

**BIỂU PHÍ SẢN PHẨM BẢO HIỂM BỆNH LÝ NGHIÊM TRỌNG  
KẾ HOẠCH TOÀN DIỆN**

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

Giới tính	Nam															
	Thời hạn bảo hiểm															
Tuổi	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
0	0,800	0,821	0,829	0,836	0,845	0,851	0,858	0,865	0,869	0,873	0,877	0,881	0,886	0,891	0,895	0,899
1	0,881	0,884	0,886	0,892	0,897	0,901	0,908	0,912	0,915	0,919	0,923	0,928	0,934	0,938	0,942	0,946
2	0,864	0,866	0,873	0,877	0,882	0,890	0,895	0,900	0,905	0,910	0,916	0,922	0,928	0,933	0,937	0,942
3	0,896	0,899	0,901	0,904	0,910	0,915	0,919	0,924	0,930	0,937	0,944	0,950	0,955	0,961	0,966	0,971
4	0,907	0,907	0,908	0,914	0,918	0,921	0,927	0,934	0,942	0,950	0,957	0,963	0,970	0,975	0,981	0,986
5	0,849	0,853	0,862	0,868	0,874	0,881	0,891	0,901	0,912	0,921	0,929	0,937	0,944	0,951	0,957	0,963
6	0,811	0,823	0,831	0,839	0,848	0,859	0,873	0,886	0,897	0,907	0,917	0,925	0,934	0,941	0,949	0,956
7	0,814	0,822	0,830	0,840	0,852	0,868	0,883	0,896	0,908	0,920	0,929	0,939	0,948	0,957	0,964	0,971
8	0,823	0,829	0,840	0,853	0,870	0,887	0,902	0,916	0,929	0,941	0,952	0,962	0,972	0,981	0,988	0,996
9	0,814	0,826	0,841	0,859	0,879	0,896	0,913	0,928	0,941	0,955	0,967	0,978	0,988	0,997	1,006	1,014
10	0,822	0,838	0,859	0,880	0,899	0,917	0,935	0,951	0,966	0,980	0,993	1,005	1,015	1,025	1,034	1,043
11	0,841	0,864	0,887	0,907	0,927	0,946	0,964	0,982	0,998	1,013	1,026	1,038	1,049	1,059	1,069	1,078
12	0,849	0,876	0,899	0,921	0,943	0,963	0,984	1,003	1,020	1,036	1,050	1,062	1,074	1,085	1,096	1,106
13	0,881	0,906	0,930	0,953	0,975	0,998	1,020	1,040	1,058	1,073	1,088	1,101	1,114	1,126	1,137	1,149
14	0,928	0,953	0,977	1,000	1,024	1,047	1,069	1,090	1,107	1,124	1,139	1,153	1,166	1,180	1,193	1,205
15	0,977	1,001	1,024	1,050	1,074	1,098	1,121	1,141	1,159	1,177	1,192	1,207	1,223	1,237	1,252	1,266
16	1,030	1,053	1,079	1,103	1,128	1,153	1,175	1,196	1,216	1,233	1,250	1,267	1,284	1,300	1,317	1,333
17	1,067	1,094	1,120	1,147	1,173	1,197	1,221	1,243	1,263	1,283	1,302	1,321	1,339	1,359	1,376	1,392
18	1,099	1,127	1,156	1,184	1,210	1,236	1,262	1,285	1,307	1,330	1,351	1,372	1,394	1,415	1,432	1,448
19	1,142	1,172	1,202	1,229	1,257	1,285	1,312	1,338	1,363	1,388	1,412	1,437	1,460	1,480	1,498	1,516
20	1,189	1,221	1,249	1,279	1,309	1,337	1,367	1,396	1,424	1,452	1,481	1,507	1,530	1,550	1,571	1,592
21	1,238	1,267	1,299	1,330	1,361	1,393	1,426	1,459	1,491	1,524	1,554	1,580	1,603	1,626	1,651	1,679
