



# SunHealth Medical Premier

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



Wouldn't it be great if

## you could get superior lifetime medical protection

As your family has dreams and aspirations that depend on your continued health, you deserve extensive protection with easy access to state-of-the-art medical treatment when you need it, anywhere in the world.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. With **SunHealth Medical Premier**, you can secure timely treatment in comfort and luxury, with a plan that takes care of you so you can support your family for a worry-free life.

## How can SunHealth Medical Premier help you?

**SunHealth Medical Premier** is a richly featured medical plan offering you full reimbursement for major medical expenses, including hospitalization and surgical expenses<sup>1</sup> in a hospital Standard Private Room<sup>2</sup> for peaceful recuperation. With medical assistance that spans the globe through our extensive high-quality medical network, you can rest assured knowing your comprehensive medical protection travels with you, wherever you go.

This plan is easy to apply for, making it convenient for you to protect yourself for a peace of mind. 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 coverage<sup>1</sup> up to HKD20 million per year with no limit on confinement hours
-  Guaranteed renewal to age 100<sup>5</sup> and easy application process
-  Cashless arrangement<sup>6</sup> during hospitalization to focus on getting your health back
-  Global network of hospitals and clinics with the Value-Added Services<sup>8</sup> 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 HKD20 million per year with no limit on confinement hours

**SunHealth Medical Premier** provides you a wide range of medical coverage, including full reimbursement on hospitalization and surgical expenses<sup>1</sup> in a Standard Private Room up to HKD20 million/USD2.5 million per year. Moreover, without the limit on confinement hours, you can opt for the treatment; no matter it is performed in hospital or clinic, which suits you best.

There are 3 geographical coverage options namely Worldwide, Worldwide excluding the US<sup>3</sup> and Asia<sup>4</sup>, with varying Annual Limit and Lifetime Limit to best fit your lifestyle. 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 Premier** is easy and convenient, with just a few underwriting questions to answer. With guaranteed renewal to age 100<sup>5</sup>, you can enjoy peace of mind regardless of any change in your health condition as long as this plan remains available. The renewal premium will be based on the prevailing premium rates at the time of renewal.



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

Worried about paying your medical bills during hospitalization? Once the cashless arrangement<sup>6</sup> is approved prior to the hospital admission, you can simply present your SunHealth Premier Medical Card upon hospital admission, then all eligible medical expenses incurred during your hospital stay will be settled on your behalf<sup>7</sup>, allowing you to free from any claim procedures after discharge, so you can focus on recovery.



Get pre-approval of cashless arrangement



Present SunHealth Premier Medical Card upon hospital admission



Discharge from hospital without paying medical bills<sup>7</sup>

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

Want the option of seeking medical treatment outside your home country? **SunHealth Medical Premier** provides global access to the quality care that you need. To enhance your medical protection, we provide the following Value-Added Services<sup>8</sup> as extra safeguards.

#### Medical Concierge Service

Assist you to choose the most suitable doctor and treatment regimen within our extensive global network of high-quality specialists by:

- Scheduling medical appointment
- Arranging for referrals
- Making reservation with hospitals or clinics

#### 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 below<sup>9</sup> 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"> <li>• Cancer</li> <li>• Heart-related diseases:               <ul style="list-style-type: none"> <li>○ Cardiomyopathy</li> <li>○ Dissecting Aortic Aneurysm</li> <li>○ Eisenmenger's Syndrome</li> <li>○ Heart Attack</li> <li>○ Infective Endocarditis</li> <li>○ Primary Pulmonary Arterial Hypertension</li> <li>○ Replacement of Heart Valve</li> <li>○ Surgery for Disease of the Aorta</li> <li>○ Surgery to Coronary Arteries</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Stroke</li> <li>• Kidney Failure</li> <li>• Diabetes Complications</li> <li>• Major Organ Transplant</li> </ul>

### 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 | **SunHealth Medical Premier** – Worldwide excluding the US  
Age: 35 | Annual Deductible: HKD20,000

3<sup>rd</sup> Policy Year

Ms. A has to remove the fibroadenoma.  
She receives medical treatment<sup>#</sup>, including

- Pre-surgical visits cost HKD2,000
- Diagnostic scanning cost HKD4,000 (USG breast)
- Hospitalization & surgery costs HKD60,000
- Post-surgical follow-up visits cost HKD2,000

**Annual Deductible HKD20,000 is applicable.**

**HKD68,000 - HKD20,000 = HKD48,000 will be reimbursed.**

Total medical treatment cost:  
**HKD68,000**

In the same policy year, Ms. A is diagnosed with gastritis.  
She receives medical treatment<sup>#</sup>, including

- Pre-surgical visits cost HKD1,000
- Diagnostic scanning cost HKD8,000 (USG whole abdomen)
- Hospitalization & surgery costs HKD40,000
- Post-surgical follow-up visits cost HKD2,000

**Remaining Annual Deductible for this policy year is HKD0.**

**Full reimbursement HKD51,000 without any deductible.**

Total medical treatment cost:  
**HKD51,000**

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 | **SunHealth Medical Premier** – Worldwide excluding the US  
Age: 38 | Annual Deductible: HKD20,000

