

合众爱幸福（2026）重大疾病保险费率表(男性)  
(每1000元基本保险金额)

金额单位：人民币元

投保年龄	交费期限	基本责任					基本责任+轻症疾病保险金及中症疾病保险金						基本责任+“恶性肿瘤——重度”保险金					基本责任+轻症疾病保险金及中症疾病保险金+“恶性肿瘤——重度”保险金							
		趸交	5年	10年	15年	20年	30年	趸交	5年	10年	15年	20年	30年	趸交	5年	10年	15年	20年	30年	趸交	5年	10年	15年	20年	30年
0		359.18	78.15	40.52	27.30	21.42	15.60	417.23	90.78	47.07	31.71	24.88	18.13	415.88	90.49	46.92	31.61	24.80	18.07	476.37	103.64	53.74	36.20	28.41	20.69
1		365.53	79.52	41.23	27.77	21.80	15.88	424.67	92.38	47.89	32.27	25.32	18.45	423.24	92.07	47.74	32.16	25.24	18.39	484.88	105.48	54.69	36.84	28.91	21.07
2		372.10	80.94	41.96	28.27	22.19	16.17	432.36	94.04	48.75	32.85	25.78	18.79	430.88	93.72	48.59	32.73	25.69	18.72	493.69	107.38	55.67	37.51	29.43	21.45
3		378.89	82.41	42.72	28.78	22.59	16.47	440.32	95.76	49.64	33.45	26.25	19.14	438.76	95.43	49.47	33.33	26.16	19.07	502.79	109.35	56.69	38.19	29.98	21.85
4		385.89	83.92	43.51	29.31	23.01	16.78	448.51	97.54	50.56	34.07	26.74	19.50	446.90	97.19	50.38	33.95	26.65	19.43	512.17	111.38	57.74	38.90	30.54	22.27
5		393.10	85.49	44.32	29.86	23.44	17.10	456.94	99.37	51.51	34.71	27.25	19.87	455.27	99.01	51.32	34.58	27.15	19.80	521.81	113.47	58.82	39.64	31.12	22.70
6		400.52	87.10	45.15	30.43	23.89	17.43	465.60	101.25	52.49	35.37	27.77	20.26	463.87	100.87	52.29	35.24	27.67	20.19	531.72	115.62	59.94	40.39	31.72	23.14
7		408.09	88.74	46.01	31.01	24.35	17.77	474.45	103.17	53.49	36.05	28.31	20.66	472.67	102.79	53.29	35.91	28.20	20.58	541.84	117.83	61.08	41.17	32.33	23.59
8		415.82	90.43	46.88	31.60	24.82	18.12	483.47	105.13	54.51	36.74	28.86	21.07	481.65	104.74	54.30	36.60	28.75	20.99	552.17	120.07	62.25	41.96	32.96	24.06
9		423.70	92.14	47.77	32.21	25.30	18.48	492.68	107.14	55.55	37.45	29.42	21.48	490.80	106.73	55.34	37.31	29.31	21.40	562.71	122.37	63.44	42.77	33.60	24.54
10		431.73	93.89	48.68	32.83	25.79	18.84	502.06	109.18	56.61	38.17	29.99	21.91	500.12	108.76	56.40	38.02	29.87	21.83	573.44	124.70	64.66	43.60	34.25	25.03
11		439.90	95.67	49.61	33.46	26.29	19.22	511.61	111.26	57.70	38.91	30.57	22.35	509.61	110.83	57.47	38.76	30.46	22.26	584.37	127.08	65.90	44.44	34.92	25.53
12		448.23	97.48	50.56	34.10	26.80	19.60	521.33	113.38	58.80	39.66	31.17	22.80	519.28	112.93	58.57	39.51	31.05	22.71	595.49	129.51	67.17	45.30	35.61	26.04
13		456.72	99.33	51.53	34.76	27.32	19.99	531.24	115.53	59.94	40.43	31.78	23.25	529.12	115.08	59.70	40.27	31.66	23.16	606.83	131.97	68.46	46.19	36.30	26.56
