

SunHealth Medical Care

永明貼心醫療保

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



SunHealth Medical Care

Wouldn't it be great if you could be protected by comprehensive medical plan with peace of mind

Staying healthy is vital for a brighter life. With good health, you can focus on pursuing your lifestyle goals and dreams. However, as the medical expenses continue to rise, if you become sick or injured in an accident, do you have sufficient savings to enable you to receive the right medical treatment as well as maintaining your quality of living?

- Medical expenses are increasing by 9% or more each year¹.
- Cancer makes up 61% of critical illness claims for Sun Life Hong Kong Limited ("Sun Life HK")², and usually requires intensive medical treatments.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams.

SunHealth Medical Care provides comprehensive medical cover to ease your financial worries when you are on the recovery path.



Remarks:

1 Source: Towerswatson.com – Global average medical trend rates by country: 2015-2017, 2017 Global Medical Trends Survey Report.

2 Source: Sun Life Hong Kong Limited – Claim statistics of critical illness in 2016.

How can SunHealth Medical Care help you?

SunHealth Medical Care is a comprehensive medical plan offering you reimbursement for hospitalization and surgical expenses. You can choose benefits to best suit your protection needs. It is available as basic plan or rider benefit attached to designated basic plan(s).

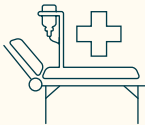
Key features



Comprehensive coverage



Discount and loyalty bonuses



Day-surgery arrangement at your convenience

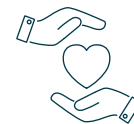


Extra peace of mind

SunHealth Medical Care

Key features

1. Comprehensive coverage



SunHealth Medical Care offers a range of hospitalization and surgical benefits with generous limits including cancer and kidney dialysis treatments, consultation before and after surgery as well as chiropractic, acupuncture and physiotherapy treatments. By adding optional coverage, you can enjoy a further increase in benefit limits in general or to meet the specific needs of mothers-to-be³.

As we get older, our need for healthcare grows but it also becomes harder to obtain insurance. With **SunHealth Medical Care**, you can purchase additional insurance for the same insured, who is the person protected under the policy, regardless of his or her health status⁴. To ensure that you have continued protection, our plans offer a guaranteed renewal up to age 100⁵.

In the unfortunate event of death of the insured due to an accidental injury, an Accidental Death Benefit will be paid as a token of extra support to your loved ones.

2. Discounts and loyalty bonuses

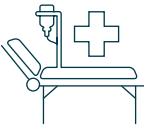


To recognize you for maintaining good health, you can enjoy a No Claim Discount of 15% if you do not make any hospitalization claims over three consecutive policy years⁶. Even better, your eligibility to the No Claim Discount will not be affected by claims for a day-surgery treatment or if your claim for hospitalization has been partially reimbursed by other insurance companies. In addition, as we hope that you maintain medical protection on a long-term basis to guard against unexpected health issues, we will give you a loyalty bonus of 5% off the standard annual premium every 10 years as long as the plans⁷ are in force!

Remarks:

- 3 You can choose to purchase our Optional Supplementary Benefit and Optional Female Benefit.
- 4 Only available to insureds who are HKID cardholders with no extra exclusions and extra premiums. You can only exercise this option once per life and only when the insured reaches the age of 30, 40, 50 or 60 (subject to our maximum medical coverage per life and other terms and conditions of the Policy Document). This option is only available to Plan 1 and Plan 2 and is limited to hospitalization and surgical benefit plans as applicable to this benefit.
- 5 Subject to terms and conditions of the Policy Document. Please note that for Optional Female Benefit, guaranteed renewal is up to age 50 only.
- 6 Please refer to the terms and conditions of the Policy Document for eligibility.
- 7 The bonus is payable every 10 years based on premium determined on annual payment mode before the No Claim Discount. Not applicable to premiums for supplementary benefits and extra premiums.

3. Day-surgery arrangement at your convenience



Advancement in medical technology means certain surgeries can be safely performed in clinics / day-surgery centres without the need to stay in a hospital. With **SunHealth Medical Care**, you can enjoy the coverage of day-surgery whether you visit one of the network specialists or your own doctors. As mentioned earlier, in addition to saving you time, you can enjoy a No Claim Discount of 15% for your future premiums⁸ by opting for day-surgery treatments⁹. Moreover, when you visit one of the network specialists and undergo selected day-surgeries in their clinics, we will settle your medical bill directly, reducing delays in time and claim documents¹⁰.



Remarks:

- 8 Provided you do not make any inpatient hospitalization and surgical claims for three or more consecutive policy years. However, secondary inpatient claim will not affect your entitlement to No Claim Discount.
- 9 Provided you do not otherwise claim any confinement benefits and as per our terms and conditions of the Policy Document.
- 10 The Value-added Services are provided by third-party service provider(s). Sun Life HK is not the service provider of any of the Value-added Services and we do not guarantee the end results of your use of Value-added Services. We make no representation, warranty or undertaking as to the quality and availability of the Value-added Services and shall not be responsible for any act, negligence or failure to act on the part of any third-party service provider(s). Sun Life HK will not be liable to you for any loss or damage, costs or other expenses whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with the Value-added Services provided by any third-party service provider(s).

SunHealth Medical Care

4. Extra peace of mind



To enhance your medical protection, **SunHealth Medical Care** offers the following Value-added Services¹⁰ as extra safeguards.

a. Medical Concierge Services

Benefit from our extensive network of quality hospitals in Hong Kong, let us take care of scheduling your specialist consultations, doctor referrals, day surgeries, and hospital admissions in Hong Kong, ensuring you receive timely and appropriate care.

b. Local Urgent Care

In the event of an emergency, we can arrange the necessary medical assisted transportation for free.

c. Cashless Arrangement for Designated Clinical Surgery¹¹

Once the cashless arrangement is approved prior to your clinical surgery, all eligible medical expenses incurred during your clinical surgery will be settled on your behalf¹² - allowing you to focus on recovery without having to worry about making claims after performing clinical surgery.

d. Hospital Admission Service in Mainland China¹³

If you need to be admitted to a network hospital while you are in Mainland China, you do not need to pay any deposit upfront for admission.

e. Family Care Benefit

If you are hospitalized in Hong Kong at least 10 consecutive days, you can arrange the following service from the third-party service provider to assist you getting back to normal life.

- Spouse Care
- Parental Care
- Child Care
- Pet Care
- Home Care
- Hospital Discharge Assistance

f. Worldwide Emergency Assistance Benefits

With our free 24-hour Worldwide Emergency Assistance Benefits, you can 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

Remarks:

11 You may need to settle your shortfall of your medical bill. Please refer to the *Quick Guide to Sun Life Value-added Services and Easy Claim* for details.

12 Approval for this service is subject to the relevant terms and conditions and the acceptance of the Letter of Guarantee ("LoG") by the designated hospitals. The giving of the LoG or subsequent LoG from Sun Life HK 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 *Quick Guide to Sun Life Value-added Services and Easy Claim* for pre-approval procedures.

13 We facilitate the cashless arrangement of hospital deposit fees for maximum amount of RMB40,000 only, and all other hospitalization fees and the deposit fee shall be settled by the insured with the hospital upon discharge.

Case study

Mr. A purchased **SunHealth Medical Care Plan 1** with Optional Supplementary Benefit two years ago. Unfortunately, he was diagnosed with stomach cancer recently. He is confined in a semi-private room for partial gastrectomy due to the shortage of general ward for six days.

