

SunHealth Medical Premier

永明滿心醫療保

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



SunHealth Medical Premier

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.

1. Full hospitalization and surgical expenses coverage up to HKD20 million per year with no limit on confinement hours



2. Guaranteed renewal to age 100 and easy application process



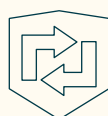
3. Cashless arrangement during hospitalization or clinical surgery to focus on getting your health back



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



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.

SunHealth Medical Premier

Key features

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 three geographical coverage options namely Worldwide, Worldwide excluding the U.S.³ 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.

Remarks:

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 HK").

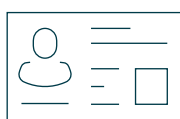
3. Cashless arrangement during hospitalization or clinical surgery to focus on getting your health back



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



Remarks:

- 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 HK or our designated medical service providers shall not be deemed as admission of our liability to pay and / or reimburse the policy owner under the policy or a waiver of any breach of the terms and conditions of the policy. Please refer to the *Quick Guide to Sun Life Value-added Services and Easy Claim* for pre-approval procedures.
- 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 and Easy Claim* for details.

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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

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

b. Local Urgent Care

In the event of an emergency, we can arrange the necessary medical assisted transportation 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 (Second Medical Opinion)

If you are diagnosed with an Eligible Medical Condition⁹ by a registered medical practitioner, you can seek face-to-face second medical opinion consultation or remote teleconsultation¹⁰ from our network of medical experts¹¹ in Hong Kong. For each Eligible Medical Condition, the first AdvicePro consultation is free of charge.

d. Cashless Arrangement Service

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 behalf⁷ - allowing you to focus on recovery without having to worry about making claims upon discharge or performed clinical surgery.

Remarks:

- 8 The Value-added Services are provided by third-party service provider(s). Sun Life HK is not the service provider of any of the Value-added Services and we do not guarantee the end results of your use of the Value-added Services. We make no representation, warranty or undertaking as to the quality and availability of the services and shall not be responsible for any act, negligence or failure to act on the part of any third-party service provider(s). Sun Life HK will not be liable to you for any loss or damage, costs or other expenses whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with the Value-added Services provided by any third-party service provider(s).
- 9 An Eligible Medical Condition refers to the covered medical conditions under this service, which include any medical conditions except the following:
- It is not the first diagnosis of the medical condition of the insured;
 - The insured has not been evaluated by a registered medical practitioner for the medical condition within the last 12 calendar months;
 - If the insured has developed an acute or life-threatening condition and should seek immediate medical assistance from the registered medical practitioner treating them, rather than delaying rescue while waiting for the arrival of this service; or
 - The medical condition which requires physical evaluation of the insured.
- 10 For the insured who resides in Mainland China but is unable to travel to Hong Kong or the insured who resides in Hong Kong but is unable to visit the designated clinics, a teleconsultation could be arranged subject to the third-party service provider's approval and in compliance with both the Hong Kong and Mainland China medical practices and regulatory requirements.
- 11 The list of network hospitals and medical centers, and the procedures for medical consultation under AdvicePro Second Medical Opinion may be changed from time to time by the third-party service provider without prior notice. For details, please contact your Advisor for more details.

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 (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 two 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:

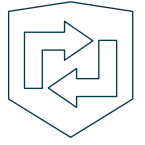
- Medical evacuation and repatriation
- Pre-paid hospital admission deposit
- Transportation of essential medication and medical equipment, and more

Remark:

¹² An immediate family member refers to the legal spouse, children and parents of the policy owner or the insured.

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



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

Four 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 medical reimbursement plan with lower premium and suitable medical coverage issued by us.

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.

Remark:

¹³ Please refer to the Policy Document regarding definitions of designated critical illnesses.

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Case study



Ms. A, age 55

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
- Diagnostic scanning cost HKD4,000 (USG breast)
- Hospitalization & surgery costs HKD60,000
- 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
- Diagnostic scanning cost HKD8,000 (USG whole abdomen)
- Hospitalization & surgery costs HKD40,000
- 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
- MRI scan during confinement costs HKD50,000
- Post-surgical follow-up visit costs HKD40,000
- Hospitalization & surgery costs HKD500,000
- Target therapy conducted in a clinic costs HKD80,000

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 HK 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	Four Annual Deductible options: • HKD0 / USD0 • HKD20,000 / USD2,500 • HKD50,000 / USD6,250 • HKD80,000 / USD10,000		
Premium Structure¹⁴	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.		