14		465.36	101.21	52.52	35.44	27.86	20.40	541.34	117.73	61.09	41.22	32.41	23.72	539.15	117.26	60.85	41.05	32.28	23.63	618.38	134.48	69.78	47.09	37.02	27.10
15		474.18	103.14	53.53	36.13	28.41	20.81	551.64	119.98	62.27	42.03	33.05	24.21	549.38	119.49	62.02	41.85	32.91	24.11	630.15	137.06	71.14	48.01	37.75	27.65
16		483.18	105.11	54.57	36.83	28.97	21.24	562.14	122.29	63.48	42.85	33.70	24.70	559.82	121.78	63.22	42.67	33.56	24.60	642.16	139.69	72.52	48.95	38.50	28.22
17		492.35	107.14	55.63	37.56	29.54	21.67	572.85	124.65	64.72	43.69	34.37	25.22	570.45	124.13	64.46	43.51	34.23	25.11	654.40	142.39	73.94	49.91	39.27	28.81
18		501.68	109.21	56.72	38.30	30.13	22.13	583.76	127.07	65.99	44.56	35.06	25.74	581.29	126.54	65.72	44.37	34.91	25.64	666.87	145.16	75.39	50.90	40.05	29.41
19		510.96	111.24	57.78	39.02	30.71	22.57	594.66	129.45	67.24	45.41	35.74	26.27	592.11	128.91	66.96	45.22	35.59	26.16	679.41	147.90	76.82	51.88	40.83	30.01
20		520.38	113.30	58.86	39.76	31.30	23.03	605.74	131.88	68.51	46.27	36.43	26.80	603.12	131.31	68.22	46.08	36.28	26.69	692.14	150.69	78.28	52.88	41.63	30.63
21		529.94	115.39	59.96	40.51	31.90	23.50	616.97	134.34	69.80	47.16	37.14	27.35	614.29	133.76	69.50	46.95	36.98	27.24	705.06	153.52	79.77	53.89	42.44	31.26
22		539.65	117.52	61.08	41.27	32.52	23.98	628.37	136.83	71.11	48.05	37.86	27.92	625.64	136.25	70.81	47.85	37.70	27.80	718.18	156.39	81.28	54.92	43.27	31.91
23		549.50	119.68	62.21	42.05	33.14	24.47	639.94	139.37	72.44	48.97	38.60	28.50	637.16	138.77	72.13	48.76	38.43	28.38	731.50	159.31	82.81	55.97	44.12	32.58
24		559.50	121.87	63.36	42.84	33.78	24.98	651.69	141.95	73.80	49.90	39.35	29.10	648.84	141.34	73.48	49.68	39.18	28.97	745.02	162.27	84.37	57.04	44.98	33.26
25		569.65	124.10	64.54	43.65	34.44	25.51	663.65	144.56	75.17	50.84	40.11	29.71	660.71	143.94	74.86	50.63	39.95	29.59	758.80	165.28	85.95	58.13	45.87	33.98
26		579.95	126.37	65.73	44.48	35.11	26.05	675.61	147.18	76.56	51.80	40.89	30.34	672.76	146.59	76.25	51.60	40.73	30.22	772.59	168.31	87.55	59.24	46.76	34.72
27		590.42	128.67	66.95	45.32	35.80	26.62	687.74	149.85	77.97	52.78	41.69	30.99	685.01	149.28	77.68	52.58	41.54	30.88	786.59	171.38	89.18	60.37	47.68	35.48
28		601.05	131.01	68.19	46.19	36.51	27.20	700.05	152.55	79.41	53.78	42.51	31.67	697.44	152.02	79.13	53.59	42.36	31.56	800.79	174.51	90.83	61.52	48.63	36.27
29		611.85	133.39	69.46	47.07	37.23	27.80	712.54	155.30	80.87	54.80	43.35	32.37	710.07	154.80	80.61	54.62	43.21	32.27	815.21	177.68	92.52	62.70	49.60	37.10
