



SunHealth
Medical Essential

Sun Life Hong Kong Limited
(Incorporated in Bermuda with limited liability)



Wouldn't it be great if

**you could focus on treatment
and recovery without worrying
about the medical bill**

If you or your loved one falls ill, there's no time to waste. For the best chance of a full recovery, you would like to have quality treatment at an advanced facility – but you don't want to worry about the high treatment expenses.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. **SunHealth Medical Essential** gives you access to the treatment you need along with the peace of mind for a comfortable recovery.

How can SunHealth Medical Essential help you?

SunHealth Medical Essential is a comprehensive medical plan offering you full reimbursement for hospitalization and surgical expenses¹ in a hospital Semi-Private Room² in Asia³. You gain access to medical assistance through our high-quality medical network in Asia, with the option of having your medical bills settled for you through our cashless arrangement⁴. That way, you enjoy the benefits of quality treatment without any stress.

It is available as basic plan or rider benefit attached to designated basic plan(s). Please contact your Advisor for details.

Key Features

-  Full hospitalization and surgical expenses coverage¹ up to HKD10 million per year with no limit on confinement hours
-  Guaranteed renewal to age 100⁵ and easy application process
-  Cashless arrangement⁴ during hospitalization to focus on getting your health back
-  Extensive network of hospitals and clinics with the Value-Added Services⁷ for ultimate convenience
-  Flexible protection to meet changing medical and financial needs during different life stages
-  Supporting you if unfortunately diagnosed with a designated critical illness

1.



Full hospitalization and surgical expenses coverage up to HKD10 million per year with no limit on confinement hours

SunHealth Medical Essential provides you a wide range of medical coverage, including full reimbursement on hospitalization and surgical expenses¹ in a Semi-Private Room up to HKD10 million/USD1.25 million per year. Moreover, without the limitation on confinement hours, you can opt for the treatment; no matter it is performed in hospital or clinic, which suits you best.

It also offers various Extended Benefits to give you all-round protection including:

- Cancer Treatment Benefit
- Kidney Dialysis Treatment Benefit
- Advanced Diagnostic Imaging Benefit
- Pregnancy Complications Benefit

2.



Guaranteed renewal to age 100 and easy application process

Applying for **SunHealth Medical Essential** is easy and convenient, with just a few underwriting questions to answer. With guaranteed renewal to age 100⁵, you can enjoy peace of mind regardless of any change in your health conditions as long as this plan remains available. The renewal premium will be based on the prevailing premium rates at the time of the renewal.

3. Cashless arrangement during hospitalization to focus on getting your health back

Worried about paying your medical bills during hospitalization? Once the cashless arrangement⁴ is approved prior to the hospital admission, you can simply present your SunHealth Essential Medical Card upon hospital admission, then all eligible medical expenses incurred during your hospital stay will be settled on your behalf⁶, allowing you free from any claim procedures after discharge, so you can focus on recovery.



Get pre-approval of cashless arrangement



Present SunHealth Essential Medical Card upon hospital admission



Discharge from hospital without paying medical bills⁶

4. Extensive network of hospitals and clinics with the Value-Added Services for ultimate convenience

SunHealth Medical Essential provides strong access to the quality care that you need in Asia. To enhance your medical protection, we provide the following Value-Added Services⁷ as extra safeguards.

Medical Concierge Service

Assist you to choose the most suitable doctor and treatment regimen within a dedicated network of high-quality specialists in Asia by:

- Scheduling medical appointment
- Arranging for referrals
- Making reservation with hospital or clinics in Asia

Second Medical Opinion Service

If you are unfortunately diagnosed with a critical illness while the policy is inforced, a team of professional medical experts from top institutes within our global network will offer you the Second Medical Opinion Service to help you make informed choices regarding your treatment regimen.

Value-Added Services

24-Hour Service Hotline

A 24/7 service hotline is available for you to seek assistance from us related to pre-approval and Letter of Guarantee, Second Medical Opinion Service, Medical Concierge Service, Worldwide Emergency Assistance Benefit, and claims enquiry. A dedicated team including healthcare professionals are ready to answer your call in English, Cantonese or Mandarin.

Worldwide Emergency Assistance Benefit

Enjoy the assurance of emergency medical assistance wherever you travel, including:

- Medical evacuation and repatriation
- Pre-paid hospital admission deposit
- Transportation of essential medication and medical equipment, and more.

5. Flexible protection to meet changing medical and financial needs during different life stages

This plan is available with 4 different Annual Deductible options for greater budget flexibility.

4 Annual Deductible options:

HKD0 / USD0	HKD20,000 / USD2,500
HKD50,000 / USD6,250	HKD80,000 / USD10,000

Upon the first policy anniversary when the insured, who is the person protected under the policy, reaches age 50, 55, 60 or 65, you can opt to reduce your Annual Deductible once per lifetime without the need to submit any medical evidence. Moreover, this plan provides you the flexibility to convert this plan to other Sun Life medical reimbursement plan with lower premium and suitable medical coverage.

6. Supporting you if unfortunately diagnosed with a designated critical illness

Cover You More Benefit

To ease your financial burden during difficult times, if the insured is unfortunately diagnosed with one of the critical illnesses below⁸ and confined in a hospital due to such critical illness. Annual Deductible will be waived in respect of such confinement and/or treatment. That way, you can obtain the treatment you need without worrying about paying the Annual Deductible.

