

**BIỂU PHÍ SẢN PHẨM BẢO HIỂM BỆNH LÝ NGHIÊM TRỌNG  
KẾ HOẠCH TIÊU CHUẨN**

Bảng tỷ lệ phí bảo hiểm (trên 1.000 Số tiền bảo hiểm)

| Giới tính | Nam               |       |       |       |       |       |
|-----------|-------------------|-------|-------|-------|-------|-------|
|           | Thời hạn bảo hiểm |       |       |       |       |       |
|           | 5                 | 6     | 7     | 8     | 9     | 10    |
| 0         | 0,203             | 0,225 | 0,237 | 0,242 | 0,244 | 0,245 |
| 1         | 0,285             | 0,291 | 0,291 | 0,291 | 0,291 | 0,291 |
| 2         | 0,328             | 0,328 | 0,328 | 0,328 | 0,328 | 0,328 |
| 3         | 0,344             | 0,344 | 0,344 | 0,344 | 0,344 | 0,344 |
| 4         | 0,334             | 0,334 | 0,334 | 0,334 | 0,334 | 0,334 |
| 5         | 0,305             | 0,305 | 0,305 | 0,305 | 0,305 | 0,306 |
| 6         | 0,272             | 0,272 | 0,272 | 0,273 | 0,275 | 0,277 |
| 7         | 0,239             | 0,241 | 0,244 | 0,247 | 0,251 | 0,256 |
| 8         | 0,224             | 0,229 | 0,233 | 0,238 | 0,244 | 0,249 |
| 9         | 0,222             | 0,227 | 0,233 | 0,240 | 0,246 | 0,253 |
| 10        | 0,228             | 0,234 | 0,241 | 0,248 | 0,255 | 0,263 |
| 11        | 0,237             | 0,244 | 0,252 | 0,259 | 0,268 | 0,276 |
| 12        | 0,252             | 0,260 | 0,268 | 0,277 | 0,286 | 0,295 |
| 13        | 0,266             | 0,274 | 0,284 | 0,294 | 0,304 | 0,314 |
| 14        | 0,277             | 0,288 | 0,299 | 0,310 | 0,320 | 0,332 |
| 15        | 0,297             | 0,309 | 0,320 | 0,332 | 0,344 | 0,356 |
| 16        | 0,318             | 0,331 | 0,343 | 0,356 | 0,369 | 0,389 |
| 17        | 0,341             | 0,353 | 0,368 | 0,382 | 0,404 | 0,424 |
| 18        | 0,365             | 0,381 | 0,395 | 0,421 | 0,442 | 0,460 |
| 19        | 0,397             | 0,412 | 0,440 | 0,463 | 0,482 | 0,499 |
| 20        | 0,424             | 0,456 | 0,481 | 0,502 | 0,520 | 0,536 |
| 21        | 0,476             | 0,504 | 0,526 | 0,545 | 0,562 | 0,577 |
| 22        | 0,525             | 0,548 | 0,568 | 0,586 | 0,602 | 0,621 |
| 23        | 0,579             | 0,599 | 0,617 | 0,633 | 0,652 | 0,674 |
| 24        | 0,632             | 0,649 | 0,664 | 0,684 | 0,707 | 0,731 |
| 25        | 0,708             | 0,720 | 0,738 | 0,761 | 0,785 | 0,814 |
| 26        | 0,715             | 0,736 | 0,761 | 0,789 | 0,821 | 0,852 |
| 27        | 0,736             | 0,765 | 0,796 | 0,832 | 0,867 | 0,900 |
| 28        | 0,775             | 0,810 | 0,850 | 0,888 | 0,925 | 0,961 |
| 29        | 0,825             | 0,870 | 0,913 | 0,953 | 0,993 | 1,038 |
| 30        | 0,899             | 0,946 | 0,989 | 1,032 | 1,082 | 1,141 |
| 31        | 1,000             | 1,045 | 1,090 | 1,144 | 1,208 | 1,273 |
| 32        | 1,103             | 1,149 | 1,206 | 1,277 | 1,347 | 1,418 |
| 33        | 1,204             | 1,265 | 1,342 | 1,419 | 1,497 | 1,576 |
| 34        | 1,331             | 1,415 | 1,499 | 1,583 | 1,669 | 1,756 |
