

北京人寿保险股份有限公司  
北京人寿京康优选终身重大疾病保险费率表

基本保险金额：10000元

货币单位：人民币元

投保年龄	保险期间：终身											
	非吸烟体											
	男						女					
	一次交清	五年交	十年交	二十年交	三十年交	交至60岁	一次交清	五年交	十年交	二十年交	三十年交	交至60岁
0	1,183.7	254.1	139.5	83.7	67.6	53.3	1,031.2	221.4	121.6	72.9	58.9	46.3
1	1,220.1	261.9	143.8	86.3	69.7	53.8	1,060.6	227.7	125.0	75.0	60.5	46.6
2	1,258.3	270.1	148.3	89.0	71.9	55.8	1,092.3	234.4	128.7	77.2	62.3	48.3
3	1,298.4	278.7	153.0	91.8	74.2	58.0	1,126.1	241.7	132.6	79.6	64.3	50.1
4	1,340.3	287.7	157.9	94.8	76.6	60.3	1,161.8	249.3	136.8	82.1	66.3	52.0
5	1,383.8	297.0	163.0	97.9	79.1	62.7	1,199.3	257.4	141.2	84.8	68.5	54.1
6	1,429.1	306.7	168.3	101.1	81.7	65.2	1,238.4	265.7	145.9	87.6	70.7	56.3
7	1,476.1	316.8	173.9	104.4	84.4	67.9	1,279.1	274.5	150.7	90.5	73.1	58.6
8	1,524.9	327.2	179.6	107.9	87.2	70.7	1,321.4	283.6	155.6	93.5	75.5	61.1
9	1,575.5	338.1	185.6	111.5	90.2	73.7	1,365.0	292.9	160.8	96.6	78.1	63.6
10	1,628.0	349.4	191.8	115.2	93.2	76.9	1,410.1	302.6	166.1	99.8	80.7	66.3
11	1,682.3	361.0	198.2	119.1	96.4	79.0	1,456.5	312.6	171.6	103.1	83.4	68.1
12	1,738.7	373.1	204.8	123.2	99.7	82.5	1,504.4	322.9	177.2	106.5	86.2	71.0
13	1,797.0	385.6	211.7	127.3	103.2	86.1	1,553.7	333.5	183.1	110.0	89.1	74.1
14	1,857.2	398.6	218.9	131.7	106.7	90.0	1,604.6	344.4	189.1	113.7	92.1	77.4
15	1,919.6	411.9	226.3	136.2	110.4	94.1	1,657.2	355.7	195.3	117.5	95.2	80.8
16	1,984.0	425.8	233.9	140.9	114.3	98.4	1,711.5	367.3	201.8	121.4	98.5	84.4
17	2,050.5	440.2	241.9	145.7	118.3	103.0	1,767.6	379.4	208.4	125.4	101.8	88.3
18	2,118.1	454.8	250.0	150.6	122.4	107.8	1,825.1	391.8	215.2	129.6	105.3	92.3
19	2,186.6	469.6	258.1	155.6	126.6	112.9	1,884.0	404.5	222.2	133.9	108.8	96.6
20	2,257.0	484.7	266.5	160.7	130.9	118.2	1,944.7	417.5	229.4	138.3	112.5	101.1
21	2,329.4	500.3	275.1	166.0	135.3	118.2	2,007.4	431.0	236.9	142.8	116.4	101.2
22	2,403.9	516.4	284.0	171.4	139.9	123.9	2,071.9	444.9	244.5	147.6	120.3	106.0