Critical Illnesses	
<ul style="list-style-type: none"> • Cancer • Heart-related diseases: <ul style="list-style-type: none"> ○ Cardiomyopathy ○ Dissecting Aortic Aneurysm ○ Eisenmenger's Syndrome ○ Heart Attack ○ Infective Endocarditis ○ Primary Pulmonary Arterial Hypertension ○ Replacement of Heart Valve ○ Surgery for Disease of the Aorta ○ Surgery to Coronary Arteries 	<ul style="list-style-type: none"> • Stroke • Kidney Failure • Diabetes Complications • Major Organ Transplant

CompanionCare Benefit

We understand that family support is important to you; the CompanionCare Benefit will pay a travel allowance for an Immediate Family Member to be there with you if you are unfortunately diagnosed with one of the above critical illnesses. This benefit enables the Immediate Family Member to visit your current location from anywhere within China, Hong Kong, Macau, and Taiwan and is payable once per lifetime.

Case Study



Ms. A
Age: 35 | **SunHealth Medical Essential**
Annual Deductible: HKD20,000

3rd Policy Year

Ms. A has to remove the fibroadenoma.
She receives medical treatment[#], including

- Pre-surgical visits cost HKD2,000
- Diagnostic scanning cost HKD3,000 (USG breast)
- Hospitalization & surgery costs HKD52,000
- Post-surgical follow-up visits cost HKD2,000

Annual Deductible HKD20,000 is applicable.
HKD59,000 - HKD20,000 = HKD39,000 will be reimbursed.

Total medical treatment cost:
HKD59,000

In the same policy year, Ms. A is diagnosed with gastritis.
She receives medical treatment[#], including

- Pre-surgical visits cost HKD1,000
- Diagnostic scanning cost HKD6,000 (USG whole abdomen)
- Hospitalization & surgery costs HKD30,000
- Post-surgical follow-up visits cost HKD2,000

Remaining Annual Deductible for this policy year is HKD0.
Full reimbursement HKD39,000 without any deductible.

Total medical treatment cost:
HKD39,000

When Ms. A retires at age 65, she is no longer covered by her company's group medical plan. She reduces the Annual Deductible to HKD0. Any future medical claims will then be reimbursed without any deductible.



Ms. B
Age: 38 | **SunHealth Medical Essential**
Annual Deductible: HKD20,000

3rd Policy Year

Ms. B is diagnosed with lung cancer[^].
She receives medical treatment[#], including

- Pre-surgical visits cost HKD40,000
- MRI scan during confinement costs HKD50,000
- Post-surgical follow-up visit costs HKD40,000
- Hospitalization & surgery costs HKD500,000
- Target therapy conducted in a clinic costs HKD80,000

Annual Deductible HKD20,000 is waived under Cover You More Benefit
Full reimbursement HKD710,000 without any deductible

Total medical treatment cost:
HKD710,000

Remarks:

[^] Complied with the definition of critical illness

[#] Subject to terms and conditions, please refer to Policy Document for details.

The above cases are the examples for illustrative purpose only.

Key Product Information




Plan	SunHealth Medical Essential
Lifetime Limit	HKD30,000,000/USD3,750,000
Annual Limit	HKD10,000,000/USD1,250,000
Issue Age	15 days-age 70
Benefit Term	Guaranteed renewable up to age 100 ⁵ (Please note that benefits may be revised by Sun Life to reflect various factors including but not limited to medical developments and medical inflation.)
Room Type	Semi-Private Room
Premium Payment Term	To age 100
Currency	HKD/USD
Geographical Cover	Asia including Australia & New Zealand
Annual Deductible	4 Annual Deductible options: <ul style="list-style-type: none"> • HKD0/USD0 • HKD20,000/USD2,500 • HKD50,000/USD6,250 • HKD80,000/USD10,000
Premium Structure ⁹	Premium amount is determined based on the option of Annual Deductible, attained age, and currency. Premiums are not guaranteed and may be revised to reflect actual experience (e.g. claim experience, medical inflation, and benefit changes) over time.

Schedule of Benefits




The following benefits are provided in the event of hospitalization or clinical surgery due to an illness or accident and are subject to the Annual Deductible.


 Attending doctor's referral is required.

Benefit	Maximum Limit
Lifetime Limit	HKD30,000,000/USD3,750,000
Annual Limit	HKD10,000,000/USD1,250,000
Room Type	Semi-Private Room

Benefit	How it works	Maximum Limit
A. Confinement Benefits		
1. Daily Hospital Room and Board Benefit	Reimburses the actual room and board charges of a Semi-Private Room for confinement.	Full Cover
2. Intensive Care Benefit 	Reimburses the actual amount charged for the confinement in intensive care unit.	Full Cover
3. Daily Doctor's Visit Benefit	Reimburses the actual amount charged by the attending doctor.	Full Cover
4. Inpatient Specialist's Fees Benefit 	Reimburses the actual amount charged by a specialist during confinement.	Full Cover
5. Miscellaneous Expenses Benefit	Reimburses the actual amount charged for the services that are customarily prescribed in the hospital or clinic in respect of the disability.	Full Cover
6. Private Nurse's Fees Benefit 	Reimburses the actual amount charged for the Medically Necessary services provided by a qualified nurse following treatment or the insured's discharge from intensive care unit and while the insured is still confined in hospital.	Full Cover (up to 30 days per policy year)
7. Extra Bed for Family Members Benefit	Reimburses the actual amount charged for an extra bed for the insured's family member at the time of confinement.	Full Cover
8. Daily Hospital Cash Benefit*	Payable once per day for the insured's confinement in the general ward of a hospital that is wholly funded by the Hong Kong Government and operated by the Hospital Authority.	HKD1,000/USD125 per day (up to 90 days per policy year)