22	1,295	1,327	1,360	1,392	1,426	1,462	1,499	1,536	1,574	1,608	1,638	1,663	1,690	1,718	1,750	1,779
23	1,343	1,377	1,411	1,447	1,487	1,527	1,570	1,614	1,653	1,687	1,716	1,747	1,779	1,815	1,849	1,881
24	1,400	1,435	1,473	1,516	1,560	1,605	1,657	1,702	1,741	1,774	1,809	1,845	1,887	1,926	1,962	1,997
25	1,452	1,493	1,539	1,587	1,637	1,693	1,746	1,791	1,829	1,869	1,910	1,958	2,002	2,043	2,084	2,124

Giới tính	Nam															
	Thời hạn bảo hiểm															
Tuổi	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
26	1,508	1,558	1,610	1,665	1,727	1,785	1,837	1,880	1,926	1,973	2,028	2,079	2,127	2,173	2,219	2,273
27	1,592	1,648	1,707	1,775	1,838	1,894	1,944	1,996	2,050	2,113	2,172	2,225	2,278	2,331	2,393	2,454
28	1,680	1,745	1,819	1,888	1,948	2,002	2,062	2,124	2,197	2,263	2,325	2,385	2,445	2,516	2,587	2,656
29	1,786	1,867	1,942	2,006	2,063	2,128	2,200	2,284	2,360	2,431	2,500	2,569	2,650	2,730	2,809	2,887
30	1,929	2,008	2,076	2,136	2,206	2,283	2,380	2,468	2,548	2,627	2,705	2,798	2,891	2,981	3,070	3,156
31	2,084	2,155	2,216	2,289	2,372	2,479	2,580	2,672	2,762	2,851	2,958	3,064	3,167	3,268	3,367	3,465
32	2,231	2,292	2,370	2,459	2,576	2,686	2,792	2,895	2,998	3,120	3,241	3,360	3,476	3,588	3,701	3,805
33	2,376	2,457	2,551	2,679	2,800	2,915	3,034	3,151	3,291	3,431	3,567	3,699	3,828	3,957	4,076	4,189
34	2,547	2,648	2,788	2,919	3,044	3,173	3,308	3,470	3,630	3,786	3,938	4,085	4,232	4,369	4,498	4,620
35	2,690	2,850	2,996	3,133	3,276	3,424	3,613	3,799	3,979	4,154	4,323	4,492	4,648	4,796	4,936	5,067
36	2,902	3,067	3,220	3,377	3,541	3,752	3,968	4,177	4,378	4,573	4,767	4,946	5,116	5,276	5,426	5,602
37	3,172	3,339	3,512	3,692	3,925	4,165	4,407	4,640	4,864	5,087	5,291	5,486	5,669	5,840	6,042	6,231
38	3,542	3,724	3,916	4,172	4,436	4,701	4,968	5,225	5,480	5,713	5,934	6,143	6,338	6,569	6,786	6,987
39	3,960	4,162	4,442	4,730	5,021	5,313	5,607	5,899	6,165	6,417	6,654	6,877	7,141	7,389	7,619	7,834
40	4,452	4,755	5,067	5,383	5,700	6,021	6,355	6,659	6,945	7,215	7,468	7,770	8,053	8,317	8,562	8,791
41	4,932	5,282	5,633	5,984	6,338	6,708	7,058	7,388	7,696	7,986	8,333	8,659	8,960	9,242	9,505	9,753
42	5,535	5,924	6,312	6,701	7,107	7,492	7,871	8,225	8,555	8,954	9,328	9,674	9,997	10,299	10,583	10,849
43	6,296	6,718	7,141	7,585	8,004	8,417	8,821	9,198	9,656	10,085	10,482	10,851	11,196	11,522	11,827	12,110
44	7,218	7,671	8,150	8,600	9,045	9,483	9,911	10,438	10,929	11,382	11,804	12,198	12,571	12,920	13,245	13,549
45	8,365	8,867	9,338	9,809	10,275	10,734	11,337	11,898	12,414	12,895	13,345	13,770	14,169	14,540	14,888	15,213
