

合众附加安护优年（2026）长期护理保险费率表（男性）

（每100元基本保险金额）

金额单位：人民币元

长期护理保险金最高给付期限 交费期间 投保年龄	36个月					72个月					120个月				
	趸交	5年	10年	15年	20年	趸交	5年	10年	15年	20年	趸交	5年	10年	15年	20年
18	468.90	97.58	50.75	34.77	27.64	764.34	159.02	82.67	56.61	44.97	941.06	195.77	101.77	69.67	55.34
19	477.17	99.31	51.67	35.41	28.16	777.39	161.75	84.12	57.61	45.79	956.76	199.06	103.50	70.88	56.32
20	485.56	101.07	52.60	36.06	28.69	790.62	164.53	85.58	58.64	46.63	972.67	202.39	105.26	72.11	57.32
21	494.07	102.86	53.55	36.72	29.24	804.04	167.35	87.08	59.68	47.48	988.77	205.78	107.06	73.36	58.35
22	502.71	104.68	54.52	37.41	29.80	817.63	170.21	88.60	60.75	48.36	1005.06	209.21	108.88	74.63	59.40
23	511.45	106.53	55.51	38.10	30.38	831.35	173.11	90.14	61.83	49.26	1021.47	212.67	110.72	75.93	60.47
24	520.22	108.39	56.50	38.80	30.97	845.07	176.01	91.69	62.92	50.16	1037.81	216.13	112.56	77.22	61.55
25	529.04	110.26	57.50	39.51	31.57	858.77	178.91	93.24	64.02	51.09	1054.07	219.57	114.40	78.52	62.64
26	537.90	112.15	58.51	40.23	32.18	872.47	181.82	94.79	65.12	52.03	1070.25	223.01	116.24	79.83	63.75
27	546.81	114.04	59.53	40.96	32.81	886.17	184.74	96.35	66.24	52.98	1086.37	226.43	118.07	81.14	64.88
28	555.75	115.95	60.55	41.70	33.46	899.87	187.65	97.92	67.37	53.97	1102.42	229.85	119.91	82.47	66.03
29	564.71	117.85	61.59	42.46	34.12	913.54	190.55	99.50	68.52	54.97	1118.36	233.24	121.75	83.81	67.21
30	573.71	119.76	62.63	43.23	34.81	927.20	193.45	101.08	69.68	56.01	1134.22	236.60	123.58	85.17	68.42
31	582.81	121.70	63.70	44.03	35.53	941.00	196.39	102.69	70.89	57.09	1150.22	240.01	125.46	86.57	69.68
32	592.16	123.72	64.82	44.88	36.31	955.26	199.46	104.40	72.17	58.27	1166.76	243.58	127.44	88.06	71.06
33	601.56	125.76	65.98	45.76	37.12	969.51	202.55	106.13	73.50	59.49	1183.21	247.14	129.45	89.60	72.49
34	610.95	127.81	67.15	46.67	37.97	983.62	205.62	107.89	74.85	60.75	1199.40	250.67	131.47	91.16	73.98
35	620.32	129.86	68.34	47.61	38.86	997.60	208.68	109.67	76.24	62.08	1215.31	254.15	133.50	92.77	75.54
36	629.68	131.93	69.58	48.59	39.79	1011.44	211.74	111.48	77.69	63.48	1230.94	257.62	135.57	94.43	77.20
37	639.04	134.03	70.85	49.63	40.78	1025.16	214.82	113.35	79.21	64.98	1246.36	261.09	137.70	96.19	78.96
38	648.28	136.17	72.16	50.70	41.83	1038.50	217.90	115.24	80.77	66.57	1261.38	264.58	139.86	98.01	80.83
39	657.18	138.26	73.47	51.79	42.91	1051.04	220.85	117.10	82.35	68.23	1275.48	267.92	142.01	99.86	82.78
40	665.90	140.37	74.82	52.93	44.08	1063.08	223.79	119.01	84.00	70.02	1289.13	271.28	144.23	101.80	84.89
41	674.03	142.38	76.15	54.06	45.30	1073.73	226.47	120.84	85.62	71.87	1301.33	274.37	146.39	103.74	87.08
42	681.11	144.12	77.39	55.14	46.53	1082.01	228.59	122.46	87.13	73.68	1311.03	276.88	148.33	105.54	89.25
43	688.18	145.97	78.71	56.32	47.93	1090.10	230.82	124.20	88.78	75.73	1320.67	279.56	150.44	107.54	91.73
44	694.59	147.70	80.01	57.51	49.45	1096.61	232.76	125.86	90.43	77.92	1328.73	281.96	152.47	109.55	94.39
45	700.32	149.34	81.29	58.75	51.14	1101.38	234.43	127.42	92.09	80.28	1335.25	284.16	154.46	111.63	97.30
46	705.35	150.94	82.55	60.06		1104.41	235.89	128.89	93.80		1340.30	286.24	156.41	113.81	
47	709.76	152.55	83.84	61.46		1105.87	237.24	130.32	95.56		1343.94	288.29	158.37	116.11	
48	713.36	153.98	85.11	62.95		1105.40	238.19	131.64	97.38		1345.63	289.93	160.23	118.52	
49	715.52	154.97	86.23	64.46		1102.06	238.32	132.62	99.13		1343.40	290.50	161.64	120.81	
50	716.23	155.50	87.20	65.99		1096.23	237.68	133.31	100.85		1336.99	289.88	162.57	122.96	
51	716.56	155.92	88.30	67.79		1090.15	236.95	134.21	102.98		1328.86	288.83	163.58	125.49	
52	718.89	157.36	90.18	70.53		1088.66	238.11	136.46	106.64		1324.86	289.75	166.04	129.73	
53	720.17	158.60	92.18	73.73		1085.68	238.96	138.86	110.97		1317.71	290.02	168.51	134.63	
54	720.40	159.68	94.37	77.60		1080.85	239.47	141.47	116.23		1307.99	289.78	171.17	140.60	
55	720.17	160.95	97.04	82.67		1075.12	240.20	144.74	123.19		1297.14	289.79	174.60	148.58	
56	719.00	162.33	100.21			1067.61	240.97	148.68			1283.98	289.81	178.77		
57	717.47	163.96	104.42			1059.39	242.03	154.06			1269.86	290.11	184.62		
58	714.93	165.63	109.71			1049.30	243.03	160.87			1253.13	290.24	192.06		
59	712.22	167.28	116.44			1039.01	243.99	169.67			1235.95	290.23	201.81		
60	710.70	169.73				1030.96	246.18				1221.46	291.67			
61	712.77					1029.23					1215.05				
62	715.23					1028.41					1209.63				

