



SunHealth Medical Essential

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



Wouldn't it be great if

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

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







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

How can SunHealth Medical Essential help you?

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

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

Key Features

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

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

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

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

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

2. Guaranteed renewal to age 100 and easy application process

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

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

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



Get pre-approval of cashless arrangement



Present your personal identification document upon admission to the hospital or perform clinical surgery



Discharge from hospital or clinical surgery without paying medical bills⁶



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

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

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 hospitalization and treatment at our network hospitals/clinics

b. Local Urgent Care

In the event of an emergency, we can arrange the necessary medical assisted transportation and necessary medical escort to transfer you from a Hospital Authority hospital or emergency room to a private medical facility at no cost.

c. AdvicePro

(Face-to-face Second Medical Opinion Services)

If you are suffering from qualifying medical condition⁸ per diagnosis from a medical specialist, you can seek a face-to-face second medical consultation or teleconsultation⁹ given by our network doctor¹⁰ in Hong Kong. Each insured is eligible for this service once free of charge per diagnosis which satisfy the qualifying medical condition from a medical specialist.

d. Cashless Arrangement Service⁴

Once the cashless arrangement is approved prior to your hospital admission or clinical surgery, all eligible medical expenses incurred during your hospital stay or clinical surgery will be settled on your behalf⁶ - allowing you to focus on recovery without having to worry about making claims upon discharge or performed clinical surgery.

e. Mainland China VIP Medical Navigation Service

Whenever you stay in Mainland China, this plan provides doctor referral and booking assistance for hospitalization in Mainland China and provides accompanying and navigation service to you at the Mainland China VIP Hospital Network, coordinates AdvicePro(Face-to-face Second Medical Opinion Service) as needed, supporting you wherever you are in Mainland China.

f. 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

g. Cancer and Stroke Family Support Program

If you are unfortunate to diagnose with a cancer related illness or suffers from a stroke, you can connect with the network psychologist and sign up for 2 free psychological support sessions for you and your immediate family members¹¹ as the mental health support.

h. 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

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

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

4 Annual Deductible options:

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

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

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

Cover You More Benefit

To ease your financial burden during difficult times, if the insured is unfortunately diagnosed with one of the critical illnesses below¹² and confined in a hospital due to such critical illness, Annual Deductible will be waived in respect of such confinement and/or treatment. That way, you can obtain the treatment you need without worrying about paying the Annual Deductible.

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

CompanionCare Benefit

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

Case Study



Ms. A
Age: 35

SunHealth Medical Essential
Annual Deductible: HKD20,000

3rd Policy Year

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

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

Annual Deductible HKD20,000 is applicable.

HKD59,000 - HKD20,000 = HKD39,000 will be reimbursed.

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

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

Remaining Annual Deductible for this policy year is HKD0.

Full reimbursement HKD39,000 without any deductible.

Total medical treatment cost:
HKD59,000

Total medical treatment cost:
HKD39,000

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



Ms. B
Age: 38

SunHealth Medical Essential
Annual Deductible: HKD20,000

3rd Policy Year

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

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

Annual Deductible HKD20,000 is waived under Cover You More Benefit

Full reimbursement HKD710,000 without any deductible

Total medical treatment cost:
HKD710,000

The above cases are the examples for illustrative purpose only. Claims of medical treatment cost must comply with the principles of Reasonable and Customary and Medically Necessary.

Remarks:

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

[^] Complied with the definition of critical illness

Key Product Information




Plan	SunHealth Medical Essential
Lifetime Limit	HKD30,000,000/USD3,750,000
Annual Limit	HKD10,000,000/USD1,250,000
Issue Age	15 days-age 70
Benefit Term	Guaranteed renewable up to age 100 ⁵ (Please note that benefits may be revised by Sun Life to reflect various factors including but not limited to medical developments and medical inflation.)
Room Type	Semi-Private Room
Premium Payment Term	To age 100
Currency	HKD/USD
Geographical Cover	Asia including Australia & New Zealand
Annual Deductible	4 Annual Deductible options: <ul style="list-style-type: none"> • HKD0/USD0 • HKD20,000/USD2,500 • HKD50,000/USD6,250 • HKD80,000/USD10,000
Premium Structure ¹³	Premium amount is determined based on the option of Annual Deductible, attained age, and currency. Premiums are not guaranteed and may be revised to reflect actual experience (e.g. claim experience, medical inflation, and benefit changes) over time.





