



SunHealth Medical Care

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



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 year.¹
- Cancer makes up 61% of critical illness claims for Sun Life Hong Kong², 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

1.  Comprehensive coverage
2.  Discount and loyalty bonuses
3.  Day-surgery arrangement at your convenience
4.  Extra peace of mind

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.

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 3 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!

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 of 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 of specialists and undergo selected day-surgeries in their clinics, we will settle your medical bill directly, reducing delays in time and claim documents¹⁰.

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.
8. Provided you do not make any inpatient hospitalization and surgical claims for 3 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 and are not guaranteed to be renewable. Please refer to Quick Guide to Sun Life Value-added Services for more details. Sun Life are not responsible for any act, negligence or failure to act on the part of the designated third-party service provider. Sun Life will not be liable for any loss or damage, costs or other expenses whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with the services.

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

Our Medical Concierge Services can help you choose the most suitable doctor and treatment plan within a dedicated network of high-quality specialists to support you for comfortable recovery in an extensive network. Services include:

- Appointment for specialist consultation, doctor referral, clinical surgery and accessing hospitalization
- Booking for confinement and treatment at our network hospitals/clinics

b. Local Urgent Care Assistance Administration

In the event of an emergency, we can arrange the necessary medical assisted transportation at no cost.

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 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 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 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.

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 (Please note that benefits may be revised by Sun Life to reflect various factors including but not limited to medical developments and medical inflation.)		Guaranteed renewable up to age 50
Premium Payment Term ¹⁵	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 Structure ¹⁴	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.



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.	HKD880/ USD110/ RMB770 per day	HKD1,600/ USD200/ RMB1,400 per day	HKD4,000/ USD500/ RMB3,500 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.	HKD400/ USD50/ RMB350 per day (max. 10 consecutive days)	HKD680/ USD85/ RMB595 per day (max. 15 consecutive days)	HKD1,480/ USD185/ RMB1,295 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

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.	HKD5,000/ USD625/ RMB4,375	HKD8,000/ USD1,000/ RMB7,000	HKD14,000/ USD1,750/ RMB12,250
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.	Death:	Death:	Death:
		HKD80,000/ USD10,000/ RMB70,000	HKD160,000/ USD20,000/ RMB140,000	HKD320,000/ USD40,000/ RMB280,000
		Surgery:	Surgery:	Surgery:
		HKD10,000/ USD1,250/ RMB8,750 (max. HKD80,000/ USD10,000/ RMB70,000 per incident)	HKD20,000/ USD2,500/ RMB17,500 (max. HKD160,000/ USD20,000/ RMB140,000 per incident)	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. Compassionate Death Benefit	Only available 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.			

Case Study

Mr. A purchased **SunHealth Medical Care Plan 1** with Optional Supplementary Benefit 2 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 6 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	HKD880 per day x 6 days = HKD5,280	HKD5,280	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: HKD75,360

Total benefits paid to Mr. A under Optional Supplementary Benefit: HKD6,800

Total benefits paid to Mr. A: HKD82,160

Note:

- 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.

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	Reimburses you for actual expenses for: <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 7 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	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 7 days after birth. <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	This preventive medical care is provided with no additional cost and available on the first anniversary of this rider benefit and once every 2 years thereafter. Currently, this check-up program includes a pelvic examination, pap smear and breast examination as well as blood pressure and pulse checking.	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.

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. We have the right to terminate the 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; 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.

Key Exclusions:

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

- a. 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;
- b. Any pre-existing condition which occurs before the basic plan/rider benefit is effective issued or reinstated, whichever is the latest;
- c. 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);
- d. The insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
- e. The insured's committing or attempting to commit a criminal offence or participating in any brawl;
- f. Unreasonable failure to seek or follow medical advice;
- g. The insured's participating in any kind of racing on horse or wheel, any form of combat or scuba diving;
- h. The insured's flying or undertaking any other aerial activity except as a fare-paying passenger on a licensed public or chartered air service;
- i. 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;
- j. 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;
- k. 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;
- l. 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;
- m. 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;
- n. 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;
- o. 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;
- p. 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;
- q. 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;
- r. War (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the insured was actively participating in them;
- s. Atomic explosion, nuclear fission or radioactive gas; or
- t. 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, Cheung Kei Center Tower B, No. 18 Hung Luen Road, Hunghom, Kowloon) 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 the Company under the policy has been made prior to the request for cancellation.