合众附加安护优年（2026）长期护理保险费率表(女性)

（每100元基本保险金额）

金额单位：人民币元

长期护理保险金最高给付期限 交费期间 投保年龄	36个月					72个月					120个月				
	趸交	5年	10年	15年	20年	趸交	5年	10年	15年	20年	趸交	5年	10年	15年	20年
18	587.42	122.15	63.44	43.38	34.41	893.51	185.77	96.47	65.95	52.29	983.63	204.50	106.19	72.60	57.55
19	598.29	124.41	64.63	44.20	35.07	909.57	189.12	98.22	67.16	53.26	1001.02	208.13	108.08	73.90	58.61
20	609.36	126.72	65.84	45.04	35.74	925.93	192.53	100.00	68.39	54.25	1018.71	211.82	110.01	75.24	59.68
21	620.63	129.08	67.07	45.89	36.44	942.57	196.00	101.82	69.65	55.27	1036.71	215.58	111.98	76.60	60.78
22	632.11	131.48	68.33	46.77	37.15	959.52	199.55	103.68	70.94	56.32	1055.03	219.40	113.99	77.99	61.91
23	643.80	133.92	69.62	47.66	37.88	976.77	203.15	105.57	72.26	57.39	1073.66	223.30	116.04	79.41	63.07
24	655.67	136.41	70.93	48.58	38.63	994.29	206.82	107.50	73.60	58.49	1092.58	227.26	118.12	80.87	64.26
25	667.72	138.93	72.26	49.51	39.39	1012.09	210.55	109.47	74.97	59.62	1111.81	231.28	120.24	82.35	65.48
26	679.99	141.51	73.62	50.46	40.18	1030.20	214.34	111.47	76.38	60.77	1131.37	235.39	122.41	83.87	66.73
27	692.46	144.13	75.01	51.44	41.00	1048.61	218.21	113.52	77.82	61.97	1151.31	239.57	124.63	85.43	68.02
28	705.13	146.80	76.44	52.45	41.83	1067.31	222.15	115.62	79.29	63.19	1171.58	243.85	126.90	87.03	69.35
29	717.95	149.51	77.88	53.48	42.69	1086.16	226.12	117.73	80.80	64.44	1192.03	248.16	129.20	88.66	70.70
30	730.91	152.25	79.35	54.53	43.57	1105.10	230.12	119.87	82.32	65.71	1212.61	252.50	131.52	90.32	72.08
31	744.01	155.02	80.84	55.60	44.47	1124.12	234.15	122.03	83.87	67.01	1233.29	256.88	133.87	92.00	73.50
32	757.24	157.83	82.35	56.70	45.40	1143.25	238.21	124.22	85.44	68.35	1254.06	261.28	136.24	93.71	74.95
33	770.61	160.68	83.91	57.82	46.36	1162.43	242.29	126.44	87.04	69.72	1274.88	265.72	138.65	95.44	76.44
34	784.07	163.55	85.49	58.96	47.36	1181.61	246.37	128.69	88.67	71.13	1295.69	270.15	141.10	97.20	77.97
35	797.64	166.46	87.10	60.13	48.40	1200.83	250.49	130.96	90.32	72.59	1316.56	274.61	143.57	99.00	79.56
36	811.35	169.41	88.74	61.33	49.49	1220.12	254.63	133.27	92.01	74.11	1337.51	279.12	146.07	100.83	81.21
37	825.18	172.41	90.43	62.58	50.63	1239.47	258.83	135.62	93.74	75.70	1358.55	283.68	148.62	102.71	82.94
38	839.08	175.47	92.14	63.86	51.83	1258.74	263.08	137.99	95.52	77.36	1379.52	288.30	151.20	104.65	84.74
39	852.91	178.56	93.85	65.18	53.08	1277.63	267.30	140.33	97.32	79.07	1400.08	292.89	153.75	106.61	86.60