23	2,480.6	532.9	293.1	177.0	144.7	129.8	2,138.4	459.2	252.5	152.5	124.5	111.2
24	2,559.6	549.9	302.5	182.8	149.7	136.2	2,207.0	474.0	260.7	157.5	128.8	116.6
25	2,640.9	567.4	312.2	188.9	155.0	143.0	2,277.7	489.2	269.1	162.8	133.2	122.4
26	2,724.8	585.5	322.2	195.1	160.4	150.2	2,350.2	504.9	277.8	168.2	137.8	128.6
27	2,811.2	604.2	332.6	201.6	166.1	158.0	2,424.9	521.0	286.8	173.8	142.6	135.3
28	2,900.3	623.4	343.3	208.3	172.0	166.3	2,501.7	537.6	296.0	179.6	147.6	142.3
29	2,992.1	643.2	354.3	215.3	178.3	175.2	2,580.6	554.7	305.6	185.6	152.7	149.9
30	3,086.6	663.6	365.7	222.6	184.8	184.8	2,661.5	572.2	315.3	191.8	158.1	158.1
31	3,183.9	684.7	377.4	230.2	191.7	190.7	2,744.0	590.1	325.3	198.1	163.6	162.9
32	3,284.1	706.3	389.6	238.1	198.9	201.5	2,828.6	608.4	335.6	204.7	169.3	172.0
33	3,387.1	728.7	402.1	246.3	206.5	213.2	2,915.1	627.2	346.1	211.4	175.2	181.7
34	3,493.0	751.6	415.1	254.9	214.5	226.0	3,003.4	646.3	356.9	218.4	181.3	192.3
35	3,601.7	775.3	428.5	263.9	222.9	239.8	3,093.5	665.8	367.9	225.5	187.6	203.6
36	3,713.1	799.6	442.3	273.2		243.0	3,184.9	685.8	379.2	232.8		206.0
37	3,827.3	824.5	456.6	283.0		258.6	3,279.1	706.3	390.9	240.5		218.7
38	3,944.0	850.1	471.3	293.2		275.6	3,375.0	727.3	402.9	248.3		232.6
39	4,063.3	876.3	486.5	303.8		294.3	3,472.4	748.7	415.1	256.3		247.8
40	4,185.0	903.1	502.2	314.9		314.9	3,571.4	770.4	427.6	264.5		264.5
41	4,308.9	930.6	518.3	326.4		326.2	3,671.7	792.5	440.2	273.0		273.5
42	4,434.8	958.6	534.8	338.4		350.2	3,773.6	814.9	453.2	281.6		292.9
43	4,562.8	987.1	551.9	350.9		377.0	3,876.8	837.7	466.3	290.4		314.5
44	4,692.4	1,016.2	569.3	363.9		407.1	3,981.3	860.8	479.6	299.5		338.9
45	4,823.7	1,045.9	587.3	377.3		441.2	4,087.1	884.2	493.2	308.8		366.4
46	4,956.3	1,075.9	605.6			463.0	4,194.5	908.1	506.9			384.0
47	5,089.9	1,106.4	624.3			505.4	4,303.3	932.2	520.9			418.5
48	5,224.4	1,137.3	643.4			554.7	4,413.6	956.6	535.1			458.9
49	5,359.6	1,168.4	662.8			612.8	4,525.5	981.3	549.6			506.7
50	5,495.4	1,199.8	682.5			682.5	4,639.4	1,006.7	564.6			564.6
51	5,631.3	1,231.5				738.9	4,756.9	1,033.0				612.7
52	5,767.8	1,263.5				836.3	4,876.6	1,059.8				695.0
53	5,904.8	1,295.8				961.1	4,998.5	1,087.2				801.1
54	6,042.1	1,328.4				1,127.4	5,122.4	1,115.2				943.2
55	6,179.6	1,361.3				1,361.3	5,248.9	1,144.0				1,144.0

56	6,317.5						5,377.9					
57	6,455.6						5,508.8					
58	6,594.0						5,641.4					
59	6,733.0						5,775.6					
60	6,872.5						5,911.8					