Item	Actual medical expense	Maximum Benefit per Disability under SunHealth Medical Care Plan 1	Total benefits paid to Mr. A	
			SunHealth Medical Care	Optional Supplementary Benefit
1. Daily Hospital Room and Board Benefit	HKD1,500 per day x 6 days = HKD9,000	HKD1,000 per day x 6 days = HKD6,000	HKD6,000	N/A ^a
2. Daily Doctor's Visit Benefit	HKD1,000 per day x 6 days = HKD6,000	HKD880 per day x 6 days = HKD5,280	HKD5,280	N/A ^a
3. Miscellaneous Expenses Benefit	HKD15,000	HKD10,000	HKD10,000	(HKD15,000 - HKD10,000) x 80% ^b x 50% ^c = HKD2,000
4. Surgical Fees Benefit	HKD38,000	HKD40,000 x 75% ^d = HKD30,000	HKD30,000	(HKD38,000 - HKD30,000) x 80% ^b x 50% ^c = HKD3,200
5. Anesthetist's Fees Benefit	HKD14,000	40% of Surgical Fees Benefit payable HKD30,000 x 40% = HKD12,000	HKD12,000	(HKD14,000 - HKD12,000) x 80% ^b x 50% ^c = HKD800
6. Operating Theatre Fees Benefit	HKD14,000	40% of Surgical Fees Benefit payable HKD30,000 x 40% = HKD12,000	HKD12,000	(HKD14,000 - HKD12,000) x 80% ^b x 50% ^c = HKD800
7. Pre- and Post-surgical Out-patient Care Benefit	HKD800	HKD1,000	HKD800	N/A ^e
	Total actual medical expense: HKD96,800	Total benefits paid to Mr. A under SunHealth Medical Care Plan 1 : HKD76,080	Total benefits paid to Mr. A under Optional Supplementary Benefit: HKD6,800	
Total benefits paid to Mr. A: HKD82,880				

Notes:

- Daily Hospital Room and Board Benefit and Daily Doctor's Visit Benefit are payable from the 181st day of confinement only.
- 80% of the difference between actual medical expense and maximum amount of benefit payable will be reimbursed under Optional Supplementary Benefit.
- As Mr. A is confined in semi-private room, a further adjustment of 50% is applicable to the benefit payable under Optional Supplementary Benefit.
- Amount payable for partial gastrectomy is limited to 75% of the maximum amount of benefit relating to surgical fees. Please refer to the terms and conditions of the Policy Document for details.
- Pre- and Post-surgical Out-patient Care Benefit is not payable under Optional Supplementary Benefit.

The above case is an example for illustrative purpose only.

SunHealth Medical Care



Key product information

Plan / Rider Benefit	SunHealth Medical Care	Optional Supplementary Benefit	Optional Female Benefit
Issue Age	15 days-age 75	15 days-age 70	Age 18-45
Benefit Term^{14,15}	Guaranteed renewable up to age 100		Guaranteed renewable up to age 50
	(Please note that benefits may be revised by Sun Life HK to reflect various factors including but not limited to medical developments and medical inflation.)		
Premium Payment Term¹⁵	To age 100		To age 50
Currency	<ul style="list-style-type: none"> • HKD for basic plan • HKD, USD or RMB for rider benefit 		
Premium Structure¹⁴	Premium amount is determined based on the attained age and varies with age and other factors. Premiums are not guaranteed and may be revised to reflect policy experience (e.g. claim experience, medical inflation and benefit changes over time).		

Remarks:

14 Please refer to the terms and conditions of the Policy Document regarding Premium, Revision of Benefit and Renewal for details.

15 If SunHealth Medical Care is attached to a basic plan, the benefit term and premium payment term of SunHealth Medical Care rider benefit / Optional Supplementary Benefit / Optional Female Benefit will be up to the benefit term of the basic plan. Please refer to our terms and conditions of the Policy Document for details.

SunHealth Medical Care

Schedule of benefits

Each benefit is subject to the Maximum Amount of Benefit per Disability¹⁶ shown in the Schedule of Benefits. You may only make a new claim if you are admitted to a hospital after at least 90 days from the date of last discharge.

Benefit	How it works	Maximum Benefit per Disability		
		Plan 1	Plan 2	Plan 3
Hospitalization and Surgical Benefit				
1. Daily Hospital Room and Board Benefit (max. 180 days)	Reimburses the actual room and board charges for the period of confinement.	HKD1,000 / USD125 / RMB875 per day	HKD1,800 / USD225 / RMB1,575 per day	HKD4,520 / USD565 / RMB3,955 per day
2. Daily Doctor's Visit Benefit (max. 180 days)	Reimburses the actual amount charged by the attending doctor.	HKD880 / USD110 / RMB770 per day	HKD1,600 / USD200 / RMB1,400 per day	HKD4,000 / USD500 / RMB3,500 per day
3. Miscellaneous Expenses Benefit	Reimburses the actual charges for customary services prescribed in the hospital or clinic in respect of the disability.	HKD10,000 / USD1,250 / RMB8,750	HKD21,000 / USD2,625 / RMB18,375	HKD35,000 / USD4,375 / RMB30,625
4. Surgical Fees Benefit	Reimburses actual surgical fees for operations in the hospital or clinic not exceeding a specific percentage (varies by surgery) of the maximum surgical fees benefit ¹⁷ .	HKD40,000 / USD5,000 / RMB35,000	HKD65,000 / USD8,125 / RMB56,875	HKD88,000 / USD11,000 / RMB77,000
5. Anaesthetist's Fees Benefit	Reimburses the actual anaesthetist's fees charged for the surgical operation.	40% of Surgical Fees Benefit payable		
6. Operating Theatre Fees Benefit	Reimburses the actual operating theatre fees charged for the surgical operation.			
7. Specialist Consultation Fees Benefit	Reimburses the actual amount charged by a specialist as recommended by the attending doctor during confinement.	HKD2,800 / USD350 / RMB2,450	HKD5,000 / USD625 / RMB4,375	HKD10,000 / USD1,250 / RMB8,750
8. Intensive Care Room and Board Benefit	Reimburses the actual room and board expenses in excess of the maximum amount payable under Daily Hospital Room and Board Benefit, when the insured is admitted to the Intensive Care Unit of a hospital.	HKD20,000 / USD2,500 / RMB17,500	HKD25,000 / USD3,125 / RMB21,875	HKD30,000 / USD3,750 / RMB26,250

Remarks:

¹⁶ Disability refers to an accidental injury or sickness. Please refer to the terms and conditions of the Policy Document for details.

¹⁷ Please refer to the terms and conditions of the Policy Document relating to the claims restriction on the surgical operations classified as clinical surgery.

Benefit	How it works	Maximum Benefit per Disability		
		Plan 1	Plan 2	Plan 3
Hospitalization and Surgical Benefit				
9. Extra Bed for Family Members of Children and Elderly Benefit (max. 30 days)	Reimburses actual charges for an extra bed for the insured's family member who accompanies the insured aged below 19 or aged 60 or above during the confinement.	HKD200 / USD25 / RMB175 per day	HKD360 / USD45 / RMB315 per day	HKD520 / USD65 / RMB455 per day
10. Cancer Treatment Benefit (per life)	Reimburses actual expenses incurred for customary chemotherapy, radiotherapy, biological therapy and target therapy for cancer treatment during confinement or in a clinic after confinement or after surgery upon recommendation by the attending doctor.	HKD60,000 / USD7,500 / RMB52,500	HKD100,000 / USD12,500 / RMB87,500	HKD150,000 / USD18,750 / RMB131,250
11. Kidney Dialysis Treatment Benefit (per life)	Reimburses actual expenses incurred for kidney dialysis in treating chronic and irreversible kidney failure during confinement or in a clinic after confinement or after surgery upon recommendation by the attending doctor.	HKD60,000 / USD7,500 / RMB52,500	HKD100,000 / USD12,500 / RMB87,500	HKD150,000 / USD18,750 / RMB131,250
12. Home Nursing Benefit	<ul style="list-style-type: none"> Reimburses actual expenses for services provided by a qualified nurse immediately after confinement or after surgery as recommended by the attending doctor. For insured that attains the age of 60 or above, the maximum number of days will be doubled. 	HKD520 / USD65 / RMB455 per day (max. 10 consecutive days)	HKD800 / USD100 / RMB700 per day (max. 15 consecutive days)	HKD1,760 / USD220 / RMB1,540 per day (max. 15 consecutive days)
13. Chiropractor / Acupuncturist / Physiotherapist Benefit	Reimburses actual charges for treatment received recommended by the attending doctor within three months immediately after confinement or after surgery.	HKD400 / USD50 / RMB350 per visit (max. 10 visits)	HKD600 / USD75 / RMB525 per visit (max. 15 visits)	HKD800 / USD100 / RMB700 per visit (max. 15 visits)
14. Pre- and Post-surgical Out-patient Care Benefit	Including pre-surgical visits within one month before surgery, and all related post-surgical follow-up visits within three months immediately after the performance of such surgery on an out-patient basis by the attending doctor.	Inpatient surgery: HKD1,000 / USD125 / RMB875 Out-patient surgery: HKD3,000 / USD375 / RMB2,625	Inpatient surgery: HKD1,600 / USD200 / RMB1,400 Out-patient surgery: HKD4,800 / USD600 / RMB4,200	Inpatient surgery: HKD2,800 / USD350 / RMB2,450 Out-patient surgery: HKD8,400 / USD1,050 / RMB7,350