| 35        | 1,471             | 1,564 | 1,656 | 1,751 | 1,846 | 1,942 |
| 36        | 1,631             | 1,732 | 1,836 | 1,940 | 2,046 | 2,187 |
| 37        | 1,833             | 1,945 | 2,058 | 2,172 | 2,328 | 2,488 |
| 38        | 2,095             | 2,212 | 2,333 | 2,503 | 2,679 | 2,853 |
| 39        | 2,377             | 2,503 | 2,689 | 2,882 | 3,071 | 3,257 |

| Giới tính | Nam               |        |        |        |        |        |
|-----------|-------------------|--------|--------|--------|--------|--------|
|           | Thời hạn bảo hiểm |        |        |        |        |        |
|           | 5                 | 6      | 7      | 8      | 9      | 10     |
| 40        | 2,634             | 2,840  | 3,053  | 3,262  | 3,466  | 3,669  |
| 41        | 3,002             | 3,238  | 3,466  | 3,691  | 3,912  | 4,141  |
| 42        | 3,444             | 3,693  | 3,938  | 4,178  | 4,428  | 4,670  |
| 43        | 3,938             | 4,202  | 4,462  | 4,733  | 4,996  | 5,262  |
| 44        | 4,536             | 4,811  | 5,100  | 5,382  | 5,668  | 5,944  |
| 45        | 5,298             | 5,593  | 5,884  | 6,184  | 6,475  | 6,834  |
| 46        | 5,936             | 6,243  | 6,564  | 6,877  | 7,270  | 7,703  |
| 47        | 6,573             | 6,916  | 7,251  | 7,683  | 8,162  | 8,606  |
| 48        | 7,282             | 7,638  | 8,113  | 8,642  | 9,130  | 9,593  |
| 49        | 8,049             | 8,569  | 9,154  | 9,688  | 10,193 | 10,675 |
| 50        | 9,072             | 9,716  | 10,298 | 10,846 | 11,369 | 11,871 |
| 51        | 10,247            | 10,884 | 11,479 | 12,046 | 12,590 | 13,110 |
| 52        | 11,553            | 12,191 | 12,798 | 13,383 | 13,942 | 14,473 |
| 53        | 12,981            | 13,621 | 14,241 | 14,836 | 15,403 | 15,933 |
| 54        | 14,819            | 15,437 | 16,042 | 16,626 | 17,176 | 17,691 |
| 55        | 16,396            | 17,012 | 17,617 | 18,192 | 18,733 | 19,237 |
| 56        | 17,606            | 18,251 | 18,866 | 19,446 | 19,987 | 20,503 |
| 57        | 18,934            | 19,582 | 20,196 | 20,771 | 21,323 | 21,811 |
| 58        | 20,305            | 20,947 | 21,551 | 22,136 | 22,653 | 23,126 |
| 59        | 21,688            | 22,314 | 22,928 | 23,470 | 23,969 | 24,440 |
| 60        | 23,017            | 23,657 | 24,221 | 24,743 | 25,240 | 25,717 |
| 61        | 24,315            | 24,895 | 25,436 | 25,959 | 26,466 | 26,950 |
| 62        | 25,467            | 26,025 | 26,572 | 27,110 | 27,629 | 28,120 |
| 63        | 26,543            | 27,111 | 27,679 | 28,234 | 28,762 | 29,254 |
| 64        | 27,588            | 28,184 | 28,775 | 29,342 | 29,873 | 30,354 |
| 65        | 28,651            | 29,275 | 29,881 | 30,450 | 30,969 | 31,431 |
| 66        | 29,529            | 30,188 | 30,809 | 31,374 | 31,877 | 32,404 |
| 67        | 30,596            | 31,261 | 31,867 | 32,407 | 32,983 | 33,570 |
| 68        | 31,781            | 32,419 | 32,988 | 33,613 | 34,259 | 34,899 |
| 69        | 32,978            | 33,567 | 34,240 | 34,948 | 35,657 | 36,343 |