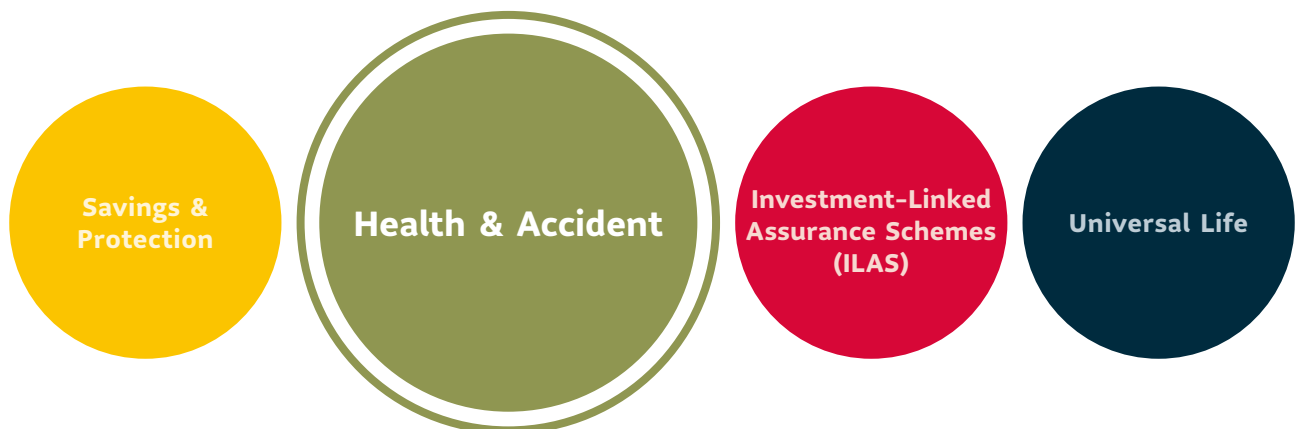
Welcome to the World of Sun Life

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.

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SunHealth Medical Care – Premium Table

