



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 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

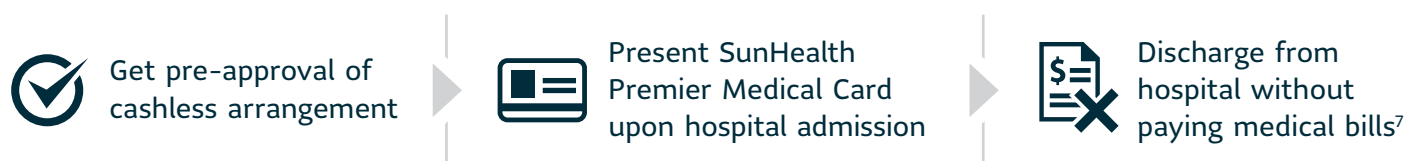
2. Guaranteed renewal to age 100 and easy application process

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 to focus on getting your health back

Worried about paying your medical bills during hospitalization? Once the cashless arrangement⁶ is approved prior to the hospital admission, you can simply present your SunHealth Premier Medical Card upon hospital admission, then all eligible medical expenses incurred during your hospital stay will be settled on your behalf⁷, allowing you to be free from any claim procedures after discharge, so you can focus on recovery.



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.

Medical Concierge Service

Assist you to choose the most suitable doctor and treatment regimen within our extensive global network of high-quality specialists by:

- Scheduling medical appointment
- Arranging for referrals
- Making reservation with hospitals or clinics

Second Medical Opinion Service

If you are unfortunately diagnosed with a critical illness while the policy is enforced, a team of professional medical experts from top institutes within our global network will offer you the Second Medical Opinion Service to help you make informed choices regarding your treatment regimen.

Value-Added Services

24-Hour Service Hotline

A 24/7 service hotline is available for you to seek assistance from us related to pre-approval and Letter of Guarantee, Second Medical Opinion Service, Medical Concierge Service, Worldwide Emergency Assistance Benefit, and claims enquiry. A dedicated team including healthcare professionals are ready to answer your call in English, Cantonese or Mandarin.

Worldwide Emergency Assistance Benefit

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 below⁹ 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"> o Cardiomyopathy o Dissecting Aortic Aneurysm o Eisenmenger's Syndrome o Heart Attack o Infective Endocarditis o Primary Pulmonary Arterial Hypertension o Replacement of Heart Valve o Surgery for Disease of the Aorta o 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.

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 ¹⁰	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 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 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	<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	
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	HKD500,000/USD62,500 per insured's lifetime

Benefit	How it works	Maximum Limit		
		Worldwide	Worldwide excluding the US	Asia
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		
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.

* 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 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 Policyholder User Guide for pre-approval procedures.
7. You may need to settle your deductible and the shortfall of your medical bill. Please refer to the Policyholder User Guide for details.
8. The Medical Concierge Service, Second Medical Opinion Service, 24-Hour Service Hotline, and Worldwide Emergency Assistance Benefit are provided by a third-party company, Inter Partner Assistance Hong Kong Limited. These benefits are not guaranteed to be renewable. Please refer to a sample endorsement, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions.
9. Please refer to the Policy Document regarding definitions of designated critical illnesses.
10. 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, cordiceps 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:

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 after the delivery of the policy or issue of a notice informing you/your representative about the availability of the policy and the expiry date of the cooling-off period, whichever is the earlier; and (2) no refund can be made if any payment from the Company under the policy has been made prior to your request for cancellation.

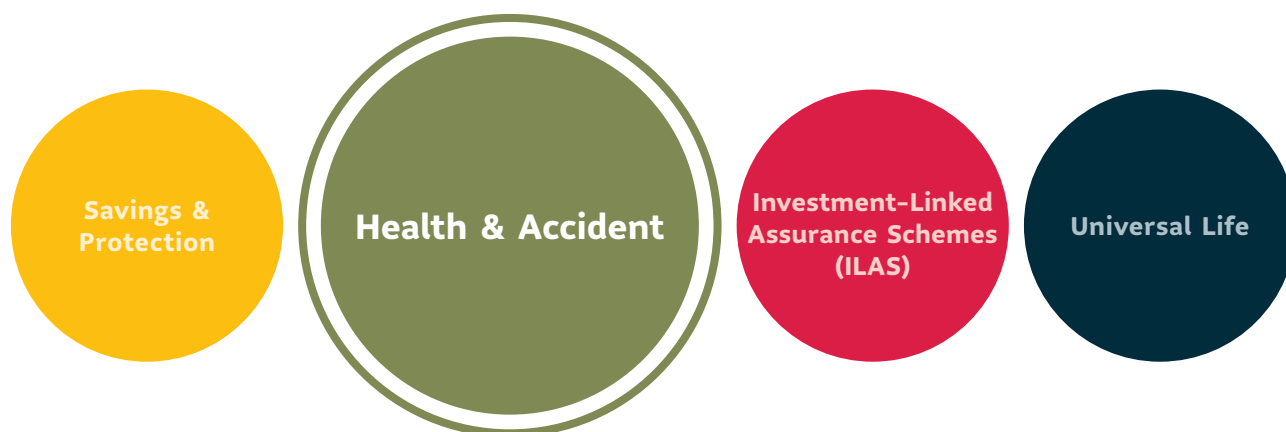
Welcome to the World of Sun Life Hong Kong

Sun Life Hong Kong is a wholly owned subsidiary of Sun Life Assurance Company of Canada. Since February 22, 1892, Sun Life Hong Kong has been here to helping Hong Kong shine brighter over 130 years by providing excellent products and services.

