



SunHealth Medical Premier

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



Wouldn't it be great if

**you could get superior lifetime
medical protection**

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







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

How can SunHealth Medical Premier help you?

SunHealth Medical Premier is a richly featured medical plan offering you full reimbursement for major medical expenses, including hospitalization and surgical expenses¹ in a hospital Standard Private Room² for peaceful recuperation. With medical assistance that spans the globe through our extensive high-quality medical network, you can rest assured knowing your comprehensive medical protection travels with you, wherever you go.

This plan is easy to apply for, making it convenient for you to protect yourself for a peace of mind. It is available as basic plan or rider benefit attached to designated basic plan(s). Please contact your Advisor for details.

Key Features

-  1. Full hospitalization and surgical expenses coverage¹ up to HKD20 million per year with no limit on confinement hours
-  2. Guaranteed renewal to age 100⁵ and easy application process
-  3. Cashless arrangement⁶ during hospitalization or clinical surgery to focus on getting your health back
-  4. Global network of hospitals and clinics with the Value-added Services⁸ 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 HKD20 million per year with no limit on confinement hours

SunHealth Medical Premier provides you a wide range of medical coverage, including full reimbursement on hospitalization and surgical expenses¹ in a Standard Private Room up to HKD20 million/USD2.5 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.

There are 3 geographical coverage options namely Worldwide, Worldwide excluding the US³ and Asia⁴, with varying Annual Limit and Lifetime Limit to best fit your lifestyle. It also offers various Extended Benefits to give you all-round protection including:

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

2. Guaranteed renewal to age 100 and easy application process

Applying for **SunHealth Medical Premier** is easy and convenient, with just a few underwriting questions to answer. With guaranteed renewal to age 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 arrangement⁶ 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 behalf⁷, 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 personal identification document upon hospital admission or perform clinical surgery



Discharge from hospital or clinical surgery without paying medical bills⁷



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

Want the option of seeking medical treatment outside your home country? **SunHealth Medical Premier** provides global access to the quality care that you need. To enhance your medical protection, we provide the following Value-added Services⁸ 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 condition⁹ per diagnosis from a medical specialist, you can seek a face-to-face second medical consultation or teleconsultation¹⁰ given by our network doctor¹¹ 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 Service⁷

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 members¹² 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 below¹³ 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 Premier – Worldwide excluding the US
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 HKD60,000
- Diagnostic scanning cost HKD4,000 (USG breast)
- Post-surgical follow-up visits cost HKD2,000

Annual Deductible HKD20,000 is applicable.

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

Total medical treatment cost:
HKD68,000

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

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

Remaining Annual Deductible for this policy year is HKD0.

Full reimbursement HKD51,000 without any deductible.

Total medical treatment cost:
HKD51,000

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



Ms. B
Age: 38

SunHealth Medical Premier – Worldwide excluding the US
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 Premier		
	Worldwide	Worldwide excluding the US ³	Asia ⁴
Lifetime Limit	HKD60,000,000/ USD7,500,000	HKD45,000,000/ USD5,625,000	HKD30,000,000/ USD3,750,000
Annual Limit	HKD20,000,000/ USD2,500,000	HKD15,000,000/ USD1,875,000	HKD10,000,000/ USD1,250,000
Issue Age	15 days-age 70		
Benefit Term	Guaranteed renewable up to age 100 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	Standard Private Room		
Premium Payment Term	To age 100		
Currency	HKD/USD		
Geographical Cover	Worldwide	Worldwide excluding the United States of America	Asia including Australia & New Zealand
Annual Deductible	4 Annual Deductible options: <ul style="list-style-type: none"> • HKD0/USD0 • HKD20,000/USD2,500 • HKD50,000/USD6,250 • HKD80,000/USD10,000 		
Premium Structure ¹⁴	Premium amount is determined based on geographical coverage, option of Annual Deductible, attained age, and currency. Premiums are not guaranteed and may be revised to reflect actual experience (e.g. claim experience, medical inflation, and benefit changes) over time.		





Schedule of Benefits




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

 Attending doctor's referral is required.

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

Benefit#	How it works	Maximum Limit		
		Worldwide	Worldwide excluding the US	Asia
A. Confinement Benefits				
1. Daily Hospital Room and Board Benefit	Reimburses the actual room and board charges of a Standard 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.	HKD2,000/USD250 per day (up to 90 days per policy year)		

Benefit#	How it works	Maximum Limit		
		Worldwide	Worldwide excluding the US	Asia
B. 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 discNon specified itemsReconstructive 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 120 days per policy year)	Full Cover (up to 60 days per policy year)	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		
		Worldwide	Worldwide excluding the US	Asia
D. Extended Benefits				
1. Cover You More Benefit	Waive of Annual Deductible (if any) in respect of such confinement and/or treatment if the insured is confined in a hospital due to the below designated critical illnesses which confirmed by the attending doctor: <ul style="list-style-type: none">• 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		
		Worldwide	Worldwide excluding the US	Asia
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. 	Full Cover		
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		
		Worldwide	Worldwide excluding the US	Asia
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 Premier**.