3<sup>rd</sup> Policy Year

Ms. B is diagnosed with lung cancer<sup>^</sup>.  
She receives medical treatment<sup>#</sup>, 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:

<sup>^</sup> Complied with the definition of critical illness

<sup>#</sup> 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 Premier		
	Worldwide	Worldwide excluding the US <sup>3</sup>	Asia <sup>4</sup>
Lifetime Limit	HKD60,000,000/USD7,500,000	HKD45,000,000/USD5,625,000	HKD30,000,000/USD3,750,000
Annual Limit	HKD20,000,000/USD2,500,000	HKD15,000,000/USD1,875,000	HKD10,000,000/USD1,250,000
Issue Age	15 days-age 70		
Benefit Term	Guaranteed renewable up to age 100 <sup>5</sup> (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	Standard Private Room		
Premium Payment Term	To age 100		
Currency	HKD/USD		
Geographical Cover	Worldwide	Worldwide excluding the United States of America	Asia including Australia & New Zealand
Annual Deductible	4 Annual Deductible options: <ul style="list-style-type: none"> <li>• HKD0/USD0</li> <li>• HKD20,000/USD2,500</li> <li>• HKD50,000/USD6,250</li> <li>• HKD80,000/USD10,000</li> </ul>		
Premium Structure <sup>10</sup>	Premium amount is determined based on geographical coverage, 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.

Plan Level	Maximum Limit		
	Worldwide	Worldwide excluding the US	Asia
Lifetime Limit	HKD60,000,000/ USD7,500,000	HKD45,000,000/ USD5,625,000	HKD30,000,000/ USD3,750,000
Annual Limit	HKD20,000,000/ USD2,500,000	HKD15,000,000/ USD1,875,000	HKD10,000,000/ USD1,250,000
Room Type	Standard Private Room		

Benefit	How it works	Maximum Limit		
		Worldwide	Worldwide excluding the US	Asia
<b>A. Confinement Benefits</b>				
<b>1. Daily Hospital Room and Board Benefit</b>	Reimburses the actual room and board charges of a Standard Private Room for confinement.	Full Cover		
<b>2. Intensive Care Benefit</b> 	Reimburses the actual amount charged for the confinement in intensive care unit.	Full Cover		
<b>3. Daily Doctor's Visit Benefit</b>	Reimburses the actual amount charged by the attending doctor.	Full Cover		
<b>4. Inpatient Specialist's Fees Benefit</b> 	Reimburses the actual amount charged by a specialist during confinement.	Full Cover		
<b>5. Miscellaneous Expenses Benefit</b>	Reimburses the actual amount charged for the services that are customarily prescribed in the hospital or clinic in respect of the disability.	Full Cover		
<b>6. Private Nurse's Fees Benefit</b> 	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)		
<b>7. Extra Bed for Family Members Benefit</b>	Reimburses the actual amount charged for an extra bed for the insured's family member at the time of confinement.	Full Cover		
<b>8. Daily Hospital Cash Benefit*</b>	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.	HKD2,000/USD250 per day (up to 90 days per policy year)		

Benefit	How it works	Maximum Limit		
		Worldwide	Worldwide excluding the US	Asia
<b>B. Surgical Benefits</b>				
<b>1. Surgical Fees Benefit</b>	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		
<b>2. Clinical Surgery Benefit</b>	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		
<b>3. Medical Appliances Benefit</b>	<ul style="list-style-type: none"> <li>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</li> <li>Non specified items</li> </ul>	Full Cover HKD100,000/USD12,500 per lifetime		
<b>C. Pre- and Post-hospitalization Benefits</b>				
<b>1. Pre-admission/Clinical Surgery Out-Patient Consultation Benefit</b>	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		
<b>2. Post-hospitalization/Clinical Surgery Out-Patient Consultation Benefit</b>	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		
<b>3. Post-hospitalization Home Nursing Expenses Benefit</b> 	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 120 days per policy year)	Full Cover (up to 60 days per policy year)	Full Cover (up to 30 days per policy year)
<b>4. Rehabilitation Benefit</b> 	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		
<b>5. Palliative Care Benefit</b> 	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		
<b>6. Post-hospitalization Auxiliary Treatment Benefit</b>	Treatment within 90 days immediately after confinement or the relevant surgeries <ul style="list-style-type: none"> <li>Registered Chiropractor/Physiotherapist/ Occupational Therapist/Speech Therapist. </li> <li>Registered Chinese Medical Practitioner.</li> </ul>	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		
		Worldwide	Worldwide excluding the US	Asia
<b>D. Extended Benefits</b>				
<b>1. Cover You More Benefit</b>	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: <ul style="list-style-type: none"> <li>• Cancer</li> <li>• Cardiomyopathy</li> <li>• Dissecting Aortic Aneurysm</li> <li>• Eisenmenger's Syndrome</li> <li>• Heart Attack</li> <li>• Infective Endocarditis</li> <li>• Primary Pulmonary Arterial Hypertension</li> <li>• Replacement of Heart Valve</li> <li>• Surgery for Disease of the Aorta</li> <li>• Surgery to Coronary Arteries</li> <li>• Stroke</li> <li>• Kidney Failure</li> <li>• Diabetes Complications</li> <li>• Major Organ Transplant</li> </ul>		Not Applicable	
<b>2. CompanionCare Benefit*</b>	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 critical illness.		HKD5,000/USD625 per lifetime	
<b>3. Cancer Treatment Benefit</b> 	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	
<b>4. Kidney Dialysis Treatment Benefit</b> 	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	
<b>5. Advanced Diagnostic Imaging Benefit</b> 	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	
<b>6. HIV/AIDS Treatment Benefit</b>	<ul style="list-style-type: none"> <li>• Reimburses the actual amount charged for any Medically Necessary HIV/AIDS treatment</li> <li>• Waiting period: 5 years</li> </ul>		HKD800,000/USD100,000 per lifetime	
<b>7. Surgery on Organ Transplantation Benefit</b>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• Reimburses the actual amount charged for the surgery to remove the above organs or bone marrow from the donor.</li> </ul>		Full Cover  HKD500,000/USD62,500 per insured's lifetime	