永明貼心醫療保 – 保費表



SunHealth Medical Care 永明貼心醫療保

Annual Premium (HKD) – Basic Plan 每年保費(港元) – 基本計劃

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	2,583	5,026	8,895	2,541	4,945	8,750	50	4,777	9,271	16,407	5,605	10,571	17,118
1	2,456	4,779	8,455	2,330	4,533	8,020	51	4,963	9,571	16,989	5,759	10,916	17,695
2	2,445	4,760	8,421	2,319	4,513	7,986	52	5,286	9,971	17,661	6,067	11,511	18,545
3	2,435	4,740	8,386	2,309	4,494	7,951	53	5,612	10,371	18,333	6,376	12,106	19,395
4	2,426	4,721	8,352	2,299	4,474	7,916	54	5,937	10,770	19,005	6,684	12,702	20,244
5	1,999	3,889	7,149	2,024	3,738	6,799	55	6,261	11,169	19,679	6,993	13,297	21,093
6	1,988	3,866	7,106	2,011	3,715	6,756	56	6,583	11,564	20,344	7,298	13,888	21,940
7	1,976	3,843	7,064	1,998	3,691	6,714	57	6,936	12,233	21,465	7,504	14,499	22,834
8	1,965	3,820	7,022	1,986	3,669	6,672	58	7,289	12,906	22,591	7,708	15,108	23,728
9	1,953	3,797	6,981	1,973	3,645	6,630	59	7,643	13,580	23,721	7,912	15,714	24,615
10	1,941	3,775	6,939	1,960	3,622	6,588	60	7,933	14,138	24,647	8,191	16,469	25,735
11	1,929	3,752	6,897	1,948	3,599	6,545	61	8,146	14,559	25,341	8,469	17,229	26,866
12	1,918	3,729	6,855	1,935	3,576	6,503	62	8,414	15,348	26,643	8,982	18,131	28,853
13	1,906	3,707	6,813	1,922	3,552	6,461	63	8,826	16,387	28,383	9,591	19,218	31,158
14	1,894	3,684	6,772	1,911	3,528	6,418	64	9,239	17,430	30,131	9,959	19,818	32,684
15	1,894	3,684	6,772	1,911	3,528	6,418	65	9,653	18,477	31,883	10,323	20,414	34,204
16	1,900	3,694	6,790	1,916	3,539	6,437	66	10,061	19,526	33,638	10,684	21,004	35,717
17	1,900	3,694	6,790	1,923	3,552	6,462	67	10,518	20,714	35,629	11,014	21,718	37,285
18	1,900	3,694	6,790	1,930	3,566	6,486	68	10,974	21,905	37,623	11,344	22,435	38,853
19	1,911	3,704	6,801	1,941	3,580	6,510	69	11,431	23,094	39,617	11,675	23,152	40,421
20	1,921	3,715	6,812	1,952	3,593	6,535	70	11,889	24,283	41,609	12,006	23,868	41,989
21	1,932	3,726	6,822	1,998	3,607	6,715	71	12,344	25,469	43,596	12,333	24,580	43,556
22	2,013	3,831	7,025	2,171	3,816	6,962	72	12,809	26,306	45,234	12,766	25,528	45,084
23	2,130	3,967	7,196	2,243	3,957	7,114	73	13,271	27,144	46,871	13,199	26,475	46,611
24	2,155	4,034	7,369	2,317	4,100	7,265	74	13,735	27,980	48,508	13,631	27,422	48,138
25	2,179	4,102	7,478	2,391	4,243	7,451	75	14,199	28,817	50,144	14,064	28,371	49,666
26	2,199	4,168	7,585	2,461	4,382	7,633	76	14,662	29,650	51,778	14,495	29,312	51,192
27	2,210	4,218	7,666	2,538	4,494	7,792	77	14,920	30,246	52,983	14,718	29,837	52,263
28	2,220	4,268	7,746	2,617	4,607	7,951	78	15,179	30,844	54,187	14,942	30,360	53,335
29	2,231	4,301	7,793	2,695	4,720	8,109	79	15,439	31,441	55,390	15,166	30,884	54,406
30	2,242	4,333	7,842	2,771	4,832	8,265	80	15,698	32,039	56,593	15,390	31,406	55,477
31	2,253	4,365	7,884	2,844	4,942	8,422	81	15,955	32,632	57,794	15,610	31,927	56,548
32	2,277	4,481	8,063	2,956	5,161	8,705	82	16,304	33,380	58,738	15,917	32,586	57,347
33	2,336	4,595	8,243	3,068	5,381	8,987	83	16,655	34,128	59,682	16,226	33,247	58,146
34	2,394	4,711	8,423	3,181	5,600	9,269	84	17,006	34,878	60,625	16,533	33,906	58,943
35	2,453	4,825	8,602	3,291	5,818	9,548	85	17,356	35,626	61,570	16,840	34,565	59,742
36	2,508	4,937	8,781	3,398	6,033	9,826	86	17,701	36,373	62,511	17,144	35,226	60,542
37	2,608	5,109	9,150	3,500	6,263	10,224	87	18,050	37,047	63,517	17,481	35,879	61,515
38	2,711	5,283	9,517	3,603	6,493	10,625	88	18,401	37,723	64,522	17,820	36,532	62,488
39	2,812	5,459	9,887	3,707	6,724	11,026	89	18,752	38,399	65,529	18,159	37,185	63,460
40	2,915	5,633	10,258	3,809	6,956	11,429	90	19,102	39,075	66,534	18,497	37,838	64,434
41	3,065	5,904	10,816	3,952	7,254	11,942	91	19,450	39,746	67,535	18,836	38,491	65,406
42	3,261	6,346	11,489	4,173	7,676	12,574	92	19,746	40,454	68,185	19,161	39,258	66,165
43	3,491	6,852	12,276	4,401	8,104	13,219	93	20,043	41,163	68,835	19,488	40,024	66,923
44	3,667	7,252	12,874	4,592	8,463	13,748	94	20,340	41,872	69,484	19,815	40,791	67,685
45	3,844	7,653	13,470	4,782	8,824	14,279	95	20,636	42,582	70,134	20,141	41,557	68,443
46	4,015	8,055	14,069	4,971	9,182	14,809	96	20,928	43,287	70,779	20,464	42,324	69,202
47	4,204	8,359	14,653	5,129	9,529	15,386	97	21,265	43,937	71,166	20,917	43,219	69,994
48	4,396	8,662	15,238	5,288	9,877	15,963	98	21,601	44,587	71,552	21,373	44,116	70,783
49	4,586	8,966	15,822	5,445	10,223	16,540	99	21,936	45,236	71,938	21,827	45,012	71,574