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. Standard Private Room means a standard single occupancy room with a private bathroom in a hospital other than a suite/VIP/ deluxe room of a hospital or a similarly classed room.
3. Worldwide excluding the US means anywhere in the world excluding the United States of America.
4. Asia means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan, and Vietnam.
5. The renewal of this policy is guaranteed provided this plan is continually offered by Sun Life Hong Kong Limited ("Sun Life").
6. Approval for this benefit is subject to the terms and conditions of the relevant policy provisions and the acceptance of the Letter of Guarantee (LoG) by the designated hospitals. The giving of the LoG or subsequent LoG from Sun Life or our designated medical service providers shall not be deemed as admission of our liability to pay and/or reimburse the policy owner under the policy or a waiver of any breach of the terms and conditions of the policy. Please refer to the Quick Guide to Sun Life Value-added Services for pre-approval procedures.
7. 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.
8. 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.
9. 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.
10. 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.
11. 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.
12. 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).
13. Please refer to the Policy Document regarding definitions of designated critical illnesses.
14. Sun Life reserves the right to revise the premium at every policy anniversary. Sun Life will renew SunHealth Medical Premier automatically at each policy anniversary for another policy year based on the new terms and conditions as determined by us, provided that premiums are paid on the premium due date and SunHealth Medical Premier is continually offered by Sun Life.

Key Product Risks:

1. SunHealth Medical Premier is available as basic plan or rider benefit attached to designated basic plan(s). Premium of this basic plan/rider benefit is expected to increase with age and may be reviewed and adjusted from time to time, in order to reflect the experience and change in future expectation. We reserve the right to adjust the premium for any group of insureds with similar risk profiles at every Policy Anniversary/Benefit Anniversary during the premium payment term. Factors include but not limited to the following would be considered and reflected during the review:
 - a. Claim costs incurred under this basic plan/rider benefit and the expected claim costs in the future
 - b. Expenses directly related to and indirect expenses allocated to the policy
2. This basic plan/rider benefit is a yearly renewable plan. We will renew this basic plan/rider benefit automatically at each Policy Anniversary/Benefit Anniversary for another policy year/benefit year provided that premiums are paid on the premium due date and this basic plan/rider benefit is continually offered by Sun Life. If you do not pay a premium on or before the premium due date, a grace period of 31 days from its due date will be allowed for the payment, during which time this basic plan/rider benefit will continue in effect. If a premium has not been paid to us by the date on which the grace period expires, this basic plan/rider benefit will lapse automatically on the due date.
3. Similarly, we may from time to time revise the benefit payable under this basic plan/rider benefit. We will notify you in writing at least 30 days before the Policy Anniversary/Benefit Anniversary specifying, among other things, the revised benefits, the new premium, the revised policy provisions (if any) and their effective date.
4. We have the right to terminate this basic plan/rider benefit upon the earliest of the following:
 - a. premium is still unpaid and the grace period expires;
 - b. the insured passes away;
 - c. the insured attains age 100;
 - d. the insured converts this basic plan/rider benefit to other Sun Life's medical reimbursement plan; or
 - e. the date on which the basic plan, to which it is attached, is terminated (applicable to rider benefit).In addition, we have the right to terminate this basic plan/rider benefit if:
 - a. any material fact is incorrectly stated or misrepresented in the application or any statement or declaration made by the policy owner or the insured;
 - b. this basic plan/rider benefit is obtained through any misstatement, misrepresentation or undue influence;
 - c. in case of fraud;
 - d. there is exaggeration in your claim; or
 - e. the policy owner or the insured fails to act in utmost good faith.
5. Any transaction involving conversion between policy currency and other currencies would be exposed to foreign exchange risks such as the fluctuation in exchange rate against policy currency.
6. The cost of living in the future is likely to be higher than it is today due to inflation, so the benefit may be insufficient to meet your needs even if we meet our contractual obligation. You should hence consider the impact of inflation when you plan the benefit.
7. This basic plan/rider benefit is an insurance policy issued by Sun Life and your benefits are subject to the paying ability of Sun Life. In the event that we become insolvent and unable to meet the contractual obligation under the policy, you may lose all or part of your premiums paid and benefits.

Key Exclusions:

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

1. Any sickness or disease with signs or symptoms first occur within 30 days after this basic plan/rider benefit is effective, issued or reinstated, whichever is the latest;
2. Any pre-existing condition which has exhibited signs or symptoms, or for which, the insured has received from a doctor medical treatment or surgery, advice for medical treatment, diagnosis, consultation or prescribed drugs within 5 years period prior to this basic plan/rider benefit is effective, issued or reinstated, whichever is latest;
3. The insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
4. The insured's flying or undertaking any other aerial activity except as a fare-paying passenger on a licensed public or chartered air service;
5. The insured's pregnancy, surrogacy, childbirth, or termination of pregnancy (unless otherwise provided by Pregnancy Complications Benefit under Extended Benefits of this basic plan/rider benefit), birth control, infertility of human assisted reproduction, or sterilisation of either sexes;
6. War (whether declared or undeclared), insurrection, civil war or any warlike operation, riot, terrorist act, nuclear contamination, biological contamination or chemical contamination, whether or not the insured was actively participating in them;
7. Atomic explosion, nuclear fission, radioactive gas, ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or from any nuclear weapons material;
8. The insured's committing or attempting to commit a criminal offence or participating in any brawl;
9. Routine physical examinations, health check-ups or tests, rest cure, sanatorium care, vaccinations, immunizations, injections, preventive medication or genetic testing; or quarantine purposes which is not Medically Necessary; expenses relating to sleep test for sleep apnoea;
10. Any Confinement primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures;
11. Treatment or tests carried out in a relation to the insured's injury or illness which are not consistent with Reasonable and Customary medical Treatment or diagnosis;
12. The insured's taking or absorbing or being under the influence of, accidentally or otherwise, any alcohol, drug, narcotic, medicine, sedative or poison, except as prescribed by a Doctor;
13. Any expense for health or dietary supplements and all specialized Chinese herbs and/or tonic medicine such as but not limited to bird's nest, lingzhi, any kind of ginseng, American ginseng, radix ginseng silvestris, cordceps 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, Hung Hom, 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.

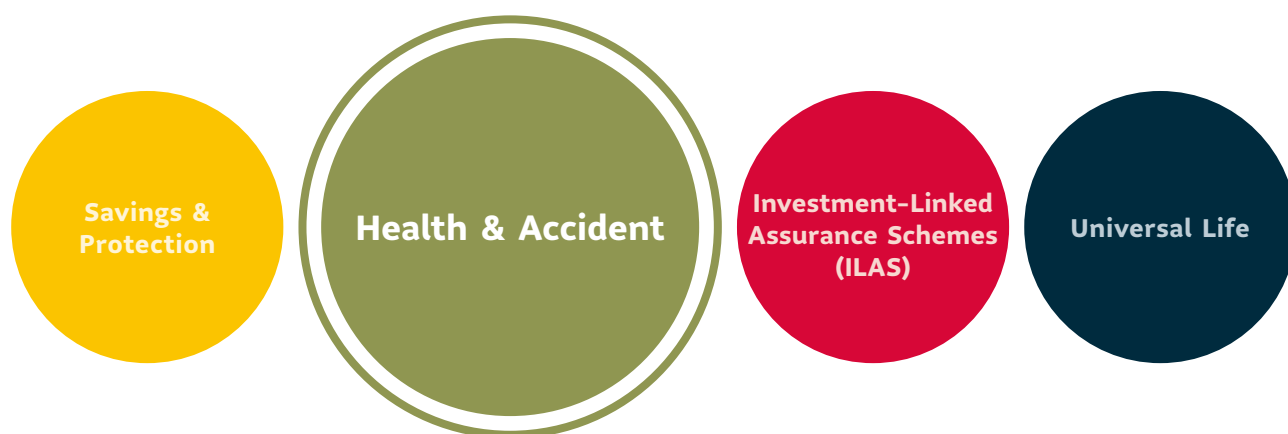
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Sun Life has been rooted in Hong Kong since 1892, helping the city shine brighter over the course of 130 years by providing excellent products and services.

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.

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- ▶ 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)

Client Service Centre

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

Client Service Hotline: 2103 8928

Fax: 2103 8938

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SunHealth Medical Premier - Premium Table (HKD)

永明滿心醫療保 – 保費表(港元)