Benefit	How it works	Maximum Limit		
		Worldwide	Worldwide excluding the US	Asia
<b>8. Pregnancy Complications Benefit</b> 	<ul style="list-style-type: none"> <li>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.</li> <li>Waiting period: 300 days</li> </ul>	Full Cover		
<b>9. Psychiatric Inpatient Treatment Benefit</b>	Reimburses the actual amount charged for 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		
<b>E. Emergency Treatment Benefits</b>				
<b>1. Emergency Out-Patient Treatment Benefit</b>	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		
<b>2. Emergency Dental Benefit</b>	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		
<b>F. Death Benefits</b>				
<b>1. Compassionate Death Benefit*</b>		HKD100,000/USD12,500		
<b>2. Accidental Death Benefit*</b>		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 Premier**.

**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. Standard Private Room means a standard single occupancy room with a private bathroom in a hospital other than a suite/VIP/deluxe room of a hospital or a similarly classed room.
3. Worldwide excluding the US means anywhere in the world excluding the United States of America.
4. 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.
5. The renewal of this policy is guaranteed provided this plan is continually offered by Sun Life Hong Kong Limited ("Sun Life").
6. 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 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.
7. You may need to settle your deductible and the shortfall of your medical bill. Please refer to the Policyholder User Guide for details.
8. 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.
9. Please refer to the Policy Document regarding definitions of designated critical illnesses.
10. Sun Life reserves the right to revise the premium at every policy anniversary. Sun Life will renew SunHealth Medical Premier 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 Premier is continually offered by Sun Life.

**Key Product Risks:**

1. SunHealth Medical Premier 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](http://www.sunlife.com.hk/levy_eng) or Insurance Authority's website at [www.ia.org.hk](http://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](mailto: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.

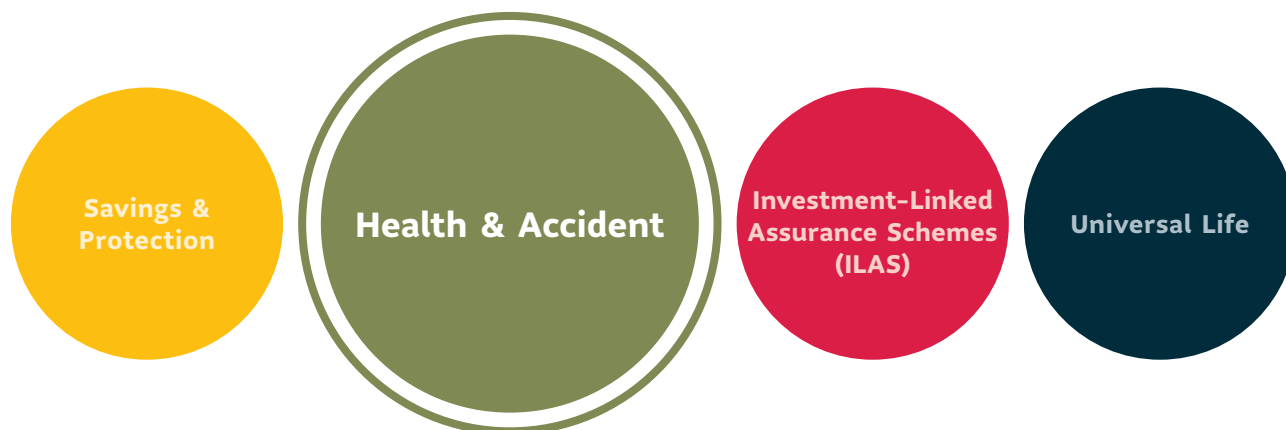
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- ▶ Please contact your Advisor

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**Sun Life Hong Kong Limited**

(Incorporated in Bermuda with limited liability)

**Client Service Centre**

G/F, Cheung Kei Center Tower B,  
No. 18 Hung Luen Road, Hunghom, Kowloon

**Client Service Hotline:** 2103 8928

**Fax:** 2103 8938

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# SunHealth Medical Premier - Premium Table (HKD)