SunHealth Medical Care

Benefit	How it works	Maximum Benefit per Disability		
		Plan 1	Plan 2	Plan 3
Extra Benefit				
15. Emergency Out-Patient Treatment Benefit (for accidental injury only)	Reimburses the actual charges for treatment received at a hospital's out-patient department within 24 hours of an accident.	HKD6,000 / USD750 / RMB5,250	HKD9,000 / USD1,125 / RMB7,875	HKD16,000 / USD2,000 / RMB14,000
16. Death or Surgical Benefit Due to Medical Negligence in Hospital	Payable for death or surgical operation occurring within 30 days of the medical negligence incident by a doctor or qualified nurse in the relevant hospital.	<p>Death:</p> HKD80,000 / USD10,000 / RMB70,000	<p>Death:</p> HKD160,000 / USD20,000 / RMB140,000	<p>Death:</p> HKD320,000 / USD40,000 / RMB280,000
		<p>Surgery:</p> HKD10,000 / USD1,250 / RMB8,750 (max. HKD80,000 / USD10,000 / RMB70,000 per incident)	<p>Surgery:</p> HKD20,000 / USD2,500 / RMB17,500 (max. HKD160,000 / USD20,000 / RMB140,000 per incident)	<p>Surgery:</p> HKD40,000 / USD5,000 / RMB35,000 (max. HKD320,000 / USD40,000 / RMB280,000 per incident)
17. Daily Hospital Cash Benefit (max. 180 days)	Payable for confinement in the general ward of a hospital wholly funded by the Hong Kong Government and operated by the Hospital Authority where the insured is a holder of a Hong Kong Identity Card.	HKD700 / USD87.5 / RMB612.5 per day	HKD1,000 / USD125 / RMB875 per day	HKD2,000 / USD250 / RMB1,750 per day
18. Accidental Death Benefit	Payable for death due to an accidental injury	HKD10,000 / USD1,250 / RMB8,750	HKD10,000 / USD1,250 / RMB8,750	HKD10,000 / USD1,250 / RMB8,750
19. Compassionate Death Benefit	Only applicable to basic plan	HKD10,000	HKD20,000	HKD30,000

Optional benefits

Benefit	How it works	Maximum Benefit		
		Plan 1	Plan 2	Plan 3
Optional Supplementary Benefit Reimburses 80% of the difference between treatment expenses incurred and maximum amount of benefit payable subject to a further adjustment if the insured of Plan 1 is confined to a higher level than General Ward (50% if confinement is in semi-private room and 25% if confinement is in standard private room or above).				
	Reimburses the benefit subject to the per disability maximum limit.	HKD100,000 / USD12,500 / RMB87,500 per disability	HKD160,000 / USD20,000 / RMB140,000 per disability	HKD300,000 / USD37,500 / RMB262,500 per disability
	If the insured's age is between 76 and 100: Reimburses the benefit subject to the per life maximum limit. Any claims incurred before then will not be counted towards this limit.	HKD400,000 / USD50,000 / RMB350,000 per life	HKD640,000 / USD80,000 / RMB560,000 per life	HKD1,200,000 / USD150,000 / RMB1,050,000 per life
Hospitalization and Surgical Benefit	Daily and / or visit limits shown in the Schedule of Benefits and the following conditions also apply:			
	<ul style="list-style-type: none"> • Daily Hospital Room and Board Benefit and Daily Doctor's Visit Benefit are payable from the 181st day of confinement only. • The Extra Bed for Family Members of Children and Elderly Benefit is payable from the 31st day of relevant expenses only. • The Home Nursing Benefit is payable from the 11th day for Plan 1 or 16th day for Plan 2 or 3 of incurring such expenses and within two months immediately after confinement or surgery. For insured who attains the age of 60 or above, this Benefit is payable from the 21st day for Plan 1 and 31st day for Plan 2 or 3 of incurring such expenses. The Home Nursing Service must be incurred consecutively within the stated period. • The Chiropractor / Acupuncturist / Physiotherapist Benefit is payable from the 11th visit for Plan 1 and 16th visit for Plan 2 or 3 of incurring such expenses and within three months after confinement or surgery and subject to a maximum of 30 visits. • The Cancer Treatment Benefit and Kidney Dialysis Treatment Benefit are not payable if they are provided on an out-patient basis. Pre-and Post-surgical Out-patient Care Benefit is not payable. 			

SunHealth Medical Care

Benefit	How it works	Maximum Benefit per Disability		
		Plan 1	Plan 2	Plan 3
Optional Female Benefit				
Reimburses the treatment expenses related to pregnancy and childbirth and provides free regular medical check-up.				
Mother's Cover¹⁸	<p>Reimburses you for actual expenses for:</p> <ul style="list-style-type: none"> • Emergency caesarian section • Ectopic pregnancy • Diagnosed postnatal depression which necessitates psychiatric treatment in a hospital within 180 days after childbirth • Miscarriage / Non-elective abortion (not self-induced) • Hydatidiform mole • Childbirth complications diagnosed within seven days after childbirth which necessitates hospitalization within 30 days after childbirth 	According to the amounts shown in the Schedule of Benefits of Hospitalization and Surgical Benefit.		
Newborn Baby's Cover	<p>Reimburses you for room and board charges in any ward or intensive care room for hospitalization of your baby within 30 days of birth due to any of the illnesses below. The illness must be diagnosed within seven days after birth.</p> <ul style="list-style-type: none"> • Anencephaly • Ano-Rectal Atresia • Cardiac Deformities • Cleft Lip and Cleft Palate • Congenital Dislocation of the Hip • Down's Syndrome • Exomphalos or Umbilical Hernia • Hydrocephalus • Meconium Aspiration Syndrome • Oesophageal Atresia and Oesophago-Tracheal Fistula • Patent Ductus Arteriosus • Spina Bifida with Meningocele or Meningomyelocele • Tetralogy of Fallot 	The benefit will be paid according to the Schedule of Benefits for daily hospital room and board or intensive care room up to a maximum of 30 days per illness.		
Regular Medical Check-up	<p>This preventive medical care is provided with no additional cost and available on the first anniversary of this rider benefit and once every two years thereafter. Currently, this check-up program includes a pelvic examination, pap smear and breast examination as well as blood pressure and pulse checking.</p>	Not Applicable		

Remark:

¹⁸ Only applicable to pregnancies commencing 10 months after the time the policy / rider benefit is effective, issued or reinstated, whichever is the latest.

Important information

Key Product Risks

1. 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 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. We will renew this basic plan / rider benefit automatically at each benefit anniversary for another benefit year provided that premiums are paid on the premium due date. 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, the basic plan / rider benefit will lapse automatically on the due date.
3. Similarly, we may from time to time revise the benefit payable under SunHealth Medical Care, Optional Supplementary Benefit and Optional Female Benefit. We will notify you in writing at least 30 days before the benefit anniversary specifying, among other things, the revised benefits, the new premium, the revised policy provisions (if any) and their effective date.
4. The basic plan / rider benefit will terminate automatically on 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; or
 - d. the date on which the basic plan / life coverage, 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. If the policy currency is RMB, you may choose to pay your premiums in RMB and to receive benefits in HKD at an exchange rate determined by Sun Life Hong Kong Limited from time to time. Due to exchange rate fluctuations, there is a risk that RMB will depreciate or appreciate against HKD. You may be affected by such fluctuations if you choose to receive your benefits in HKD. RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to certain restrictions. You may have to allow time for conversion of RMB from / to another currency if your amount exceeds the applicable daily limit.
7. 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.
8. This basic plan / rider benefit is an insurance policy issued by Sun Life Hong Kong Limited and your benefits are subject to the paying ability of Sun Life Hong Kong Limited. 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.