Schedule of Benefits




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



 Attending doctor's referral is required.

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

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

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

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

Benefit#	How it works	Maximum Limit
6. HIV/AIDS Treatment Benefit	<ul style="list-style-type: none"> Reimburses the actual amount charged for any Medically Necessary HIV/AIDS treatment Waiting period: 5 years 	HKD800,000/USD100,000 per lifetime
7. Surgery on Organ Transplantation Benefit	<ul style="list-style-type: none"> Reimburses the actual amount charged for the Medically Necessary surgery of heart, kidney, lung, liver, pancreas or bone marrow transplantation if the insured is a recipient of the said organ transplant. Reimburses the actual amount charged for the surgery to remove the above organs or bone marrow from the donor. 	<p>Full Cover</p> <p>HKD500,000/USD62,500 per insured's lifetime</p>
8. Pregnancy Complications Benefit 	<ul style="list-style-type: none"> Reimburses the actual amount charged for the confinement in hospital or the treatment due to the covered pregnancy complications. The covered pregnancy complications are only limited to ectopic pregnancy, molar pregnancy, disseminated intravascular coagulopathy, pre-eclampsia, miscarriage, threatened abortion, medically prescribed induced abortion, foetal death, postpartum hemorrhage requiring hysterectomy, eclampsia, amniotic fluid embolism, pulmonary embolism of pregnancy. Waiting period: 300 days 	Full Cover
9. Psychiatric Inpatient Treatment Benefit	Reimburses the actual amount charged for the Medically Necessary treatment on mental, behavioral, psychiatric or psychological disorder during the confinement in hospital, mental or psychiatric hospital.	HKD40,000/USD5,000 per policy year
10. Reconstructive Surgery Benefit 	Reimburses the actual amount charged for the insured's surgery incurred within 12 months from the date of accident or mastectomy for reconstructive surgery or reconstruction of the insured's breast.	HKD160,000/USD20,000 per Accidental Injury/Sickness

Benefit#	How it works	Maximum Limit
E. Emergency Treatment Benefits		
1. Emergency Out-Patient Treatment Benefit	Reimburses the actual amount charged for the treatment received in an out-patient department of a hospital within 24 hours of the accident.	Full Cover
2. Emergency Dental Benefit	Reimburses the actual amount for an emergency dental treatment to healthy natural tooth/teeth received in a dental clinic or hospital including consultation, staunch bleeding, x-ray, tooth extraction and root canal treatment by a registered dentist within 14 days from the accident.	Full Cover
F. Death Benefits		
1. Compassionate Death Benefit*		HKD100,000/USD12,500
2. Accidental Death Benefit*		HKD100,000/USD12,500

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

Claims of eligible medical expenses must comply with the principles of "Reasonable and Customary" and "Medically Necessary".

"Reasonable and Customary" means any medical charge that is charged for Treatment, supplies or medical services which is Medically Necessary to treat the Insured's Disability and does not exceed the usual level of charges for similar Treatment, supplies or medical services in the locality where the expenses are incurred, and does not include charges that would not have been incurred if no insurance had been in place.

"Medically Necessary" refers to a medical service or Treatment that is:

- i. furnished at the most appropriate level which can be safely and effectively provided to the insured;
 - ii. with respect to a Confinement, not furnished primarily for diagnostic scanning purpose, imaging examination or physical therapy;
 - iii. in accordance with standards of good and prudent medical practice;
 - iv. consistent with the diagnosis and customary medical Treatments for the relevant condition at a Reasonable and Customary charge;
 - v. necessary for such a diagnosis or Treatment; and
 - vi. not furnished primarily for the convenience of the Insured, Doctor, Chinese medicine practitioner, Physiotherapist, anaesthetist or any other medical service provider,
- and the term "Medically Necessary" shall be construed accordingly.

* Annual Deductible is not applicable to these benefits.

