

华泰人寿爱慧保（2025）重大疾病保险费率表								
每千元基本保险金额对应的保险费表      单位：人民币元								
保至65周岁								
交费期间	10年期交		15年期交		20年期交		30年期交	
投保年龄 （周岁）	男	女	男	女	男	女	男	女
0	16.16	12.95	11.21	8.98	8.80	7.05	6.36	5.10
1	16.35	13.09	11.33	9.07	8.90	7.12	6.43	5.15
2	16.55	13.24	11.48	9.18	9.01	7.20	6.52	5.21
3	16.78	13.41	11.63	9.30	9.13	7.30	6.61	5.28
4	17.02	13.59	11.80	9.42	9.27	7.40	6.71	5.36
5	17.28	13.79	11.98	9.56	9.41	7.51	6.81	5.44
6	17.56	14.00	12.18	9.71	9.56	7.63	6.93	5.53
7	17.85	14.22	12.38	9.86	9.73	7.75	7.05	5.62
8	18.15	14.46	12.59	10.03	9.89	7.88	7.18	5.72
9	18.46	14.70	12.81	10.20	10.07	8.01	7.30	5.82
10	18.77	14.94	13.03	10.37	10.24	8.15	7.44	5.92
11	19.10	15.19	13.26	10.54	10.42	8.29	7.57	6.03
12	19.42	15.44	13.49	10.72	10.61	8.44	7.71	6.14
13	19.76	15.70	13.72	10.90	10.79	8.58	7.86	6.25
14	20.09	15.96	13.96	11.09	10.99	8.73	8.00	6.37
15	20.44	16.23	14.20	11.28	11.18	8.88	8.15	6.48
16	20.79	16.50	14.45	11.47	11.38	9.04	8.31	6.61
17	21.15	16.78	14.71	11.67	11.59	9.20	8.47	6.73
18	21.52	17.06	14.96	11.87	11.79	9.36	8.63	6.86
19	21.89	17.35	15.23	12.07	12.01	9.53	8.80	6.99
20	22.26	17.64	15.49	12.28	12.22	9.70	8.97	7.13
21	22.63	17.94	15.75	12.49	12.43	9.87	9.14	7.27
22	23.00	18.22	16.02	12.70	12.65	10.04	9.32	7.41
23	23.37	18.51	16.28	12.91	12.87	10.21	9.50	7.55
24	23.74	18.80	16.55	13.12	13.09	10.38	9.68	7.69
25	24.12	19.10	16.82	13.33	13.31	10.56	9.87	7.84
26	24.50	19.39	17.10	13.55	13.54	10.74	10.07	7.99
27	24.88	19.69	17.38	13.77	13.78	10.93	10.28	8.14
28	25.27	19.99	17.66	13.99	14.02	11.11	10.49	8.30
29	25.66	20.28	17.95	14.20	14.27	11.30	10.71	8.46
30	26.06	20.57	18.24	14.42	14.52	11.48	10.94	8.62
31	26.45	20.84	18.54	14.62	14.77	11.66		
32	26.83	21.11	18.83	14.82	15.02	11.83		
33	27.22	21.36	19.12	15.02	15.28	12.00		
34	27.59	21.60	19.41	15.20	15.54	12.16		
35	27.96	21.82	19.70	15.38	15.80	12.32		
36	28.32	22.02	19.98	15.54	16.07	12.47		
37	28.67	22.21	20.26	15.70	16.33	12.61		
38	29.00	22.38	20.54	15.83	16.60	12.75		
39	29.32	22.52	20.81	15.96	16.86	12.87		
40	29.62	22.62	21.06	16.06	17.13	12.98		
41	29.89	22.69						
42	30.13	22.71						
43	30.34	22.69						
44	30.52	22.61						
45	30.67	22.49						
注： 月交保费=0.09×年交保费； 季交保费=0.27×年交保费； 半年交保费=0.52×年交保费。								



华泰人寿爱慧保（2025）重大疾病保险费率表								
每千元基本保险金额对应的保险费表      单位：人民币元								
保至85周岁								
交费期间	10年期交		15年期交		20年期交		30年期交	
投保年龄 （周岁）	男	女	男	女	男	女	男	女
0	33.46	28.27	23.20	19.60	18.21	15.38	13.17	11.12
1	33.99	28.71	23.57	19.91	18.50	15.63	13.38	11.30
2	34.56	29.18	23.96	20.23	18.81	15.88	13.61	11.49
3	35.15	29.67	24.37	20.57	19.14	16.15	13.85	11.69
4	35.77	30.19	24.80	20.93	19.48	16.43	14.10	11.99
5	36.41	30.72	25.25	21.30	19.83	16.73	14.36	12.12
6	37.08	31.28	25.71	21.69	20.20	17.04	14.63	12.35