SunHealth Medical Care

Key Exclusions:

We will not pay any claim directly or indirectly caused by any of the following:

1. Any sickness of which signs or symptoms first occur within 30 days after the basic plan / rider benefit is effective, issued or reinstated, whichever is the latest. Any cancer and chronic and irreversible kidney failure which signs or symptoms first occur within 90 days after the basic plan / rider benefit is effective, issued or reinstated, whichever is the latest;
2. Any pre-existing condition which occurs before the basic plan / rider benefit is effective issued or reinstated, whichever is the latest;
3. Any pregnancy which commences within 10 months after the basic plan / rider benefit is effective, issued or reinstated, whichever is the latest (Applicable to Optional Female Benefit only);
4. The insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
5. The insured's committing or attempting to commit a criminal offence or participating in any brawl;
6. Unreasonable failure to seek or follow medical advice;
7. The insured's participating in any kind of racing on horse or wheel, any form of combat or scuba diving;
8. The insured's flying or undertaking any other aerial activity except as a fare-paying passenger on a licensed public or chartered air service;
9. Childbirth, pregnancy, miscarriage or abortion, whether or not this event may have been accelerated or induced by an accident, unless otherwise provided under the Optional Female Benefit of the basic plan / rider benefit provisions, if applicable;
10. 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;
11. Routine physical examinations, health check-ups or tests, rest cure, sanatorium care, vaccinations, immunizations, injections or preventive medication, unless otherwise provided under the Optional Female Benefit of the basic plan / rider benefit provisions, if applicable;
12. 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;
13. 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;
14. Treatment or surgery for tonsils, adenoids, hernia or a disease peculiar to the female reproductive organs, unless the insured has been continuously covered under the basic plan / rider benefit for a period of 120 days immediately preceding the manifestation of signs and symptoms of such disease;
15. Special nursing care, prepaid expenses for use after discharged from hospital or after the day the surgical operation is performed in clinic, or charges and expenses for wheelchair, iron-lung, artificial limbs, braces, crutches or other prosthetic devices or hospital equipment, except for the rental of such devices or equipment during the confinement period;
16. Venereal diseases, sexually transmitted diseases, infertility, sterilization, psychiatric treatment, mental or nervous diseases or disorders, or congenital deformities or anomalies, unless otherwise provided under the Optional Female Benefit of the basic plan / rider benefit provisions, if applicable;
17. Any human immunodeficiency virus (HIV) and / or any HIV-related illnesses including acquired immune deficiency syndrome (AIDS) and / or any mutations, derivations or variations thereof;
18. War (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the insured was actively participating in them;
19. Atomic explosion, nuclear fission or radioactive gas; or
20. Charges for non-medical services such as internet access, telephone, television, radio, photocopy, medical report charges, taxes and the like.

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

If you are not fully satisfied with your policy, you have the right to cancel your policy within the cooling-off period.

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, MU Tower B, No. 18 Hung Luen Road, Hung Hom, Kowloon, Hong Kong) or through email (hk_csd@sunlife.com) within 21 calendar days immediately following the day of delivery of the policy or the cooling-off notice informing you or your representative about the expiry date of the cooling-off period, whichever is earlier, and (2) no refund of any premium and levy paid can be made if any payment from Sun Life HK under the policy has been made prior to the request for cancellation.

Celebrating our shared success together



10Life 5-Star Insurance Awards 2026

- Insurer of the Year for 4 consecutive years
- 5-Star Savings Insurance Awards: 6 badges
- 5-Star Medical Insurance Awards: 3 badges
- 5-Star Critical Illness Insurance Awards: 1 badge
- 5-Star QDAP Awards: 4 badges
- 5-Star Immediate Annuities Awards: 3 badges
- 5-Star Whole Life Protection Awards: 3 badges



The Hong Kong Insurance Awards 2025 – The Hong Kong Federation of Insurers Top 3 Finalists:

- Most Innovative Product/Service Award – Life Insurance
- Outstanding MPF/Employees' Benefit Product/Service Award
- Excellence in Customer Acquisition and Engagement Award



Hong Kong Business High Flyers Award 2026 – Hong Kong Business

- Best Insurance Company
- HNW Value Added Service



Financial Institutions Awards 2025 – Bloomberg Businessweek (Chinese Edition)

- High Net Worth (Product) Excellence Awards



Wealth Management Awards 2025 – Hong Kong Economic Times

- Best Annuity Product Award



Greater Bay Area Insurance Awards 2025 – Metro Finance Radio

- Outstanding Personal Accident Insurance Award



Awards for Excellence in Finance 2025 – Ming Pao

- Wealth Management Services – Award for Excellence in MPF Creativity



Sing Tao Service Awards 2024 – Sing Tao Daily

- Critical Illness Insurance Awards
- Savings Products Awards
- Greater Bay Area Wealth Inheritance Services Awards (Hong Kong)



01 Gold Medal Awards – HK01

- Outstanding Retirement Product Awards

MPF Awards



2025 MPF Awards – MPF Ratings

- 10 Year Consecutive Gold
- Best MPF ESG Product
- Sustainably Friendly
- Total Nine Awards



Financial Institutions 2025 – Bloomberg Businessweek

- Excellence Performance, Investment Sector – MPF Provider of the Year



Top Fund Awards 2024 – Bloomberg Businessweek (Chinese Edition)

- Three Top Fund Awards of MPF category



MPF of the Year Award 2024 – Benchmark

- MPF Sponsor of the Year
- MPF Trustee of the Year
- Five Trustee Awards
- Two Sponsor Awards
- One Sustainability Award

For more details, please refer to www.sunlife.com.hk/award

Welcome to the world of Sun Life

Sun Life has been rooted in Hong Kong since 1892, helping the city shine brighter over the course of 130 years by providing excellent products and services.

Sun Life 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 comprehensive 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 Care** is part of Sun Life Hong Kong's Health & Accident series, providing effective financial support when you need it.



What's next? You can find out more:

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

This brochure and product are intended for distribution only in Hong Kong and place(s) where such distribution is lawful and allowed. In no event shall this brochure be distributed in the Mainland China. 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.

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

Client Service Centre

G/F, MU Tower B, No. 18 Hung Luen Road,
Hung Hom, Kowloon, Hong Kong

Client Service Hotline: 2103 8928

Fax: 2103 8938

sunlife.com.hk

*A member of the Sun Life group of companies.
Head Office in Toronto, Canada.*

Printed in April 2026

Issued by Sun Life Hong Kong Limited



SunHealth Medical Care - Premium Table (HKD)

永明貼心醫療保 — 保費表 (港元)