## 永明滿心醫療保 - 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	Worldwide 環球				Worldwide excluding the US 環球不包括美國				Asia 亞洲			
	Annual Deductible 每年墊底費											
	0	20,000	50,000	80,000	0	20,000	50,000	80,000	0	20,000	50,000	80,000
0	19,241	10,566	9,057	7,989	12,420	6,272	5,732	5,410	9,974	5,831	5,340	4,958
1	18,837	10,204	8,887	7,845	12,359	6,261	5,724	5,384	9,955	5,695	5,219	4,848
2	18,433	9,842	8,718	7,699	12,296	6,250	5,715	5,359	9,937	5,559	5,097	4,738
3	18,029	9,479	8,548	7,553	12,234	6,238	5,707	5,333	9,919	5,423	4,976	4,627
4	17,624	9,117	8,379	7,407	12,171	6,227	5,699	5,308	9,900	5,287	4,854	4,517
5	17,220	8,755	8,210	7,261	12,109	6,215	5,691	5,283	9,883	5,151	4,733	4,407
6	17,285	8,775	8,093	7,156	11,949	6,149	5,656	5,271	9,790	5,142	4,703	4,375
7	17,349	8,795	7,977	7,050	11,788	6,083	5,622	5,259	9,699	5,132	4,674	4,345
8	17,413	8,815	7,860	6,944	11,629	6,017	5,587	5,248	9,606	5,124	4,643	4,314
9	17,477	8,835	7,745	6,838	11,469	5,950	5,553	5,236	9,514	5,115	4,614	4,284
10	17,542	8,855	7,628	6,732	11,310	5,884	5,519	5,225	9,422	5,105	4,583	4,253
11	17,606	8,875	7,512	6,626	11,150	5,818	5,484	5,213	9,330	5,096	4,554	4,222
12	17,670	8,895	7,395	6,521	10,990	5,752	5,450	5,202	9,238	5,087	4,523	4,192
13	17,735	8,915	7,280	6,414	10,831	5,686	5,415	5,190	9,146	5,078	4,494	4,160
14	17,800	8,934	7,163	6,308	10,671	5,620	5,380	5,179	9,054	5,068	4,464	4,130
15	17,864	8,954	7,047	6,202	10,512	5,553	5,346	5,167	8,962	5,060	4,434	4,099
16	18,107	9,105	7,232	6,364	10,766	5,671	5,437	5,254	9,175	5,139	4,557	4,213
17	18,350	9,255	7,417	6,526	11,020	5,789	5,528	5,342	9,388	5,217	4,680	4,326
18	18,593	9,405	7,603	6,687	11,274	5,905	5,620	5,430	9,602	5,296	4,803	4,439
19	18,836	9,556	7,788	6,849	11,528	6,023	5,712	5,517	9,815	5,375	4,926	4,553
20	19,080	9,706	7,974	7,011	11,783	6,139	5,803	5,605	10,029	5,454	5,048	4,666
21	19,322	9,856	8,159	7,173	12,037	6,257	5,895	5,692	10,242	5,532	5,171	4,780
22	19,566	10,007	8,344	7,334	12,291	6,374	5,986	5,779	10,456	5,612	5,294	4,893
23	19,809	10,157	8,529	7,496	12,545	6,491	6,077	5,866	10,669	5,691	5,417	5,006
24	20,052	10,307	8,715	7,658	12,801	6,608	6,169	5,955	10,882	5,770	5,540	5,120
25	20,295	10,457	8,901	7,819	13,055	6,725	6,260	6,042	11,095	5,849	5,663	5,233
26	21,088	10,862	9,235	8,107	13,579	6,950	6,443	6,187	11,538	6,075	5,831	5,387
27	21,882	11,269	9,570	8,395	14,103	7,176	6,627	6,330	11,981	6,302	6,000	5,540
28	22,676	11,674	9,905	8,681	14,627	7,400	6,810	6,475	12,423	6,530	6,169	5,693
29	23,469	12,079	10,240	8,969	15,150	7,626	6,994	6,619	12,865	6,757	6,337	5,846
30	24,262	12,485	10,574	9,256	15,674	7,851	7,177	6,764	13,307	6,984	6,506	6,000
31	25,056	12,890	10,908	9,543	16,199	8,077	7,361	6,909	13,749	7,210	6,674	6,153
32	25,849	13,296	11,243	9,831	16,723	8,301	7,544	7,053	14,192	7,438	6,843	6,306
33	26,643	13,701	11,578	10,118	17,247	8,527	7,727	7,198	14,634	7,665	7,012	6,460
34	27,437	14,107	11,912	10,406	17,771	8,752	7,911	7,343	15,076	7,892	7,180	6,613
35	28,229	14,512	12,247	10,692	18,295	8,976	8,094	7,487	15,518	8,119	7,349	6,766
36	29,006	14,937	12,590	10,980	18,808	9,214	8,325	7,688	15,946	8,319	7,519	6,942
37	29,783	15,363	12,932	11,267	19,321	9,450	8,555	7,889	16,375	8,519	7,689	7,117
38	30,560	15,788	13,274	11,553	19,833	9,687	8,786	8,090	16,803	8,718	7,860	7,292
39	31,337	16,213	13,616	11,841	20,347	9,925	9,017	8,291	17,232	8,919	8,030	7,468
40	32,113	16,638	13,959	12,128	20,859	10,161	9,248	8,492	17,659	9,118	8,201	7,643
41	32,890	17,064	14,301	12,414	21,372	10,398	9,479	8,693	18,087	9,318	8,371	7,817
42	33,667	17,489	14,643	12,702	21,885	10,634	9,710	8,895	18,516	9,518	8,542	7,993
43	34,444	17,913	14,986	12,989	22,398	10,872	9,941	9,096	18,944	9,718	8,712	8,168
44	35,220	18,338	15,328	13,275	22,911	11,108	10,171	9,297	19,373	9,917	8,882	8,343
45	35,997	18,764	15,670	13,563	23,423	11,345	10,402	9,498	19,800	10,118	9,052	8,519
46	38,327	19,895	16,597	14,354	24,957	12,094	11,006	10,032	21,082	10,763	9,608	8,986
47	40,656	21,027	17,523	15,143	26,490	12,844	11,610	10,565	22,364	11,408	10,162	9,453
48	42,986	22,159	18,451	15,934	28,025	13,592	12,213	11,099	23,647	12,053	10,716	9,920
49	45,315	23,291	19,378	16,724	29,559	14,342	12,816	11,632	24,929	12,698	11,271	10,388