Remark:

¹⁴ Sun Life HK reserves the right to revise the premium at every policy anniversary. Sun Life HK 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 HK.

SunHealth Medical Premier

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)		

Benefit#	How it works	Maximum Limit		
		Worldwide	Worldwide excluding the US	Asia
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)		
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 	Full Cover		
	<ul style="list-style-type: none"> Non specified items Reconstructive devices or materials 	HKD100,000 / USD12,500 per lifetime		

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

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Benefit#	How it works	Maximum Limit		
		Worldwide	Worldwide excluding the US	Asia
 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: five 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. 	Full Cover		
	<ul style="list-style-type: none"> Reimburses the actual amount charged for the surgery to remove the above organs or bone marrow from the donor. 	HKD500,000 / USD62,500 per insured's lifetime		
 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 HK 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:
- furnished at the most appropriate level which can be safely and effectively provided to the insured;
 - with respect to a Confinement, not furnished primarily for diagnostic scanning purpose, imaging examination or physical therapy;
 - in accordance with standards of good and prudent medical practice;
 - consistent with the diagnosis and customary medical Treatments for the relevant condition at a Reasonable and Customary charge;
 - necessary for such a diagnosis or Treatment; and
 - 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 Necessarily" shall be construed accordingly.

* Annual Deductible is not applicable to these benefits.

SunHealth Medical Premier

Important information

Key Product Risks

1. SunHealth Medical Premier is available as a 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 HK. 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 HK'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 HK and your benefits are subject to the paying ability of Sun Life HK. 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 five 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 sterilization of either sex;
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, behavioral 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 recognized medical association in the locality;
21. Treatment of obesity (including morbid obesity), weight control programs 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 behavioral 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.

SunHealth Medical Premier

Important Notes

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

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

Cancellation Right

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

By giving us a written request, your policy will then be cancelled and any premium and levy paid will be refunded, provided that: (1) your written request for cancellation must be signed by you and received directly by our office (G/F, MU Tower B, No. 18 Hung Luen Road, Hung Hom, Kowloon, Hong Kong) or through email (hk_csd@sunlife.com) within 21 calendar days immediately following the day of delivery of the policy or the cooling-off notice informing you or your representative about the expiry date of the cooling-off period, whichever is earlier, and (2) no refund of any premium and levy paid can be made if any payment from Sun Life HK under the policy has been made prior to the request for cancellation.

SunHealth Medical Premier



Welcome to the world of Sun Life

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

Sun Life is a leading international financial services organization providing a diverse range of products and services to individuals and corporate clients through our professional and experienced distributors. We provide comprehensive solutions to address your life and health protection, wealth management, and retirement planning needs. Besides offering a wide range of products, we are also an experienced group benefit and third-party administrator in the pension administration business.

We truly understand the needs of your various life stages and offer a wide range of products including Savings & Protection, Health & Accident, Universal Life, and Investment-Linked Assurance Schemes. **SunHealth Medical Premier** is part of Sun Life Hong Kong's Health & Accident series, providing effective financial support when you need it.

Savings &
Protection

Health & Accident

Investment-
Linked
Assurance
Schemes
(ILAS)

Universal
Life

Sun Life Hong Kong Product Portfolio

What's next? You can find out more:

Website: sunlife.com.hk

Client Service Hotline: 2103 8928

Please contact your Advisor

Celebrating our shared success together



10Life 5-Star Insurance Awards 2026

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



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

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



Hong Kong Business High Flyers Award 2026 – Hong Kong Business

- Best Insurance Company
- HNW Value Added Service



Financial Institutions Awards 2025 – Bloomberg Businessweek (Chinese Edition)

- High Net Worth (Product) Excellence Awards



Wealth Management Awards 2025 – Hong Kong Economic Times

- Best Annuity Product Award



Greater Bay Area Insurance Awards 2025 – Metro Finance Radio

- Outstanding Personal Accident Insurance Award



Awards for Excellence in Finance 2025 – Ming Pao

- Wealth Management Services – Award for Excellence in MPF Creativity



Sing Tao Service Awards 2024 – Sing Tao Daily

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



01 Gold Medal Awards – HK01

- Outstanding Retirement Product Awards

MPF Awards



2025 MPF Awards – MPF Ratings

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



Financial Institutions 2025 – Bloomberg Businessweek

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



Top Fund Awards 2024 – Bloomberg Businessweek (Chinese Edition)

- Three Top Fund Awards of MPF category



MPF of the Year Award 2024 – Benchmark

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

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

This brochure and product are intended for distribution only in Hong Kong and place(s) where such distribution is lawful and allowed. In no event shall this brochure be distributed in the Mainland China. Please refer to a sample Policy Document, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions. If there is any conflict between the Policy Document and this brochure, the Policy Document shall prevail.