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

Remarks:

1. These benefits are subject to the principles of Reasonable and Customary and Medically Necessary, an Annual Deductible, an Annual Limit, and a Lifetime Limit. Please refer to the Policy Document and Schedule of Benefits for details.
2. Semi-Private Room means a single or double occupancy room with shared bathroom in a hospital.
3. Asia means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan, and Vietnam.
4. Approval for this benefit is subject to the terms and conditions of the relevant policy provisions and the acceptance of the Letter of Guarantee (LoG) by the designated hospitals. The giving of the LoG or subsequent LoG from Sun Life Hong Kong Limited ("Sun Life") or our designated medical service providers shall not be deemed as admission of our liability to pay and/or reimburse the policy owner under the policy or a waiver of any breach of the terms and conditions of the policy. Please refer to the Quick Guide to Sun Life Value-added Services for pre-approval procedures.
5. The renewal of this policy is guaranteed provided this plan is continually offered by Sun Life.
6. You may need to settle your deductible and the shortfall of your medical bill. Please refer to the Quick Guide to Sun Life Value-added Services for details.
7. 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.
8. Qualifying Medical Conditions mean the covered medical conditions for this service, which include any medical conditions with the following exceptions: (i) It is not the first diagnosis of the medical condition of the insured; or (ii) The insured has not been evaluated by a registered medical practitioner for his/her medical condition within the last 12 calendar months; or (iii) The insured has developed an acute or life threatening condition and should seek the immediate medical care of his/her treating registered medical practitioner that should not be delayed by the arrival of this service; or (iv) The medical condition which requires physical evaluation of the insured.
9. For the insured who resides in Mainland China and could not make a trip to Hong Kong or insured who resides in Hong Kong but could not travel to the selected clinic, a teleconsultation could be arranged subject to the third-party service provider's approval and comply with both Hong Kong and Mainland China medical practices and regulatory requirements.
10. The list of hospital and medical centers in our network and the AdvicePro(Face-to-face Second Medical Opinion Services) procedures may be changed from time to time without prior notice. For the full list of medical centers, please contact your advisor for more details.
11. Immediate family members shall mean the legally married spouse or a child or parent of the insured, or the policyholder (as the case may be).
12. Please refer to the Policy Document regarding definitions of designated critical illnesses.
13. Sun Life reserves the right to revise the premium at every policy anniversary. Sun Life will renew SunHealth Medical Essential automatically at each policy anniversary for another policy year based on the new terms and conditions as determined by us, provided that premiums are paid on the premium due date and SunHealth Medical Essential is continually offered by Sun Life.

Key Product Risks:

1. SunHealth Medical Essential is available as basic plan or rider benefit attached to designated basic plan(s). Premium of this basic plan/rider benefit is expected to increase with age and may be reviewed and adjusted from time to time, in order to reflect the experience and change in future expectation. We reserve the right to adjust the premium for any group of insureds with similar risk profiles at every Policy Anniversary/Benefit Anniversary during the premium payment term. Factors include but not limited to the following would be considered and reflected during the review:
 - a. Claim costs incurred under this basic plan/rider benefit and the expected claim costs in the future
 - b. Expenses directly related to and indirect expenses allocated to the policy
2. This basic plan/rider benefit is a yearly renewable plan. We will renew this basic plan/rider benefit automatically at each Policy Anniversary/Benefit Anniversary for another policy year/benefit year provided that premiums are paid on the premium due date and this basic plan/rider benefit is continually offered by Sun Life. If you do not pay a premium on or before the premium due date, a grace period of 31 days from its due date will be allowed for the payment, during which time this basic plan/rider benefit will continue in effect. If a premium has not been paid to us by the date on which the grace period expires, this basic plan/rider benefit will lapse automatically on the due date.
3. Similarly, we may from time to time revise the benefit payable under this basic plan/rider benefit. We will notify you in writing at least 30 days before the Policy Anniversary/Benefit Anniversary specifying, among other things, the revised benefits, the new premium, the revised policy provisions (if any) and their effective date.
4. We have the right to terminate this basic plan/rider benefit upon the earliest of the following:
 - a. premium is still unpaid and the grace period expires;
 - b. the insured passes away;
 - c. the insured attains age 100;
 - d. the insured converts this basic plan/rider benefit to other Sun Life's medical reimbursement plan; or
 - e. the date on which the basic plan, to which it is attached, is terminated (applicable to rider benefit).