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

SunHealth Medical Care 永明貼心醫療保

Annual Premium (HKD) - Rider Benefit 每年保費(港元) - 附加保障

	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
0	2,451	4,470	7,907	2,425	4,423	7,824
1	2,184	4,074	7,204	2,161	4,031	7,127
2	2,175	4,056	7,174	2,152	4,013	7,098
3	2,166	4,040	7,145	2,144	3,997	7,069
4	2,158	4,024	7,115	2,134	3,981	7,039
5	1,704	3,172	5,561	1,723	3,326	5,620
6	1,695	3,154	5,529	1,712	3,307	5,587
7	1,684	3,135	5,496	1,702	3,286	5,553
8	1,674	3,116	5,463	1,691	3,267	5,520
9	1,664	3,097	5,430	1,682	3,248	5,486
10	1,655	3,079	5,398	1,671	3,227	5,453
11	1,644	3,061	5,365	1,661	3,208	5,419
12	1,634	3,042	5,333	1,650	3,187	5,386
13	1,624	3,023	5,301	1,641	3,168	5,352
14	1,615	3,005	5,267	1,630	3,148	5,319
15	1,615	3,005	5,267	1,630	3,148	5,319
16	1,619	3,013	5,282	1,634	3,157	5,333
17	1,619	3,013	5,282	1,641	3,168	5,352
18	1,619	3,013	5,282	1,646	3,180	5,372
19	1,630	3,024	5,293	1,657	3,191	5,392
20	1,641	3,035	5,304	1,668	3,203	5,412
21	1,660	3,066	5,784	1,841	3,354	5,834
22	1,750	3,167	5,984	1,966	3,515	6,081
23	1,840	3,269	6,132	1,999	3,613	6,246
24	1,852	3,311	6,281	2,033	3,710	6,410
25	1,863	3,354	6,373	2,066	3,809	6,604
26	1,874	3,396	6,464	2,096	3,902	6,798
27	1,885	3,438	6,532	2,164	4,004	6,940
28	1,895	3,479	6,602	2,230	4,105	7,083
29	1,906	3,506	6,642	2,297	4,206	7,224
30	1,917	3,533	6,683	2,363	4,306	7,365
31	1,928	3,560	6,720	2,424	4,401	7,502
32	1,942	3,654	6,872	2,519	4,599	7,757
33	1,990	3,748	7,025	2,614	4,795	8,009
34	2,039	3,842	7,179	2,709	4,992	8,261
35	2,089	3,936	7,331	2,804	5,186	8,513
36	2,136	4,023	7,481	2,895	5,376	8,758
37	2,222	4,254	7,795	3,006	5,547	9,111
38	2,309	4,485	8,111	3,116	5,719	9,466
39	2,397	4,719	8,427	3,227	5,890	9,823
40	2,484	4,952	8,745	3,338	6,064	10,180
41	2,610	5,269	9,216	3,479	6,294	10,637
42	2,780	5,601	9,790	3,691	6,659	11,201
43	2,974	5,988	10,461	3,906	7,031	11,774
44	3,124	6,280	10,968	4,088	7,343	12,243
45	3,275	6,575	11,478	4,271	7,655	12,716
46	3,421	6,863	11,988	4,449	7,964	13,187
47	3,583	7,123	12,361	4,606	8,192	13,560
48	3,745	7,383	12,733	4,763	8,420	13,934
49	3,907	7,641	13,106	4,922	8,649	14,308

