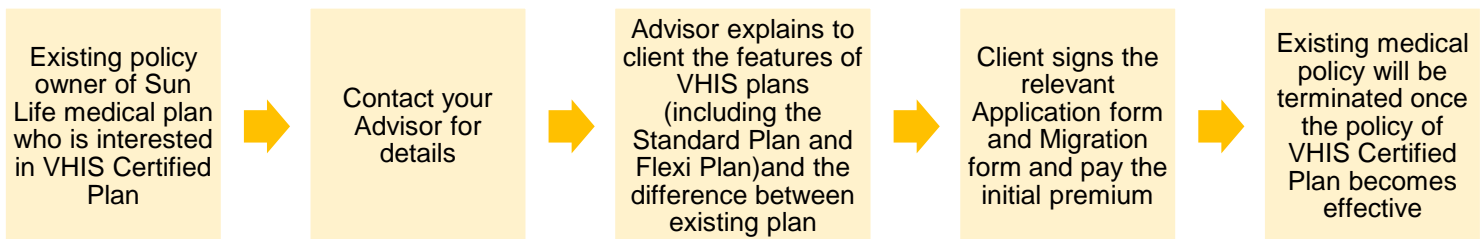


Migration Guide for Voluntary Health Insurance Scheme (“VHIS”)

With effective from May 2, 2019, all policy owners of SunHealth Medical Care, SunHealth Medical Fit, SunHealth Medical Premier, SunHealth Medical Essential, and Bright Superb Health (applicable to both standalone and rider plans) are eligible to migrate their in-force policies (as of March 31, 2019) to WeHealth / WeHealth Plus (VHIS Certified Plan). For medical policies issued on or after April 1, 2019 (the launch of VHIS) are not eligible for migration.

Migration process as follows:



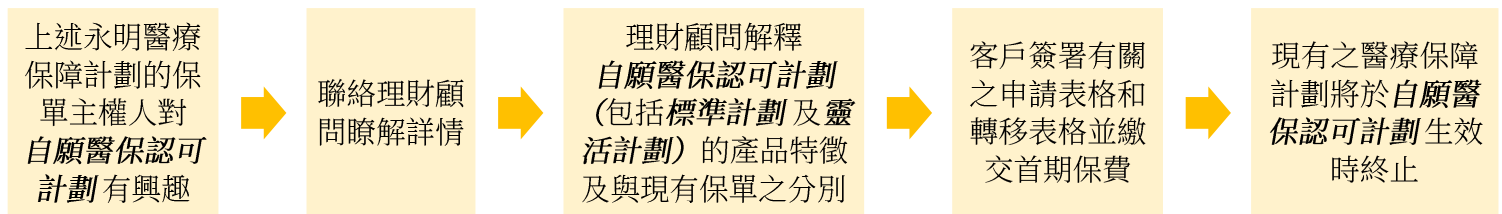
In general, underwriting is not required for same plan level migration, except simplified underwriting is required by answering 3 questions for the conversion from SunHealth Medical Care Plan 1, SunHealth Medical Care Plan 1 with Optional Female Benefit or SunHealth Medical Fit Plan 1 policy to WeHealth Plus Scheme 2 policy.

For details, please contact your Advisor or our Client Service Hotline at 2103 8928.

自願醫保計劃 (簡稱「自願醫保」) 轉移指引

轉移安排於 2019 年 5 月 2 日起接受申請，所有永明貼心醫療保、永明悉心醫療保、永明滿心醫療保、永明精心醫療保及明智顯耀醫療計劃的保單主權人 (適用於基本及附加保障計劃) 均有資格將其截至 2019 年 3 月 31 日仍生效之保單轉移為永明港健康醫療保 / 永明港稱心醫療保 (**自願醫保認可計劃**)。於 2019 年 4 月 1 日 (即自願醫保實行當天) 或以後生效之醫療保障計劃的保單則不符合轉移安排。

轉移流程如下：



除永明貼心醫療保計劃 1、永明貼心醫療保計劃 1 連自選女性保障或永明悉心醫療保計劃 1 之保單轉移至永明港稱心醫療保計劃 2 之保單需回答 3 條問題作簡單核保外，其他相同級別的保單轉移並不需要核保。

有關詳情，請聯絡您的理財顧問或客戶服務熱線 2103 8928。