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

Age 年齡	Worldwide 環球				Worldwide excluding the US 環球不包括美國				Asia 亞洲			
	Annual Deductible 每年墊底費											
	0	20,000	50,000	80,000	0	20,000	50,000	80,000	0	20,000	50,000	80,000
0	20,395	11,200	9,600	8,468	13,165	6,648	6,076	5,735	10,572	6,181	5,660	5,255
1	19,967	10,816	9,420	8,316	13,101	6,637	6,067	5,707	10,552	6,037	5,532	5,139
2	19,539	10,433	9,241	8,161	13,034	6,625	6,058	5,681	10,533	5,893	5,403	5,022
3	19,111	10,048	9,061	8,006	12,968	6,612	6,049	5,653	10,514	5,748	5,275	4,905
4	18,681	9,664	8,882	7,851	12,901	6,601	6,041	5,626	10,494	5,604	5,145	4,788
5	18,253	9,280	8,703	7,697	12,836	6,588	6,032	5,600	10,476	5,460	5,017	4,671
6	18,322	9,302	8,579	7,585	12,666	6,518	5,995	5,587	10,377	5,451	4,985	4,638
7	18,390	9,323	8,456	7,473	12,495	6,448	5,959	5,575	10,281	5,440	4,954	4,606
8	18,458	9,344	8,332	7,361	12,327	6,378	5,922	5,563	10,182	5,431	4,922	4,573
9	18,526	9,365	8,210	7,248	12,157	6,307	5,886	5,550	10,085	5,422	4,891	4,541
10	18,595	9,386	8,086	7,136	11,989	6,237	5,850	5,539	9,987	5,411	4,858	4,508
11	18,662	9,408	7,963	7,024	11,819	6,167	5,813	5,526	9,890	5,402	4,827	4,475
12	18,730	9,429	7,839	6,912	11,649	6,097	5,777	5,514	9,792	5,392	4,794	4,444
13	18,799	9,450	7,717	6,799	11,481	6,027	5,740	5,501	9,695	5,383	4,764	4,410
14	18,868	9,470	7,593	6,686	11,311	5,957	5,703	5,490	9,597	5,372	4,732	4,378
15	18,936	9,491	7,470	6,574	11,143	5,886	5,667	5,477	9,500	5,364	4,700	4,345
16	19,193	9,651	7,666	6,746	11,412	6,011	5,763	5,569	9,726	5,447	4,830	4,466
17	19,451	9,810	7,862	6,918	11,681	6,136	5,860	5,663	9,951	5,530	4,961	4,586
18	19,709	9,969	8,059	7,088	11,950	6,259	5,957	5,756	10,178	5,614	5,091	4,705
19	19,966	10,129	8,255	7,260	12,220	6,384	6,055	5,848	10,404	5,698	5,222	4,826
20	20,225	10,288	8,452	7,432	12,490	6,507	6,151	5,941	10,631	5,781	5,351	4,946
21	20,481	10,447	8,649	7,603	12,759	6,632	6,249	6,034	10,857	5,864	5,481	5,067
22	20,740	10,607	8,845	7,774	13,028	6,756	6,345	6,126	11,083	5,949	5,612	5,187
23	20,998	10,766	9,041	7,946	13,298	6,880	6,442	6,218	11,309	6,032	5,742	5,306
24	21,255	10,925	9,238	8,117	13,569	7,004	6,539	6,312	11,535	6,116	5,872	5,427
25	21,513	11,084	9,435	8,288	13,838	7,129	6,636	6,405	11,761	6,200	6,003	5,547
26	22,353	11,514	9,789	8,593	14,394	7,367	6,830	6,558	12,230	6,440	6,181	5,710
27	23,195	11,945	10,144	8,899	14,949	7,607	7,025	6,710	12,700	6,680	6,360	5,872
28	24,037	12,374	10,499	9,202	15,505	7,844	7,219	6,864	13,168	6,922	6,539	6,035
29	24,877	12,804	10,854	9,507	16,059	8,084	7,414	7,016	13,637	7,162	6,717	6,197
30	25,718	13,234	11,208	9,811	16,614	8,322	7,608	7,170	14,105	7,403	6,896	6,360
31	26,559	13,663	11,562	10,116	17,171	8,562	7,803	7,324	14,574	7,643	7,074	6,522
32	27,400	14,094	11,918	10,421	17,726	8,799	7,997	7,476	15,044	7,884	7,254	6,684
33	28,242	14,523	12,273	10,725	18,282	9,039	8,191	7,630	15,512	8,125	7,433	6,848
34	29,083	14,953	12,627	11,030	18,837	9,277	8,386	7,784	15,981	8,366	7,611	7,010
35	29,923	15,383	12,982	11,334	19,393	9,515	8,580	7,936	16,449	8,606	7,790	7,172
36	30,746	15,833	13,345	11,639	19,936	9,767	8,825	8,149	16,903	8,818	7,970	7,359
37	31,570	16,285	13,708	11,943	20,480	10,017	9,068	8,362	17,358	9,030	8,150	7,544
38	32,394	16,735	14,070	12,246	21,023	10,268	9,313	8,575	17,811	9,241	8,332	7,730
39	33,217	17,186	14,433	12,551	21,568	10,521	9,558	8,788	18,266	9,454	8,512	7,916
40	34,040	17,636	14,797	12,856	22,111	10,771	9,803	9,002	18,719	9,665	8,693	8,102
41	34,863	18,088	15,159	13,159	22,654	11,022	10,048	9,215	19,172	9,877	8,873	8,286
42	35,687	18,538	15,522	13,464	23,198	11,272	10,293	9,429	19,627	10,089	9,055	8,473
43	36,511	18,988	15,885	13,768	23,742	11,524	10,537	9,642	20,081	10,301	9,235	8,658
44	37,333	19,438	16,248	14,072	24,286	11,774	10,781	9,855	20,535	10,512	9,415	8,844
45	38,157	19,890	16,610	14,377	24,828	12,026	11,026	10,068	20,988	10,725	9,595	9,030
46	40,627	21,089	17,593	15,215	26,454	12,820	11,666	10,634	22,347	11,409	10,184	9,525
47	43,095	22,289	18,574	16,052	28,079	13,615	12,307	11,199	23,706	12,092	10,772	10,020
48	45,565	23,489	19,558	16,890	29,707	14,408	12,946	11,765	25,066	12,776	11,359	10,515
49	48,034	24,688	20,541	17,727	31,333	15,203	13,585	12,330	26,425	13,460	11,947	11,011

Remarks 備註：

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- 保費並非保證不變及有可能因反映實際經驗(例如：賠償經驗、醫療費用上漲及保障改變)而不時作出調整。
- 以上之每年保費表只供參考，並由香港永明金融有限公司不時作出變動而不另作通知。

