			47.66	59.88	10.58	13.33		
44	231.87	202.96	51.52	45.22			52.27	62.69	11.61	13.97		
45	247.06	212.76	54.95	47.43			57.27	65.44	12.74	14.59		
46	262.61	222.73					62.66	68.16				
47	278.66	233.32					68.53	71.08				
48	295.04	244.35					74.85	74.21				
49	311.70	255.86					81.66	77.63				
50	328.52	267.78					88.94	81.32				

注：月交保费=0.09×年交保费，季交保费=0.265×年交保费，半年交保费=0.52×年交保费

## 和谐恭喜多福重大疾病保险（互联网专属）费率表

### 重大疾病住院津贴保险金

（每日住院津贴额 50 元）

单位：人民币元）

投保 年龄	保 30 年						保 10 年					
	趸交		5 年期交		10 年期交		趸交		5 年期交		10 年期交	
	男	女	男	女	男	女	男	女	男	女	男	女
0	30.18	28.18	6.63	6.19	3.60	3.36	13.35	10.56	2.93	2.32	1.59	1.26
1	31.21	29.92	6.85	6.57	3.72	3.57	12.61	10.05	2.77	2.21	1.50	1.20
2	32.27	31.72	7.08	6.96	3.85	3.78	11.84	9.53	2.60	2.09	1.41	1.14
3	33.36	33.57	7.32	7.37	3.98	4.00	11.04	8.98	2.42	1.97	1.32	1.07
4	34.49	35.49	7.57	7.79	4.11	4.23	10.21	8.42	2.24	1.85	1.22	1.00
5	35.50	37.36	7.79	8.20	4.23	4.45	9.21	7.72	2.02	1.69	1.10	0.92
6	38.80	41.47	8.51	9.10	4.63	4.94	9.32	7.95	2.04	1.74	1.11	0.95
7	42.22	45.72	9.26	10.03	5.03	5.45	9.42	8.19	2.07	1.80	1.12	0.98
8	45.75	50.11	10.04	10.99	5.46	5.97	9.53	8.44	2.09	1.85	1.14	1.01
9	49.40	54.65	10.84	11.99	5.89	6.51	9.64	8.69	2.12	1.91	1.15	1.04
10	53.15	59.34	11.66	13.02	6.34	7.07	9.74	8.95	2.14	1.96	1.16	1.07
11	59.33	66.48	13.02	14.58	7.08	7.93	10.39	9.75	2.28	2.14	1.24	1.16
12	65.72	73.86	14.42	16.20	7.84	8.81	11.06	10.58	2.43	2.32	1.32	1.26
13	72.32	81.48	15.87	17.88	8.63	9.72	11.76	11.43	2.58	2.51	1.40	1.36
14	79.14	89.36	17.37	19.61	9.45	10.66	12.48	12.32	2.74	2.70	1.49	1.47
15	86.25	97.56	18.93	21.41	10.30	11.65	13.28	13.30	2.92	2.92	1.59	1.59
16	96.59	107.61	21.20	23.62	11.54	12.85	14.63	15.13	3.21	3.32	1.75	1.81
17	107.27	117.98	23.55	25.90	12.81	14.10	16.02	17.02	3.52	3.74	1.91	2.03
18	118.30	128.68	25.97	28.25	14.14	15.38	17.47	18.98	3.84	4.17	2.09	2.27
19	129.68	139.74	28.48	30.69	15.50	16.71	18.96	21.01	4.16	4.61	2.27	2.51
20	141.54	151.29	31.08	33.23	16.93	18.10	20.62	23.24	4.53	5.11	2.47	2.78
21	158.05	165.04	34.72	36.26	18.91	19.76	23.24	26.61	5.10	5.85	2.78	3.19
22	175.07	179.2	38.46	39.38	20.95	21.47	25.95	30.08	5.70	6.61	3.11	3.60
23	192.62	193.82	42.32	42.61	23.06	23.24	28.76	33.68	6.32	7.40	3.44	4.04
24	210.71	208.91	46.31	45.94	25.24	25.07	31.67	37.40	6.96	8.22	3.79	4.49
25	229.59	224.82	50.47	49.45	27.51	27.00	34.91	41.58	7.67	9.15	4.18	4.99
26	252.47	241.46	55.51	53.13	30.27	29.03	39.46	46.79	8.68	10.30	4.73	5.62
27	276.01	258.63	60.70	56.94	33.12	31.12	44.16	52.17	9.71	11.49	5.30	6.28
28	300.24	276.36	66.04	60.87	36.05	33.29	49.03	57.75	10.78	12.72	5.89	6.96
29	325.17	294.65	71.54	64.92	39.07	35.54	54.07	63.53	11.90	14.00	6.50	7.66
30	351.24	314.06	77.30	69.23	42.24	37.92	59.71	70.02	13.14	15.43	7.18	8.45
31	379.36	332.27	83.52	73.28	45.66	40.17	67.20	78.05	14.79	17.21	8.09	9.43
32	408.25	351.15	89.92	77.49	49.18	42.51	74.95	86.38	16.51	19.06	9.03	10.46
33	437.93	370.64	96.50	81.85	52.82	44.94	82.97	95.00	18.28	20.98	10.01	11.52
34	468.41	390.75	103.26	86.34	56.56	47.45	91.28	103.93	20.12	22.97	11.02	12.62
35	500.44	412.29	110.37	91.16	60.50	50.15	100.59	113.95	22.19	25.20	12.16	13.86