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

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Hung Hom, Kowloon, Hong Kong

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Fax: 2103 8938

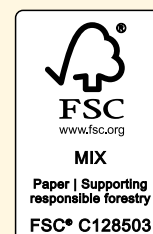
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SunHealth Medical Premier - Premium Table (HKD)

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	27,147	14,907	12,778	11,272	17,523	8,848	8,087	7,634	14,071	8,227	7,534	6,995
1	26,576	14,397	12,538	11,069	17,437	8,834	8,075	7,597	14,045	8,036	7,363	6,840
2	26,006	13,886	12,300	10,863	17,348	8,819	8,063	7,561	14,020	7,843	7,191	6,684
3	25,436	13,374	12,060	10,657	17,261	8,800	8,051	7,524	13,994	7,651	7,021	6,530
4	24,864	12,862	11,822	10,450	17,171	8,786	8,041	7,489	13,967	7,458	6,849	6,373
5	24,295	12,352	11,583	10,245	17,085	8,769	8,029	7,454	13,944	7,268	6,678	6,217
6	24,386	12,381	11,419	10,096	16,859	8,676	7,981	7,437	13,813	7,256	6,635	6,173
7	24,477	12,409	11,255	9,946	16,632	8,582	7,932	7,421	13,684	7,240	6,593	6,131
8	24,567	12,437	11,090	9,798	16,408	8,490	7,882	7,404	13,552	7,228	6,551	6,086
9	24,659	12,465	10,927	9,647	16,181	8,395	7,835	7,388	13,423	7,216	6,510	6,045
10	24,751	12,494	10,764	9,499	15,958	8,302	7,787	7,372	13,294	7,202	6,466	6,001
11	24,839	12,522	10,599	9,349	15,731	8,208	7,736	7,356	13,164	7,190	6,425	5,957
12	24,929	12,550	10,434	9,199	15,505	8,116	7,690	7,339	13,033	7,176	6,380	5,915
13	25,022	12,579	10,272	9,050	15,281	8,022	7,640	7,322	12,905	7,164	6,340	5,870
14	25,114	12,605	10,106	8,900	15,055	7,929	7,590	7,307	12,774	7,150	6,299	5,828
15	25,204	12,632	9,943	8,749	14,831	7,835	7,543	7,291	12,645	7,139	6,256	5,784
16	25,545	12,846	10,204	8,979	15,189	8,000	7,670	7,413	12,946	7,250	6,428	5,944
17	25,890	13,057	10,464	9,208	15,547	8,168	7,800	7,537	13,245	7,360	6,603	6,105
18	26,233	13,269	10,727	9,435	15,906	8,331	7,929	7,662	13,548	7,472	6,776	6,263
19	26,575	13,482	10,988	9,664	16,265	8,496	8,060	7,784	13,847	7,585	6,950	6,424
20	26,920	13,694	11,250	9,892	16,624	8,661	8,187	7,908	14,149	7,695	7,123	6,584
21	27,260	13,905	11,512	10,119	16,983	8,828	8,317	8,031	14,451	7,805	7,295	6,744
22	27,605	14,119	11,773	10,347	17,340	8,993	8,446	8,154	14,751	7,918	7,469	6,905