SunHealth Medical Premier - Premium Table (HKD)

永明滿心醫療保 – 保費表(港元)

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

Age 年齡	Worldwide 環球				Worldwide excluding the US 環球不包括美國				Asia 亞洲			
	Annual Deductible 每年墊底費											
	0	20,000	50,000	80,000	0	20,000	50,000	80,000	0	20,000	50,000	80,000
50	50,504	25,888	21,522	18,566	32,958	15,996	14,225	12,895	27,784	14,144	12,535	11,507
51	52,972	27,088	22,505	19,404	34,584	16,790	14,864	13,461	29,143	14,827	13,123	12,002
52	55,442	28,287	23,486	20,241	36,210	17,585	15,505	14,026	30,502	15,511	13,710	12,497
53	57,911	29,487	24,469	21,079	37,835	18,379	16,144	14,593	31,860	16,196	14,297	12,993
54	60,381	30,687	25,451	21,918	39,461	19,173	16,783	15,158	33,219	16,878	14,887	13,489
55	62,848	31,886	26,434	22,755	41,087	19,967	17,423	15,723	34,578	17,563	15,474	13,984
56	68,137	34,398	28,527	24,553	44,300	21,304	18,609	16,789	36,986	18,783	16,540	15,059
57	73,426	36,910	30,619	26,351	47,515	22,641	19,797	17,856	39,392	20,003	17,607	16,134
58	78,713	39,422	32,709	28,146	50,727	23,976	20,984	18,922	41,798	21,222	18,673	17,209
59	84,002	41,935	34,802	29,944	53,940	25,313	22,171	19,988	44,204	22,442	19,738	18,284
60	89,289	44,447	36,894	31,742	57,155	26,649	23,357	21,055	46,610	23,662	20,805	19,360
61	94,579	46,959	38,987	33,539	60,368	27,986	24,544	22,121	49,017	24,882	21,871	20,434
62	99,866	49,471	41,079	35,336	63,582	29,322	25,732	23,188	51,423	26,104	22,936	21,508
63	105,154	51,983	43,172	37,133	66,796	30,658	26,918	24,254	53,829	27,323	24,003	22,584
64	110,441	54,496	45,264	38,931	70,009	31,995	28,106	25,319	56,235	28,543	25,069	23,659
65	115,730	57,008	47,357	40,728	73,223	33,331	29,292	26,386	58,641	29,763	26,135	24,734
66	121,864	60,036	49,886	42,910	76,901	35,011	30,778	27,730	61,260	31,096	27,315	25,857
67	128,190	63,158	52,491	45,153	80,718	36,774	32,340	29,142	63,989	32,504	28,564	27,043
68	134,700	66,367	55,169	47,463	84,682	38,589	33,948	30,594	66,827	33,954	29,850	28,263
69	141,387	69,675	57,936	49,845	88,795	40,473	35,616	32,103	69,780	35,464	31,186	29,531
70	148,253	73,075	60,777	52,274	93,052	42,419	37,334	33,631	72,839	37,022	32,561	30,811
71	155,279	76,565	63,699	54,800	97,464	44,435	39,118	35,246	76,019	38,642	33,993	32,175
72	162,468	80,129	66,684	57,379	102,033	46,528	40,970	36,924	79,327	40,333	35,489	33,599
73	169,808	83,778	69,740	60,025	106,757	48,702	42,896	38,671	82,761	42,095	37,050	35,089
74	177,292	87,496	72,855	62,716	111,640	50,938	44,878	40,469	86,320	43,915	38,661	36,625
75	184,911	91,256	75,999	65,414	116,685	53,252	46,926	42,306	90,007	45,802	40,331	38,196
76	192,643	95,107	79,250	68,235	121,889	55,640	49,042	44,242	93,829	47,759	42,064	39,866
77	200,492	99,005	82,510	71,055	127,265	58,105	51,226	46,218	97,775	49,768	43,832	41,542
78	208,435	102,920	85,764	73,868	132,805	60,673	53,505	48,283	101,849	51,841	45,658	43,273
79	216,464	106,924	89,132	76,777	138,516	63,267	55,798	50,355	106,053	53,981	47,543	45,060
80	224,554	110,921	92,486	79,645	144,359	65,936	58,152	52,481	110,386	56,185	49,485	46,901
81	232,686	114,967	95,894	82,586	150,336	68,666	60,560	54,651	114,852	58,459	51,487	48,797
82	240,859	119,058	99,344	85,553	156,438	71,454	63,018	56,871	119,452	60,801	53,550	50,753
83	249,029	123,097	102,714	88,456	162,661	74,296	65,525	59,134	124,190	63,212	55,673	52,765
84	257,178	127,125	106,075	91,351	169,003	77,193	68,080	61,439	129,065	65,694	57,859	54,836
85	265,286	131,132	109,420	94,230	175,458	80,140	70,679	63,784	134,080	68,246	60,107	56,968
86	273,329	135,109	112,737	97,088	182,018	83,137	73,322	66,171	139,238	70,872	62,419	59,160
87	281,291	139,042	116,020	99,916	188,678	86,178	76,004	68,590	144,537	73,569	64,796	61,411
88	289,145	142,926	119,261	102,704	195,430	89,264	78,725	71,047	149,980	76,339	67,235	63,723
89	296,872	146,744	122,447	105,449	202,268	92,386	81,479	73,531	155,570	79,183	69,741	66,097
90	304,448	150,490	125,572	108,140	209,184	95,545	84,266	76,045	161,304	82,102	72,312	68,534
91	311,853	154,151	128,626	110,770	216,303	99,243	87,854	79,287	167,660	85,338	75,161	71,234
92	319,064	157,714	131,600	113,332	223,675	102,690	90,945	82,086	173,708	88,954	78,729	74,639
93	326,058	161,171	134,485	115,817	230,631	105,949	93,870	84,739	179,456	91,959	81,424	77,201
94	332,816	164,513	137,272	118,217	237,110	108,991	96,609	87,221	184,856	94,787	83,965	79,620
95	339,313	167,725	139,952	120,524	243,071	111,794	99,139	89,515	189,879	97,419	86,334	81,874
96	345,531	170,798	142,516	122,733	248,447	114,336	101,436	91,601	194,460	99,831	88,510	83,947
97	351,446	173,721	144,956	124,834	253,202	116,589	103,481	93,457	198,573	102,003	90,476	85,821
98	357,043	176,487	147,265	126,822	257,290	118,539	105,257	95,075	202,180	103,917	92,215	87,479
99	362,300	179,086	149,432	128,689	260,678	120,165	106,746	96,431	205,254	105,553	93,708	88,904