36	540.85	440.11	119.34	97.36	65.48	53.61	112.47	123.26	24.82	27.27	13.62	15.01
37	582.27	468.9	128.57	103.83	70.60	57.23	124.78	132.95	27.55	29.44	15.13	16.23
38	624.66	498.55	138.02	110.50	75.88	60.97	137.52	142.98	30.39	31.69	16.70	17.49
39	668.03	529.08	147.71	117.37	81.29	64.82	150.72	153.37	33.33	34.02	18.34	18.79
40	713.57	561.78	157.90	124.71	87.01	68.95	165.56	165.40	36.64	36.72	20.19	20.30
41	765.84	598.4	169.59	132.91			183.55	175.30	40.65	38.94		
42	819.15	636.35	181.58	141.52			202.19	185.69	44.82	41.29		
43	873.35	675.29	193.81	150.33			221.50	196.48	49.15	43.74		
44	928.46	715.2	206.28	159.35			241.50	207.70	53.65	46.28		
45	986.40	757.16	219.41	168.81			264.09	220.45	58.74	49.15		
46	1047.58	805.18					285.82	231.36				
47	1109.49	854.46					308.37	242.83				
48	1171.91	904.48					331.74	254.74				
49	1234.89	955.14					355.98	267.09				
50	1301.39	1007.86					384.01	281.42				