23	27,949	14,330	12,034	10,577	17,700	9,158	8,575	8,276	15,052	8,029	7,643	7,063
24	28,291	14,542	12,296	10,804	18,061	9,321	8,703	8,401	15,354	8,141	7,816	7,224
25	28,633	14,752	12,559	11,032	18,418	9,489	8,833	8,526	15,654	8,252	7,989	7,383
26	29,752	15,325	13,030	11,437	19,158	9,805	9,090	8,729	16,278	8,571	8,227	7,600
27	30,874	15,899	13,501	11,845	19,897	10,126	9,351	8,931	16,904	8,891	8,466	7,816
28	31,994	16,469	13,974	12,247	20,638	10,440	9,609	9,136	17,527	9,213	8,703	8,033
29	33,112	17,041	14,446	12,654	21,375	10,759	9,868	9,339	18,151	9,533	8,941	8,249
30	34,231	17,614	14,918	13,058	22,113	11,076	10,127	9,544	18,775	9,853	9,180	8,466
31	35,351	18,185	15,389	13,465	22,855	11,396	10,385	9,748	19,397	10,173	9,415	8,680
32	36,469	18,758	15,863	13,870	23,594	11,712	10,645	9,951	20,023	10,493	9,655	8,896
33	37,590	19,330	16,335	14,276	24,333	12,031	10,902	10,155	20,646	10,815	9,893	9,115
34	38,709	19,902	16,807	14,681	25,072	12,349	11,163	10,360	21,271	11,135	10,130	9,330
35	39,828	20,474	17,279	15,085	25,812	12,665	11,420	10,563	21,893	11,455	10,369	9,546
36	40,923	21,074	17,763	15,491	26,535	13,000	11,747	10,846	22,497	11,737	10,608	9,796
37	42,020	21,676	18,246	15,896	27,259	13,333	12,070	11,130	23,103	12,019	10,848	10,041
38	43,116	22,275	18,728	16,300	27,982	13,668	12,395	11,414	23,706	12,300	11,090	10,288
39	44,212	22,876	19,210	16,706	28,708	14,003	12,722	11,697	24,312	12,583	11,329	10,537
40	45,307	23,474	19,696	17,112	29,429	14,336	13,047	11,981	24,915	12,865	11,570	10,783
41	46,402	24,076	20,177	17,515	30,152	14,670	13,374	12,266	25,518	13,147	11,810	11,030
42	47,500	24,674	20,659	17,920	30,877	15,003	13,699	12,550	26,124	13,429	12,053	11,277
43	48,596	25,274	21,143	18,326	31,601	15,338	14,025	12,834	26,728	13,710	12,293	11,524
44	49,690	25,872	21,626	18,730	32,326	15,671	14,350	13,118	27,333	13,991	12,532	11,771
45	50,787	26,474	22,108	19,137	33,046	16,007	14,676	13,401	27,936	14,276	12,772	12,019
46	54,075	28,070	23,416	20,252	35,210	17,063	15,528	14,154	29,744	15,186	13,554	12,679
47	57,361	29,667	24,721	21,365	37,374	18,123	16,381	14,906	31,554	16,094	14,337	13,336
48	60,647	31,264	26,032	22,481	39,541	19,177	17,232	15,660	33,363	17,005	15,120	13,996
49	63,933	32,860	27,341	23,595	41,704	20,235	18,082	16,411	35,173	17,916	15,902	14,655