Benefit	How it works	Maximum Limit
B. Surgical Benefits		
1. Surgical Fees Benefit	Reimburses the actual surgical fees for the Medically Necessary surgeries performed in hospital including the surgeon's fee, anaesthetist's fee and operation theatre fee and the cost of consumable items and equipment used during the use of operating theatre charged to the insured.	Full Cover
2. Clinical Surgery Benefit	Reimburses the actual surgical fees for the Medically Necessary surgeries on an out-patient basis including the consultation, medication, surgeon's fee, anaesthetist's fee and operating theatre fee or the room fee for operation and the cost of consumable items and equipment used during the use of operation theatre or the room for operation charged to the insured.	Full Cover
3. Medical Appliances Benefit	<ul style="list-style-type: none"> Specified items: pace maker; stents for Percutaneous Transluminal Coronary Angioplasty; intraocular lens; artificial cardiac valve; metallic or artificial joints for joint replacement; prosthetic ligaments for replacement or implantation between bones; or prosthetic intervertebral disc Non specified items 	Full Cover HKD100,000/USD12,500 per lifetime
C. Pre- and Post-hospitalization Benefits		
1. Pre-admission/Clinical Surgery Out-Patient Consultation Benefit	Reimburses the actual amount charged of the out-patient consultation for any Medically Necessary consultation, treatment, diagnostic tests or medication which occurs within 30 days immediately before the confinement or treatment performed.	Full Cover
2. Post-hospitalization/Clinical Surgery Out-Patient Consultation Benefit	Reimburses the actual charges of the follow-up visit for any Medically Necessary consultation, treatment, diagnostic tests or medication which occurs within 90 days immediately after the insured being discharged from hospital or treatment performed.	Full Cover
3. Post-hospitalization Home Nursing Expenses Benefit 	Reimburses the actual charges for the Medically Necessary home nursing services provided by a qualified nurse within 90 days immediately after confinement or relevant surgery.	Full Cover (up to 30 days per policy year)
4. Rehabilitation Benefit 	Reimburses the actual charges for confinement in a rehabilitation centre for the Medically Necessary rehabilitation treatment within 90 days after the insured being discharged from hospital.	HKD80,000/USD10,000 per policy year
5. Palliative Care Benefit 	Reimburses the actual charges for nursing service during confinement following a terminal illness has been diagnosed which is highly likely to lead to death within 12 calendar months from the date of diagnosed.	HKD100,000/USD12,500 per lifetime
6. Post-hospitalization Auxiliary Treatment Benefit	Treatment within 90 days immediately after confinement or the relevant surgeries <ul style="list-style-type: none"> Registered Chiropractor/Physiotherapist/ Occupational Therapist/Speech Therapist.  Registered Chinese Medical Practitioner. 	HKD1,000/USD125 per visit (up to 30 visits per policy year) HKD600/USD75 per visit (up to 20 visits per policy year)

Benefit	How it works	Maximum Limit
D. Extended Benefits		
1. Cover You More Benefit	<p>Waive of Annual Deductible (if any) in respect of such confinement and/or treatment if the insured is confined in a hospital due to the below designated critical illnesses which confirmed by the attending doctor:</p> <ul style="list-style-type: none"> • Cancer • Cardiomyopathy • Dissecting Aortic Aneurysm • Eisenmenger's Syndrome • Heart Attack • Infective Endocarditis • Primary Pulmonary Arterial Hypertension • Replacement of Heart Valve • Surgery for Disease of the Aorta • Surgery to Coronary Arteries • Stroke • Kidney Failure • Diabetes Complications • Major Organ Transplant 	Not Applicable
2. CompanionCare Benefit*	Payable once per lifetime for the insured's Immediate Family Member from anywhere within China, Hong Kong, Macau, and Taiwan to the current location of the insured, upon diagnosis of designated of critical illness.	HKD5,000/USD625 per lifetime
3. Cancer Treatment Benefit 	Reimburses the actual amount charged for the Medically Necessary cancer treatments including chemotherapy, target therapy, radiotherapy, hormonal therapy, immunotherapy, proton therapy, gamma knife and cyber-knife.	Full Cover
4. Kidney Dialysis Treatment Benefit 	Reimburses the actual amount charged for the Medically Necessary kidney dialysis treatment when the insured receives regular haemodialysis or peritoneal dialysis during the period of confinement or on an out-patient basis.	Full Cover
5. Advanced Diagnostic Imaging Benefit 	Reimburses the actual amount charged for the Medically Necessary Magnetic Resonance Imaging (MRI), Computerized Tomography Scan (CT Scan), and Positron Emission Tomography Scan (PET Scan) performed either in hospital or on an out-patient basis for the same disability 30 days immediately before or within 90 days immediately after confinement or treatment.	Full Cover
6. HIV/AIDS Treatment Benefit	<ul style="list-style-type: none"> • Reimburses the actual amount charged for any Medically Necessary HIV/AIDS treatment • Waiting period: 5 years 	HKD800,000/USD100,000 per lifetime
7. Surgery on Organ Transplantation Benefit	<ul style="list-style-type: none"> • Reimburses the actual amount charged for the Medically Necessary surgery of heart, kidney, lung, liver, pancreas or bone marrow transplantation if the insured is a recipient of the said organ transplant. • Reimburses the actual amount charged for the surgery to remove the above organs or bone marrow from the donor. 	<p>Full Cover</p> <p>HKD500,000/USD62,500 per insured's lifetime</p>