**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 Premier - Premium Table (HKD)

## 永明滿心醫療保 - 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	Worldwide 環球				Worldwide excluding the US 環球不包括美國				Asia 亞洲			
	Annual Deductible 每年墊底費											
	0	20,000	50,000	80,000	0	20,000	50,000	80,000	0	20,000	50,000	80,000
50	47,645	24,423	20,304	17,515	31,092	15,091	13,420	12,165	26,211	13,343	11,825	10,856
51	49,974	25,555	21,231	18,306	32,626	15,840	14,023	12,699	27,493	13,988	12,380	11,323
52	52,304	26,686	22,157	19,095	34,160	16,590	14,627	13,232	28,775	14,633	12,934	11,790
53	54,633	27,818	23,084	19,886	35,693	17,339	15,230	13,767	30,057	15,279	13,488	12,258
54	56,963	28,950	24,010	20,677	37,227	18,088	15,833	14,300	31,339	15,923	14,044	12,725
55	59,291	30,081	24,938	21,467	38,761	18,837	16,437	14,833	32,621	16,569	14,598	13,192
56	64,280	32,451	26,912	23,163	41,792	20,098	17,556	15,839	34,892	17,720	15,604	14,207
57	69,270	34,821	28,886	24,859	44,825	21,359	18,676	16,845	37,162	18,871	16,610	15,221
58	74,258	37,191	30,858	26,553	47,856	22,619	19,796	17,851	39,432	20,021	17,616	16,235
59	79,247	39,561	32,832	28,249	50,887	23,880	20,916	18,857	41,702	21,172	18,621	17,249
60	84,235	41,931	34,806	29,945	53,920	25,141	22,035	19,863	43,972	22,323	19,627	18,264
61	89,225	44,301	36,780	31,641	56,951	26,402	23,155	20,869	46,242	23,474	20,633	19,277
62	94,213	46,671	38,754	33,336	59,983	27,662	24,275	21,875	48,512	24,626	21,638	20,291
63	99,202	49,041	40,728	35,031	63,015	28,923	25,394	22,881	50,782	25,776	22,644	21,306
64	104,190	51,411	42,702	36,727	66,046	30,184	26,515	23,886	53,052	26,927	23,650	22,320
65	109,179	53,781	44,676	38,423	69,078	31,444	27,634	24,892	55,322	28,078	24,656	23,334
66	114,166	56,151	46,646	40,131	72,110	32,704	28,753	25,900	57,592	29,229	25,772	24,348
67	120,153	58,521	48,616	41,839	75,142	33,964	29,872	27,008	60,162	30,380	26,880	25,362
68	127,140	60,891	50,586	43,547	78,174	35,224	31,041	28,116	62,734	31,531	28,032	26,376
69	134,127	63,261	52,556	45,255	81,206	36,484	32,214	29,224	65,306	32,682	29,184	27,390
70	139,114	65,631	54,526	46,963	84,238	37,744	33,387	30,332	67,878	33,833	30,336	28,404
71	144,101	67,999	56,496	48,671	87,270	39,004	34,560	31,440	70,450	34,984	31,488	29,418
72	149,088	70,369	58,466	50,379	90,302	40,264	35,733	32,548	73,022	36,135	32,640	30,432
73	154,075	72,739	60,436	52,087	93,334	41,524	36,906	33,656	75,594	37,286	33,792	31,446
74	159,062	75,109	62,406	53,795	96,366	42,784	38,079	34,764	78,166	38,437	34,944	32,460
75	164,049	77,479	64,376	55,503	99,398	44,044	39,252	35,872	80,738	39,588	36,096	33,474
76	169,036	79,849	66,346	57,211	102,430	45,304	40,425	36,980	83,310	40,739	37,248	34,488
77	174,023	82,219	68,316	58,919	105,462	46,564	41,598	38,088	85,882	41,890	38,400	35,502
78	179,010	84,589	70,286	60,627	108,494	47,824	42,771	39,196	88,454	43,041	39,552	36,516
79	184,000	86,959	72,256	62,335	111,526	49,084	43,944	40,304	91,026	44,192	40,704	37,530
80	189,000	89,329	74,226	64,043	114,558	50,344	45,117	41,412	93,598	45,343	41,856	38,544
81	194,000	91,699	76,196	65,751	117,590	51,604	46,290	42,520	96,170	46,494	43,008	39,558
82	199,000	94,069	78,166	67,459	120,622	52,864	47,463	43,628	98,742	47,645	44,160	40,572
83	204,000	96,439	80,136	69,167	123,654	54,124	48,636	44,736	101,314	48,796	45,312	41,586
84	209,000	98,809	82,106	70,875	126,686	55,384	49,809	45,844	103,886	49,947	46,464	42,600
85	214,000	101,179	84,076	72,583	129,718	56,644	50,982	46,952	106,458	51,098	47,616	43,614
86	219,000	103,549	86,046	74,291	132,750	57,904	52,155	48,060	109,030	52,249	48,768	44,628
87	224,000	105,919	88,016	76,000	135,782	59,164	53,328	49,168	111,602	53,400	49,920	45,642
88	229,000	108,289	90,000	77,708	138,814	60,424	54,501	50,276	114,174	54,551	51,072	46,656
89	234,000	110,659	92,000	79,417	141,846	61,684	55,674	51,384	116,746	55,702	52,224	47,670
90	239,000	113,029	94,000	81,125	144,878	62,944	56,847	52,492	119,318	56,853	53,376	48,684
91	244,000	115,399	96,000	82,833	147,910	64,204	58,020	53,600	121,890	58,004	54,528	49,698
92	249,000	117,769	98,000	84,541	150,942	65,464	59,193	54,708	124,462	59,155	55,680	50,712
93	254,000	120,139	100,000	86,250	153,974	66,724	60,366	55,816	127,034	60,306	56,832	51,726
94	259,000	122,509	102,000	87,958	157,006	67,984	61,539	56,924	129,606	61,457	57,984	52,740
95	264,000	124,879	104,000	89,667	160,038	69,244	62,712	58,032	132,178	62,608	59,136	53,754
96	269,000	127,249	106,000	91,375	163,070	70,504	63,885	59,140	134,750	63,759	60,288	54,768
97	274,000	129,619	108,000	93,083	166,102	71,764	65,058	60,248	137,322	64,910	61,440	55,782
98	279,000	131,989	110,000	94,791	169,134	73,024	66,231	61,356	139,894	66,061	62,592	56,796
99	284,000	134,359	112,000	96,500	172,166	74,284	67,404	62,464	142,466	67,212	63,744	57,810