30		622.82	135.81	70.76	47.98	37.98	28.43	725.21	158.10	82.37	55.85	44.22	33.10	722.89	157.63	82.12	55.68	44.09	33.00	829.83	180.91	94.25	63.90	50.60	37.96
31		633.95	138.27	72.08	48.90	38.75	29.08	738.08	160.95	83.89	56.92	45.11	33.87	735.89	160.51	83.67	56.77	44.99	33.78	844.67	184.19	96.01	65.14	51.65	38.86
32		645.23	140.78	73.43	49.85	39.55	29.76	751.12	163.84	85.45	58.02	46.02	34.68	749.08	163.44	85.24	57.88	45.91	34.62	859.71	187.52	97.80	66.40	52.73	39.81
33		656.66	143.32	74.80	50.83	40.36	30.47	764.31	166.77	87.03	59.14	46.96	35.53	762.43	166.41	86.85	59.01	46.87	35.52	874.93	190.91	99.63	67.72	53.84	40.81
34		668.20	145.90	76.20	51.82	41.20	31.21	777.63	169.74	88.65	60.29	47.93	36.42	775.91	169.42	88.48	60.18	47.85	36.46	890.31	194.33	101.53	69.07	54.98	41.86
35		679.85	148.51	77.62	52.84	42.07	31.98	791.06	172.74	90.28	61.46	48.93	37.37	789.52	172.46	90.14	61.37	48.85	37.47	905.81	197.80	103.46	70.45	56.16	42.98
36		691.59	151.14	79.07	53.88	42.96	32.77	804.59	175.77	91.95	62.66	49.95	38.36	803.23	175.54	91.83	62.58	49.89	38.53	921.42	201.33	105.43	71.87	57.38	44.16
37		703.42	153.81	80.54	54.95	43.87	33.64	818.18	178.83	93.63	63.88	51.04	39.42	817.03	178.65	93.55	63.82	51.01	39.65	937.12	204.95	107.43	73.32	58.65	45.42
38		715.32	156.50	82.03	56.04	44.82	34.62	831.83	181.91	95.35	65.13	52.16	40.54	830.92	181.79	95.29	65.10	52.19	40.82	952.88	208.60	109.47	74.81	59.97	46.75
39		727.31	159.22	83.56	57.16	45.79	35.66	845.55	185.02	97.09	66.41	53.33	41.73	844.90	184.97	97.07	66.40	53.43	42.05	968.73	212.30	111.55	76.34	61.34	48.15
40		739.37	161.98	85.11	58.30	46.80	36.76	859.35	188.17	98.86	67.76	54.56	43.00	858.97	188.18	98.88	67.80	54.74	43.35	984.67	216.05	113.68	77.92	62.78	49.62
41		751.51	164.77	86.69	59.48	47.84	37.92	873.23	191.34	100.70	69.16	55.84	44.34	873.13	191.43	100.77	69.28	56.12	44.73	1000.72	219.85	115.86	79.56	64.31	51.18
42		763.71	167.58	88.31	60.70	48.93	39.15	887.15	194.56	102.62	70.62	57.19	45.77	887.36	194.72	102.78	70.82	57.58	46.19	1017.23	223.71	118.11	81.27	65.92	52.83
43		775.96	170.43	89.96	61.94	50.05	40.46	901.15	197.81	104.59	72.13	58.61	47.28	901.63	198.04	104.87	72.43	59.10	47.73	1033.84	227.63	120.43	83.05	67.62	54.58
44		788.22	173.31	91.63	63.23	51.38		915.21	201.15	106.63	73.70	60.12		915.91	201.47	107.03	74.13	60.69		1050.53	231.62	122.82	84.92	69.42	
45		800.47																							