Benefit	How it works	Maximum Limit
8. Pregnancy Complications Benefit 	<ul style="list-style-type: none"> Reimburses the actual amount charged for the confinement in hospital or the treatment due to the covered pregnancy complications. The covered pregnancy complications are only limited to ectopic pregnancy, molar pregnancy, disseminated intravascular coagulopathy, pre-eclampsia, miscarriage, threatened abortion, medically prescribed induced abortion, foetal death, postpartum hemorrhage requiring hysterectomy, eclampsia, amniotic fluid embolism, pulmonary embolism of pregnancy. Waiting period: 300 days 	Full Cover
9. Psychiatric Inpatient Treatment Benefit	Reimburses the actual amount charged for the the Medically Necessary treatment on mental, behavioral, psychiatric or psychological disorder during the confinement in hospital, mental or psychiatric hospital.	HKD40,000/USD5,000 per policy year
E. Emergency Treatment Benefits		
1. Emergency Out-Patient Treatment Benefit	Reimburses the actual amount charged for the treatment received in an out-patient department of a hospital within 24 hours of the accident.	Full Cover
2. Emergency Dental Benefit	Reimburses the actual amount for an emergency dental treatment to healthy natural tooth/teeth received in a dental clinic or hospital including consultation, staunch bleeding, x-ray, tooth extraction and root canal treatment by a registered dentist within 14 days from the accident.	Full Cover
F. Death Benefits		
1. Compassionate Death Benefit*		HKD100,000/USD12,500
2. Accidental Death Benefit*		HKD100,000/USD12,500

The “Full Cover” shown above means the actual amount of eligible medical expenses charged after deducting the Annual Deductible and is subject to the Annual Limit and Lifetime Limit as specified in the Schedule of Benefits, which shall be paid by Sun Life in accordance with the relevant provisions of this plan. Please refer to a sample Policy Document for details.

*Annual Deductible is not applicable to these benefits.

The remarks below supplement the contents of this brochure and aim to provide a better explanation of **SunHealth Medical Essential**.

Remarks:

1. These benefits are subject to an Annual Deductible, an Annual Limit, and a Lifetime Limit. Please refer to the Policy Document and Schedule of Benefits for details.
2. Semi-Private Room means a single or double occupancy room with shared bathroom in a hospital.
3. Asia means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan, and Vietnam.
4. Approval for this benefit is subject to the terms and conditions of the relevant policy provisions and the acceptance of the Letter of Guarantee (LoG) by the designated hospitals. The giving of the LoG or subsequent LoG from Sun Life Hong Kong Limited ("Sun Life") or our designated medical service providers shall not be deemed as admission of our liability to pay and/or reimburse the policy owner under the policy or a waiver of any breach of the terms and conditions of the policy. Please refer to the Policyholder User Guide for pre-approval procedures.
5. The renewal of this policy is guaranteed provided this plan is continually offered by Sun Life.
6. You may need to settle your deductible and the shortfall of your medical bill. Please refer to the Policyholder User Guide for details.
7. The Medical Concierge Service, Second Medical Opinion Service, 24-Hour Service Hotline, and Worldwide Emergency Assistance Benefit are provided by a third-party company, Inter Partner Assistance Hong Kong Limited. These benefits are not guaranteed to be renewable. Please refer to a sample endorsement, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions.
8. Please refer to the Policy Document regarding definitions of designated critical illnesses.
9. Sun Life reserves the right to revise the premium at every policy anniversary. Sun Life will renew SunHealth Medical Essential automatically at each policy anniversary for another policy year based on the new terms and conditions as determined by us, provided that premiums are paid on the premium due date and SunHealth Medical Essential is continually offered by Sun Life.

Key Product Risks:

1. SunHealth Medical Essential is available as basic plan or rider benefit attached to designated basic plan(s). Premium of this basic plan/rider benefit is expected to increase with age and may be reviewed and adjusted from time to time, in order to reflect the experience and change in future expectation. We reserve the right to adjust the premium for any group of insureds with similar risk profiles at every Policy Anniversary/Benefit Anniversary during the premium payment term. Factors include but not limited to the following would be considered and reflected during the review:
 - a. Claim costs incurred under this basic plan/rider benefit and the expected claim costs in the future
 - b. Expenses directly related to and indirect expenses allocated to the policy
2. This basic plan/rider benefit is a yearly renewable plan. We will renew this basic plan/rider benefit automatically at each Policy Anniversary/Benefit Anniversary for another policy year/benefit year provided that premiums are paid on the premium due date and this basic plan/rider benefit is continually offered by Sun Life. If you do not pay a premium on or before the premium due date, a grace period of 31 days from its due date will be allowed for the payment, during which time this basic plan/rider benefit will continue in effect. If a premium has not been paid to us by the date on which the grace period expires, this basic plan/rider benefit will lapse automatically on the due date.
3. Similarly, we may from time to time revise the benefit payable under this basic plan/rider benefit. We will notify you in writing at least 30 days before the Policy Anniversary/Benefit Anniversary specifying, among other things, the revised benefits, the new premium, the revised policy provisions (if any) and their effective date.
4. We have the right to terminate this basic plan/rider benefit upon the earliest of the following:
 - a. premium is still unpaid and the grace period expires;
 - b. the insured passes away;
 - c. the insured attains age 100;
 - d. the insured converts this basic plan/rider benefit to other Sun Life's medical reimbursement plan; or
 - e. the date on which the basic plan, to which it is attached, is terminated (applicable to rider benefit).
 In addition, we have the right to terminate this basic plan/rider benefit if:
 - a. any material fact is incorrectly stated or misrepresented in the application or any statement or declaration made by the policy owner or the insured;
 - b. this basic plan/rider benefit is obtained through any misstatement, misrepresentation or undue influence;
 - c. in case of fraud;
 - d. there is exaggeration in your claim; or
 - e. the policy owner or the insured fails to act in utmost good faith.
5. Any transaction involving conversion between policy currency and other currencies would be exposed to foreign exchange risks such as the fluctuation in exchange rate against policy currency.
6. The cost of living in the future is likely to be higher than it is today due to inflation, so the benefit may be insufficient to meet your needs even if we meet our contractual obligation. You should hence consider the impact of inflation when you plan the benefit.
7. This basic plan/rider benefit is an insurance policy issued by Sun Life and your benefits are subject to the paying ability of Sun Life. In the event that we become insolvent and unable to meet the contractual obligation under the policy, you may lose all or part of your premiums paid and benefits.