Annual Premium Table for Basic Plan

基本計劃之每年保費表

Male 男			Female 女			Male 男			Female 女				
Age 年齡	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Age 年齡	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
0	3,209	6,243	11,049	3,157	6,143	10,869	50	5,934	11,517	20,383	6,963	13,132	21,265
1	3,051	5,937	10,503	2,894	5,631	9,964	51	6,165	11,890	21,104	7,154	13,560	21,982
2	3,037	5,913	10,462	2,881	5,606	9,921	52	6,566	12,387	21,940	7,537	14,299	23,039
3	3,025	5,889	10,418	2,868	5,583	9,877	53	6,971	12,883	22,775	7,921	15,039	24,095
4	3,014	5,864	10,374	2,856	5,559	9,834	54	7,375	13,379	23,609	8,303	15,780	25,148
5	2,483	4,832	8,881	2,514	4,643	8,447	55	7,778	13,875	24,447	8,686	16,519	26,203
6	2,470	4,803	8,828	2,498	4,616	8,393	56	8,178	14,365	25,273	9,066	17,253	27,256
7	2,455	4,774	8,776	2,482	4,586	8,341	57	8,616	15,197	26,665	9,323	18,011	28,366
8	2,441	4,746	8,723	2,467	4,558	8,288	58	9,056	16,033	28,064	9,575	18,768	29,478
9	2,426	4,717	8,672	2,451	4,527	8,236	59	9,494	16,871	29,468	9,828	19,522	30,578
10	2,412	4,689	8,619	2,434	4,500	8,184	60	9,855	17,563	30,619	10,175	20,458	31,970
11	2,397	4,660	8,568	2,420	4,471	8,131	61	10,120	18,087	31,481	10,520	21,402	33,375
12	2,382	4,633	8,516	2,404	4,442	8,078	62	10,452	19,066	33,098	11,159	22,523	35,843
13	2,367	4,605	8,464	2,388	4,412	8,027	63	10,964	20,357	35,260	11,915	23,873	38,707
14	2,353	4,576	8,413	2,374	4,384	7,973	64	11,477	21,653	37,431	12,371	24,619	40,602
15	2,353	4,576	8,413	2,374	4,384	7,973	65	11,991	22,953	39,607	12,824	25,359	42,490
16	2,361	4,589	8,435	2,380	4,396	7,996	66	12,499	24,256	41,787	13,272	26,093	44,371
17	2,361	4,589	8,435	2,389	4,412	8,028	67	13,066	25,733	44,261	13,683	26,979	46,318
18	2,361	4,589	8,435	2,398	4,429	8,057	68	13,633	27,212	46,738	14,093	27,870	48,266
19	2,374	4,602	8,449	2,412	4,447	8,087	69	14,200	28,689	49,215	14,504	28,760	50,215
20	2,387	4,616	8,463	2,425	4,463	8,118	70	14,770	30,165	51,690	14,914	29,650	52,162
21	2,400	4,628	8,475	2,482	4,481	8,342	71	15,335	31,640	54,159	15,321	30,536	54,109
22	2,500	4,758	8,727	2,697	4,740	8,649	72	15,913	32,680	56,193	15,859	31,713	56,007
23	2,646	4,929	8,940	2,786	4,916	8,838	73	16,486	33,721	58,226	16,397	32,889	57,903
24	2,677	5,012	9,155	2,878	5,094	9,026	74	17,063	34,760	60,260	16,933	34,066	59,800
25	2,706	5,097	9,290	2,970	5,270	9,257	75	17,639	35,798	62,292	17,471	35,245	61,698
26	2,731	5,179	9,423	3,057	5,444	9,481	76	18,214	36,833	64,322	18,007	36,413	63,594
27	2,745	5,239	9,523	3,153	5,583	9,679	77	18,535	37,573	65,820	18,284	37,066	64,925
28	2,758	5,302	9,623	3,251	5,724	9,877	78	18,856	38,316	67,315	18,562	37,716	66,256
29	2,771	5,344	9,680	3,348	5,863	10,073	79	19,180	39,058	68,809	18,840	38,366	67,586
30	2,785	5,383	9,742	3,443	6,003	10,268	80	19,500	39,801	70,304	19,118	39,014	68,918
31	2,799	5,422	9,793	3,533	6,140	10,463	81	19,821	40,538	71,796	19,392	39,663	70,248
32	2,829	5,566	10,017	3,672	6,411	10,814	82	20,254	41,468	72,968	19,774	40,481	71,240
33	2,902	5,709	10,239	3,811	6,685	11,164	83	20,690	42,396	74,141	20,157	41,302	72,233
34	2,974	5,851	10,464	3,952	6,956	11,514	84	21,126	43,329	75,313	20,538	42,120	73,223
35	3,048	5,994	10,686	4,089	7,227	11,861	85	21,561	44,257	76,487	20,920	42,939	74,217
36	3,116	6,132	10,909	4,222	7,494	12,206	86	21,990	45,185	77,655	21,298	43,761	75,210
37	3,240	6,346	11,367	4,348	7,780	12,701	87	22,423	46,023	78,906	21,716	44,572	76,419
38	3,367	6,563	11,823	4,476	8,067	13,200	88	22,859	46,862	80,153	22,138	45,383	77,627
39	3,494	6,781	12,283	4,605	8,353	13,698	89	23,295	47,703	81,405	22,558	46,194	78,835
40	3,621	6,997	12,743	4,733	8,641	14,198	90	23,730	48,542	82,653	22,978	47,005	80,045
41	3,808	7,334	13,436	4,909	9,012	14,836	91	24,163	49,375	83,897	23,399	47,816	81,252
42	4,051	7,884	14,273	5,184	9,536	15,620	92	24,530	50,255	84,704	23,803	48,768	82,194
43	4,337	8,513	15,251	5,467	10,068	16,421	93	24,898	51,136	85,512	24,210	49,721	83,136
44	4,555	9,009	15,994	5,705	10,514	17,079	94	25,269	52,016	86,318	24,615	50,674	84,082
45	4,775	9,507	16,734	5,941	10,962	17,739	95	25,636	52,898	87,126	25,021	51,625	85,024
46	4,987	10,006	17,478	6,175	11,407	18,397	96	25,999	53,774	87,926	25,422	52,578	85,967
47	5,222	10,384	18,203	6,372	11,838	19,114	97	26,417	54,581	88,407	25,985	53,689	86,952
48	5,462	10,761	18,930	6,570	12,270	19,830	98	26,834	55,389	88,886	26,551	54,805	87,931
49	5,697	11,138	19,656	6,764	12,700	20,548	99	27,251	56,196	89,366	27,114	55,917	88,914

The above table is for illustrative purposes only. 以上只供說明之用。

SunHealth Medical Care - Premium Table (HKD)

永明貼心醫療保 — 保費表 (港元)

Annual Premium Table for Rider Benefit

附加保障之每年保費表

Age 年齡	Male 男			Female 女		
	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
0	3,045	5,552	9,823	3,012	5,495	9,720
1	2,713	5,062	8,949	2,685	5,007	8,854
2	2,702	5,038	8,912	2,673	4,985	8,817
3	2,690	5,019	8,877	2,663	4,966	8,781
4	2,681	4,999	8,839	2,651	4,946	8,745
5	2,117	3,941	6,908	2,141	4,131	6,982
6	2,106	3,918	6,869	2,127	4,108	6,940
7	2,092	3,894	6,828	2,115	4,081	6,898
8	2,080	3,872	6,787	2,101	4,059	6,857
9	2,067	3,847	6,746	2,090	4,035	6,815
10	2,056	3,825	6,706	2,076	4,009	6,774
11	2,042	3,803	6,665	2,064	3,985	6,732
12	2,030	3,779	6,625	2,050	3,959	6,691
13	2,017	3,756	6,586	2,038	3,936	6,648
14	2,007	3,732	6,543	2,025	3,911	6,607
15	2,007	3,732	6,543	2,025	3,911	6,607
16	2,011	3,743	6,561	2,030	3,923	6,625
17	2,011	3,743	6,561	2,038	3,936	6,648
18	2,011	3,743	6,561	2,044	3,951	6,673
19	2,025	3,757	6,575	2,058	3,964	6,698
20	2,038	3,770	6,589	2,073	3,979	6,723
21	2,063	3,809	7,185	2,287	4,167	7,248
22	2,174	3,934	7,434	2,442	4,368	7,555
23	2,285	4,061	7,617	2,483	4,488	7,759
24	2,300	4,113	7,803	2,525	4,608	7,963
25	2,314	4,167	7,917	2,566	4,733	8,204
26	2,328	4,220	8,030	2,604	4,848	8,446
27	2,341	4,271	8,115	2,688	4,973	8,622
28	2,354	4,322	8,202	2,770	5,100	8,799
29	2,367	4,356	8,251	2,853	5,224	8,975
30	2,381	4,389	8,302	2,935	5,349	9,149
31	2,395	4,423	8,348	3,011	5,467	9,320
32	2,413	4,539	8,536	3,130	5,713	9,637
33	2,472	4,656	8,727	3,248	5,957	9,950
34	2,533	4,773	8,918	3,365	6,201	10,263
35	2,595	4,889	9,108	3,483	6,442	10,575
36	2,654	4,998	9,293	3,596	6,679	10,880
37	2,760	5,284	9,684	3,734	6,890	11,318
38	2,868	5,571	10,075	3,872	7,104	11,759
39	2,978	5,862	10,468	4,009	7,317	12,203
40	3,086	6,152	10,864	4,146	7,533	12,647
41	3,242	6,545	11,448	4,322	7,819	13,214
42	3,454	6,957	12,162	4,586	8,272	13,915
43	3,695	7,439	12,996	4,852	8,734	14,626
44	3,880	7,802	13,625	5,079	9,123	15,209
45	4,068	8,168	14,259	5,305	9,509	15,797
46	4,250	8,526	14,892	5,527	9,893	16,381
47	4,452	8,848	15,355	5,722	10,176	16,845
48	4,653	9,172	15,818	5,916	10,461	17,310
49	4,854	9,492	16,281	6,114	10,745	17,775