合众爱幸福（2026）重大疾病保险费率表（女性）

（每1000元基本保险金额）

金额单位：人民币元

投保年龄	交费期限	基本责任					基本责任+轻症疾病保险金及中症疾病保险金					基本责任+“恶性肿瘤——重度”保险金					基本责任+轻症疾病保险金及中症疾病保险金+“恶性肿瘤——重度”保险金								
		趸交	5年	10年	15年	20年	30年	趸交	5年	10年	15年	20年	30年	趸交	5年	10年	15年	20年	30年	趸交	5年	10年	15年	20年	30年
0		332.29	72.28	37.47	25.24	19.80	14.42	397.13	86.38	44.78	30.17	23.67	17.23	411.00	89.40	46.35	31.22	24.50	17.83	480.37	104.48	54.17	36.49	28.63	20.84
1		338.20	73.56	38.13	25.69	20.15	14.67	404.26	87.92	45.58	30.70	24.09	17.54	418.37	91.00	47.17	31.78	24.93	18.15	489.05	106.36	55.14	37.14	29.14	21.22
2		344.28	74.87	38.81	26.14	20.51	14.94	411.60	89.51	46.40	31.26	24.52	17.86	425.97	92.64	48.02	32.35	25.38	18.48	498.00	108.30	56.14	37.82	29.67	21.61
3		350.57	76.23	39.51	26.62	20.89	15.21	419.20	91.15	47.25	31.83	24.98	18.19	433.80	94.33	48.89	32.94	25.85	18.82	507.24	110.30	57.17	38.51	30.22	22.01
4		357.06	77.64	40.24	27.11	21.27	15.50	427.03	92.85	48.13	32.42	25.44	18.53	441.89	96.08	49.80	33.55	26.33	19.18	516.76	112.36	58.24	39.23	30.79	22.43
5		363.77	79.09	41.00	27.62	21.68	15.79	435.11	94.60	49.03	33.03	25.93	18.89	450.23	97.89	50.74	34.18	26.83	19.55	526.58	114.49	59.34	39.98	31.38	22.86
6		370.69	80.60	41.77	28.15	22.09	16.10	443.43	96.41	49.97	33.67	26.43	19.26	458.83	99.76	51.71	34.84	27.34	19.93	536.68	116.68	60.48	40.75	31.98	23.31
7		377.76	82.13	42.57	28.69	22.52	16.42	451.94	98.26	50.93	34.32	26.94	19.64	467.62	101.67	52.70	35.51	27.87	20.32	547.01	118.93	61.65	41.54	32.60	23.77
8		384.98	83.70	43.39	29.24	22.95	16.74	460.62	100.15	51.91	34.98	27.46	20.03	476.59	103.62	53.71	36.19	28.41	20.72	557.54	121.22	62.83	42.34	33.24	24.24
9		392.33	85.30	44.22	29.80	23.40	17.07	469.46	102.07	52.91	35.66	28.00	20.42	485.73	105.61	54.75	36.89	28.97	21.13	568.27	123.55	64.05	43.16	33.89	24.72
10		399.81	86.93	45.07	30.37	23.85	17.41	478.44	104.02	53.93	36.35	28.54	20.83	495.02	107.63	55.80	37.61	29.53	21.55	579.18	125.93	65.28	44.00	34.55	25.22
11		407.41	88.59	45.93	30.96	24.31	17.75	487.55	106.01	54.96	37.05	29.09	21.24	504.47	109.69	56.87	38.33	30.10	21.98	590.26	128.34	66.54	44.85	35.22	25.72
12		415.14	90.27	46.80	31.55	24.78	18.11	496.82	108.02	56.01	37.76	29.66	21.67	514.08	111.78	57.96	39.07	30.69	22.42	601.52	130.79	67.81	45.72	35.91	26.23
13		423.01	91.98	47.70	32.16	25.26	18.47	506.24	110.08	57.08	38.49	30.23	22.10	523.86	113.91	59.07	39.83	31.29	22.87	612.98	133.28	69.11	46.60	36.61	26.76