Remarks 備註：

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- 保費並非保證不變及有可能因反映實際經驗(例如：賠償經驗、醫療費用上漲及保障改變)而不時作出調整。
- 以上之每年保費表只供參考，並由香港永明金融有限公司不時作出變動而不另作通知。

SunHealth Medical Premier - Premium Table (USD)

永明滿心醫療保 – 保費表(美元)

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

Age 年齡	Worldwide 環球				Worldwide excluding the US 環球不包括美國				Asia 亞洲			
	Annual Deductible 每年墊底費											
	0	2,500	6,250	10,000	0	2,500	6,250	10,000	0	2,500	6,250	10,000
0	2,550	1,400	1,201	1,060	1,646	831	760	717	1,322	774	708	658
1	2,496	1,353	1,178	1,040	1,639	830	759	713	1,320	755	692	643
2	2,443	1,305	1,155	1,021	1,629	828	758	710	1,317	737	675	628
3	2,389	1,256	1,133	1,002	1,622	827	757	707	1,314	719	660	614
4	2,336	1,208	1,111	982	1,612	826	756	704	1,312	702	643	599
5	2,282	1,161	1,089	962	1,605	824	755	700	1,310	684	628	584
6	2,291	1,163	1,073	949	1,584	815	750	699	1,297	683	623	580
7	2,299	1,165	1,058	935	1,562	807	746	697	1,286	681	620	577
8	2,308	1,169	1,042	920	1,541	798	741	695	1,273	679	616	572
9	2,316	1,171	1,026	906	1,520	789	737	694	1,261	677	613	568
10	2,325	1,174	1,011	893	1,499	780	731	692	1,249	676	607	564
11	2,333	1,177	996	878	1,478	772	727	691	1,237	675	604	560
12	2,342	1,179	981	865	1,456	762	722	690	1,224	674	600	555
13	2,351	1,182	965	850	1,436	754	718	688	1,212	673	596	552
14	2,359	1,184	950	836	1,415	744	713	687	1,200	672	593	548
15	2,367	1,186	934	823	1,394	737	709	686	1,187	671	587	543
16	2,400	1,206	958	844	1,427	753	721	696	1,217	682	604	559
17	2,432	1,226	983	865	1,461	769	734	708	1,244	692	621	573
18	2,465	1,247	1,008	887	1,495	782	744	720	1,273	703	637	588
19	2,496	1,267	1,032	908	1,529	798	757	731	1,301	712	653	603
20	2,529	1,287	1,058	930	1,561	814	770	743	1,329	724	669	619
21	2,561	1,307	1,082	951	1,595	829	781	755	1,358	734	686	633
22	2,594	1,327	1,107	973	1,629	845	794	765	1,385	744	703	649
23	2,626	1,347	1,131	994	1,663	861	806	778	1,415	755	718	664
24	2,657	1,365	1,155	1,015	1,696	876	818	789	1,443	764	735	679
25	2,690	1,385	1,180	1,037	1,731	891	830	801	1,470	776	752	693
26	2,795	1,441	1,224	1,075	1,800	921	853	820	1,530	806	774	714
27	2,899	1,494	1,269	1,113	1,869	952	878	840	1,588	836	796	735
28	3,005	1,548	1,313	1,151	1,939	981	903	859	1,646	866	818	755
29	3,110	1,601	1,357	1,188	2,008	1,010	928	877	1,706	896	841	775
30	3,215	1,655	1,401	1,226	2,077	1,041	952	897	1,764	926	863	796
31	3,320	1,709	1,446	1,266	2,147	1,071	976	916	1,822	956	885	816
32	3,426	1,762	1,490	1,304	2,216	1,100	1,001	935	1,882	986	907	836
33	3,531	1,817	1,535	1,341	2,286	1,131	1,024	954	1,940	1,017	930	855
34	3,636	1,870	1,579	1,379	2,355	1,160	1,048	974	1,998	1,046	952	877
35	3,741	1,923	1,623	1,417	2,424	1,189	1,073	993	2,056	1,076	974	897
36	3,845	1,980	1,668	1,455	2,492	1,221	1,105	1,020	2,114	1,103	997	920
37	3,946	2,035	1,714	1,494	2,561	1,252	1,134	1,046	2,171	1,130	1,020	943
38	4,050	2,092	1,760	1,532	2,629	1,285	1,164	1,073	2,227	1,155	1,042	967
39	4,153	2,150	1,804	1,570	2,697	1,315	1,196	1,098	2,284	1,182	1,064	989
40	4,255	2,205	1,850	1,607	2,764	1,347	1,225	1,126	2,340	1,208	1,088	1,013
41	4,359	2,262	1,895	1,645	2,832	1,378	1,256	1,152	2,398	1,236	1,110	1,037
42	4,460	2,317	1,941	1,684	2,900	1,409	1,287	1,179	2,454	1,262	1,132	1,060
43	4,564	2,374	1,985	1,721	2,968	1,442	1,318	1,205	2,511	1,288	1,155	1,083
44	4,667	2,431	2,031	1,760	3,036	1,472	1,348	1,232	2,567	1,314	1,178	1,107
45	4,770	2,487	2,077	1,798	3,104	1,504	1,379	1,259	2,625	1,341	1,200	1,130
46	5,078	2,636	2,200	1,902	3,308	1,603	1,460	1,330	2,794	1,427	1,273	1,191
47	5,387	2,787	2,322	2,007	3,511	1,701	1,539	1,400	2,964	1,513	1,347	1,253
48	5,696	2,936	2,445	2,112	3,714	1,802	1,619	1,471	3,134	1,597	1,420	1,314
49	6,005	3,087	2,567	2,216	3,917	1,901	1,698	1,541	3,303	1,683	1,494	1,377