**Remarks 備註：**

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- 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 Premier - Premium Table (USD)

## 永明滿心醫療保 - 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	Worldwide 環球				Worldwide excluding the US 環球不包括美國				Asia 亞洲			
	Annual Deductible 每年墊底費											
	0	2,500	6,250	10,000	0	2,500	6,250	10,000	0	2,500	6,250	10,000
0	2,406	1,321	1,133	1,000	1,553	784	717	676	1,247	730	668	621
1	2,355	1,276	1,111	981	1,546	783	716	673	1,245	712	653	607
2	2,305	1,231	1,090	963	1,537	781	715	670	1,242	695	637	592
3	2,254	1,185	1,069	945	1,530	780	714	667	1,240	678	623	579
4	2,204	1,140	1,048	926	1,521	779	713	664	1,238	662	607	565
5	2,153	1,095	1,027	908	1,514	777	712	660	1,236	645	592	551
6	2,161	1,097	1,012	895	1,494	769	708	659	1,224	644	588	547
7	2,169	1,099	998	882	1,474	761	704	658	1,213	642	585	544
8	2,177	1,103	983	868	1,454	753	699	656	1,201	641	581	540
9	2,185	1,105	968	855	1,434	744	695	655	1,190	639	578	536
10	2,193	1,108	954	842	1,414	736	690	653	1,178	638	573	532
11	2,201	1,110	940	828	1,394	728	686	652	1,167	637	570	528
12	2,209	1,112	925	816	1,374	719	681	651	1,155	636	566	524
13	2,218	1,115	910	802	1,355	711	677	649	1,143	635	562	521
14	2,225	1,117	896	789	1,335	702	673	648	1,132	634	559	517
15	2,233	1,119	881	776	1,315	695	669	647	1,120	633	554	512
16	2,264	1,138	904	796	1,346	710	680	657	1,148	643	570	527
17	2,294	1,157	927	816	1,378	725	692	668	1,174	653	586	541
18	2,325	1,176	951	837	1,410	738	702	679	1,201	663	601	555
19	2,355	1,195	974	857	1,442	753	714	690	1,227	672	616	569
20	2,386	1,214	998	877	1,473	768	726	701	1,254	683	631	584
21	2,416	1,233	1,021	897	1,505	782	737	712	1,281	692	647	597
22	2,447	1,252	1,044	918	1,537	797	749	722	1,307	702	663	612
23	2,477	1,271	1,067	938	1,569	812	760	734	1,335	712	677	626
24	2,507	1,288	1,090	958	1,600	826	772	744	1,361	721	693	641
25	2,538	1,307	1,113	978	1,633	841	783	756	1,387	732	709	654
26	2,637	1,359	1,155	1,014	1,698	869	805	774	1,443	760	730	674
27	2,735	1,409	1,197	1,050	1,763	898	828	792	1,498	789	751	693
28	2,835	1,460	1,239	1,086	1,829	925	852	810	1,553	817	772	712
29	2,934	1,510	1,280	1,121	1,894	953	875	827	1,609	845	793	731
30	3,033	1,561	1,322	1,157	1,959	982	898	846	1,664	874	814	751
31	3,132	1,612	1,364	1,194	2,025	1,010	921	864	1,719	902	835	770
32	3,232	1,662	1,406	1,230	2,091	1,038	944	882	1,775	930	856	789
33	3,331	1,714	1,448	1,265	2,157	1,067	966	900	1,830	959	877	807
34	3,430	1,764	1,490	1,301	2,222	1,094	989	919	1,885	987	898	827
35	3,529	1,814	1,531	1,337	2,287	1,122	1,012	937	1,940	1,015	919	846
36	3,627	1,868	1,574	1,373	2,351	1,152	1,042	962	1,994	1,041	941	868
37	3,723	1,920	1,617	1,409	2,416	1,181	1,070	987	2,048	1,066	962	890
38	3,821	1,974	1,660	1,445	2,480	1,212	1,098	1,012	2,101	1,090	983	912
39	3,918	2,028	1,702	1,481	2,544	1,241	1,128	1,036	2,155	1,115	1,004	933
40	4,014	2,080	1,745	1,516	2,608	1,271	1,156	1,062	2,208	1,140	1,026	956
41	4,112	2,134	1,788	1,552	2,672	1,300	1,185	1,087	2,262	1,166	1,047	978
42	4,208	2,186	1,831	1,589	2,736	1,329	1,214	1,112	2,315	1,191	1,068	1,000
43	4,306	2,240	1,873	1,624	2,800	1,360	1,243	1,137	2,369	1,215	1,090	1,022
44	4,403	2,293	1,916	1,660	2,864	1,389	1,272	1,162	2,422	1,240	1,111	1,044
45	4,500	2,346	1,959	1,696	2,928	1,419	1,301	1,188	2,476	1,265	1,132	1,066
46	4,791	2,487	2,075	1,794	3,121	1,512	1,377	1,255	2,636	1,346	1,201	1,124
47	5,082	2,629	2,191	1,893	3,312	1,605	1,452	1,321	2,796	1,427	1,271	1,182
48	5,374	2,770	2,307	1,992	3,504	1,700	1,527	1,388	2,957	1,507	1,340	1,240
49	5,665	2,912	2,422	2,091	3,695	1,793	1,602	1,454	3,116	1,588	1,409	1,299