Key Exclusions:

We will not pay any claim (other than a claim under Compassionate Death Benefit of this basic plan/rider benefit provision) directly or indirectly caused by or resulting from any of the following:

1. Any sickness or disease with signs or symptoms first occur within 30 days after this basic plan/rider benefit is effective, issued or reinstated, whichever is the latest;
2. Any pre-existing condition which has exhibited signs or symptoms, or for which, the insured has received from a doctor medical treatment or surgery, advice for medical treatment, diagnosis, consultation or prescribed drugs within 5 years period prior to this basic plan/rider benefit is effective, issued or reinstated, whichever is latest;
3. The insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
4. The insured's flying or undertaking any other aerial activity except as a fare-paying passenger on a licensed public or chartered air service;
5. The insured's pregnancy, surrogacy, childbirth, or termination of pregnancy (unless otherwise provided by Pregnancy Complications Benefit under Extended Benefits of this basic plan/rider benefit), birth control, infertility of human assisted reproduction, or sterilisation of either sexes;
6. War (whether declared or undeclared), insurrection, civil war or any warlike operation, riot, terrorist act, nuclear contamination, biological contamination or chemical contamination, whether or not the insured was actively participating in them;
7. Atomic explosion, nuclear fission, radioactive gas, ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or from any nuclear weapons material;
8. The insured's committing or attempting to commit a criminal offence or participating in any brawl;
9. Routine physical examinations, health check-ups or tests, rest cure, sanatorium care, vaccinations, immunizations, injections, preventive medication or genetic testing; or quarantine purposes which is not Medically Necessary; expenses relating to sleep test for sleep apnoea;
10. Any Confinement primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures;
11. Treatment or tests carried out in a relation to the insured's injury or illness which are not consistent with Reasonable and Customary medical Treatment or diagnosis;
12. The insured's taking or absorbing or being under the influence of, accidentally or otherwise, any alcohol, drug, narcotic, medicine, sedative or poison, except as prescribed by a Doctor;
13. Any expense for health or dietary supplements and all specialized Chinese herbs and/or tonic medicine such as but not limited to bird's nest, lingzhi, any kind of ginseng, American ginseng, radix ginseng silvestris, cordiceps sinensis, agaricus blazei murill, sika deer antler, donkey-hide gelatin, hippocampus, antelope horn powder, placenta hominis, musk, and pearl powder, etc.;
14. Any Treatment or investigation related to dental, gum or jaw bone conditions, Treatment of refractive errors, cosmetic surgery or plastic surgery, except and to the extent that any such Treatment is necessary for cure or alleviation of Accidental Injury to the insured and not being replacement of natural teeth or installation, removal or replacement of denture;
15. The insured's participating in any kind of racing on horse or wheel, any form of combat, scuba diving or any professional sports, or where the insured would or could earn any remuneration from engaging in such sport or race;
16. Mental disorder, psychological, or psychiatric conditions, behavioural problems or personality disorder of the insured unless such occurrence is covered by Psychiatric Inpatient Treatment Benefit under Extended Benefits of the basic plan/rider benefit;
17. Congenital abnormalities arising out of the same or resulting therefrom, including but not limited to epilepsy, strabismus and hydrocephalus;
18. Any Treatment, investigations or Confinement which is not Medically Necessary; or where the insured has applied for home leave or otherwise left the Hospital (whether for any time or for all the remaining Confinement period) during a Confinement period, we will not cover the days in which he or she took the relevant leave;
19. Charges for non-medical services such as guest meals, internet access, telephone, television, radio, photocopy, medical report charges, taxes and the like;
20. Experimental and/or unconventional medical technology/procedure/therapy performed on the insured; or novel drugs/medicines/stem cell therapy not yet approved by the government, relevant authorities and recognised medical association in the locality;
21. Treatment of obesity (including morbid obesity), weight control programmes or bariatric surgery (except when bariatric surgery is necessary as confirmed by a Specialist after failure of conventional treatments and approved by us in advance);
22. Venereal diseases and sexually transmitted diseases;
23. Treatment for learning difficulties in child(ren), such as dyslexia or behavioural problems, attention deficit, hyperactivity disorder, or development problems such as shortness of stature;
24. Treatment or surgery for tonsils, adenoids, hernia or a disease peculiar to the female reproductive organs, unless the insured has been continuously covered under this basic plan/rider benefit for a period of 120 days immediately preceding the manifestation of signs and symptoms of such disease;
25. Any activity or disease which falls under the exclusion(s) as shown on the Endorsement (if any) of this basic plan/rider benefit.