Age 年齡	Male 男			Female 女		
	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
50	5,057	9,815	16,743	6,309	11,026	18,239
51	5,252	10,131	17,199	6,505	11,309	18,699
52	5,598	10,553	17,877	6,749	11,825	19,606
53	5,942	10,976	18,558	6,994	12,343	20,509
54	6,287	11,397	19,236	7,238	12,863	21,415
55	6,630	11,821	19,915	7,483	13,379	22,321
56	6,970	12,239	20,596	7,721	13,893	23,222
57	7,342	12,948	21,968	7,978	14,401	24,367
58	7,714	13,662	23,344	8,234	14,909	25,507
59	8,088	14,376	24,727	8,488	15,416	26,645
60	8,397	14,968	25,896	8,826	16,066	28,035
61	8,622	15,408	26,816	9,162	16,722	29,439
62	8,905	16,245	28,193	9,671	17,904	31,355
63	9,340	17,345	30,034	10,279	19,282	33,610
64	9,775	18,451	31,881	10,627	20,178	35,018
65	10,212	19,559	33,737	10,972	21,070	36,422
66	10,651	20,665	35,594	11,314	21,953	37,815
67	11,134	21,924	37,704	11,770	23,170	39,848
68	11,619	23,181	39,814	12,226	24,383	41,879
69	12,102	24,441	41,922	12,681	25,598	43,911
70	12,585	25,701	44,032	13,137	26,814	45,944
71	13,068	26,955	46,137	13,586	28,029	47,975
72	13,650	28,153	48,193	14,077	29,036	49,702
73	14,233	29,352	50,247	14,566	30,043	51,425
74	14,819	30,554	52,303	15,055	31,052	53,151
75	15,400	31,751	54,359	15,544	32,061	54,875
76	15,978	32,951	56,406	16,030	33,062	56,601
77	16,305	33,629	57,572	16,353	33,727	57,736
78	16,635	34,309	58,734	16,676	34,392	58,871
79	16,966	34,987	59,897	16,998	35,058	60,008
80	17,296	35,666	61,059	17,321	35,722	61,145
81	17,623	36,345	62,216	17,639	36,381	62,280
82	18,009	37,141	63,580	18,018	37,164	63,618
83	18,395	37,937	64,943	18,400	37,948	64,959
84	18,781	38,734	66,306	18,781	38,730	66,299
85	19,167	39,531	67,668	19,160	39,516	67,638
86	19,550	40,325	69,026	19,534	40,296	68,975
87	19,938	40,973	70,135	19,920	40,936	70,069
88	20,323	41,622	71,248	20,301	41,576	71,168
89	20,709	42,269	72,359	20,682	42,215	72,264
90	21,097	42,919	73,469	21,064	42,855	73,360
91	21,479	43,565	74,574	21,443	43,494	74,450
92	21,880	43,856	75,432	21,767	43,634	75,045
93	22,283	44,146	76,289	22,091	43,777	75,640
94	22,681	44,438	77,149	22,416	43,919	76,233
95	23,083	44,727	78,005	22,739	44,060	76,827
96	23,481	45,014	78,859	23,059	44,202	77,418
97	23,685	45,233	79,685	23,250	44,402	78,040
98	23,889	45,450	80,512	23,444	44,604	78,661
99	24,095	45,668	81,335	23,636	44,805	79,285

Optional Supplementary Benefit (HKD)

自選額外保障 (港元)

Annual Premium Table for Basic Plan

基本計劃之每年保費表

Age 年齡	Male 男			Female 女			Age 年齡	Male 男			Female 女		
	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3		Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
0	1,008	1,531	2,712	1,008	1,531	2,712	50	2,073	3,143	5,562	2,367	3,604	5,964
1	917	1,456	2,577	917	1,456	2,577	51	2,159	3,268	5,801	2,451	3,720	6,188
2	912	1,448	2,565	912	1,448	2,565	52	2,252	3,429	6,073	2,563	3,934	6,495
3	908	1,442	2,553	908	1,442	2,553	53	2,348	3,593	6,346	2,676	4,149	6,807
4	905	1,436	2,543	905	1,436	2,543	54	2,442	3,758	6,627	2,787	4,365	7,117
5	777	1,229	2,265	810	1,227	2,268	55	2,538	3,925	6,908	2,902	4,584	7,430
6	775	1,228	2,262	809	1,225	2,265	56	2,634	4,088	7,188	3,012	4,801	7,736
7	774	1,226	2,257	808	1,224	2,262	57	2,762	4,312	7,564	3,115	5,017	8,044
8	773	1,225	2,252	807	1,221	2,257	58	2,889	4,538	7,941	3,216	5,232	8,347
9	772	1,223	2,249	806	1,219	2,252	59	3,016	4,765	8,317	3,318	5,446	8,651
10	771	1,220	2,245	805	1,218	2,249	60	3,117	4,947	8,619	3,451	5,713	9,034
11	769	1,219	2,241	802	1,214	2,245	61	3,185	5,075	8,833	3,582	5,976	9,422
12	767	1,215	2,236	799	1,211	2,241	62	3,331	5,335	9,263	3,812	6,301	9,965
13	766	1,212	2,232	798	1,210	2,236	63	3,526	5,681	9,842	4,081	6,692	10,614
14	765	1,211	2,229	797	1,207	2,231	64	3,724	6,025	10,421	4,250	6,912	10,992
15	764	1,209	2,225	795	1,205	2,227	65	3,919	6,371	10,999	4,418	7,132	11,370
16	761	1,206	2,219	794	1,204	2,224	66	4,113	6,713	11,568	4,577	7,347	11,742
17	760	1,205	2,216	793	1,202	2,218	67	4,353	7,123	12,254	4,751	7,724	12,304
18	760	1,205	2,216	793	1,202	2,218	68	4,589	7,532	12,937	4,924	8,100	12,867
19	774	1,219	2,230	807	1,214	2,232	69	4,824	7,939	13,622	5,097	8,476	13,431
20	788	1,231	2,243	821	1,227	2,246	70	5,063	8,351	14,308	5,267	8,852	13,995
21	801	1,244	2,257	878	1,253	2,267	71	5,295	8,760	14,991	5,433	9,224	14,553
22	814	1,258	2,285	939	1,310	2,340	72	5,494	9,089	15,553	5,639	9,572	15,099
23	851	1,293	2,346	951	1,345	2,380	73	5,693	9,420	16,117	5,844	9,918	15,647
24	864	1,319	2,404	967	1,381	2,420	74	5,892	9,749	16,680	6,051	10,265	16,194
25	877	1,341	2,442	980	1,417	2,474	75	6,093	10,076	17,242	6,258	10,612	16,740
26	891	1,374	2,498	1,010	1,472	2,565	76	6,287	10,401	17,804	6,456	10,958	17,279
27	905	1,391	2,525	1,040	1,513	2,623	77	6,756	11,182	19,138	6,939	11,780	18,575
28	918	1,409	2,552	1,070	1,556	2,685	78	7,228	11,962	20,474	7,424	12,600	19,872
29	931	1,423	2,566	1,099	1,597	2,744	79	7,699	12,743	21,808	7,908	13,422	21,167
30	944	1,437	2,581	1,129	1,641	2,803	80	8,170	13,522	23,143	8,392	14,244	22,463
31	958	1,450	2,597	1,157	1,677	2,856	81	8,643	14,304	24,480	8,877	15,067	23,759
32	980	1,479	2,657	1,205	1,754	2,959	82	9,113	15,083	25,815	9,360	15,887	25,056
33	1,007	1,516	2,717	1,254	1,833	3,060	83	9,586	15,864	27,150	9,844	16,710	26,351
34	1,029	1,554	2,777	1,302	1,911	3,160	84	10,057	16,643	28,484	10,329	17,531	27,648
35	1,057	1,592	2,837	1,349	1,990	3,264	85	10,215	16,904	28,930	10,490	17,807	28,079
36	1,076	1,625	2,889	1,392	2,066	3,364	86	10,370	17,163	29,376	10,651	18,080	28,511
37	1,124	1,701	3,012	1,445	2,147	3,501	87	10,529	17,424	29,820	10,813	18,354	28,943
38	1,173	1,776	3,134	1,497	2,225	3,639	88	10,684	17,683	30,265	10,975	18,628	29,376
39	1,223	1,850	3,257	1,550	2,304	3,778	89	10,842	17,943	30,710	11,136	18,901	29,808
40	1,271	1,928	3,380	1,604	2,384	3,916	90	10,999	18,203	31,156	11,297	19,176	30,240
41	1,339	2,038	3,563	1,673	2,483	4,090	91	11,157	18,464	31,601	11,458	19,450	30,672
42	1,420	2,166	3,785	1,752	2,629	4,306	92	11,314	18,723	32,046	11,621	19,724	31,104
43	1,516	2,314	4,044	1,834	2,777	4,525	93	11,472	18,984	32,491	11,781	19,996	31,535
44	1,588	2,429	4,240	1,900	2,901	4,708	94	11,627	19,243	32,936	11,942	20,272	31,967
45	1,660	2,541	4,438	1,966	3,025	4,889	95	11,786	19,504	33,381	12,105	20,544	32,400
46	1,729	2,655	4,634	2,028	3,147	5,070	96	11,942	19,763	33,826	12,264	20,819	32,832
47	1,814	2,773	4,863	2,114	3,258	5,293	97	12,098	20,024	34,272	12,426	21,095	33,263
48	1,899	2,897	5,091	2,198	3,373	5,516	98	12,256	20,286	34,717	12,588	21,367	33,695
49	1,985	3,020	5,327	2,282	3,489	5,740	99	12,412	20,544	35,162	12,749	21,641	34,127