14		431.01	93.72	48.61	32.78	25.75	18.84	515.84	112.16	58.17	39.23	30.82	22.54	533.82	116.08	60.20	40.60	31.90	23.33	624.65	135.82	70.44	47.50	37.32	27.30
15		439.17	95.50	49.54	33.41	26.25	19.22	525.64	114.29	59.29	39.98	31.42	23.00	543.97	118.29	61.36	41.38	32.52	23.80	636.56	138.41	71.80	48.42	38.05	27.85
16		447.50	97.32	50.49	34.06	26.77	19.61	535.51	116.45	60.41	40.75	32.03	23.46	554.32	120.55	62.54	42.19	33.16	24.29	648.59	141.04	73.17	49.35	38.79	28.42
17		455.99	99.18	51.46	34.72	27.30	20.01	545.59	118.66	61.57	41.53	32.65	23.94	564.88	122.87	63.75	43.01	33.81	24.79	660.85	143.73	74.58	50.31	39.55	29.00
18		464.65	101.09	52.46	35.40	27.84	20.43	555.86	120.92	62.75	42.34	33.29	24.44	575.63	125.23	64.99	43.85	34.48	25.31	673.34	146.48	76.01	51.29	40.33	29.60
19		473.37	103.00	53.45	36.07	28.38	20.85	566.23	123.18	63.93	43.14	33.94	24.93	586.49	127.61	66.23	44.69	35.16	25.83	685.99	149.24	77.45	52.27	41.12	30.21
20		482.24	104.93	54.47	36.77	28.93	21.28	576.80	125.48	65.13	43.96	34.60	25.45	597.53	130.02	67.49	45.55	35.85	26.37	698.88	152.04	78.92	53.27	41.92	30.83
21		491.26	106.90	55.50	37.47	29.50	21.72	587.37	127.79	66.34	44.79	35.26	25.97	608.73	132.47	68.77	46.43	36.55	26.92	711.79	154.86	80.39	54.28	42.73	31.47
22		500.42	108.91	56.55	38.19	30.08	22.18	598.12	130.14	67.57	45.64	35.94	26.50	620.10	134.95	70.07	47.33	37.27	27.48	724.88	157.72	81.89	55.31	43.56	32.12
23		509.73	110.94	57.62	38.93	30.67	22.65	609.03	132.52	68.83	46.50	36.64	27.05	631.63	137.48	71.40	48.24	38.01	28.06	738.17	160.62	83.42	56.36	44.41	32.79
24		519.19	113.01	58.71	39.68	31.28	23.13	620.10	134.95	70.10	47.38	37.35	27.61	643.34	140.04	72.75	49.17	38.76	28.66	751.64	163.57	84.97	57.43	45.28	33.47
25		528.80	115.12	59.82	40.45	31.91	23.62	631.39	137.40	71.40	48.27	38.08	28.19	655.20	142.64	74.12	50.12	39.54	29.27	765.37	166.55	86.55	58.51	46.16	34.18
26		538.55	117.26	60.96	41.23	32.55	24.13	642.54	139.84	72.69	49.17	38.82	28.78	667.23	145.28	75.52	51.09	40.33	29.90	778.95	169.53	88.12	59.61	47.06	34.91
27		548.45	119.44	62.12	42.04	33.21	24.66	653.82	142.32	74.01	50.09	39.57	29.38	679.40	147.96	76.95	52.08	41.14	30.55	792.67	172.54	89.72	60.72	47.97	35.66
28		558.48	121.65	63.30	42.86	33.89	25.20	665.21	144.82	75.34	51.02	40.34	29.99	691.71	150.67	78.39	53.09	41.97	31.21	806.51	175.58	91.35	61.86	48.90	36.43
29		568.64	123.90	64.50	43.70	34.58	25.75	676.69	147.35	76.70	51.97	41.12	30.62	704.13	153.42	79.86	54.11	42.82	31.89	820.43	178.66	92.99	63.01	49.85	37.22