	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
50	4,071	7,900	13,478	5,079	8,875	14,682
51	4,228	8,155	13,845	5,236	9,103	15,052
52	4,506	8,495	14,391	5,433	9,519	15,782
53	4,783	8,835	14,939	5,630	9,936	16,510
54	5,060	9,175	15,485	5,827	10,354	17,239
55	5,337	9,515	16,032	6,024	10,770	17,968
56	5,611	9,852	16,579	6,215	11,183	18,693
57	5,910	10,423	17,684	6,422	11,593	19,615
58	6,210	10,997	18,792	6,628	12,002	20,533
59	6,511	11,572	19,904	6,833	12,409	21,448
60	6,759	12,048	20,846	7,104	12,933	22,567
61	6,940	12,404	21,587	7,375	13,460	23,698
62	7,168	13,077	22,695	7,785	14,412	25,240
63	7,518	13,962	24,177	8,274	15,522	27,055
64	7,869	14,852	25,663	8,554	16,243	28,189
65	8,220	15,744	27,157	8,832	16,961	29,319
66	8,574	16,634	28,652	9,108	17,672	30,440
67	8,963	17,648	30,351	9,474	18,651	32,076
68	9,353	18,660	32,049	9,841	19,628	33,712
69	9,742	19,674	33,747	10,208	20,606	35,347
70	10,131	20,688	35,445	10,575	21,585	36,984
71	10,519	21,698	37,139	10,937	22,563	38,619
72	10,988	22,663	38,794	11,331	23,373	40,008
73	11,458	23,628	40,447	11,726	24,184	41,396
74	11,928	24,595	42,103	12,119	24,996	42,785
75	12,396	25,559	43,757	12,513	25,808	44,173
76	12,861	26,525	45,406	12,904	26,614	45,562
77	13,125	27,071	46,344	13,164	27,150	46,476
78	13,391	27,619	47,279	13,424	27,685	47,390
79	13,657	28,164	48,216	13,683	28,220	48,305
80	13,923	28,711	49,151	13,943	28,755	49,220
81	14,186	29,257	50,082	14,199	29,286	50,134
82	14,497	29,898	51,180	14,504	29,916	51,211
83	14,807	30,539	52,277	14,811	30,547	52,290
84	15,118	31,180	53,375	15,118	31,177	53,369
85	15,429	31,821	54,472	15,423	31,809	54,447
86	15,738	32,460	55,565	15,725	32,437	55,524
87	16,049	32,982	56,458	16,034	32,953	56,405
88	16,360	33,505	57,353	16,341	33,468	57,288
89	16,671	34,026	58,247	16,648	33,982	58,171
90	16,982	34,549	59,141	16,956	34,498	59,053
91	17,290	35,069	60,031	17,261	35,011	59,930
92	17,613	35,302	60,721	17,522	35,125	60,409
93	17,937	35,537	61,411	17,783	35,239	60,888
94	18,258	35,771	62,103	18,045	35,354	61,366
95	18,581	36,005	62,793	18,305	35,467	61,844
96	18,902	36,235	63,480	18,562	35,581	62,319
97	19,066	36,411	64,144	18,716	35,742	62,820
98	19,230	36,586	64,810	18,872	35,905	63,320
99	19,395	36,762	65,473	19,026	36,067	63,822

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

Optional Supplementary Benefit 自選額外保障

Annual Premium (HKD) - Basic Plan 每年保費(港元) - 基本計劃

	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
0	811	1,233	2,183	811	1,233	2,183
1	738	1,172	2,074	738	1,172	2,074
2	734	1,166	2,065	734	1,166	2,065
3	731	1,161	2,055	731	1,161	2,055
4	728	1,156	2,047	728	1,156	2,047
5	625	990	1,823	652	988	1,826
6	624	989	1,820	651	986	1,823
7	623	987	1,817	650	985	1,820
8	622	986	1,813	649	983	1,817
9	621	984	1,810	648	981	1,813
10	620	982	1,807	647	980	1,810
11	619	981	1,804	646	977	1,807
12	618	978	1,800	644	975	1,804
13	617	976	1,797	643	974	1,800
14	616	975	1,794	642	972	1,796
15	615	973	1,791	640	970	1,793
16	613	971	1,787	639	969	1,790
17	612	970	1,784	638	967	1,786
18	612	970	1,784	638	967	1,786
19	623	981	1,795	649	977	1,797
20	634	991	1,806	660	988	1,808
21	645	1,002	1,817	707	1,008	1,825
22	656	1,013	1,840	755	1,055	1,884
23	685	1,041	1,888	766	1,083	1,916
24	696	1,061	1,935	778	1,112	1,948
25	706	1,080	1,966	789	1,140	1,992
26	717	1,106	2,011	813	1,185	2,065
27	728	1,120	2,033	837	1,218	2,112
28	739	1,135	2,054	861	1,253	2,161
29	750	1,146	2,066	885	1,286	2,209
30	760	1,157	2,078	909	1,321	2,256
31	771	1,167	2,091	931	1,350	2,299
32	789	1,190	2,139	970	1,412	2,382
33	810	1,220	2,187	1,009	1,475	2,463
34	829	1,251	2,235	1,048	1,538	2,544
35	851	1,282	2,284	1,086	1,602	2,627
36	866	1,309	2,326	1,121	1,663	2,708
37	905	1,369	2,425	1,163	1,728	2,819
38	944	1,429	2,523	1,205	1,791	2,929
39	984	1,489	2,622	1,247	1,854	3,041
40	1,023	1,552	2,721	1,291	1,919	3,153
41	1,078	1,641	2,868	1,347	1,999	3,292
42	1,143	1,744	3,047	1,410	2,116	3,466
43	1,220	1,863	3,255	1,476	2,235	3,643
44	1,278	1,955	3,413	1,529	2,335	3,790
45	1,336	2,046	3,572	1,582	2,435	3,936
46	1,392	2,137	3,730	1,633	2,533	4,081
47	1,460	2,233	3,914	1,701	2,623	4,260
48	1,528	2,332	4,099	1,769	2,715	4,440
49	1,598	2,431	4,287	1,837	2,809	4,620