| 70        | 34,085            | 34,805 | 35,581 | 36,367 | 37,133 | 37,859 |

| Giới tính | Nữ                |       |       |       |       |       |
|-----------|-------------------|-------|-------|-------|-------|-------|
|           | Thời hạn bảo hiểm |       |       |       |       |       |
|           | 5                 | 6     | 7     | 8     | 9     | 10    |
| 0         | 0,164             | 0,180 | 0,188 | 0,190 | 0,190 | 0,190 |
| 1         | 0,225             | 0,225 | 0,225 | 0,225 | 0,225 | 0,225 |
| 2         | 0,254             | 0,254 | 0,254 | 0,254 | 0,254 | 0,254 |
| 3         | 0,264             | 0,264 | 0,264 | 0,264 | 0,264 | 0,264 |
| 4         | 0,258             | 0,258 | 0,258 | 0,258 | 0,258 | 0,258 |
| 5         | 0,226             | 0,226 | 0,226 | 0,227 | 0,227 | 0,228 |
| 6         | 0,195             | 0,195 | 0,198 | 0,200 | 0,202 | 0,205 |
| 7         | 0,169             | 0,174 | 0,177 | 0,181 | 0,185 | 0,189 |
| 8         | 0,159             | 0,165 | 0,169 | 0,174 | 0,179 | 0,186 |
| 9         | 0,160             | 0,166 | 0,172 | 0,178 | 0,185 | 0,194 |
| 10        | 0,170             | 0,176 | 0,183 | 0,191 | 0,201 | 0,210 |
| 11        | 0,187             | 0,193 | 0,202 | 0,212 | 0,222 | 0,239 |
| 12        | 0,204             | 0,213 | 0,224 | 0,235 | 0,253 | 0,274 |
| 13        | 0,214             | 0,227 | 0,239 | 0,260 | 0,284 | 0,311 |
| 14        | 0,233             | 0,246 | 0,270 | 0,297 | 0,327 | 0,362 |
| 15        | 0,258             | 0,286 | 0,316 | 0,350 | 0,389 | 0,434 |
| 16        | 0,304             | 0,338 | 0,376 | 0,420 | 0,470 | 0,519 |
| 17        | 0,367             | 0,410 | 0,459 | 0,515 | 0,570 | 0,625 |
| 18        | 0,449             | 0,504 | 0,566 | 0,626 | 0,688 | 0,749 |
| 19        | 0,552             | 0,621 | 0,688 | 0,755 | 0,823 | 0,888 |
| 20        | 0,713             | 0,784 | 0,856 | 0,928 | 0,998 | 1,067 |
| 21        | 0,867             | 0,944 | 1,022 | 1,097 | 1,171 | 1,242 |
| 22        | 1,046             | 1,128 | 1,208 | 1,287 | 1,362 | 1,437 |
| 23        | 1,248             | 1,330 | 1,413 | 1,492 | 1,572 | 1,647 |
| 24        | 1,451             | 1,537 | 1,619 | 1,703 | 1,783 | 1,859 |
| 25        | 1,639             | 1,725 | 1,814 | 1,898 | 1,979 | 2,054 |
| 26        | 1,838             | 1,930 | 2,018 | 2,103 | 2,182 | 2,259 |
| 27        | 2,043             | 2,135 | 2,223 | 2,306 | 2,386 | 2,464 |
| 28        | 2,238             | 2,330 | 2,416 | 2,500 | 2,582 | 2,660 |
| 29        | 2,439             | 2,528 | 2,614 | 2,700 | 2,782 | 2,862 |
| 30        | 2,627             | 2,716 | 2,805 | 2,891 | 2,975 | 3,058 |
| 31        | 2,821             | 2,912 | 3,001 | 3,089 | 3,176 | 3,272 |
| 32        | 2,997             | 3,089 | 3,181 | 3,273 | 3,376 | 3,476 |
| 33        | 3,169             | 3,265 | 3,363 | 3,473 | 3,580 | 3,684 |
| 34        | 3,339             | 3,441 | 3,560 | 3,675 | 3,788 | 3,897 |
| 35        | 3,526             | 3,653 | 3,777 | 3,897 | 4,015 | 4,121 |