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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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- 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 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	121,019	59,520	49,449	42,525	76,437	34,667	30,464	27,452	61,047	30,983	27,201	25,809
67	126,308	62,032	51,541	44,322	79,651	36,003	31,636	28,518	63,452	32,203	28,267	26,884
68	131,597	64,544	53,633	46,119	82,865	37,341	32,808	29,584	65,857	33,425	29,333	27,959
69	136,886	67,056	55,725	47,916	86,079	38,677	33,980	30,650	68,262	34,647	30,403	29,034
70	142,175	69,568	57,817	49,713	89,293	40,013	35,152	31,716	70,667	35,869	31,471	30,109
71	147,464	72,080	59,909	51,510	92,507	41,347	36,324	32,782	73,072	37,091	32,539	31,184
72	152,753	74,592	61,999	53,307	95,721	42,681	37,496	33,848	75,477	38,313	33,607	32,259
73	158,042	77,104	64,091	55,104	98,935	44,015	38,668	34,914	77,882	39,535	34,675	33,334
74	163,331	79,616	66,183	56,901	102,149	45,349	39,840	35,980	80,287	40,757	35,743	34,409
75	168,620	82,128	68,275	58,698	105,363	46,683	41,012	37,046	82,692	41,979	36,811	35,484
76	173,909	84,640	70,367	60,495	108,577	48,017	42,184	38,112	85,097	43,201	37,879	36,559
77	179,198	87,152	72,459	62,292	111,791	49,351	43,316	39,178	87,502	44,423	38,947	37,634
78	184,487	89,664	74,551	64,089	115,005	50,685	44,448	40,244	89,907	45,645	40,015	38,709
79	189,776	92,176	76,643	65,886	118,219	52,019	45,580	41,310	92,312	46,867	41,083	39,784
80	195,065	94,688	78,735	67,683	121,433	53,353	46,712	42,376	94,717	48,089	42,151	40,859
81	200,354	97,200	80,827	69,480	124,647	54,687	47,844	43,442	97,122	49,311	43,219	41,934
82	205,643	99,712	82,919	71,277	127,861	56,021	48,976	44,508	99,527	50,533	44,287	43,009
83	210,932	102,224	85,011	73,074	131,075	57,355	50,108	45,574	101,932	51,755	45,355	44,084
84	216,221	104,736	87,103	74,871	134,289	58,689	51,240	46,640	104,337	52,977	46,423	45,159
85	221,510	107,248	89,195	76,668	137,503	60,023	52,372	47,706	106,742	54,199	47,491	46,234
86	226,799	109,760	91,287	78,465	140,717	61,357	53,504	48,772	109,147	55,421	48,559	47,309
87	232,088	112,272	93,379	80,262	143,931	62,691	54,636	49,838	111,552	56,643	49,627	48,384
88	237,377	114,784	95,471	82,059	147,145	64,025	55,768	50,904	113,957	57,865	50,695	49,459
89	242,666	117,296	97,563	83,856	150,359	65,359	56,900	51,970	116,362	59,087	51,763	50,534
90	247,955	119,808	99,655	85,653	153,573	66,693	58,032	53,036	118,767	60,309	52,831	51,609
91	253,244	122,320	101,747	87,450	156,787	68,027	59,164	54,102	121,172	61,531	53,899	52,684
92	258,533	124,832	103,839	89,247	160,001	69,361	60,296	55,168	123,577	62,753	54,967	53,759
93	263,822	127,344	105,931	91,044	163,215	70,695	61,428	56,234	125,982	63,975	56,035	54,834
94	269,111	129,856	108,023	92,841	166,429	72,029	62,560	57,300	128,387	65,197	57,103	55,909
95	274,400	132,368	110,115	94,638	169,643	73,363	63,692	58,366	130,792	66,419	58,171	56,984
96	279,689	134,880	112,207	96,435	172,857	74,697	64,824	59,432	133,197	67,641	59,239	58,059
97	284,978	137,392	114,299	98,232	176,071	76,031	65,956	60,498	135,602	68,863	60,307	59,134
98	290,267	139,904	116,391	100,029	179,285	77,365	67,088	61,564	138,007	70,085	61,375	60,209
99	295,556	142,416	118,483	101,826	182,500	78,699	68,220	62,630	140,412	71,307	62,443	61,284

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
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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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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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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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)

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永明金融集團成員之一 總公司設於加拿大多倫多
2022年4月編印 由香港永明金融有限公司刊發