The above table is for illustrative purposes and applicable to Optional Supplementary Benefit attaching to SunHealth Medical Care - Basic Plan only.
以上只作說明之用並只適用於在附加於永明貼心醫療保 — 基本計劃之自選額外保障。

Optional Supplementary Benefit (HKD)

自選額外保障(港元)

Annual Premium Table for Rider Benefit

附加保障之每年保費表

Age 年齡	Male 男			Female 女			Age 年齡	Male 男			Female 女		
	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3		Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
0	921	1,422	2,513	921	1,422	2,513	50	1,957	2,913	5,158	2,202	3,335	5,466
1	864	1,352	2,388	864	1,352	2,388	51	2,036	3,026	5,374	2,285	3,434	5,659
2	860	1,344	2,378	860	1,344	2,378	52	2,135	3,175	5,628	2,381	3,639	5,939
3	856	1,339	2,366	856	1,339	2,366	53	2,238	3,324	5,883	2,480	3,842	6,218
4	852	1,332	2,355	852	1,332	2,355	54	2,340	3,477	6,140	2,578	4,046	6,497
5	731	1,143	2,096	739	1,137	2,082	55	2,444	3,630	6,401	2,676	4,250	6,778
6	730	1,142	2,092	737	1,134	2,078	56	2,543	3,785	6,658	2,769	4,457	7,059
7	728	1,139	2,087	735	1,133	2,076	57	2,660	3,993	7,006	2,870	4,657	7,343
8	727	1,138	2,084	733	1,129	2,073	58	2,773	4,203	7,352	2,969	4,858	7,629
9	726	1,136	2,081	732	1,126	2,067	59	2,889	4,409	7,700	3,068	5,058	7,911
10	725	1,134	2,077	731	1,125	2,064	60	2,982	4,577	7,980	3,197	5,305	8,268
11	724	1,130	2,074	730	1,123	2,060	61	3,041	4,700	8,182	3,323	5,553	8,631
12	723	1,129	2,069	728	1,122	2,056	62	3,169	4,942	8,577	3,506	5,843	9,102
13	721	1,126	2,066	727	1,120	2,052	63	3,348	5,264	9,112	3,727	6,192	9,668
14	719	1,125	2,063	726	1,119	2,049	64	3,526	5,586	9,647	3,852	6,386	9,988
15	717	1,123	2,058	725	1,113	2,044	65	3,704	5,907	10,182	3,979	6,575	10,304
16	716	1,122	2,053	724	1,112	2,041	66	3,878	6,221	10,713	4,096	6,761	10,622
17	715	1,120	2,051	723	1,110	2,036	67	4,104	6,600	11,344	4,264	7,117	11,192
18	715	1,120	2,051	723	1,110	2,036	68	4,328	6,978	11,980	4,436	7,475	11,763
19	728	1,133	2,065	735	1,124	2,050	69	4,551	7,358	12,615	4,603	7,831	12,334
20	742	1,145	2,078	748	1,138	2,064	70	4,775	7,737	13,252	4,774	8,189	12,903
21	756	1,159	2,092	799	1,159	2,124	71	4,991	8,110	13,883	4,941	8,544	13,472
22	769	1,173	2,117	852	1,214	2,188	72	5,178	8,409	14,394	5,125	8,860	13,972
23	802	1,202	2,170	865	1,245	2,222	73	5,362	8,710	14,908	5,310	9,176	14,469
24	815	1,223	2,225	878	1,278	2,255	74	5,547	9,009	15,421	5,492	9,491	14,968
25	828	1,243	2,258	892	1,310	2,298	75	5,732	9,309	15,933	5,674	9,806	15,466
26	842	1,272	2,314	918	1,364	2,378	76	5,914	9,606	16,445	5,854	10,122	15,961
27	856	1,288	2,340	944	1,404	2,432	77	6,357	10,325	17,677	6,292	10,880	17,157
28	870	1,304	2,365	972	1,442	2,487	78	6,802	11,046	18,912	6,732	11,639	18,354
29	882	1,315	2,381	998	1,480	2,541	79	7,244	11,767	20,144	7,171	12,398	19,550
30	895	1,329	2,397	1,025	1,521	2,596	80	7,687	12,487	21,379	7,610	13,158	20,748
31	909	1,342	2,411	1,051	1,554	2,646	81	8,131	13,207	22,611	8,049	13,917	21,943
32	926	1,369	2,462	1,093	1,625	2,740	82	8,574	13,928	23,844	8,488	14,675	23,142
33	948	1,405	2,516	1,137	1,699	2,836	83	9,019	14,647	25,078	8,927	15,434	24,338
34	973	1,440	2,570	1,179	1,773	2,932	84	9,461	15,368	26,312	9,365	16,195	25,537
35	996	1,475	2,627	1,225	1,846	3,026	85	9,609	15,608	26,721	9,512	16,446	25,934
36	1,016	1,506	2,678	1,268	1,914	3,118	86	9,758	15,849	27,134	9,658	16,700	26,334
37	1,062	1,575	2,790	1,314	1,988	3,246	87	9,906	16,089	27,543	9,805	16,954	26,732
38	1,109	1,646	2,904	1,364	2,063	3,372	88	10,053	16,330	27,956	9,951	17,205	27,131
39	1,157	1,716	3,018	1,414	2,135	3,498	89	10,201	16,569	28,366	10,098	17,459	27,531
40	1,204	1,785	3,133	1,463	2,212	3,626	90	10,349	16,809	28,777	10,243	17,711	27,929
41	1,264	1,888	3,299	1,522	2,301	3,788	91	10,497	17,050	29,188	10,391	17,965	28,328
42	1,341	2,007	3,507	1,599	2,434	3,987	92	10,646	17,290	29,600	10,536	18,219	28,727
43	1,431	2,144	3,747	1,676	2,570	4,191	93	10,794	17,529	30,012	10,683	18,470	29,125
44	1,502	2,250	3,929	1,739	2,686	4,359	94	10,939	17,770	30,423	10,830	18,723	29,527
45	1,569	2,358	4,112	1,804	2,800	4,526	95	11,087	18,010	30,835	10,976	18,978	29,925
46	1,630	2,461	4,293	1,865	2,912	4,693	96	11,235	18,249	31,244	11,122	19,230	30,323
47	1,711	2,571	4,506	1,949	3,016	4,885	97	11,384	18,489	31,656	11,269	19,483	30,723
48	1,792	2,685	4,722	2,034	3,121	5,079	98	11,532	18,730	32,066	11,415	19,737	31,121
49	1,873	2,797	4,940	2,118	3,228	5,270	99	11,678	18,969	32,478	11,560	19,990	31,521