Important Notes:

Effective from January 1, 2018, all policy owners are required to pay a levy on their insurance premium for all new and inforce policies collected by the Insurance Authority through insurance company. The applicable levy rate will be determined by reference to the policy date or policy anniversary date. For levy details, please visit our website at www.sunlife.com.hk/levy_eng or Insurance Authority's website at www.ia.org.hk.

This brochure is for reference only. Please refer to a sample Policy Document for details including definitions of capitalized terms, full terms and conditions of coverage, and exclusions.

Cancellation Right:

By giving us a written request, your policy will then be cancelled and any premium and levy paid will be refunded, provided that: (1) your written request for cancellation must be signed by you and received directly by our office (G/F, Cheung Kei Center Tower B, No. 18 Hung Luen Road, Hunghom, Kowloon) or through email (hk_csd@sunlife.com) within 21 calendar days after the delivery of the policy or issue of a notice informing you/your representative about the availability of the policy and the expiry date of the cooling-off period, whichever is the earlier; and (2) no refund can be made if any payment from the Company under the policy has been made prior to your request for cancellation.

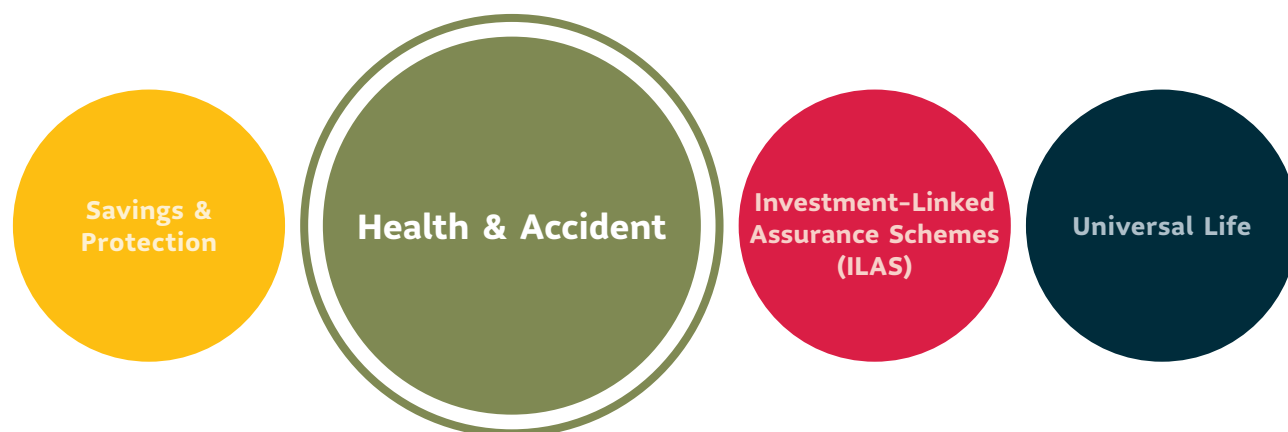
Welcome to the World of Sun Life Hong Kong

Sun Life Hong Kong is a wholly owned subsidiary of Sun Life Assurance Company of Canada. Since February 22, 1892, Sun Life Hong Kong has been here to helping Hong Kong shine brighter over 125 years by providing excellent products and services.

Sun Life Hong Kong is a leading international financial services organization providing a diverse range of products and services to individuals and corporate clients through our professional and experienced distributors. We provide total solutions to address your life and health protection, wealth management, and retirement planning needs. Besides offering a wide range of products, we are also an experienced group benefit and third party administrator in the pension administration business.

We truly understand the needs of your various life stages, and offer a wide range of products including Savings & Protection, Health & Accident, Universal Life, and Investment-Linked Assurance Schemes. **SunHealth Medical Essential** is part of Sun Life's Health & Accident series, providing financial support when you need it.

Sun Life Product Portfolio



What's next?

You can find out more:

- ▶ Website: sunlife.com.hk
- ▶ Client Service Hotline: 2103 8928
- ▶ Please contact your Advisor

This brochure is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any products of Sun Life Hong Kong Limited outside Hong Kong. Please refer to a sample Policy Document, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions. If there is any conflict between the Policy Document and this brochure, the Policy Document shall prevail.

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SunHealth Medical Essential - Premium Table (HKD)

永明精心醫療保 - 保費表(港元)



Annual Premium Table for Basic Plan/Rider Benefit 基本計劃/附加保障之每年保費表

Age 年齡	Annual Deductible 每年墊底費			
	0	20,000	50,000	80,000
0	9,752	4,435	3,943	3,728
1	9,367	4,354	3,920	3,705
2	8,982	4,275	3,897	3,683
3	8,596	4,194	3,873	3,662
4	8,211	4,113	3,850	3,640
5	7,826	4,032	3,827	3,618
6	7,760	3,971	3,778	3,570
7	7,694	3,910	3,729	3,522
8	7,628	3,849	3,678	3,474
9	7,563	3,788	3,629	3,426
10	7,497	3,728	3,579	3,378
11	7,432	3,667	3,530	3,330
12	7,366	3,606	3,480	3,282
13	7,301	3,545	3,430	3,234
14	7,235	3,484	3,381	3,186
15	7,169	3,423	3,331	3,138
16	7,391	3,502	3,376	3,187
17	7,613	3,581	3,421	3,235
18	7,834	3,659	3,466	3,284
19	8,056	3,739	3,511	3,333
20	8,277	3,818	3,556	3,381
21	8,500	3,897	3,602	3,429
22	8,721	3,975	3,647	3,479
23	8,943	4,054	3,692	3,527
24	9,164	4,134	3,737	3,575
25	9,386	4,213	3,782	3,625
26	9,713	4,425	3,960	3,785
27	10,039	4,636	4,137	3,947
28	10,366	4,848	4,314	4,108
29	10,692	5,060	4,491	4,269
30	11,020	5,272	4,668	4,431
31	11,346	5,483	4,846	4,592
32	11,673	5,695	5,023	4,753
33	11,999	5,907	5,201	4,915
34	12,326	6,119	5,378	5,076
35	12,653	6,330	5,555	5,237
36	13,021	6,453	5,691	5,346
37	13,391	6,575	5,826	5,453
38	13,760	6,697	5,963	5,561
39	14,129	6,820	6,098	5,669
40	14,498	6,942	6,235	5,776
41	14,868	7,063	6,370	5,884
42	15,237	7,186	6,506	5,992
43	15,606	7,308	6,642	6,101
44	15,975	7,430	6,778	6,208
45	16,344	7,553	6,914	6,316
46	17,227	7,989	7,280	6,739
47	18,111	8,426	7,646	7,162
48	18,995	8,863	8,013	7,585
49	19,878	9,300	8,378	8,008