7	37.77	31.86	26.20	22.09	20.58	17.36	14.92	12.58
8	38.48	32.45	26.69	22.51	20.98	17.69	15.21	12.83
9	39.20	33.06	27.20	22.93	21.38	18.02	15.51	13.09
10	39.94	33.68	27.72	23.37	21.79	18.37	15.82	13.35
11	40.70	34.31	28.25	23.81	22.22	18.73	16.14	13.62
12	41.47	34.95	28.79	24.27	22.65	19.09	16.47	13.89
13	42.26	35.61	29.35	24.73	23.09	19.46	16.80	14.18
14	43.06	36.29	29.91	25.21	23.54	19.84	17.15	14.47
15	43.89	36.98	30.49	25.69	24.01	20.23	17.51	14.77
16	44.73	37.68	31.09	26.19	24.48	20.63	17.87	15.08
17	45.59	38.40	31.70	26.70	24.97	21.05	18.25	15.41
18	46.48	39.14	32.32	27.22	25.47	21.47	18.64	15.74
19	47.37	39.90	32.96	27.76	25.99	21.90	19.04	16.08
20	48.29	40.67	33.60	28.31	26.51	22.35	19.46	16.43
21	49.21	41.44	34.26	28.86	27.04	22.80	19.88	16.79
22	50.15	42.23	34.92	29.43	27.58	23.26	20.32	17.16
23	51.10	43.02	35.60	30.00	28.13	23.73	20.77	17.54
24	52.06	43.84	36.29	30.58	28.70	24.21	21.23	17.93
25	53.05	44.67	37.00	31.18	29.28	24.71	21.72	18.33
26	54.06	45.52	37.73	31.80	29.89	25.22	22.22	18.75
27	55.09	46.39	38.47	32.43	30.51	25.74	22.75	19.19
28	56.14	47.28	39.24	33.08	31.15	26.28	23.30	19.64
29	57.22	48.18	40.03	33.74	31.81	26.83	23.89	20.10
30	58.32	49.09	40.84	34.41	32.49	27.40	24.49	20.58
31	59.45	50.01	41.67	35.09	33.20	27.97	25.13	21.07
32	60.59	50.94	42.52	35.78	33.92	28.55	25.80	21.58
33	61.76	51.88	43.39	36.48	34.67	29.15	26.51	22.11
34	62.95	52.83	44.28	37.19	35.45	29.75	27.26	22.65
35	64.17	53.79	45.20	37.91	36.26	30.38	28.04	23.21
36	65.40	54.76	46.15	38.65	37.10	31.01	28.88	23.79
37	66.67	55.75	47.12	39.40	37.97	31.66	29.77	24.40
38	67.96	56.75	48.13	40.16	38.89	32.33	30.71	25.03
39	69.28	57.76	49.16	40.93	39.84	33.02	31.72	25.69
40	70.62	58.78	50.23	41.72	40.85	33.72	32.80	26.37
41	71.99	59.79	51.34	42.51	41.89	34.44		
42	73.39	60.81	52.49	43.31	43.00	35.17		
43	74.83	61.82	53.69	44.12	44.16	35.92		
44	76.30	62.84	54.94	44.95	45.39	36.69		
45	77.82	63.86	56.26	45.79	46.70	37.48		
46	79.39	64.89	57.64	46.64	48.09	38.29		
47	81.02	65.93	59.09	47.52	49.57	39.14		
48	82.71	67.00	60.62	48.43	52.46	40.02		
49	84.48	68.09	62.24	49.36	56.29	40.95		
50	86.33	69.21	63.96	50.34	60.70	41.93		
51	88.22	70.34	65.76	51.34				
52	90.18	71.49	69.06	52.36				
53	92.21	72.66	74.08	53.42				
54	94.28	73.83	79.69	54.51				
55	96.42	75.02	86.02	55.64				

注：  
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华泰人寿爱慧保（2025）重大疾病保险费率表								
每千元基本保险金额对应的保险费表      单位：人民币元								
保终身								
交费期间	10年期交		15年期交		20年期交		30年期交	
投保年龄 （周岁）	男	女	男	女	男	女	男	女
0	36.28	33.78	25.15	23.42	19.75	18.38	14.28	13.29
1	36.87	34.34	25.56	23.80	20.07	18.68	14.51	13.51
2	37.49	34.92	26.00	24.21	20.41	19.00	14.76	13.75