46	9,398	9,903	10,408	10,910	11,405	12,071	12,719	13,313	13,865	14,381	14,868	15,325	15,751	16,151	16,525	16,876
47	10,456	10,999	11,538	12,072	12,808	13,524	14,210	14,845	15,437	15,996	16,521	17,011	17,471	17,901	18,305	18,663
48	11,596	12,175	12,748	13,563	14,353	15,110	15,843	16,524	17,167	17,771	18,333	18,862	19,358	19,824	20,236	20,610
49	12,833	13,446	14,350	15,221	16,054	16,861	17,647	18,387	19,081	19,728	20,337	20,908	21,446	21,922	22,353	22,743
50	14,154	15,165	16,127	17,040	17,926	18,790	19,645	20,444	21,188	21,889	22,547	23,168	23,718	24,217	24,668	25,075



Giới tính	Nam									
	Thời hạn bảo hiểm									
Tuổi	21	22	23	24	25	26	27	28	29	30
0	0,903	0,907	0,910	0,913	0,916	0,919	0,922	0,924	0,927	0,929
1	0,950	0,954	0,958	0,961	0,964	0,967	0,970	0,972	0,975	0,977
2	0,946	0,951	0,954	0,958	0,961	0,965	0,968	0,970	0,973	0,976
3	0,975	0,980	0,984	0,988	0,991	0,994	0,998	1,001	1,003	1,006
4	0,991	0,996	1,000	1,004	1,008	1,012	1,015	1,019	1,022	1,025
5	0,969	0,974	0,979	0,984	0,988	0,992	0,996	1,000	1,003	1,007
6	0,961	0,967	0,972	0,977	0,982	0,987	0,991	0,996	1,000	1,004
7	0,978	0,984	0,989	0,995	1,000	1,005	1,010	1,016	1,020	1,025
8	1,003	1,009	1,015	1,021	1,027	1,033	1,039	1,045	1,049	1,054
9	1,021	1,028	1,035	1,042	1,049	1,055	1,062	1,067	1,072	1,077
10	1,051	1,059	1,066	1,074	1,082	1,089	1,095	1,101	1,106	1,112
11	1,087	1,096	1,105	1,114	1,122	1,129	1,135	1,142	1,148	1,156
12	1,116	1,126	1,136	1,146	1,154	1,161	1,169	1,176	1,185	1,192
13	1,160	1,172	1,182	1,192	1,200	1,209	1,217	1,227	1,236	1,244
14	1,219	1,231	1,241	1,251	1,260	1,270	1,281	1,291	1,301	1,310
15	1,280	1,292	1,303	1,314	1,325	1,337	1,349	1,360	1,371	1,381
16	1,346	1,358	1,371	1,383	1,397	1,411	1,423	1,435	1,447	1,461
17	1,406	1,420	1,434	1,450	1,465	1,480	1,494	1,507	1,523	1,539
18	1,464	1,480	1,499	1,516	1,533	1,549	1,564	1,582	1,600	1,618
19	1,535	1,556	1,576	1,595	1,613	1,631	1,652	1,672	1,692	1,712
20	1,617	1,639	1,661	1,681	1,702	1,726	1,749	1,772	1,795	1,816
21	1,705	1,729	1,753	1,776	1,804	1,831	1,857	1,883	1,908	1,933
22	1,807	1,834	1,861	1,892	1,923	1,954	1,983	2,012	2,040	2,067
23	1,912	1,943	1,978	2,014	2,049	2,083	2,116	2,148	2,179	2,207
24	2,033	2,074	2,114	2,154	2,193	2,231	2,269	2,303	2,337	2,368
25	2,171	2,218	2,264	2,308	2,352	2,395	2,435	2,473	2,509	2,542
26	2,327	2,379	2,430	2,480	2,530	2,576	2,619	2,661	2,699	2,743
27	2,514	2,573	2,630	2,687	2,740	2,790	2,837	2,881	2,932	2,979