Age 年齡	Annual Deductible 每年墊底費			
	0	20,000	50,000	80,000
50	20,762	9,737	8,744	8,432
51	21,645	10,173	9,111	8,855
52	22,528	10,610	9,476	9,278
53	23,411	11,047	9,843	9,701
54	24,295	11,484	10,209	10,124
55	25,178	11,921	10,575	10,547
56	27,188	12,838	11,419	11,216
57	29,196	13,757	12,263	11,886
58	31,205	14,675	13,107	12,556
59	33,215	15,594	13,951	13,225
60	35,223	16,511	14,796	13,895
61	37,233	17,430	15,640	14,565
62	39,242	18,348	16,484	15,233
63	41,251	19,266	17,328	15,903
64	43,260	20,184	18,172	16,573
65	45,270	21,103	19,017	17,242
66	47,506	22,483	19,956	18,095
67	49,831	23,862	20,954	19,002
68	52,241	25,243	21,982	19,934
69	54,734	26,623	23,003	20,860
70	57,310	28,839	25,277	23,120
71	59,971	30,149	26,424	24,174
72	62,724	31,518	27,618	25,276
73	65,564	32,957	28,860	26,421
74	68,492	34,436	30,165	27,619
75	71,500	35,956	31,518	28,847
76	74,595	37,524	32,893	30,129
77	77,790	39,166	34,308	31,427
78	81,074	40,800	35,797	32,793
79	84,447	42,368	37,268	34,139
80	87,894	43,918	38,633	35,541
81	91,431	45,493	40,040	37,043
82	95,060	47,012	41,411	38,234
83	98,780	48,852	42,791	39,434
84	102,591	50,737	44,172	40,634
85	106,494	52,667	45,552	41,824
86	110,486	54,642	46,821	42,930
87	114,567	56,660	48,082	44,033
88	118,736	58,721	49,332	45,128
89	123,022	60,841	50,678	46,230
90	127,703	63,156	52,652	48,040
91	132,308	65,434	54,600	49,818
92	136,817	67,663	56,523	51,578
93	141,206	69,322	58,401	53,297
94	145,455	71,454	60,223	54,966
95	149,553	73,509	61,983	56,580
96	153,461	75,476	63,669	58,125
97	157,167	77,345	65,274	59,598
98	160,652	79,106	66,789	60,987
99	163,896	80,748	68,205	62,287

Remarks 備註：

- Premiums are not guaranteed and may be revised to reflect actual experience (e.g. claim experience, medical inflation, and benefit changes) over time.
- The above annual premium table is for reference only and is subject to change by Sun Life Hong Kong Limited from time to time without notice.
- 保費並非保證不變及有可能因反映實際經驗(例如：賠償經驗、醫療費用上漲及保障改變)而不時作出調整。
- 以上之每年保費表只供參考，並由香港永明金融有限公司不時作出變動而不另作通知。

SunHealth Medical Essential - Premium Table (USD)

永明精心醫療保 - 保費表(美元)