Remarks 備註：

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- 以上之每年保費表只供參考，並由香港永明金融有限公司不時作出變動而不另作通知。

SunHealth Medical Premier - Premium Table (USD)

永明滿心醫療保 – 保費表(美元)

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

Age 年齡	Worldwide 環球				Worldwide excluding the US 環球不包括美國				Asia 亞洲			
	Annual Deductible 每年墊底費											
	0	2,500	6,250	10,000	0	2,500	6,250	10,000	0	2,500	6,250	10,000
50	6,313	3,236	2,691	2,321	4,120	2,000	1,779	1,612	3,474	1,768	1,567	1,439
51	6,623	3,387	2,813	2,426	4,323	2,099	1,859	1,683	3,643	1,854	1,641	1,500
52	6,930	3,536	2,936	2,531	4,526	2,198	1,939	1,754	3,813	1,939	1,714	1,562
53	7,239	3,687	3,059	2,635	4,731	2,298	2,019	1,824	3,983	2,025	1,787	1,625
54	7,548	3,836	3,182	2,740	4,933	2,398	2,098	1,895	4,153	2,110	1,861	1,686
55	7,857	3,987	3,304	2,845	5,137	2,496	2,178	1,965	4,323	2,196	1,935	1,749
56	8,518	4,300	3,566	3,070	5,539	2,664	2,327	2,099	4,624	2,349	2,068	1,884
57	9,179	4,614	3,828	3,294	5,940	2,830	2,475	2,232	4,924	2,501	2,202	2,017
58	9,840	4,928	4,089	3,519	6,342	2,998	2,624	2,366	5,226	2,653	2,335	2,152
59	10,501	5,243	4,350	3,743	6,743	3,164	2,772	2,498	5,526	2,806	2,468	2,286
60	11,161	5,557	4,612	3,968	7,144	3,332	2,920	2,632	5,827	2,958	2,601	2,421
61	11,822	5,870	4,874	4,192	7,546	3,499	3,069	2,766	6,127	3,111	2,735	2,555
62	12,484	6,185	5,136	4,417	7,948	3,667	3,217	2,899	6,429	3,264	2,867	2,689
63	13,145	6,499	5,396	4,643	8,350	3,833	3,366	3,032	6,729	3,415	3,001	2,824
64	13,805	6,813	5,658	4,868	8,751	4,000	3,514	3,165	7,030	3,568	3,134	2,958
65	14,467	7,126	5,920	5,092	9,153	4,167	3,662	3,299	7,330	3,721	3,268	3,092
66	15,233	7,505	6,236	5,365	9,613	4,377	3,848	3,467	7,657	3,888	3,414	3,232
67	16,024	7,896	6,562	5,646	10,090	4,597	4,043	3,643	7,999	4,064	3,570	3,381
68	16,837	8,297	6,896	5,934	10,586	4,824	4,244	3,824	8,354	4,245	3,732	3,534
69	17,673	8,710	7,242	6,232	11,100	5,059	4,452	4,013	8,723	4,433	3,899	3,692
70	18,533	9,134	7,597	6,535	11,632	5,302	4,667	4,204	9,105	4,628	4,070	3,852
71	19,411	9,571	7,963	6,851	12,184	5,555	4,891	4,406	9,503	4,830	4,250	4,023
72	20,309	10,017	8,337	7,173	12,755	5,816	5,122	4,615	9,917	5,042	4,436	4,201
73	21,227	10,472	8,719	7,504	13,345	6,089	5,363	4,835	10,346	5,262	4,632	4,386
74	22,162	10,937	9,108	7,840	13,956	6,367	5,611	5,058	10,791	5,490	4,833	4,579
75	23,114	11,407	9,501	8,177	14,586	6,657	5,867	5,289	11,251	5,725	5,042	4,775
76	24,081	11,889	9,907	8,530	15,238	6,955	6,130	5,530	11,729	5,970	5,259	4,984
77	25,062	12,377	10,314	8,883	15,908	7,263	6,405	5,778	12,223	6,222	5,479	5,193
78	26,056	12,865	10,721	9,235	16,602	7,585	6,688	6,036	12,732	6,481	5,707	5,409
79	27,059	13,366	11,143	9,597	17,315	7,909	6,975	6,295	13,257	6,748	5,943	5,633
80	28,070	13,866	11,560	9,956	18,045	8,243	7,269	6,560	13,799	7,025	6,186	5,863
81	29,086	14,371	11,988	10,324	18,792	8,584	7,571	6,832	14,357	7,308	6,436	6,100