28	2,723	2,788	2,854	2,914	2,972	3,026	3,077	3,135	3,189	3,240



Giới tính	Nữ															
	Thời hạn bảo hiểm															
Tuổi	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
0	0,573	0,596	0,610	0,620	0,626	0,632	0,637	0,641	0,644	0,648	0,651	0,655	0,660	0,665	0,671	0,678
1	0,646	0,656	0,663	0,667	0,671	0,674	0,678	0,681	0,684	0,687	0,691	0,696	0,702	0,709	0,716	0,723
2	0,655	0,662	0,665	0,668	0,672	0,675	0,679	0,682	0,686	0,691	0,697	0,704	0,711	0,719	0,728	0,737
3	0,692	0,692	0,694	0,695	0,697	0,699	0,703	0,706	0,711	0,718	0,726	0,735	0,744	0,753	0,764	0,775
4	0,710	0,710	0,710	0,710	0,712	0,714	0,718	0,724	0,732	0,741	0,751	0,761	0,772	0,784	0,797	0,810
5	0,681	0,681	0,681	0,684	0,687	0,692	0,699	0,709	0,720	0,732	0,745	0,758	0,772	0,787	0,802	0,818
6	0,646	0,648	0,652	0,656	0,662	0,672	0,684	0,698	0,713	0,728	0,743	0,760	0,778	0,796	0,814	0,832
7	0,627	0,631	0,637	0,644	0,655	0,669	0,687	0,704	0,722	0,740	0,760	0,781	0,802	0,822	0,843	0,864
8	0,608	0,615	0,624	0,637	0,653	0,673	0,694	0,716	0,738	0,761	0,786	0,809	0,834	0,858	0,882	0,904
9	0,610	0,620	0,634	0,653	0,675	0,699	0,724	0,750	0,777	0,805	0,833	0,861	0,889	0,916	0,942	0,968
10	0,611	0,627	0,649	0,674	0,701	0,729	0,759	0,791	0,825	0,856	0,889	0,921	0,952	0,982	1,012	1,041
11	0,623	0,648	0,676	0,707	0,738	0,772	0,810	0,849	0,885	0,923	0,960	0,996	1,031	1,065	1,098	1,129
12	0,654	0,686	0,720	0,755	0,793	0,835	0,880	0,922	0,966	1,008	1,050	1,090	1,129	1,166	1,202	1,235
13	0,699	0,737	0,776	0,818	0,865	0,915	0,964	1,014	1,063	1,111	1,157	1,201	1,244	1,284	1,323	1,358
14	0,765	0,808	0,854	0,905	0,961	1,015	1,073	1,129	1,183	1,235	1,286	1,335	1,381	1,425	1,465	1,503
15	0,853	0,903	0,958	1,019	1,078	1,141	1,206	1,268	1,327	1,385	1,441	1,493	1,542	1,588	1,631	1,671
16	0,958	1,018	1,084	1,148	1,217	1,287	1,359	1,426	1,492	1,555	1,614	1,670	1,722	1,770	1,815	1,857
17	1,078	1,150	1,219	1,294	1,370	1,449	1,526	1,601	1,673	1,740	1,803	1,862	1,916	1,967	2,015	2,057
18	1,214	1,289	1,371	1,454	1,539	1,623	1,710	1,792	1,868	1,940	2,007	2,068	2,125	2,179	2,226	2,268
19	1,366	1,455	1,546	1,638	1,729	1,823	1,917	2,004	2,085	2,161	2,230	2,295	2,355	2,409	2,456	2,498
20	1,551	1,648	1,748	1,846	1,948	2,049	2,147	2,240	2,325	2,403	2,477	2,545	2,605	2,658	2,705	2,747
21	1,765	1,871	1,975	2,084	2,193	2,299	2,404	2,501	2,588	2,671	2,747	2,815	2,874	2,927	2,974	3,023
22	1,991	2,102	2,218	2,335	2,449	2,562	2,672	2,771	2,864	2,950	3,025	3,091	3,151	3,203	3,258	3,308