Annual Premium Table for Basic Plan/Rider Benefit 基本計劃/附加保障之每年保費表

Age 年齡	Annual Deductible 每年墊底費				Age 年齡	Annual Deductible 每年墊底費			
	0	2,500	6,250	10,000		0	2,500	6,250	10,000
0	1,219	554	494	466	50	2,596	1,218	1,093	1,054
1	1,172	545	490	464	51	2,706	1,273	1,139	1,108
2	1,124	534	487	461	52	2,816	1,327	1,185	1,160
3	1,075	525	485	458	53	2,926	1,382	1,231	1,213
4	1,027	515	482	456	54	3,038	1,436	1,277	1,266
5	979	504	479	453	55	3,148	1,491	1,322	1,319
6	970	497	473	446	56	3,399	1,605	1,428	1,403
7	962	489	466	441	57	3,650	1,720	1,533	1,486
8	954	482	460	435	58	3,901	1,834	1,639	1,570
9	946	474	454	428	59	4,153	1,950	1,744	1,654
10	938	466	448	423	60	4,404	2,064	1,850	1,738
11	929	459	442	417	61	4,655	2,179	1,955	1,821
12	921	452	436	411	62	4,906	2,294	2,061	1,905
13	914	443	429	404	63	5,157	2,409	2,166	1,989
14	905	436	423	399	64	5,408	2,523	2,272	2,072
15	897	428	417	393	65	5,660	2,639	2,377	2,156
16	924	438	422	399	66	5,939	2,811	2,495	2,263
17	952	448	428	405	67	6,230	2,983	2,620	2,376
18	980	458	434	411	68	6,531	3,156	2,748	2,493
19	1,007	468	439	417	69	6,842	3,329	2,876	2,608
20	1,035	478	445	423	70	7,164	3,606	3,161	2,891
21	1,063	487	450	429	71	7,497	3,770	3,303	3,022
22	1,091	498	457	436	72	7,841	3,941	3,452	3,159
23	1,118	507	462	441	73	8,196	4,120	3,608	3,303
24	1,146	518	467	447	74	8,562	4,305	3,772	3,452
25	1,174	527	474	454	75	8,938	4,495	3,941	3,607
26	1,215	553	496	474	76	9,325	4,691	4,112	3,766
27	1,256	580	518	494	77	9,724	4,896	4,289	3,929
28	1,296	607	540	513	78	10,135	5,101	4,475	4,099
29	1,337	633	562	534	79	10,557	5,296	4,659	4,268
30	1,378	659	584	554	80	10,987	5,490	4,830	4,444
31	1,419	686	606	574	81	11,429	5,687	5,005	4,631
32	1,460	712	628	594	82	11,883	5,877	5,177	4,780
33	1,500	739	651	615	83	12,348	6,107	5,350	4,930
34	1,541	765	673	635	84	12,825	6,343	5,522	5,080
35	1,582	792	695	655	85	13,312	6,584	5,694	5,228
36	1,629	807	712	669	86	13,812	6,830	5,853	5,367
37	1,675	822	729	683	87	14,321	7,083	6,010	5,504
38	1,721	838	746	695	88	14,843	7,341	6,167	5,642
39	1,766	853	762	709	89	15,378	7,605	6,336	5,779
40	1,812	868	780	722	90	15,963	7,895	6,582	6,005
41	1,859	883	797	736	91	16,539	8,180	6,825	6,228
42	1,905	899	814	750	92	17,102	8,459	7,065	6,448
43	1,951	914	831	763	93	17,652	8,666	7,301	6,662
44	1,997	929	847	776	94	18,183	8,932	7,529	6,871
45	2,043	945	865	790	95	18,694	9,190	7,748	7,073
46	2,154	1,000	910	843	96	19,184	9,435	7,959	7,266
47	2,265	1,054	957	896	97	19,647	9,668	8,160	7,450
48	2,375	1,109	1,002	948	98	20,082	9,889	8,350	7,624
49	2,485	1,163	1,048	1,002	99	20,488	10,094	8,526	7,787

Remarks 備註：

- Premiums are not guaranteed and may be revised to reflect actual experience (e.g. claim experience, medical inflation, and benefit changes) over time.
- The above annual premium table is for reference only and is subject to change by Sun Life Hong Kong Limited from time to time without notice.
- 保費並非保證不變及有可能因反映實際經驗(例如：賠償經驗、醫療費用上漲及保障改變)而不時作出調整。
- 以上之每年保費表只供參考，並由香港永明金融有限公司不時作出變動而不另作通知。

Supplementary Information to Illustrate Premium Adjustment

保費調整之附加資料

Note: This supplementary information explains the non-guaranteed premiums of **SunHealth Medical Essential**.

註：此附加資料旨在解釋有關**永明精心醫療保**之非保證保費。

As a common market practice, Sun Life Hong Kong Limited will review our medical plans regularly to ensure that our clients will have access to the medical services they need. In view of the continue rising in demand of medical services, increased in average medical claims amount as well as plan benefit enhancement, there may be premium adjustments to **SunHealth Medical Essential**.

與市場上一般做法相同，香港永明金融有限公司定期檢視醫療計劃，以確保我們的客戶可享用所需的醫療服務。面對醫療服務的需求增加、平均醫療索償金額上漲及計劃保障之提升，**永明精心醫療保**之保費日後或會作出調整。

An illustrative example 說明例子

Insured 受保人	35-year-old male 35歲男性
Plan Name 計劃名稱	SunHealth Medical Essential, Annual Deductible: HKD0 永明精心醫療保，每年墊底費：港元0
Plan Type 計劃類別	Basic Plan 基本計劃

Age of insured 受保人年齡	Current annual premiums (HKD) 現時每年保費 (港元)	Illustrative annual premiums following premium adjustments 保費調整後之預計每年保費	
		Assume premium increases 5% each year 假設每年保費向上調整 5%	Assume premium increases 10% each year 假設每年保費向上調整 10%
35	12,653	12,653	12,653
36	13,021	13,672	14,323
37	13,391	14,764	16,203
38	13,760	15,929	18,315
39	14,129	17,174	20,686
40	14,498	18,504	23,349

Remarks:

- Figures in the above example are hypothetical and for illustrative purpose only.
- Premiums are not guaranteed and may be revised to reflect actual experience (e.g. claim experience, medical inflation, and benefit changes) over time. The illustrative annual premium increases of 5% and 10% are for your reference only and not necessarily prediction of future annual premium increases.
- The above annual premium table is for reference only and is subject to change by Sun Life Hong Kong Limited from time to time without notice.

備註：

- 上述例子之數字純屬假設及僅供說明之用。
- 保費並非保證不變及有可能因反映實際經驗(例如：賠償經驗、醫療費用上漲及保障改變)而不時作出調整。保費調整說明向上調整5%及10%僅供參考，並不等於每年保費向上調整之預期。
- 以上之每年保費表只供參考，並由香港永明金融有限公司不時作出變動而不另作通知。

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永明金融集團成員之一 總公司設於加拿大多倫多
2021年4月編印 由香港永明金融有限公司刊發