**Remarks 備註:**

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- 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 Premier - Premium Table (USD)

## 永明滿心醫療保 - 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	Worldwide 環球				Worldwide excluding the US 環球不包括美國				Asia 亞洲			
	Annual Deductible 每年墊底費											
	0	2,500	6,250	10,000	0	2,500	6,250	10,000	0	2,500	6,250	10,000
50	5,956	3,053	2,539	2,190	3,887	1,887	1,678	1,521	3,277	1,668	1,478	1,358
51	6,248	3,195	2,654	2,289	4,078	1,980	1,754	1,588	3,437	1,749	1,548	1,415
52	6,538	3,336	2,770	2,388	4,270	2,074	1,829	1,655	3,597	1,829	1,617	1,474
53	6,829	3,478	2,886	2,486	4,463	2,168	1,905	1,721	3,758	1,910	1,686	1,533
54	7,121	3,619	3,002	2,585	4,654	2,262	1,979	1,788	3,918	1,991	1,756	1,591
55	7,412	3,761	3,117	2,684	4,846	2,355	2,055	1,854	4,078	2,072	1,825	1,650
56	8,036	4,057	3,364	2,896	5,225	2,513	2,195	1,980	4,362	2,216	1,951	1,777
57	8,659	4,353	3,611	3,108	5,604	2,670	2,335	2,106	4,645	2,359	2,077	1,903
58	9,283	4,649	3,858	3,320	5,983	2,828	2,475	2,232	4,930	2,503	2,203	2,030
59	9,907	4,946	4,104	3,531	6,361	2,985	2,615	2,357	5,213	2,647	2,328	2,157
60	10,529	5,242	4,351	3,743	6,740	3,143	2,755	2,483	5,497	2,791	2,454	2,284
61	11,153	5,538	4,598	3,955	7,119	3,301	2,895	2,609	5,780	2,935	2,580	2,410
62	11,777	5,835	4,845	4,167	7,498	3,459	3,035	2,735	6,065	3,079	2,705	2,537
63	12,401	6,131	5,091	4,380	7,877	3,616	3,175	2,860	6,348	3,222	2,831	2,664
64	13,024	6,427	5,338	4,592	8,256	3,774	3,315	2,986	6,632	3,366	2,957	2,791
65	13,648	6,723	5,585	4,804	8,635	3,931	3,455	3,112	6,915	3,510	3,083	2,917
66	14,371	7,080	5,883	5,061	9,069	4,129	3,630	3,271	7,224	3,668	3,221	3,049
67	15,117	7,449	6,191	5,326	9,519	4,337	3,814	3,437	7,546	3,834	3,368	3,190
68	15,884	7,827	6,506	5,598	9,987	4,551	4,004	3,608	7,881	4,005	3,521	3,334
69	16,673	8,217	6,832	5,879	10,472	4,773	4,200	3,786	8,229	4,182	3,678	3,483
70	17,484	8,617	7,167	6,165	10,974	5,002	4,403	3,966	8,590	4,366	3,840	3,634
71	18,312	9,029	7,512	6,463	11,494	5,241	4,614	4,157	8,965	4,557	4,009	3,795
72	19,159	9,450	7,865	6,767	12,033	5,487	4,832	4,354	9,356	4,757	4,185	3,963
73	20,025	9,879	8,225	7,079	12,590	5,744	5,059	4,561	9,760	4,964	4,370	4,138
74	20,908	10,318	8,592	7,396	13,166	6,007	5,293	4,772	10,180	5,179	4,559	4,320
75	21,806	10,761	8,963	7,714	13,760	6,280	5,535	4,990	10,614	5,401	4,757	4,505
76	22,718	11,216	9,346	8,047	14,375	6,561	5,783	5,217	11,065	5,632	4,961	4,702
77	23,643	11,676	9,730	8,380	15,008	6,852	6,042	5,451	11,531	5,870	5,169	4,899
78	24,581	12,137	10,114	8,712	15,662	7,156	6,309	5,694	12,011	6,114	5,384	5,103
79	25,527	12,609	10,512	9,054	16,335	7,461	6,580	5,939	12,507	6,366	5,607	5,314
80	26,481	13,081	10,906	9,392	17,024	7,776	6,858	6,189	13,018	6,627	5,836	5,531
81	27,440	13,558	11,309	9,740	17,728	8,098	7,142	6,445	13,544	6,894	6,072	5,755