23	2,213	2,339	2,465	2,588	2,709	2,827	2,940	3,045	3,142	3,227	3,301	3,368	3,427	3,488	3,544	3,597
24	2,488	2,621	2,751	2,880	3,006	3,126	3,245	3,354	3,449	3,532	3,606	3,672	3,740	3,803	3,862	3,919
25	2,765	2,903	3,040	3,174	3,302	3,429	3,509	3,589	3,670	3,750	3,830	3,868	3,906	3,945	3,983	4,021

Giới tính	Nữ															
	Thời hạn bảo hiểm															
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
26	3,054	3,199	3,341	3,476	3,612	3,745	3,825	3,905	3,985	4,065	4,144	4,182	4,219	4,256	4,294	4,331
27	3,351	3,501	3,644	3,789	3,930	4,058	4,139	4,220	4,301	4,382	4,463	4,500	4,536	4,573	4,610	4,646
28	3,677	3,826	3,977	4,126	4,261	4,384	4,468	4,552	4,637	4,721	4,805	4,840	4,875	4,910	4,945	4,980
29	3,985	4,144	4,302	4,443	4,572	4,694	4,784	4,875	4,965	5,056	5,146	5,179	5,213	5,246	5,279	5,312
30	4,296	4,463	4,611	4,746	4,841	4,910	4,968	5,025	5,083	5,140	5,198	5,223	5,248	5,273	5,298	5,323
31	4,623	4,776	4,894	4,972	5,043	5,132	5,191	5,250	5,309	5,368	5,427	5,447	5,468	5,488	5,508	5,528
32	4,922	5,067	5,186	5,260	5,356	5,447	5,509	5,571	5,633	5,695	5,757	5,778	5,799	5,820	5,841	5,862
33	5,200	5,343	5,464	5,569	5,668	5,770	5,833	5,896	5,959	6,022	6,085	6,108	6,132	6,155	6,178	6,202
34	5,489	5,626	5,792	5,899	6,011	6,124	6,187	6,249	6,312	6,375	6,438	6,463	6,488	6,513	6,538	6,564
35	5,732	5,929	6,097	6,221	6,347	6,473	6,535	6,597	6,659	6,721	6,784	6,811	6,838	6,866	6,893	6,921
36	5,988	6,197	6,388	6,531	6,674	6,798	6,863	6,929	6,994	7,059	7,125	7,155	7,185	7,215	7,245	7,275
37	6,285	6,525	6,734	6,895	7,035	7,152	7,222	7,292	7,362	7,432	7,502	7,534	7,567	7,600	7,632	7,665
38	6,655	6,923	7,150	7,305	7,433	7,541	7,618	7,696	7,773	7,851	7,928	7,963	7,998	8,032	8,067	8,102
39	7,115	7,406	7,620	7,758	7,873	7,993	8,076	8,160	8,243	8,327	8,410	8,447	8,483	8,519	8,556	8,592
40	7,735	8,001	8,196	8,310	8,435	8,564	8,650	8,737	8,823	8,910	8,996	9,034	9,071	9,108	9,145	9,183
41	8,204	8,445	8,657	8,887	9,127	9,388	9,633	9,859	10,066	10,221	10,360	10,484	10,598	10,703	10,803	10,900
42	8,706	8,921	9,159	9,413	9,693	9,954	10,214	10,450	10,664	10,854	10,992	11,119	11,237	11,348	11,458	11,559
43	9,155	9,404	9,671	9,971	10,251	10,531	10,802	11,047	11,302	11,491	11,633	11,764	11,889	12,013	12,126	12,234
44	9,589	9,876	10,201	10,502	10,804	11,097	11,380	11,675	11,929	12,122	12,269	12,409	12,549	12,676	12,798	12,917
45	9,949	10,315	10,647	10,977	11,298	11,607	11,952	12,247	12,513	12,701	12,859	13,017	13,162	13,300	13,435	13,566