注：月交保费=0.09×年交保费，季交保费=0.265×年交保费，半年交保费=0.52×年交保费

## 和谐恭喜多福重大疾病保险（互联网专属）费率表

### 疾病医疗保险金

单位：人民币元

投保 年龄	保 30 年						保 10 年					
	趸交		5 年期交		10 年期交		趸交		5 年期交		10 年期交	
	男	女	男	女	男	女	男	女	男	女	男	女
0	592.47	592.75	130.08	130.11	70.71	70.71	592.47	592.75	130.08	130.11	70.71	70.71
1	565.27	565.47	124.07	124.09	67.43	67.43	565.27	565.47	124.07	124.09	67.43	67.43
2	530.16	530.32	116.34	116.36	63.22	63.22	530.16	530.32	116.34	116.36	63.22	63.22
3	494.80	494.95	108.56	108.58	58.99	58.99	494.80	494.95	108.56	108.58	58.99	58.99
4	459.22	459.37	100.74	100.76	54.75	54.74	459.22	459.37	100.74	100.76	54.75	54.74
5	423.43	423.58	92.89	92.90	50.48	50.48	423.43	423.58	92.89	92.90	50.48	50.48
6	381.99	382.15	83.79	83.81	45.54	45.54	381.99	382.15	83.79	83.81	45.54	45.54
7	364.49	364.65	79.96	79.97	43.46	43.46	364.49	364.65	79.96	79.97	43.46	43.46
8	346.90	347.06	76.10	76.12	41.36	41.36	346.90	347.06	76.10	76.12	41.36	41.36
9	329.22	329.38	72.22	72.24	39.26	39.26	329.22	329.38	72.22	72.24	39.26	39.26
10	311.44	311.6	68.33	68.35	37.15	37.15	311.44	311.60	68.33	68.35	37.15	37.15
11	292.01	292.19	64.07	64.10	34.84	34.84	292.01	292.19	64.07	64.10	34.84	34.84
12	287.88	288.08	63.17	63.20	34.35	34.36	287.88	288.08	63.17	63.20	34.35	34.36
13	283.73	283.94	62.27	62.30	33.86	33.87	283.73	283.94	62.27	62.30	33.86	33.87
14	279.56	279.78	61.36	61.39	33.37	33.39	279.56	279.78	61.36	61.39	33.37	33.39
15	275.37	275.61	60.44	60.48	32.88	32.90	275.37	275.61	60.44	60.48	32.88	32.90
16	269.21	269.49	59.10	59.15	32.15	32.18	269.21	269.49	59.10	59.15	32.15	32.18
17	279.86	280.16	61.44	61.50	33.43	33.47	279.86	280.16	61.44	61.50	33.43	33.47
18	290.56	290.89	63.79	63.86	34.72	34.77	290.56	290.89	63.79	63.86	34.72	34.77
19	301.32	301.67	66.16	66.24	36.02	36.08	301.32	301.67	66.16	66.24	36.02	36.08
20	312.13	312.51	68.55	68.64	37.32	37.40	312.13	312.51	68.55	68.64	37.32	37.40
21	324.19	324.63	71.21	71.33	38.78	38.88	324.19	324.63	71.21	71.33	38.78	38.88
22	338.59	339.09	74.38	74.52	40.52	40.63	338.59	339.09	74.38	74.52	40.52	40.63
23	353.07	353.61	77.58	77.73	42.27	42.40	353.07	353.61	77.58	77.73	42.27	42.40
24	367.62	368.19	80.79	80.96	44.03	44.18	367.62	368.19	80.79	80.96	44.03	44.18
25	382.24	382.85	84.02	84.21	45.81	45.98	382.24	382.85	84.02	84.21	45.81	45.98
26	397.92	398.54	87.49	87.70	47.72	47.91	397.92	398.54	87.49	87.70	47.72	47.91
27	417.15	417.81	91.74	91.98	50.05	50.28	417.15	417.81	91.74	91.98	50.05	50.28
28	436.46	437.17	96.01	96.28	52.40	52.66	436.46	437.17	96.01	96.28	52.40	52.66
29	455.86	456.61	100.30	100.61	54.77	55.07	455.86	456.61	100.30	100.61	54.77	55.07
30	475.34	476.16	104.62	104.96	57.16	57.49	475.34	476.16	104.62	104.96	57.16	57.49
31	496.85	497.59	109.39	109.73	59.80	60.15	496.85	497.59	109.39	109.73	59.80	60.15
32	525.32	526.13	115.70	116.11	63.29	63.70	525.32	526.13	115.70	116.11	63.29	63.70
33	553.90	554.79	122.05	122.52	66.80	67.27	553.90	554.79	122.05	122.52	66.80	67.27
34	582.60	583.57	128.43	128.95	70.35	70.87	582.60	583.57	128.43	128.95	70.35	70.87
35	611.43	612.46	134.85	135.41	73.92	74.49	611.43	612.46	134.85	135.41	73.92	74.49

36	642.23	643.15	141.71	142.28	77.75	78.34	642.23	643.15	141.71	142.28	77.75	78.34
37	703.38	704.4	155.31	155.98	85.29	85.97	703.38	704.40	155.31	155.98	85.29	85.97
38	764.77	765.94	168.98	169.77	92.90	93.67	764.77	765.94	168.98	169.77	92.90	93.67
39	826.43	827.78	182.74	183.63	100.57	101.42	826.43	827.78	182.74	183.63	100.57	101.42
40	888.36	890	196.58	197.58	108.32	109.23	888.36	890.00	196.58	197.58	108.32	109.23
41	954.29	955.89	211.32	212.32			954.29	955.89	211.32	212.32		
42	1019.57	1021.82	226.01	227.24			1019.57	1021.82	226.01	227.24		
43	1085.11	1088.26	240.80	242.27			1085.11	1088.26	240.80	242.27		
44	1150.93	1155.26	255.70	257.40			1150.93	1155.26	255.70	257.40		
45	1217.08	1222.82	270.73	272.63			1217.08	1222.82	270.73	272.63		
46	1292.22	1299.18					1292.22	1299.18				
47	1182.50	1189.1					1182.50	1189.10				
48	1072.16	1078.22					1072.16	1078.22				
49	961.16	966.45					961.16	966.45				
50	849.42	853.69					849.42	853.69				

注：月交保费=0.09×年交保费，季交保费=0.265×年交保费，半年交保费=0.52×年交保费