| 36        | 3,745             | 3,877 | 4,006 | 4,131 | 4,244 | 4,349 |
| 37        | 3,969             | 4,106 | 4,240 | 4,360 | 4,472 | 4,581 |
| 38        | 4,218             | 4,360 | 4,486 | 4,602 | 4,718 | 4,834 |
| 39        | 4,494             | 4,624 | 4,744 | 4,864 | 4,987 | 5,110 |
| 40        | 4,792             | 4,910 | 5,032 | 5,159 | 5,288 | 5,418 |
| 41        | 5,018             | 5,143 | 5,276 | 5,413 | 5,552 | 5,709 |
| 42        | 5,243             | 5,382 | 5,527 | 5,676 | 5,847 | 6,012 |
| 43        | 5,473             | 5,627 | 5,787 | 5,972 | 6,152 | 6,324 |

| Giới tính | Nữ                |        |        |        |        |        |
|-----------|-------------------|--------|--------|--------|--------|--------|
|           | Thời hạn bảo hiểm |        |        |        |        |        |
|           | 5                 | 6      | 7      | 8      | 9      | 10     |
| <b>44</b> | 5,687             | 5,861  | 6,065  | 6,262  | 6,451  | 6,643  |
| <b>45</b> | 5,956             | 6,180  | 6,395  | 6,600  | 6,810  | 7,020  |
| <b>46</b> | 6,332             | 6,563  | 6,782  | 7,009  | 7,237  | 7,466  |
| <b>47</b> | 6,751             | 6,983  | 7,226  | 7,472  | 7,719  | 7,943  |
| <b>48</b> | 7,190             | 7,449  | 7,712  | 7,979  | 8,219  | 8,439  |
| <b>49</b> | 7,700             | 7,978  | 8,263  | 8,518  | 8,751  | 8,967  |
| <b>50</b> | 8,300             | 8,597  | 8,862  | 9,103  | 9,329  | 9,542  |
| <b>51</b> | 8,820             | 9,101  | 9,356  | 9,594  | 9,819  | 10,056 |
| <b>52</b> | 9,352             | 9,616  | 9,864  | 10,101 | 10,354 | 10,576 |
| <b>53</b> | 9,936             | 10,185 | 10,426 | 10,692 | 10,925 | 11,134 |
| <b>54</b> | 10,479            | 10,720 | 10,997 | 11,239 | 11,457 | 11,668 |
| <b>55</b> | 10,967            | 11,256 | 11,506 | 11,732 | 11,953 | 12,183 |
| <b>56</b> | 11,377            | 11,643 | 11,881 | 12,117 | 12,364 | 12,629 |
| <b>57</b> | 11,786            | 12,035 | 12,284 | 12,549 | 12,838 | 13,098 |
| <b>58</b> | 12,202            | 12,461 | 12,744 | 13,056 | 13,337 | 13,594 |
| <b>59</b> | 12,667            | 12,964 | 13,299 | 13,600 | 13,875 | 14,129 |
| <b>60</b> | 13,237            | 13,591 | 13,907 | 14,197 | 14,466 | 14,716 |
| <b>61</b> | 13,652            | 13,999 | 14,315 | 14,607 | 14,879 | 15,130 |
| <b>62</b> | 14,147            | 14,486 | 14,799 | 15,090 | 15,360 | 15,611 |
| <b>63</b> | 14,768            | 15,092 | 15,396 | 15,679 | 15,944 | 16,190 |
| <b>64</b> | 15,473            | 15,776 | 16,064 | 16,337 | 16,593 | 16,832 |
| <b>65</b> | 16,129            | 16,414 | 16,691 | 16,955 | 17,204 | 17,439 |
| <b>66</b> | 16,499            | 16,793 | 17,074 | 17,342 | 17,595 | 17,872 |
| <b>67</b> | 16,902            | 17,198 | 17,484 | 17,755 | 18,057 | 18,377 |
| <b>68</b> | 17,319            | 17,620 | 17,908 | 18,238 | 18,592 | 18,957 |
| <b>69</b> | 17,744            | 18,048 | 18,408 | 18,799 | 19,207 | 19,617 |
| <b>70</b> | 18,168            | 18,560 | 18,994 | 19,450 | 19,911 | 20,368 |