

爱心人寿保险股份有限公司
爱心人寿附加投保人豁免保险费重大疾病保险（2021版）

每豁免1000元当期应付保险费对应的一次交清或年交保险费

金额单位：人民币元

性别	男性																												
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
18	0.92	1.57	2.25	2.96	3.71	4.49	5.33	6.22	7.12	8.13	9.18	10.24	11.41	13.04	14.15	15.45	16.67	18.10	19.77	21.21	22.86	24.44	26.26	28.16	30.16	32.25	34.44	36.74	39.15
19	1.00	1.70	2.43	3.20	4.03	4.90	5.83	6.82	7.80	8.90	10.06	11.21	12.49	14.27	15.48	16.89	18.23	19.78	21.61	23.17	24.97	26.70	28.68	30.76	32.93	35.21	37.60	40.11	42.74
20	1.07	1.83	2.64	3.49	4.42	5.38	6.40	7.49	8.57	9.77	11.03	12.29	13.69	15.63	16.95	18.48	19.94	21.63	23.63	25.33	27.30	29.18	31.34	33.61	35.98	38.46	41.07	43.81	46.68
21	1.16	2.00	2.90	3.85	4.88	5.94	7.06	8.25	9.44	10.75	12.12	13.50	15.02	17.14	18.57	20.24	21.83	23.67	25.85	27.71	29.86	31.91	34.27	36.73	39.32	42.03	44.88	47.87	51.00
22	1.28	2.22	3.23	4.28	5.41	6.58	7.81	9.11	10.40	11.83	13.33	14.82	16.48	18.79	20.35	22.17	23.90	25.91	28.29	30.32	32.66	34.90	37.47	40.15	42.98	45.94	49.05	52.31	55.73
23	1.44	2.48	3.60	4.76	6.00	7.27	8.61	10.02	11.42	12.99	14.62	16.24	18.05	20.56	22.26	24.25	26.14	28.33	30.93	33.14	35.69	38.13	40.93	43.87	46.95	50.19	53.58	57.15	60.88
24	1.61	2.76	3.98	5.25	6.59	7.98	9.43	10.98	12.50	14.20	15.98	17.74	19.71	22.45	24.30	26.47	28.53	30.92	33.76	36.17	38.95	41.61	44.67	47.88	51.24	54.78	58.49	62.37	66.45
25	1.77	3.03	4.36	5.74	7.20	8.71	10.29	11.97	13.63	15.47	17.41	19.33	21.47	24.46	26.48	28.85	31.10	33.71	36.80	39.43	42.46	45.36	48.70	52.21	55.89	59.75	63.80	68.04	72.48
26	1.94	3.31	4.75	6.25	7.84	9.48	11.20	13.03	14.83	16.83	18.94	21.03	23.37	26.63	28.83	31.42	33.87	36.72	40.09	42.96	46.27	49.45	53.10	56.93	60.95	65.17	69.59	74.21	79.05
27	2.10	3.59	5.16	6.79	8.52	10.30	12.17	14.15	16.11	18.30	20.59	22.87	25.42	28.98	31.39	34.21	36.88	39.98	43.67	46.80	50.42	53.90	57.89	62.07	66.47	71.07	75.89	80.94	86.21
28	2.28	3.90	5.60	7.37	9.26	11.19	13.23	15.38	17.51	19.89	22.39	24.89	27.67	31.56	34.19	37.26	40.18	43.56	47.59	51.02	54.98	58.78	63.14	67.71	72.51	77.54	82.79	88.29	94.02
29	2.48	4.23	6.08	8.02	10.06	12.17	14.38	16.72	19.05	21.65	24.38	27.10	30.14	34.38	37.25	40.60	43.78	47.49	51.89	55.64	59.97	64.13	68.89	73.89	79.13	84.61	90.34	96.32	102.57
30	2.69	4.60	6.62	8.72	10.94	13.23	15.64	18.19	20.73	23.57	26.55	29.53	32.84	37.47	40.60	44.26	47.74	51.79	56.61	60.71	65.45	69.99	75.20	80.66	86.38	92.35	98.59	105.11	111.91
31	2.93	5.02	7.21	9.49	11.90	14.39	17.02	19.81	22.58	25.68	28.94	32.19	35.80	40.85	44.27	48.28	52.09	56.52	61.80	66.29	71.46	76.43	82.13	88.08	94.32	100.83	107.63	114.72	122.12
32	3.21	5.46	7.84	10.31	12.94	15.65	18.52	21.57	24.60	27.99	31.54	35.09	39.03	44.55	48.28	52.68	56.85	61.70	67.47	72.38	78.05	83.48	89.69	96.19	102.99	110.08	117.49	125.21	133.24
33	3.46	5.90	8.49	11.18	14.05	17.02	20.15	23.49	26.80	30.50	34.38	38.24	42.55	48.59	52.68	57.49	62.06	67.37	73.69	79.06	85.25	91.18	97.96	105.05	112.46	120.20	128.26	136.65	145.37