40	866.81	181.68	95.60	66.55	54.40	1296.46	271.52	142.70	99.18	80.88	1420.53	297.48	156.33	108.63	88.57
41	880.48	184.72	97.33	67.95	55.79	1314.60	275.56	145.01	101.05	82.76	1440.18	301.86	158.83	110.66	90.65
42	893.58	187.52	98.96	69.31	57.17	1331.27	279.14	147.11	102.83	84.66	1458.09	305.70	161.08	112.57	92.72
43	906.89	190.37	100.69	70.78	58.65	1348.14	282.76	149.33	104.74	86.76	1476.06	309.56	163.45	114.62	94.98
44	921.10	193.59	102.69	72.48	60.37	1366.63	286.96	151.96	107.00	89.23	1495.73	314.04	166.27	117.06	97.66
45	935.23	196.82	104.77	74.29	62.23	1384.66	291.11	154.67	109.43	91.91	1514.83	318.44	169.16	119.71	100.55
46	949.29	200.08	106.96	76.25	64.29	1402.24	295.23	157.49	112.12	94.83	1533.46	322.82	172.20	122.61	103.70
47	963.30	203.42	109.29	78.32	66.62	1419.40	299.38	160.52	115.00	98.07	1551.80	327.26	175.49	125.72	107.22
48	977.23	206.93	111.77	80.56	69.26	1436.11	303.69	163.79	118.10	101.71	1569.78	331.91	179.03	129.09	111.17
49	990.88	210.57	114.39	82.98	72.23	1452.18	308.13	167.28	121.42	105.80	1587.00	336.72	182.81	132.69	115.61
50	1004.14	214.32	117.23	85.61		1467.58	312.77	171.08	125.00		1603.35	341.70	186.90	136.56	
51	1016.40	217.96	120.22	88.36		1481.24	317.22	175.03	128.69		1617.62	346.42	191.15	140.53	
52	1026.90	221.09	122.99	91.08		1491.89	320.87	178.57	132.25		1628.30	350.20	194.89	144.34	
53	1036.54	224.16	125.79	94.00		1501.37	324.44	182.12	136.10		1637.43	353.84	198.62	148.42	
54	1045.46	227.30	128.68	97.22		1509.54	328.03	185.74	140.32		1644.97	357.45	202.40	152.89	
55	1053.68	230.66	131.65	100.81		1516.31	331.82	189.41	145.00		1650.68	361.22	206.18	157.85	
56	1061.06	234.41	134.68	104.85		1521.46	336.06	193.07	150.28		1654.29	365.40	209.93	163.39	
57	1067.42	237.64	137.71	109.46		1524.73	339.40	196.67	156.29		1655.55	368.52	213.54	169.69	
58	1072.45	239.93	140.58	114.66		1525.86	341.33	199.97	163.07		1654.07	370.01	216.77	176.76	
59	1075.45	240.31	142.68	120.13		1524.06	340.53	202.16	170.18		1649.53	368.56	218.79	184.17	
60	1078.93	240.13	145.28	127.58		1523.72	339.12	205.12	180.10		1647.12	366.58	221.72	194.67	
61	1090.06	245.41	153.13	143.68		1536.44	345.89	215.78	202.41		1659.62	373.63	233.06	218.61	
62	1101.04	251.29	163.21			1549.40	353.61	229.60			1672.75	381.76	247.87		
63	1111.91	258.06	176.75			1562.50	362.63	248.32			1686.47	391.40	268.03		
64	1122.31	265.88				1574.88	373.09				1699.46	402.60			
65	1132.25					1586.55					1711.73				
66	1141.61					1597.39					1723.15				