投保年龄	保险期间：终身											
	吸烟体											
	男						女					
	一次交清	五年交	十年交	二十年交	三十年交	交至60岁	一次交清	五年交	十年交	二十年交	三十年交	交至60岁
18	2,644.4	568.3	312.8	189.4	155.0	138.7	2,328.8	500.3	275.3	166.5	136.4	121.3
19	2,727.7	586.3	322.8	195.5	160.4	145.2	2,401.3	516.0	284.0	171.9	141.1	126.8
20	2,813.1	604.8	333.1	201.9	165.9	152.0	2,476.1	532.1	292.9	177.5	145.9	132.8
21	2,900.8	623.7	343.6	208.5	171.7	151.9	2,553.2	548.7	302.1	183.4	150.9	132.7
22	2,990.8	643.2	354.5	215.3	177.6	159.1	2,632.4	565.8	311.7	189.4	156.2	139.0
23	3,083.2	663.2	365.6	222.3	183.9	166.8	2,713.9	583.5	321.5	195.6	161.6	145.7
24	3,178.3	683.7	377.1	229.6	190.4	174.9	2,797.9	601.6	331.7	202.1	167.3	152.8
25	3,276.0	704.9	388.9	237.1	197.3	183.6	2,884.1	620.3	342.2	208.9	173.2	160.4
26	3,376.6	726.7	401.1	245.0	204.4	192.9	2,972.4	639.4	352.9	215.9	179.4	168.5
27	3,480.1	749.1	413.6	253.2	212.0	202.9	3,062.9	659.1	364.1	223.1	185.8	177.1
28	3,586.5	772.2	426.6	261.7	220.0	213.5	3,155.7	679.3	375.5	230.6	192.5	186.3
29	3,696.0	795.9	440.0	270.6	228.4	225.0	3,250.6	700.1	387.3	238.3	199.4	196.1
30	3,808.6	820.4	453.8	279.9	237.3	237.3	3,347.5	721.2	399.4	246.3	206.6	206.6
31	3,924.2	845.6	468.1	289.6	246.7	244.6	3,445.6	742.7	411.6	254.5	214.0	212.6
32	4,042.9	871.5	483.0	299.8	256.7	258.5	3,545.5	764.7	424.2	262.9	221.6	224.2
33	4,164.8	898.1	498.3	310.5	267.3	273.5	3,647.0	787.0	437.0	271.5	229.6	236.5
34	4,289.8	925.6	514.2	321.7	278.6	289.8	3,750.0	809.6	450.1	280.3	237.7	249.8
35	4,417.7	953.7	530.7	333.5	290.6	307.5	3,854.1	832.3	463.3	289.3	246.2	264.1
36	4,548.3	982.6	547.7	345.8		311.0	3,958.0	855.4	476.9	298.5		266.2
37	4,681.5	1,012.3	565.3	358.8		330.7	4,065.4	879.3	491.0	308.2		282.1
38	4,817.1	1,042.6	583.4	372.4		352.2	4,173.6	903.5	505.2	318.0		299.2
39	4,955.0	1,073.6	602.0	386.6		375.7	4,282.4	928.0	519.6	328.0		317.9

40	5,094.7	1,105.3	621.1	401.5		401.5	4,391.6	952.6	534.0	338.1		338.1
41	5,235.8	1,137.5	640.6	417.1		414.6	4,500.9	977.3	548.5	348.4		347.8
42	5,378.2	1,169.9	660.6	433.3		444.2	4,610.3	1,001.9	562.9	358.8		370.8
43	5,521.5	1,202.4	680.9	450.2		476.9	4,719.6	1,026.2	577.3	369.3		396.2
44	5,665.2	1,234.8	701.6	467.7		513.3	4,828.5	1,050.0	591.5	379.9		424.4
45	5,810.2	1,268.5	723.4	486.5		554.7	4,939.4	1,075.0	606.5	391.3		456.8
46	5,961.6	1,304.2	746.8			580.4	5,057.8	1,102.0	622.7			476.8
47	6,113.3	1,340.4	770.7			632.1	5,176.6	1,129.0	639.1			517.8
48	6,264.9	1,376.9	795.1			691.9	5,296.2	1,156.1	655.6			565.4
49	6,416.2	1,413.6	820.0			761.9	5,416.7	1,183.3	672.4			621.7
50	6,566.9	1,450.4	845.3			845.3	5,538.4	1,211.3	689.8			689.8
51	6,716.3	1,487.4				910.0	5,664.9	1,240.5				744.8
52	6,865.3	1,524.6				1,024.8	5,793.1	1,270.2				841.0
53	7,013.6	1,562.2				1,171.2	5,923.0	1,300.5				964.7
54	7,161.1	1,599.9				1,365.6	6,054.4	1,331.5				1,130.0
55	7,307.7	1,637.9				1,637.9	6,188.3	1,363.3				1,363.3
56	7,453.6						6,324.8					
57	7,598.7						6,462.5					
58	7,743.4						6,601.3					
59	7,887.9						6,741.0					
60	8,032.4						6,882.5					