34	3.75	6.41	9.23	12.17	15.32	18.56	21.99	25.63	29.25	33.29	37.51	41.74	46.45	53.07	57.55	62.82	67.82	73.63	80.55	86.43	93.19	99.66	107.06	114.79	122.87	131.30	140.06	149.17	158.61
35	4.09	6.99	10.07	13.30	16.73	20.27	24.03	28.01	31.95	36.35	40.97	45.59	50.76	58.01	62.92	68.69	74.16	80.52	88.10	94.52	101.91	108.96	117.04	125.47	134.28	143.44	152.96	162.84	173.06
36	4.46	7.64	11.02	14.54	18.29	22.16	26.26	30.60	34.90	39.70	44.76	49.83	55.49	63.44	68.82	75.13	81.12	88.08	96.38	103.38	111.45	119.15	127.96	137.16	146.74	156.70	167.03	177.72	188.77
37	4.88	8.36	12.05	15.90	19.99	24.22	28.68	33.41	38.11	43.38	48.92	54.48	60.68	69.38	75.28	82.19	88.75	96.36	105.43	113.07	121.88	130.29	139.90	149.91	160.33	171.14	182.33	193.90	205.84
38	5.35	9.14	13.17	17.37	21.84	26.44	31.30	36.47	41.62	47.39	53.47	59.55	66.35	75.89	82.35	89.92	97.08	105.40	115.32	123.67	133.29	142.45	152.92	163.82	175.13	186.85	198.96	211.47	224.36
39	5.82	9.96	14.36	18.95	23.81	28.82	34.13	39.79	45.44	51.77	58.43	65.10	72.55	83.01	90.07	98.35	106.18	115.27	126.12	135.24	145.75	155.72	167.12	178.96	191.22	203.91	217.02	230.54	244.47
40	6.37	10.89	15.69	20.66	25.96	31.43	37.25	43.47	49.66	56.59	63.89	71.20	79.37	90.83	98.56	107.61	116.16	126.09	137.98	147.93	159.38	170.23	182.62	195.47	208.76	222.50	236.68	251.29	266.33
41	6.95	11.87	17.07	22.48	28.27	34.28	40.66	47.48	54.27	61.87	69.87	77.88	86.82	99.39	107.83	117.73	127.07	137.93	150.93	161.78	174.25	186.04	199.49	213.42	227.83	242.70	258.04	273.83	290.07
42	7.56	12.88	18.54	24.47	30.82	37.42	44.42	51.90	59.34	67.68	76.45	85.22	95.00	108.77	117.99	128.82	139.03	150.90	165.11	176.92	190.49	203.29	217.88	232.98	248.58	264.68	281.28	298.35	
43	8.17	13.98	20.19	26.71	33.69	40.93	48.61	56.81	64.97	74.11	83.71	93.31	104.01	119.10	129.19	141.03	152.19	165.14	180.67	193.51	208.26	222.13	237.97	254.34	271.24	288.67	306.62		
44	8.92	15.31	22.14	29.31	36.97	44.91	53.33	62.31	71.26	81.27	91.78	102.27	113.99	130.53	141.57	154.52	166.69	180.80	197.76	211.70	227.73	242.77	259.95	277.70	296.02	314.90			
45	9.81	16.84	24.35	32.22	40.60	49.30	58.52	68.37	78.16	89.11	100.61	112.08	124.90	143.05	155.11	169.26	182.52	197.89	216.39	231.52	248.92	265.23	283.87	303.13	322.99				
46	10.79	18.51	26.74	35.33	44.51	54.03	64.14	74.91	85.61	97.59	110.16	122.71	136.75	156.65	169.82	185.24	199.68	216.40	236.56	252.98	271.89	289.57	309.81	330.71					
47	11.85	20.29	29.26	38.67	48.72	59.14	70.19	81.96	93.65	106.75	120.50	134.24	149.60	171.40	185.75	202.56	218.24	236.42	258.40	276.22	296.77	315.96	337.94						
48	12.94	22.14	31.95	42.25	53.24	64.63	76.69	89.56	102.34	116.66	131.72	146.74	163.53	187.39	203.01	221.30	238.34	258.10	282.07	301.42	323.76	344.59							
49	14.10	24.17	34.92	46.18	58.18	70.61	83.79	97.85	111.82	127.50	143.97	160.38	178.70	204.80	221.78	241.68	260.18	281.67	307.83	328.86	353.17								