46	10,399	10,772	11,137	11,489	11,827	12,207	12,551	12,859	13,138	13,321	13,501	13,665	13,823	13,976	14,126	14,295
47	10,947	11,352	11,735	12,103	12,519	12,895	13,252	13,573	13,868	14,070	14,255	14,434	14,608	14,777	14,971	15,148
48	11,715	12,124	12,514	12,964	13,367	13,751	14,119	14,457	14,785	15,004	15,203	15,399	15,590	15,811	16,012	16,206
49	12,505	12,919	13,405	13,836	14,248	14,643	15,030	15,406	15,742	15,995	16,214	16,430	16,681	16,910	17,131	17,343
50	13,323	13,851	14,311	14,749	15,172	15,588	16,020	16,405	16,767	17,058	17,301	17,587	17,848	18,101	18,344	18,575



Giới tính	Nữ									
	Thời hạn bảo hiểm									
Tuổi	21	22	23	24	25	26	27	28	29	30
0	0,684	0,691	0,699	0,706	0,714	0,722	0,730	0,737	0,744	0,752
1	0,731	0,740	0,748	0,757	0,766	0,774	0,783	0,791	0,799	0,807
2	0,747	0,757	0,767	0,777	0,787	0,797	0,807	0,816	0,825	0,833
3	0,786	0,798	0,809	0,821	0,832	0,843	0,854	0,864	0,873	0,882
4	0,823	0,836	0,849	0,862	0,875	0,887	0,899	0,910	0,920	0,930
5	0,833	0,848	0,863	0,878	0,892	0,905	0,918	0,930	0,941	0,952
6	0,850	0,867	0,884	0,900	0,915	0,930	0,944	0,957	0,969	0,980
7	0,884	0,903	0,922	0,940	0,957	0,973	0,987	1,001	1,014	1,025
8	0,927	0,949	0,969	0,989	1,007	1,024	1,039	1,054	1,067	1,079
9	0,993	1,016	1,039	1,060	1,079	1,097	1,114	1,129	1,142	1,154
10	1,068	1,093	1,117	1,139	1,160	1,180	1,197	1,212	1,226	1,238
11	1,158	1,185	1,211	1,234	1,256	1,276	1,293	1,309	1,323	1,337
12	1,266	1,295	1,322	1,347	1,370	1,390	1,408	1,424	1,440	1,454
13	1,391	1,422	1,451	1,476	1,499	1,519	1,537	1,556	1,572	1,588
14	1,538	1,570	1,599	1,625	1,648	1,669	1,690	1,708	1,726	1,743
15	1,708	1,740	1,770	1,796	1,819	1,843	1,864	1,884	1,903	1,921
16	1,894	1,927	1,957	1,983	2,010	2,034	2,057	2,078	2,099	2,116
17	2,094	2,127	2,157	2,187	2,215	2,241	2,265	2,288	2,308	2,326
18	2,306	2,340	2,374	2,405	2,434	2,461	2,487	2,511	2,531	2,549
19	2,536	2,574	2,609	2,642	2,674	2,703	2,729	2,752	2,772	2,791
20	2,791	2,830	2,865	2,892	2,918	2,941	2,961	2,979	2,995	3,011
21	3,067	3,109	3,149	3,186	3,220	3,249	3,275	3,299	3,322	3,343
22	3,355	3,400	3,442	3,480	3,513	3,538	3,561	3,582	3,603	3,621
23	3,647	3,693	3,728	3,758	3,784	3,809	3,833	3,857	3,878	3,897
24	3,964	4,003	4,036	4,066	4,094	4,121	4,147	4,171	4,193	4,213
25	4,062	4,097	4,129	4,159	4,188	4,215	4,241	4,265	4,285	4,305
26	4,371	4,405	4,438	4,471	4,502	4,531	4,557	4,582	4,604	4,627
27	4,685	4,722	4,759	4,794	4,826	4,855	4,883	4,909	4,933	4,956
28	5,021	5,061	5,101	5,137	5,170	5,201	5,230	5,258	5,284	5,307