	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
50	1,668	2,530	4,477	1,906	2,901	4,801
51	1,738	2,631	4,670	1,973	2,994	4,981
52	1,813	2,760	4,888	2,063	3,167	5,229
53	1,890	2,892	5,109	2,154	3,340	5,480
54	1,966	3,025	5,335	2,244	3,514	5,729
55	2,043	3,159	5,561	2,336	3,689	5,981
56	2,120	3,290	5,787	2,425	3,864	6,227
57	2,223	3,472	6,089	2,507	4,038	6,475
58	2,326	3,653	6,393	2,589	4,211	6,719
59	2,428	3,835	6,695	2,671	4,384	6,964
60	2,509	3,982	6,939	2,778	4,599	7,273
61	2,564	4,086	7,111	2,884	4,810	7,584
62	2,681	4,295	7,457	3,069	5,072	8,021
63	2,838	4,573	7,923	3,286	5,387	8,544
64	2,997	4,850	8,389	3,421	5,564	8,848
65	3,155	5,128	8,854	3,556	5,741	9,153
66	3,311	5,404	9,312	3,685	5,914	9,452
67	3,504	5,734	9,864	3,824	6,218	9,905
68	3,694	6,063	10,414	3,964	6,520	10,358
69	3,884	6,391	10,966	4,102	6,823	10,811
70	4,075	6,722	11,517	4,240	7,126	11,265
71	4,262	7,051	12,068	4,374	7,425	11,714
72	4,422	7,316	12,520	4,539	7,705	12,154
73	4,582	7,582	12,974	4,704	7,983	12,595
74	4,743	7,847	13,427	4,871	8,263	13,035
75	4,905	8,112	13,880	5,037	8,542	13,475
76	5,060	8,373	14,332	5,197	8,820	13,909
77	5,439	9,002	15,406	5,586	9,482	14,953
78	5,819	9,629	16,481	5,976	10,143	15,996
79	6,198	10,258	17,555	6,366	10,805	17,039
80	6,577	10,885	18,630	6,755	11,466	18,082
81	6,957	11,514	19,706	7,145	12,128	19,126
82	7,336	12,141	20,780	7,535	12,789	20,169
83	7,716	12,770	21,855	7,925	13,451	21,212
84	8,096	13,397	22,929	8,314	14,112	22,256
85	8,222	13,607	23,288	8,445	14,334	22,603
86	8,348	13,816	23,647	8,574	14,554	22,951
87	8,475	14,026	24,005	8,704	14,774	23,299
88	8,601	14,234	24,363	8,834	14,995	23,647
89	8,727	14,444	24,721	8,964	15,215	23,994
90	8,854	14,653	25,080	9,094	15,436	24,342
91	8,981	14,863	25,438	9,223	15,657	24,690
92	9,108	15,072	25,796	9,354	15,877	25,038
93	9,234	15,282	26,154	9,483	16,097	25,385
94	9,360	15,490	26,513	9,613	16,318	25,733
95	9,487	15,700	26,871	9,744	16,538	26,081
96	9,613	15,909	27,229	9,873	16,759	26,429
97	9,739	16,119	27,588	10,003	16,980	26,776
98	9,866	16,329	27,946	10,133	17,200	27,124
99	9,992	16,538	28,304	10,263	17,420	27,472