50	15.44	26.45	38.19	50.47	63.57	77.13	91.51	106.88	122.18	139.33	157.32	175.22	195.20	223.73	242.18	263.82	283.93	307.31	335.88	358.76									
51	16.88	28.89	41.68	55.06	69.33	84.12	99.84	116.67	133.39	152.13	171.75	191.25	213.01	244.18	264.23	287.78	309.65	335.11	366.35										
52	18.42	31.47	45.39	59.96	75.52	91.68	108.88	127.28	145.53	165.97	187.35	208.56	232.25	266.30	288.10	313.76	337.56	365.31											
53	20.02	34.21	49.36	65.24	82.24	99.91	118.70	138.79	158.67	180.94	204.21	227.28	253.07	290.30	314.03	342.01	367.95												
54	21.75	37.20	53.70	71.05	89.63	108.94	129.43	151.31	172.96	197.18	222.49	247.58	275.68	316.42	342.29	372.84													
55	23.68	40.47	58.50	77.48	97.76	118.79	141.09	164.90	188.41	214.76	242.29	269.61	300.26	344.90	373.14														
56	25.74	44.12	63.83	84.52	106.58	129.43	153.66	179.53	205.06	233.72	263.69	293.47	326.95	375.92															
57	28.17	48.21	69.66	92.12	116.05	140.83	167.09	195.18	222.91	254.11	286.79	319.30	355.93																
58	30.70	52.44	75.65	99.98	125.88	152.69	181.14	211.63	241.79	275.81	311.49	347.03																	
59	33.29	56.74	81.83	108.12	136.09	165.09	195.94	229.09	261.96	299.11	338.13																		
60	35.90	61.20	88.27	116.62	146.86	1																							

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性别	女性																												
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
18	0.90	1.57	2.29	3.05	3.89	4.79	5.79	6.88	8.01	9.31	10.71	12.16	13.78	16.01	17.64	19.53	21.36	23.45	25.89	28.03	30.46	32.79	35.43	38.18	41.03	44.00	47.06	50.23	53.48
19	1.03	1.78	2.58	3.45	4.42	5.46	6.61	7.86	9.16	10.63	12.22	13.84	15.66	18.15	19.96	22.04	24.04	26.33	29.02	31.35	33.99	36.52	39.38	42.36	45.45	48.64	51.94	55.32	58.80
20	1.15	1.99	2.91	3.92	5.04	6.24	7.55	8.99	10.46	12.13	13.91	15.72	17.75	20.53	22.51	24.79	26.98	29.49	32.43	34.96	37.82	40.57	43.67	46.89	50.21	53.64	57.17	60.78	64.48
21	1.28	2.26	3.34	4.51	5.80	7.18	8.68	10.31	11.97	13.84	15.83	17.85	20.10	23.17	25.33	27.83	30.22	32.96	36.16	38.89	42.01	44.97	48.32	51.78	55.35	59.03	62.79	66.64	70.56
22	1.50	2.64	3.89	5.24	6.71	8.28	9.98	11.82	13.68	15.76	17.98	20.21	22.68	26.07	28.42	31.16	33.76	36.73	40.21	43.17	46.54	49.73	53.33	57.05	60.87	64.79	68.79	72.87	77.03
23	1.75	3.06	4.50	6.03	7.72	9.50	11.41	13.46	15.53	17.85	20.29	22.73	25.44	29.16	31.73	34.71	37.51	40.73	44.52	47.71	51.34	54.77	58.63	62.61	66.68	70.85	75.09	79.41	83.80
24	2.02	3.52	5.15	6.90	8.80	10.80	12.93	15.21	17.50	20.06	22.73	25.40	28.35	32.45	35.23	38.45	41.48	44.97	49.07	52.50	56.41	60.07	64.20	68.44	72.77	77.18	81.67	86.23	90.85
25	2.30	4.00	5.86	7.83	9.96	12.18	14.54	17.07	19.59	22.38	25.30	28.21	31.44	35.91	38.91	42.40	45.66	49.43	53.87	57.54	61.73	65.63	70.03	74.53	79.11	83.78	88.51	93.32	98.19
26	2.61	4.56	6.65	8.85	11.21	13.67	16.28	19.06	21.80	24.84	28.02	31.19	34.69	39.55	42.79	46.56	50.08	54.14	58.91	62.84	67.30	71.44	76.12	80.88	85.72	90.64	95.63	100.68	105.80