30		578.92	126.18	65.72	44.56	35.29	26.32	688.24	149.91	78.07	52.94	41.92	31.27	716.64	156.19	81.35	55.16	43.68	32.59	834.40	181.75	94.65	64.18	50.84	38.04
31		589.29	128.48	66.96	45.44	36.01	26.91	699.95	152.51	79.47	53.93	42.74	31.94	729.23	158.99	82.86	56.23	44.56	33.30	848.51	184.88	96.34	65.37	51.84	38.89
32		599.77	130.81	68.22	46.33	36.75	27.51	711.72	155.12	80.89	54.93	43.58	32.62	741.86	161.81	84.38	57.31	45.46	34.10	862.63	188.01	98.04	66.58	52.87	39.78
33		610.32	133.17	69.50	47.24	37.51	28.13	723.52	157.74	82.31	55.95	44.42	33.31	754.53	164.63	85.92	58.40	46.37	34.95	876.75	191.15	99.75	67.82	53.91	40.70
34		620.95	135.55	70.80	48.17	38.28	28.76	735.32	160.37	83.76	56.98	45.28	34.05	767.21	167.47	87.47	59.52	47.29	35.86	890.81	194.28	101.49	69.07	54.97	41.66
35		631.64	137.95	72.12	49.11	39.06	29.41	747.06	163.01	85.21	58.03	46.15	34.82	779.87	170.32	89.04	60.64	48.23	36.79	904.73	197.41	103.25	70.34	56.05	42.68
36		642.38	140.37	73.46	50.07	39.86	30.07	758.88	165.68	86.69	59.09	47.04	35.62	792.50	173.17	90.63	61.77	49.17	37.75	918.64	200.57	105.04	71.64	57.16	43.75
37		653.16	142.81	74.82	51.05	40.67	30.75	770.80	168.37	88.20	60.17	47.94	36.47	805.08	176.03	92.22	62.92	50.14	38.73	932.60	203.77	106.86	72.95	58.29	44.85
38		663.96	145.28	76.19	52.03	41.49	31.45	782.62	171.06	89.71	61.25	48.84	37.34	817.57	178.89	93.82	64.07	51.21	39.75	946.35	206.98	108.68	74.27	59.44	45.98
39		674.75	147.75	77.58	53.02	42.32	32.17	794.41	173.76	91.23	62.34	49.76	38.27	829.95	181.74	95.43	65.22	52.33	40.79	959.98	210.19	110.52	75.61	60.62	47.14
40		685.50	150.23	78.97	54.02	43.16	32.90	806.11	176.47	92.75	63.44	50.72	39.24	842.19	184.57	97.02	66.36	53.49	41.86	973.41	213.39	112.37	76.95	61.84	48.34
41		696.21	152.71	80.36	55.01	44.00	33.71	817.81	179.18	94.28	64.54	51.71	40.27	854.24	187.38	98.61	67.59	54.66	42.96	986.71	216.60	114.23	78.31	63.09	49.56
42		706.84	155.18	81.75	56.01	44.85	34.65	829.50	181.90	95.81	65.64	52.73	41.34	866.08	190.14	100.18	68.87	55.84	44.09	999.87	219.80	116.08	79.69	64.41	50.83
43		717.39	157.63	83.12	57.00	45.70	35.61	841.15	184.61	97.33	66.74	53.76	42.45	877.68	192.85	101.89	70.19	57.03	45.25	1013.06	222.98	117.94	81.07	65.74	52.13
44		727.88	160.07	84.48	57.99	46.55		852.76	187.31	98.84	67.91	54.84		889.04	195.51	103.62	71.51	58.22		1026.08	226.13	119.80	82.48	67.08	
45		738.31	162.49																						