In addition, we have the right to terminate this basic plan/rider benefit if:

- a. any material fact is incorrectly stated or misrepresented in the application or any statement or declaration made by the policy owner or the insured;
 - b. this basic plan/rider benefit is obtained through any misstatement, misrepresentation or undue influence;
 - c. in case of fraud;
 - d. there is exaggeration in your claim; or
 - e. the policy owner or the insured fails to act in utmost good faith.
5. Any transaction involving conversion between policy currency and other currencies would be exposed to foreign exchange risks such as the fluctuation in exchange rate against policy currency.
6. The cost of living in the future is likely to be higher than it is today due to inflation, so the benefit may be insufficient to meet your needs even if we meet our contractual obligation. You should hence consider the impact of inflation when you plan the benefit.
7. This basic plan/rider benefit is an insurance policy issued by Sun Life and your benefits are subject to the paying ability of Sun Life. In the event that we become insolvent and unable to meet the contractual obligation under the policy, you may lose all or part of your premiums paid and benefits.

Key Exclusions:

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

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

Important Notes:

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

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

Cancellation Right:

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.

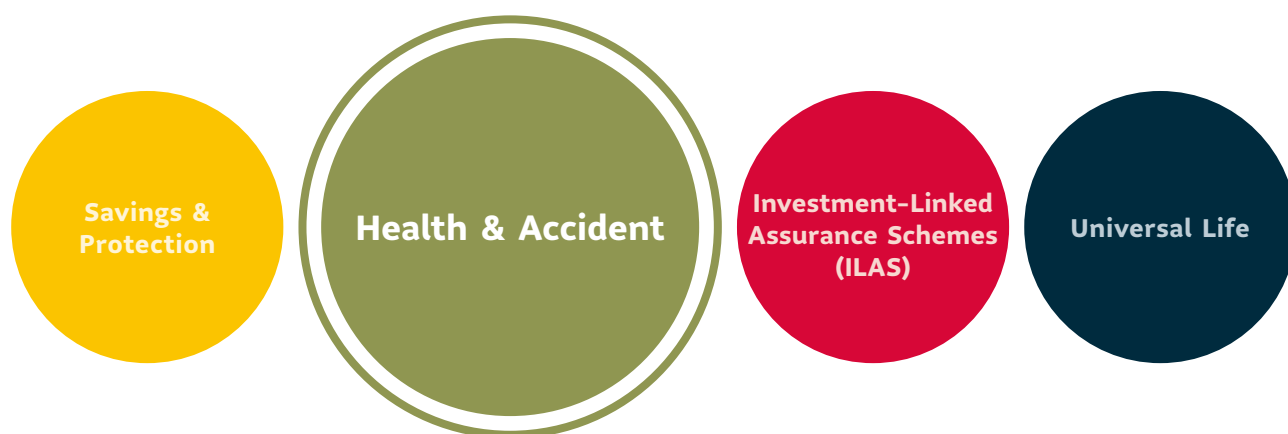
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Sun Life has been rooted in Hong Kong since 1892, helping the city shine brighter over the course of 130 years by providing excellent products and services.

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

Sun Life Product Portfolio



What's next?
You can find out more:

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

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

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

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SunHealth Medical Essential - Premium Table (HKD)

永明精心醫療保 – 保費表(港元)



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

Age 年齡	Annual Deductible 每年墊底費			
	0	20,000	50,000	80,000
0	10,337	4,701	4,180	3,952
1	9,929	4,615	4,155	3,927
2	9,521	4,532	4,131	3,904
3	9,112	4,446	4,105	3,882
4	8,704	4,360	4,081	3,858
5	8,296	4,274	4,057	3,835
6	8,226	4,209	4,005	3,784
7	8,156	4,145	3,953	3,733
8	8,086	4,080	3,899	3,682
9	8,017	4,015	3,847	3,632
10	7,947	3,952	3,794	3,581
11	7,878	3,887	3,742	3,530
12	7,808	3,822	3,689	3,479
13	7,739	3,758	3,636	3,428
14	7,669	3,693	3,584	3,377
15	7,599	3,628	3,531	3,326
16	7,834	3,712	3,579	3,378
17	8,070	3,796	3,626	3,429
18	8,304	3,879	3,674	3,481
19	8,539	3,963	3,722	3,533
20	8,774	4,047	3,769	3,584
21	9,010	4,131	3,818	3,635
22	9,244	4,214	3,866	3,688
23	9,480	4,297	3,914	3,739
24	9,714	4,382	3,961	3,790
25	9,949	4,466	4,009	3,843
26	10,296	4,691	4,198	4,012
27	10,641	4,914	4,385	4,184
28	10,988	5,139	4,573	4,354
29	11,334	5,364	4,760	4,525
30	11,681	5,588	4,948	4,697
31	12,027	5,812	5,137	4,868
32	12,373	6,037	5,324	5,038
33	12,719	6,261	5,513	5,210
34	13,066	6,486	5,701	5,381
35	13,412	6,710	5,888	5,551
36	13,802	6,840	6,032	5,667
37	14,194	6,970	6,176	5,780
38	14,586	7,099	6,321	5,895
39	14,977	7,229	6,464	6,009
40	15,368	7,359	6,609	6,123
41	15,760	7,487	6,752	6,237
42	16,151	7,617	6,896	6,352
43	16,542	7,746	7,041	6,467
44	16,934	7,876	7,185	6,580
45	17,325	8,006	7,329	6,695
46	18,261	8,468	7,717	7,143
47	19,198	8,932	8,105	7,592
48	20,135	9,395	8,494	8,040
49	21,071	9,858	8,881	8,488