27	2.98	5.15	7.47	9.91	12.52	15.23	18.09	21.11	24.09	27.40	30.86	34.30	38.08	43.36	46.85	50.92	54.70	59.05	64.17	68.35	73.10	77.48	82.42	87.45	92.56	97.73	102.98	108.29	113.66
28	3.34	5.73	8.29	10.98	13.86	16.82	19.93	23.20	26.43	30.04	33.79	37.50	41.59	47.31	51.06	55.44	59.48	64.13	69.61	74.03	79.07	83.69	88.91	94.21	99.58	105.02	110.52	116.10	121.75
29	3.68	6.32	9.15	12.11	15.25	18.46	21.82	25.37	28.89	32.80	36.84	40.84	45.25	51.44	55.47	60.15	64.47	69.42	75.25	79.93	85.25	90.11	95.60	101.17	106.81	112.52	118.31	124.17	130.10
30	4.06	6.98	10.10	13.32	16.70	20.17	23.81	27.68	31.49	35.69	40.05	44.36	49.12	55.79	60.10	65.10	69.68	74.93	81.13	86.05	91.66	96.76	102.53	108.37	114.29	120.29	126.36	132.52	138.76
31	4.48	7.70	11.07	14.53	18.18	21.94	25.90	30.08	34.17	38.70	43.40	48.04	53.16	60.32	64.91	70.22	75.07	80.63	87.18	92.36	98.25	103.59	109.64	115.77	121.98	128.28	134.65	141.12	147.69
32	4.94	8.38	11.98	15.71	19.67	23.75	28.03	32.52	36.93	41.80	46.87	51.85	57.32	64.99	69.85	75.49	80.60	86.45	93.37	98.79	104.97	110.56	116.90	123.33	129.85	136.45	143.16	149.96	156.87
33	5.28	8.95	12.84	16.89	21.20	25.61	30.21	35.04	39.78	45.03	50.47	55.79	61.62	69.80	74.94	80.89	86.26	92.41	99.70	105.36	111.84	117.68	124.33	131.07	137.91	144.85	151.90	159.06	166.33
34	5.64	9.63	13.86	18.29	22.94	27.67	32.61	37.82	42.92	48.55	54.36	60.02	66.22	74.92	80.33	86.59	92.21	98.66	106.32	112.24	119.02	125.12	132.10	139.17	146.36	153.65	161.07	168.60	176.27
35	6.12	10.48	15.11	19.87	24.85	29.93	35.25	40.85	46.31	52.33	58.51	64.51	71.07	80.30	85.96	92.52	98.40	105.15	113.19	119.36	126.46	132.85	140.16	147.60	155.15	162.82	170.63	178.58	186.68
36	6.69	11.45	16.40	21.47	26.81	32.28	38.00	43.99	49.81	56.21	62.76	69.09	76.00	85.75	91.67	98.54	104.66	111.72	120.15	126.59	134.03	140.71	148.40	156.21	164.15	172.23	180.46	188.86	197.43
37	7.31	12.35	17.60	23.04	28.78	34.64	40.76	47.14	53.32	60.09	67.00	73.66	80.91	91.18	97.35	104.52	110.90	118.27	127.10	133.84	141.63	148.64	156.71	164.92	173.29	181.81	190.51	199.39	208.46
38	7.73	13.08	18.73	24.58	30.75	37.02	43.53	50.30	56.82	63.95	71.22	78.19	85.78	96.57	102.98	110.46	117.10	124.80	134.07	141.12	149.29	156.65	165.13	173.78	182.60	191.61	200.81	210.21	219.83
39	8.20	13.99	20.08	26.38	32.97	39.64	46.53	53.67	60.53	68.02	75.62	82.90	90.83	102.13	108.80	116.60	123.52	131.57	141.29	148.68	157.27	165.00	173.93	183.05	192.37	201.90	211.65	221.63	231.85
40	8.88	15.11	21.66	28.37	35.36	42.40	49.65	57.15	64.33	72.15	80.08	87.66	95.93	107.76	114.69	122.82	130.05	138.48	148.69	156.44	165.47	173.61	183.04	192.68	202.54	212.65	223.00	233.60	244.46
41	9.56	16.25	23.20	30.29	37.65	45.05	52.65	60.49	67.96	76.11	84.37	92.25	100.85	113.22	120.43	128.92	136.48	145.31	156.04	164.19	173.70	182.29	192.25	202.46	212.93	223.65	234.65	245.93	257.49
42	10.27	17.32	24.64	32.08	39.80	47.52	55.44	63.61	71.37	79.84	88.42	96.60	105.55	118.47	125.99	134.88	142.80	152.07	163.35	171.94	181.97	191.06	201.62	212.44	223.56	234.96	246.66	258.67	