82	28,404	14,041	11,716	10,089	18,449	8,426	7,432	6,707	14,087	7,170	6,316	5,985
83	29,367	14,516	12,113	10,432	19,182	8,762	7,727	6,974	14,645	7,455	6,566	6,222
84	30,328	14,992	12,510	10,773	19,930	9,104	8,028	7,246	15,221	7,747	6,824	6,467
85	31,284	15,464	12,903	11,112	20,691	9,451	8,335	7,522	15,812	8,048	7,089	6,718
86	32,233	15,933	13,295	11,449	21,465	9,804	8,647	7,804	16,420	8,358	7,362	6,977
87	33,172	16,397	13,683	11,783	22,251	10,163	8,963	8,089	17,045	8,676	7,642	7,242
88	34,098	16,855	14,064	12,112	23,046	10,527	9,284	8,379	17,687	9,003	7,930	7,515
89	35,009	17,305	14,440	12,435	23,853	10,895	9,609	8,672	18,346	9,338	8,225	7,795
90	35,903	17,747	14,808	12,753	24,669	11,268	9,937	8,968	19,022	9,682	8,528	8,082
91	36,775	18,179	15,168	13,063	25,508	11,703	10,360	9,350	19,772	10,064	8,864	8,401
92	37,626	18,599	15,519	13,365	26,377	12,110	10,725	9,680	20,484	10,491	9,284	8,802
93	38,451	19,006	15,859	13,658	27,197	12,494	11,070	9,993	21,163	10,844	9,602	9,105
94	39,248	19,401	16,188	13,941	27,962	12,853	11,394	10,286	21,799	11,178	9,902	9,389
95	40,013	19,779	16,504	14,213	28,664	13,184	11,692	10,557	22,392	11,489	10,182	9,656
96	40,747	20,142	16,806	14,473	29,298	13,483	11,963	10,802	22,932	11,773	10,438	9,899
97	41,445	20,487	17,094	14,721	29,859	13,749	12,203	11,022	23,417	12,029	10,670	10,121
98	42,105	20,813	17,367	14,956	30,341	13,979	12,413	11,212	23,842	12,255	10,875	10,316
99	42,725	21,119	17,622	15,176	30,741	14,171	12,588	11,373	24,205	12,448	11,051	10,484

**Remarks 備註：**

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- 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。
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## 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 Premier**.

註：此附加資料旨在解釋有關**永明滿心醫療保**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 Premier**.

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，**永明滿心醫療保**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 Premier - Worldwide, Annual Deductible: HKD0**  
永明滿心醫療保 - 環球，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	28,229	28,229	28,229
36	29,006	30,456	31,907
37	29,783	32,836	36,037
38	30,560	35,377	40,675
39	31,337	38,090	45,881
40	32,113	40,985	51,718

#### 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。

**Sun Life Hong Kong Limited**

(Incorporated in Bermuda with limited liability)

**Client Service Centre**

G/F, Cheung Kei Center Tower B, No. 18 Hung Luen Road, Hunghom, Kowloon

**Client Service Hotline:** 2103 8928    **Fax:** 2103 8938    [sunlife.com.hk](http://sunlife.com.hk)

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**香港永明金融有限公司**

(於百慕達註冊成立之有限責任公司)

**客戶服務中心**

九龍紅磡紅鸞道18號祥祺中心B座地下

**客戶服務熱線:** 2103 8928    **傳真:** 2103 8938    [sunlife.com.hk](http://sunlife.com.hk)

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