The above table is for illustrative purposes and applicable to Optional Supplementary Benefit attaching to SunHealth Medical Care - rider benefit only.
以上只作說明之用並只適用於在附加於永明貼心醫療保 — 附加保障之自選額外保障。

Optional Female Benefit (HKD) 自選女性保障 (港元)

Annual Premium Table for Basic Plan 基本計劃之每年保費表

Female 女				Female 女				Female 女			
Age 年齡	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Age 年齡	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Age 年齡	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
18	580	687	851	30	616	753	975	42	716	924	1,236
19	580	687	851	31	618	758	984	43	730	945	1,268
20	580	687	851	32	626	773	1,004	44	743	968	1,298
21	580	687	862	33	634	789	1,023	45	758	989	1,331
22	583	692	876	34	642	805	1,042	46	769	1,010	1,358
23	585	699	891	35	649	821	1,062	47	783	1,035	1,405
24	590	706	905	36	657	828	1,077	48	801	1,059	1,448
25	591	711	918	37	665	843	1,104	49	814	1,089	1,506
26	591	716	926	38	675	860	1,129				
27	597	726	939	39	683	875	1,156				
28	604	733	950	40	692	891	1,182				
29	609	743	962	41	701	904	1,203				

The above table is for illustrative purposes and applicable to Optional Female Benefit attaching to SunHealth Medical Care - basic plan only.
以上只作說明之用並只適用於在附加於永明貼心醫療保 — 基本計劃之自選女性保障。

Annual Premium Table for Rider Benefit 附加保障之每年保費表

Female 女				Female 女				Female 女			
Age 年齡	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Age 年齡	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Age 年齡	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
18	474	563	694	30	507	616	798	42	584	755	1,007
19	474	563	694	31	510	618	802	43	596	773	1,032
20	474	563	694	32	515	631	819	44	607	792	1,058
21	474	563	707	33	523	644	833	45	617	810	1,084
22	475	566	717	34	527	657	849	46	626	824	1,108
23	476	572	728	35	534	667	864	47	639	843	1,144
24	480	576	740	36	535	677	879	48	656	865	1,182
25	481	580	750	37	543	690	899	49	664	888	1,227
26	482	584	755	38	551	701	920				
27	486	593	765	39	558	714	940				
28	494	599	775	40	566	727	959				
29	500	608	788	41	575	737	978				

The above table is for illustrative purposes and applicable to Optional Female Benefit attaching to SunHealth Medical Care - rider benefit only.
以上只作說明之用並只適用於在附加於永明貼心醫療保 — 附加保障之自選女性保障。

Remarks:

- The amounts shown in blue rows are only applicable to policy renewals.
- Premiums are not guaranteed and may be revised to reflect the prevailing policy experience (e.g. claim experience, medical inflation and benefit changes over time). For details, please refer to your policy documents.
- SunHealth Medical Care-Premium Table is for reference only and is subject to change by Sun Life Hong Kong Limited ("Sun Life HK") from time to time.
- You may choose to pay your premiums in RMB and to receive benefits in HKD at an exchange rate determined by Sun Life HK from time to time. Due to exchange rate fluctuations, there is a risk that RMB will depreciate or appreciate against HKD. You may be affected by such fluctuations if you choose to receive your benefits in a currency different from your payment currency.
- RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to certain restrictions. You may have to allow time for conversion of RMB from/to another currency if your amount exceeds the applicable daily limit.

備註：

- 在藍色方格內之保費金額只適用於續保。
- 保費並非保證不變，及有可能因反映當時的保單經驗（例如賠償經驗、醫療費用上漲及保障改變而作出調整）。詳情請參閱保單文件。
- 永明貼心醫療保 - 保費表只供參考，並由香港永明金融有限公司（「永明香港」）不時作出變動。
- 如保單貨幣為人民幣，您可以選擇人民幣支付保費並以港元收取利益，而其匯率將不時由永明香港全權決定。由於匯率波動，人民幣兌港元有可能貶值或漲值。若您選擇以不同於支付貨幣的貨幣收取賠償價值，您可能受到匯率波動影響。
- 人民幣現時並非自由兌換貨幣，於香港之銀行兌換人民幣受若干條件限制。如兌換金額超過每日兌換限額，您可能需要一段時間方可將人民幣兌換自/至另一種貨幣。

Supplementary Information to Illustrate Premium Adjustment of SunHealth Medical Care

永明貼心醫療保費調整之附加資料

Notes: This supplementary information explains the non-guaranteed premiums of **SunHealth Medical Care**.
註：此附加資料旨在解釋有關**永明貼心醫療保**之非保證保費。

With medical technology advances, the demands on medical services increase. This leads to increase in the costs of treatments. This may mean that as the costs increase, premiums also need to be adjusted. Below are illustrative examples of premium adjustment to **SunHealth Medical Care**¹ for your reference.

隨著醫療技術進步，醫療服務需求因而增加，治療成本亦隨之上升。保費亦有可能因成本上升而作出調整。以下為**永明貼心醫療保**之保費調整¹說明例子以供參考。

Case Study 參考例子：

Insured : 35-year-old, non-smoking male
受保人 : 35歲，男性，非吸煙

Plan Name : SunHealth Medical Care - Plan 1
計劃名稱 : 永明貼心醫療保 — 計劃1

Basic Plan 基本計劃			
Age of Insured 受保人年齡	Current Annual Premiums (HKD) 以現時準則計算之 每年保費(港元)	Illustrative Annual Premiums Following Adjustments ¹ 調整後之預計每年保費說明 ¹	
		Increase 5% Each Year 每年向上調整5%	Increase 10% Each Year 每年向上調整10%
35	3,048	3,048	3,048
36	3,116	3,272	3,428
37	3,240	3,572	3,920
38	3,367	3,898	4,481
39	3,494	4,247	5,116
40	3,621	4,621	5,832

Note: Figures in the above example are hypothetical and for illustrative purposes only.
註：上述例子之數字純屬假設及僅供說明之用。

¹ Premiums (including Optional Supplementary Benefit and Optional Female Benefit, where applicable) are not guaranteed and may be revised from time to time. The illustrative annual premium increases of 5% and 10% are for your reference only and not necessarily prediction of future annual premium increases.

¹ 保費(包括自選額外保障及自選女性保障，如適用)非保證不變，及有可能不時調整。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。

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

Client Service Centre

G/F, MU Tower B, No. 18 Hung Luen Road, Hung Hom, Kowloon, Hong Kong

Client Service Hotline: 2103 8928 Fax: 2103 8938 sunlife.com.hk

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

香港九龍紅磡紅鸞道18號都大中心B座地下

客戶服務熱線：2103 8928 傳真：2103 8938 sunlife.com.hk

A member of the Sun Life group of companies. Head Office in Toronto, Canada.

Printed in April 2026 Issued by Sun Life Hong Kong Limited

永明金融集團成員之一 總公司設於加拿大多倫多

2026年4月編印 由香港永明金融有限公司刊發