43	10.82	18.24	25.91	33.70	41.74	49.78	58.02	66.49	74.54	83.33	92.23	100.74	110.07	123.55	131.43	140.74	149.05	158.80	170.68	179.76	190.37	200.01	211.21	222.72	234.53	246.67	259.14		
44	11.37	19.13	27.15	35.26	43.62	51.96	60.49	69.28	77.62	86.74	95.99	104.85	114.58	128.68	136.94	146.72	155.47	165.74	178.27	187.89	199.14	209.40	221.31	233.55	246.14	259.09			
45	11.90	19.99	28.33	36.74	45.41	54.04	62.87	71.97	80.62	90.09	99.72	108.97	119.14	133.90	142.59	152.89	162.13	172.97	186.23	196.46	208.41	219.34	232.03	245.08	258.52				
46	12.41	20.80	29.44	38.14	47.10	56.03	65.18	74.61	83.59	93.45	103.50	113.17	123.84	139.31	148.48	159.34	169.13	180.62	194.68	205.58	218.31	229.98	243.52	257.46					
47	12.88	21.56	30.49	39.48	48.74	57.98	67.45	77.24	86.60	96.89	107.41	117.57	128.79	145.04	154.74	166.22	176.63	188.85	203.79	215.43	229.01	241.50	255.98						
48	13.32	22.29	31.50	40.79	50.37	59.95	69.78	79.98	89.76	100.55	111.59	122.28	134.11	151.22	161.51	173.71	184.80	197.82	213.75	226.20	240.74	254.13							
49	13.75	23.00	32.52	42.14	52.07	62.01	72.27	82.94	93.20	104.53	116.17	127.45	139.94	158.02	168.99	181.99	193.84	207.75	224.76	238.13	253.70								
50	14.19	23.75	33.60	43.58	53.90	64.28	75.01	86.22	97.03	108.97	121.26	133.20	146.45	165.61	177.34	191.23	203.94	218.83	237.05	251.41									
51	14.66	24.56	34.79	45.16	55.94	66.82	78.12	89.92	101.33	113.97	126.97	139.66	153.77	174.16	186.72	201.60	215.25	231.24	250.80										
52	15.18	25.47	36.11	46.96	58.28	69.74	81.65	94.12	106.21	119.60	133.43	146.97	162.03	183.80	197.30	213.27	227.96	245.16											
53	15.77	26.48	37.64	49.05	60.99	73.09	85.68	98.91	111.73	125.98	140.74	155.23	171.36	194.67	209.21	226.40	242.24												
54	16.43	27.69	39.44	51.49	64.11	76.91	90.28	104.32	117.99	133.22	149.02	164.56	181.89	206.92	222.60	241.15													
55	17.25	29.13	41.55	54.30	67.65	81.26	95.45	110.42	125.05	141.37	158.33	175.05	193.71	220.66	237.61														
56	18.20	30.75	43.89	57.39	71.58	86.02	101.17	117.19	132.89	150.43	168.69	186.70	206.83	235.94															
57	19.23	32.51	46.41	60.77	75.83	91.26	107.48	124.69	141.58	160.47	180.16	199.62	221.38																
58	20.34	34.39	49.18	64.43	80.52	97.06	114.49	133.02	151.24	171.63	192.90	213.96																	
59	21.53	36.50	52.20	68.50	85.78	103.57	122.35	142.33	162.02	184.07	207.12																		
60	22.94	38.77	55.59	73.12	91.71	110.88	131.15	152.76	174.07	197.98																			
61	24.26	41.31	59.42	78.31	98.36	119.07	140.99	164.39	187.51																				
62	26.13	44.48	63.99	84.36	106.01	128.39	152.13	177.53																					
63	28.11	47.85	68.88	90.86	114.26	138.50	164.25																						
64	30.24	51.50	74.18	97.93	123.25	149.54																							
65	32.55	55.46	79.96	105.66	133.11																								

说明：以上为年交保险费，月交保险费=0.09×年交保险费；季交保险费=0.27×年交保险费；半年交保险费=0.52×年交保险费。