82	30,108	14,883	12,419	10,694	19,556	8,932	7,878	7,109	14,932	7,600	6,695	6,344
83	31,129	15,387	12,840	11,058	20,333	9,288	8,191	7,392	15,524	7,902	6,960	6,595
84	32,148	15,892	13,261	11,419	21,126	9,650	8,510	7,681	16,134	8,212	7,233	6,855
85	33,161	16,392	13,677	11,779	21,932	10,018	8,835	7,973	16,761	8,531	7,514	7,121
86	34,167	16,889	14,093	12,136	22,753	10,392	9,166	8,272	17,405	8,859	7,804	7,396
87	35,162	17,381	14,504	12,490	23,586	10,773	9,501	8,574	18,068	9,197	8,101	7,677
88	36,144	17,866	14,908	12,839	24,429	11,159	9,841	8,882	18,748	9,543	8,406	7,966
89	37,110	18,343	15,306	13,181	25,284	11,549	10,186	9,192	19,447	9,898	8,719	8,263
90	38,057	18,812	15,696	13,518	26,149	11,944	10,533	9,506	20,163	10,263	9,040	8,567
91	38,982	19,270	16,078	13,847	27,038	12,405	10,982	9,911	20,958	10,668	9,396	8,905
92	39,884	19,715	16,450	14,167	27,960	12,837	11,369	10,261	21,713	11,120	9,841	9,330
93	40,758	20,146	16,811	14,477	28,829	13,244	11,734	10,593	22,433	11,495	10,178	9,651
94	41,603	20,565	17,159	14,777	29,640	13,624	12,078	10,903	23,107	11,849	10,496	9,952
95	42,414	20,966	17,494	15,066	30,384	13,975	12,394	11,190	23,736	12,178	10,793	10,235
96	43,192	21,351	17,814	15,341	31,056	14,292	12,681	11,450	24,308	12,479	11,064	10,493
97	43,932	21,716	18,120	15,604	31,651	14,574	12,935	11,683	24,822	12,751	11,310	10,728
98	44,631	22,062	18,409	15,853	32,161	14,818	13,158	11,885	25,273	12,990	11,528	10,935
99	45,289	22,386	18,679	16,087	32,585	15,021	13,343	12,055	25,657	13,195	11,714	11,113

Remarks 備註：

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- 保費並非保證不變及有可能因反映實際經驗(例如：賠償經驗、醫療費用上漲及保障改變)而不時作出調整。
- 以上之每年保費表只供參考，並由香港永明金融有限公司不時作出變動而不另作通知。

Supplementary Information to Illustrate Premium Adjustment

保費調整之附加資料

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

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

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

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

Age of insured 受保人年齡	Current annual premiums (HKD) 現時每年保費 (港元)	Illustrative annual premiums following premium adjustments 保費調整後之預計每年保費	
		Assume premium increases 5% each year 假設每年保費向上調整 5%	Assume premium increases 10% each year 假設每年保費向上調整 10%
35	29,923	29,923	29,923
36	30,746	32,283	33,821
37	31,570	34,806	38,200
38	32,394	37,500	43,116
39	33,217	40,375	48,633
40	34,040	43,445	54,822

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。
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Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

Client Service Centre

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

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

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香港永明金融有限公司

(於百慕達註冊成立之有限責任公司)

客戶服務中心

九龍紅磡紅鸞道18號祥祺中心B座地下

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

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