3	38.14	35.53	26.45	24.63	20.77	19.34	15.03	13.99
4	38.82	36.16	26.92	25.07	21.14	19.68	15.30	14.25
5	39.52	36.81	27.41	25.53	21.53	20.05	15.59	14.55
6	40.26	37.50	27.92	26.00	21.93	20.42	15.89	14.80
7	41.01	38.20	28.45	26.49	22.35	20.81	16.20	15.09
8	41.79	38.92	28.99	27.00	22.78	21.21	16.52	15.39
9	42.58	39.66	29.54	27.51	23.22	21.63	16.85	15.70
10	43.39	40.42	30.11	28.04	23.67	22.05	17.19	16.02
11	44.22	41.19	30.69	28.59	24.14	22.48	17.54	16.35
12	45.06	41.97	31.29	29.14	24.61	22.92	17.89	16.68
13	45.92	42.78	31.89	29.71	25.09	23.38	18.26	17.03
14	46.80	43.60	32.51	30.29	25.59	23.84	18.64	17.39
15	47.70	44.44	33.15	30.88	26.10	24.32	19.03	17.76
16	48.63	45.30	33.80	31.49	26.62	24.81	19.43	18.14
17	49.57	46.18	34.46	32.11	27.15	25.31	19.84	18.53
18	50.54	47.08	35.15	32.75	27.70	25.82	20.27	18.93
19	51.52	48.01	35.84	33.40	28.26	26.36	20.71	19.35
20	52.53	48.95	36.55	34.07	28.83	26.90	21.17	19.78
21	53.54	49.90	37.27	34.76	29.42	27.46	21.63	20.22
22	54.57	50.86	38.00	35.44	30.01	28.02	22.11	20.67
23	55.61	51.84	38.75	36.15	30.62	28.59	22.60	21.13
24	56.67	52.84	39.51	36.87	31.24	29.18	23.11	21.61
25	57.76	53.87	40.29	37.61	31.88	29.79	23.64	22.11
26	58.87	54.92	41.09	38.37	32.55	30.42	24.20	22.62
27	60.01	55.99	41.91	39.15	33.23	31.07	24.78	23.16
28	61.17	57.09	42.75	39.95	33.94	31.74	25.39	23.71
29	62.36	58.21	43.62	40.77	34.67	32.42	26.03	24.29
30	63.58	59.35	44.52	41.60	35.42	33.12	26.70	24.88
31	64.82	60.50	45.43	42.45	36.20	33.84	27.41	25.50
32	66.09	61.68	46.37	43.32	37.00	34.57	28.15	26.13
33	67.38	62.86	47.34	44.20	37.83	35.32	28.93	26.79
34	68.71	64.07	48.33	45.10	38.70	36.08	29.75	27.47
35	70.06	65.29	49.36	46.02	39.59	36.87	30.62	28.17
36	71.44	66.54	50.41	46.96	40.53	37.68	31.55	28.91
37	72.86	67.82	51.50	47.92	41.50	38.52	32.53	29.68
38	74.31	69.12	52.62	48.91	42.52	39.38	33.84	30.48
39	75.79	70.44	53.78	49.92	43.59	40.27	36.24	31.33
40	77.30	71.78	54.98	50.95	44.71	41.18	39.05	32.21
41	78.85	73.14	56.23	52.00	45.88	42.13		
42	80.44	74.51	57.53	53.07	47.12	43.10		
43	82.07	75.90	58.89	54.17	48.44	44.10		
44	83.76	77.31	60.31	55.30	49.83	45.14		
45	85.50	78.75	61.81	56.46	53.58	46.21		
46	87.31	80.21	63.39	57.66	58.31	47.33		
47	89.19	81.71	65.05	58.89	64.05	48.51		
48	91.17	83.26	67.15	60.18	71.13	49.74		
49	93.24	84.86	73.22	61.52	80.31	52.97		
50	95.40	86.52	80.51	62.93	92.57	57.29		
51	97.65	88.22	89.34	64.38				
52	99.99	89.97	100.37	65.90				
53	109.66	91.77	114.82	69.34				
54	121.19	93.61	134.61	75.15				
55	135.24	95.51	163.81	82.07				
56	152.69	97.45						
57	173.88	99.35						
58	202.91	105.66						
59	246.72	115.15						
60	323.29	126.73						

注：  
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半年交保费=0.52×年交保费。