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 自選額外保障

Annual Premium (HKD) - Rider Benefit 每年保費(港元) - 附加保障

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	741	1,145	2,023	741	1,145	2,023	50	1,575	2,345	4,153	1,773	2,685	4,400
1	696	1,088	1,922	696	1,088	1,922	51	1,639	2,436	4,326	1,840	2,765	4,555
2	692	1,082	1,914	692	1,082	1,914	52	1,719	2,556	4,530	1,917	2,929	4,780
3	689	1,078	1,905	689	1,078	1,905	53	1,801	2,676	4,736	1,996	3,092	5,005
4	686	1,072	1,896	686	1,072	1,896	54	1,884	2,798	4,942	2,075	3,257	5,230
5	589	920	1,687	594	915	1,676	55	1,967	2,922	5,153	2,154	3,421	5,456
6	588	919	1,684	593	913	1,673	56	2,047	3,047	5,360	2,229	3,588	5,682
7	586	917	1,680	592	912	1,671	57	2,141	3,214	5,640	2,310	3,749	5,911
8	585	916	1,678	591	909	1,668	58	2,233	3,383	5,918	2,390	3,911	6,141
9	584	914	1,675	590	907	1,664	59	2,326	3,549	6,199	2,470	4,072	6,368
10	583	913	1,672	589	906	1,661	60	2,400	3,685	6,424	2,573	4,271	6,656
11	582	910	1,669	588	904	1,658	61	2,448	3,783	6,586	2,675	4,471	6,948
12	581	909	1,666	586	903	1,655	62	2,551	3,979	6,904	2,822	4,703	7,327
13	580	907	1,663	585	901	1,652	63	2,695	4,237	7,335	3,000	4,984	7,782
14	579	906	1,660	584	900	1,649	64	2,838	4,497	7,766	3,101	5,140	8,040
15	578	904	1,657	583	897	1,646	65	2,982	4,754	8,196	3,203	5,293	8,295
16	577	903	1,653	582	896	1,643	66	3,122	5,007	8,623	3,298	5,442	8,551
17	576	901	1,651	581	894	1,639	67	3,303	5,313	9,132	3,433	5,729	9,009
18	576	901	1,651	581	894	1,639	68	3,484	5,617	9,644	3,570	6,017	9,469
19	586	912	1,662	592	905	1,650	69	3,663	5,923	10,155	3,705	6,304	9,928
20	597	922	1,673	603	916	1,661	70	3,844	6,228	10,667	3,843	6,592	10,386
21	608	933	1,684	644	933	1,710	71	4,018	6,528	11,176	3,978	6,877	10,845
22	619	944	1,704	686	977	1,761	72	4,167	6,769	11,587	4,126	7,132	11,247
23	646	967	1,747	697	1,003	1,788	73	4,316	7,011	12,001	4,274	7,386	11,647
24	657	984	1,791	707	1,029	1,815	74	4,465	7,252	12,414	4,420	7,640	12,048
25	667	1,001	1,818	718	1,055	1,850	75	4,614	7,493	12,826	4,567	7,894	12,449
26	678	1,024	1,863	739	1,098	1,914	76	4,761	7,732	13,238	4,712	8,148	12,848
27	689	1,037	1,884	760	1,130	1,958	77	5,117	8,312	14,230	5,065	8,758	13,811
28	700	1,049	1,904	782	1,161	2,002	78	5,475	8,892	15,223	5,419	9,369	14,774
29	711	1,059	1,917	804	1,191	2,046	79	5,831	9,472	16,216	5,773	9,980	15,738
30	721	1,070	1,929	825	1,224	2,090	80	6,188	10,052	17,209	6,126	10,592	16,701
31	732	1,081	1,940	846	1,251	2,130	81	6,545	10,632	18,201	6,479	11,203	17,664
32	745	1,102	1,982	880	1,309	2,206	82	6,902	11,211	19,194	6,833	11,813	18,629
33	764	1,131	2,026	915	1,367	2,283	83	7,260	11,791	20,187	7,186	12,424	19,592
34	783	1,159	2,069	950	1,428	2,360	84	7,616	12,371	21,180	7,539	13,036	20,556
35	802	1,188	2,114	986	1,486	2,436	85	7,735	12,565	21,510	7,657	13,239	20,876
36	818	1,212	2,156	1,020	1,540	2,510	86	7,855	12,758	21,842	7,775	13,443	21,198
37	855	1,268	2,246	1,058	1,601	2,613	87	7,974	12,951	22,172	7,893	13,647	21,519
38	893	1,325	2,338	1,098	1,660	2,714	88	8,092	13,145	22,504	8,010	13,850	21,840
39	931	1,381	2,429	1,138	1,719	2,816	89	8,211	13,338	22,834	8,128	14,054	22,162
40	969	1,437	2,522	1,178	1,780	2,918	90	8,330	13,531	23,165	8,246	14,257	22,482
41	1,017	1,520	2,656	1,225	1,853	3,049	91	8,449	13,725	23,496	8,365	14,461	22,804
42	1,080	1,615	2,823	1,287	1,960	3,209	92	8,569	13,918	23,827	8,482	14,665	23,125
43	1,152	1,726	3,016	1,349	2,069	3,374	93	8,688	14,111	24,159	8,600	14,868	23,446
44	1,209	1,811	3,163	1,400	2,162	3,509	94	8,806	14,305	24,489	8,718	15,072	23,768
45	1,263	1,898	3,310	1,452	2,254	3,644	95	8,925	14,498	24,821	8,835	15,276	24,088
46	1,312	1,981	3,456	1,501	2,344	3,778	96	9,044	14,690	25,151	8,953	15,480	24,409
47	1,377	2,070	3,627	1,569	2,428	3,932	97	9,164	14,883	25,482	9,071	15,684	24,731
48	1,442	2,161	3,801	1,637	2,513	4,088	98	9,283	15,077	25,813	9,189	15,887	25,052
49	1,508	2,252	3,977	1,705	2,598	4,243	99	9,401	15,270	26,144	9,306	16,091	25,374