Age 年齡	Annual Deductible 每年墊底費			
	0	20,000	50,000	80,000
50	22,008	10,321	9,269	8,938
51	22,944	10,783	9,658	9,386
52	23,880	11,247	10,045	9,835
53	24,816	11,710	10,434	10,283
54	25,753	12,173	10,822	10,731
55	26,689	12,636	11,210	11,180
56	28,819	13,608	12,104	11,889
57	30,948	14,582	12,999	12,599
58	33,077	15,556	13,893	13,309
59	35,208	16,530	14,788	14,019
60	37,336	17,502	15,684	14,729
61	39,467	18,476	16,578	15,439
62	41,597	19,449	17,473	16,147
63	43,726	20,422	18,368	16,857
64	45,856	21,395	19,262	17,567
65	47,986	22,369	20,158	18,277
66	50,356	23,832	21,153	19,181
67	52,821	25,294	22,211	20,142
68	55,375	26,758	23,301	21,130
69	58,018	28,220	24,383	22,112
70	60,749	30,569	26,794	24,507
71	63,569	31,958	28,009	25,624
72	66,487	33,409	29,275	26,793
73	69,498	34,934	30,592	28,006
74	72,602	36,502	31,975	29,276
75	75,790	38,113	33,409	30,578
76	79,071	39,775	34,867	31,937
77	82,457	41,516	36,366	33,313
78	85,938	43,248	37,945	34,761
79	89,514	44,910	39,504	36,187
80	93,168	46,553	40,951	37,673
81	96,917	48,223	42,442	39,266
82	100,764	49,833	43,896	40,528
83	104,707	51,783	45,358	41,800
84	108,746	53,781	46,822	43,072
85	112,884	55,827	48,285	44,333
86	117,115	57,921	49,630	45,506
87	121,441	60,060	50,967	46,675
88	125,860	62,244	52,292	47,836
89	130,403	64,491	53,719	49,004
90	135,365	66,945	55,811	50,922
91	140,246	69,360	57,876	52,807
92	145,026	71,723	59,914	54,673
93	149,678	73,481	61,905	56,495
94	154,182	75,741	63,836	58,264
95	158,526	77,920	65,702	59,975
96	162,669	80,005	67,489	61,613
97	166,597	81,986	69,190	63,174
98	170,291	83,852	70,796	64,646
99	173,730	85,593	72,297	66,024

Remarks 備註：

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

SunHealth Medical Essential - Premium Table (USD)

永明精心醫療保 – 保費表(美元)