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 自選女性保障

Annual Premium (HKD) - Basic Plan 每年保費(港元) - 基本計劃

Female 女			
Age 年齡	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
18	467	553	685
19	467	553	685
20	467	553	685
21	467	553	694
22	470	557	705
23	472	563	717
24	474	568	728
25	475	572	739
26	475	577	745
27	481	584	755
28	486	591	765
29	490	598	775

Female 女			
Age 年齡	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
30	496	606	785
31	498	610	792
32	504	622	808
33	511	635	823
34	516	647	839
35	523	660	855
36	528	667	867
37	536	679	888
38	543	692	909
39	550	704	930
40	557	717	951
41	565	727	968

Female 女			
Age 年齡	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
42	577	744	994
43	588	761	1,020
44	598	779	1,045
45	610	796	1,071
46	619	813	1,093
47	631	833	1,131
48	645	853	1,166
49	656	876	1,212

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。

Optional Female Benefit 自選女性保障

Annual Premium (HKD) - Rider Benefit 每年保費(港元) - 附加保障

Female 女			
Age 年齡	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
18	381	453	559
19	381	453	559
20	381	453	559
21	381	453	569
22	382	456	578
23	383	460	586
24	386	463	595
25	387	467	604
26	388	471	607
27	392	477	616
28	397	483	624
29	403	489	634

Female 女			
Age 年齡	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
30	407	496	643
31	410	498	646
32	415	508	659
33	420	518	671
34	424	528	684
35	430	538	696
36	431	545	708
37	437	555	724
38	444	565	740
39	449	575	756
40	456	585	772
41	462	593	788

Female 女			
Age 年齡	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
42	471	607	810
43	480	622	831
44	488	637	852
45	497	652	873
46	504	663	892
47	514	679	921
48	527	697	951
49	535	714	988

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 (the "Company") 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 the Company 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（「Sun Life 永明」）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 Sun Life 永明全權決定。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	2,453	2,453	2,453
36	2,508	2,633	2,759
37	2,608	2,875	3,156
38	2,711	3,138	3,608
39	2,812	3,418	4,117
40	2,915	3,720	4,695

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。

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