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

Age 年齡	Annual Deductible 每年墊底費			
	0	2,500	6,250	10,000
0	1,292	587	524	494
1	1,242	578	519	492
2	1,191	566	516	489
3	1,140	557	514	485
4	1,089	546	511	483
5	1,038	534	508	480
6	1,028	527	501	473
7	1,020	518	494	467
8	1,011	511	488	461
9	1,003	502	481	454
10	994	494	475	448
11	985	487	469	442
12	976	479	462	436
13	969	470	455	428
14	959	462	448	423
15	951	454	442	417
16	979	464	447	423
17	1,009	475	454	429
18	1,039	485	460	436
19	1,067	496	465	442
20	1,097	507	472	448
21	1,127	516	477	455
22	1,156	528	484	462
23	1,185	537	490	467
24	1,215	549	495	474
25	1,244	559	502	481
26	1,288	586	526	502
27	1,331	615	549	524
28	1,374	643	572	544
29	1,417	671	596	566
30	1,461	699	619	587
31	1,504	727	642	608
32	1,548	755	666	630
33	1,590	783	690	652
34	1,633	811	713	673
35	1,677	840	737	694
36	1,727	855	755	709
37	1,776	871	773	724
38	1,824	888	791	737
39	1,872	904	808	752
40	1,921	920	827	765
41	1,971	936	845	780
42	2,019	953	863	795
43	2,068	969	881	809
44	2,117	985	898	823
45	2,166	1,002	917	837
46	2,283	1,060	965	894
47	2,401	1,117	1,014	950
48	2,518	1,176	1,062	1,005
49	2,634	1,233	1,111	1,062

Age 年齡	Annual Deductible 每年墊底費			
	0	2,500	6,250	10,000
50	2,752	1,291	1,159	1,117
51	2,868	1,349	1,207	1,174
52	2,985	1,407	1,256	1,230
53	3,102	1,465	1,305	1,286
54	3,220	1,522	1,354	1,342
55	3,337	1,580	1,401	1,398
56	3,603	1,701	1,514	1,487
57	3,869	1,823	1,625	1,575
58	4,135	1,944	1,737	1,664
59	4,402	2,067	1,849	1,753
60	4,668	2,188	1,961	1,842
61	4,934	2,310	2,072	1,930
62	5,200	2,432	2,185	2,019
63	5,466	2,554	2,296	2,108
64	5,732	2,674	2,408	2,196
65	6,000	2,797	2,520	2,285
66	6,295	2,980	2,645	2,399
67	6,604	3,162	2,777	2,519
68	6,923	3,345	2,913	2,643
69	7,253	3,529	3,049	2,764
70	7,594	3,822	3,351	3,064
71	7,947	3,996	3,501	3,203
72	8,311	4,177	3,659	3,349
73	8,688	4,367	3,824	3,501
74	9,076	4,563	3,998	3,659
75	9,474	4,765	4,177	3,823
76	9,885	4,972	4,359	3,992
77	10,307	5,190	4,546	4,165
78	10,743	5,407	4,744	4,345
79	11,190	5,614	4,939	4,524
80	11,646	5,819	5,120	4,711
81	12,115	6,028	5,305	4,909
82	12,596	6,230	5,488	5,067
83	13,089	6,473	5,671	5,226
84	13,595	6,724	5,853	5,385
85	14,111	6,979	6,036	5,542
86	14,641	7,240	6,204	5,689
87	15,180	7,508	6,371	5,834
88	15,734	7,781	6,537	5,981
89	16,301	8,061	6,716	6,126
90	16,921	8,369	6,977	6,365
91	17,531	8,671	7,235	6,602
92	18,128	8,967	7,489	6,835
93	18,711	9,186	7,739	7,062
94	19,274	9,468	7,981	7,283
95	19,816	9,741	8,213	7,497
96	20,335	10,001	8,437	7,702
97	20,826	10,248	8,650	7,897
98	21,287	10,482	8,851	8,081
99	21,717	10,700	9,038	8,254

Remarks 備註：

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

Supplementary Information to Illustrate Premium Adjustment

保費調整之附加資料

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

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

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

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

Age of insured 受保人年齡	Current annual premiums (HKD) 現時每年保費 (港元)	Illustrative annual premiums following premium adjustments 保費調整後之預計每年保費	
		Assume premium increases 5% each year 假設每年保費向上調整 5%	Assume premium increases 10% each year 假設每年保費向上調整 10%
35	13,412	13,412	13,412
36	13,802	14,492	15,182
37	14,194	15,649	17,175
38	14,586	16,885	19,414
39	14,977	18,205	21,928
40	15,368	19,614	24,750

Remarks:

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

備註：

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

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Printed in November 2023 Issued by Sun Life Hong Kong Limited

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(於百慕達註冊成立之有限責任公司)

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

永明金融集團成員之一 總公司設於加拿大多倫多
2023年11月編印 由香港永明金融有限公司刊發