Remarks 備註：

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

SunHealth Medical 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	67,220	34,458	28,645	24,712	43,867	21,292	18,934	17,164	36,980	18,825	16,685	15,316
51	70,506	36,055	29,955	25,826	46,031	22,348	19,784	17,917	38,789	19,735	17,467	15,974
52	73,794	37,651	31,261	26,941	48,195	23,406	20,638	18,669	40,598	20,645	18,248	16,634
53	77,079	39,248	32,569	28,057	50,359	24,463	21,487	19,423	42,406	21,558	19,030	17,293
54	80,367	40,845	33,876	29,173	52,523	25,519	22,338	20,175	44,215	22,465	19,815	17,954
55	83,651	42,441	35,184	30,287	54,688	26,576	23,190	20,928	46,024	23,376	20,595	18,612
56	90,691	45,784	37,970	32,680	58,963	28,355	24,769	22,347	49,229	25,000	22,014	20,044
57	97,731	49,127	40,754	35,074	63,243	30,136	26,351	23,767	52,430	26,623	23,436	21,474
58	104,766	52,470	43,536	37,463	67,518	31,912	27,929	25,185	55,634	28,246	24,853	22,905
59	111,806	55,816	46,321	39,855	71,794	33,691	29,510	26,605	58,835	29,871	26,271	24,335
60	118,844	59,159	49,105	42,249	76,074	35,470	31,088	28,025	62,038	31,494	27,693	25,769
61	125,885	62,503	51,893	44,640	80,351	37,250	32,668	29,443	65,242	33,118	29,110	27,198
62	132,922	65,846	54,677	47,033	84,627	39,027	34,250	30,864	68,444	34,744	30,528	28,628
63	139,960	69,189	57,462	49,424	88,906	40,806	35,828	32,282	71,646	36,367	31,947	30,059
64	146,997	72,535	60,246	51,817	93,182	42,587	37,410	33,700	74,850	37,991	33,367	31,491
65	154,036	75,878	63,032	54,209	97,460	44,363	38,987	35,121	78,052	39,614	34,786	32,921
66	162,201	79,908	66,399	57,113	102,355	46,599	40,966	36,908	81,538	41,390	36,357	34,416
67	170,621	84,063	69,865	60,099	107,436	48,946	43,044	38,788	85,170	43,262	38,018	35,994
68	179,286	88,334	73,431	63,173	112,712	51,362	45,185	40,720	88,947	45,192	39,731	37,618
69	188,187	92,738	77,113	66,344	118,187	53,869	47,406	42,728	92,877	47,202	41,510	39,305
70	197,325	97,263	80,895	69,576	123,852	56,460	49,691	44,762	96,949	49,276	43,339	41,009
71	206,677	101,908	84,784	72,939	129,724	59,144	52,066	46,913	101,181	51,433	45,244	42,825
72	216,246	106,652	88,756	76,372	135,806	61,929	54,531	49,146	105,585	53,683	47,236	44,721
73	226,015	111,509	92,824	79,894	142,094	64,822	57,096	51,471	110,155	56,030	49,314	46,704
74	235,975	116,458	96,971	83,476	148,592	67,799	59,733	53,865	114,892	58,452	51,458	48,749
75	246,116	121,462	101,155	87,066	155,308	70,879	62,459	56,310	119,800	60,962	53,680	50,840
76	256,408	126,588	105,482	90,822	162,235	74,056	65,275	58,886	124,886	63,568	55,987	53,062
77	266,855	131,777	109,821	94,575	169,390	77,339	68,182	61,516	130,139	66,242	58,341	55,293
78	277,428	136,986	114,151	98,319	176,765	80,755	71,216	64,264	135,561	69,001	60,771	57,596
79	288,113	142,316	118,635	102,191	184,366	84,208	74,268	67,023	141,156	71,849	63,280	59,975
80	298,881	147,635	123,100	106,008	192,143	87,761	77,400	69,852	146,925	74,782	65,865	62,425
81	309,706	153,021	127,634	109,923	200,098	91,395	80,606	72,741	152,868	77,810	68,530	64,950
82	320,584	158,466	132,227	113,871	208,219	95,105	83,877	75,695	158,991	80,926	71,276	67,552
83	331,458	163,843	136,712	117,735	216,502	98,889	87,215	78,707	165,297	84,135	74,100	70,231
84	342,305	169,204	141,186	121,589	224,942	102,743	90,615	81,775	171,786	87,438	77,011	72,987
85	353,097	174,537	145,638	125,420	233,534	106,666	94,074	84,896	178,461	90,836	80,003	75,825
86	363,801	179,830	150,053	129,225	242,266	110,656	97,591	88,074	185,326	94,331	83,080	78,742
87	374,398	185,065	154,422	132,989	251,131	114,704	101,160	91,293	192,379	97,921	86,244	81,738
88	384,853	190,235	158,737	136,698	260,117	118,810	104,784	94,564	199,624	101,607	89,491	84,816
89	395,137	195,316	162,977	140,352	269,220	122,967	108,449	97,869	207,064	105,392	92,826	87,976
90	405,220	200,302	167,136	143,934	278,423	127,171	112,158	101,217	214,695	109,277	96,247	91,219
91	415,076	205,175	171,202	147,435	287,899	132,092	116,933	105,532	223,156	113,585	100,040	94,812
92	424,674	209,917	175,160	150,845	297,712	136,681	121,048	109,258	231,206	118,397	104,788	99,344
93	433,983	214,519	179,000	154,153	306,969	141,018	124,941	112,787	238,856	122,398	108,375	102,754
94	442,979	218,966	182,709	157,347	315,593	145,067	128,587	116,091	246,044	126,162	111,758	105,974
95	451,625	223,243	186,276	160,417	323,528	148,797	131,954	119,145	252,729	129,665	114,910	108,974
96	459,901	227,333	189,690	163,358	330,683	152,182	135,012	121,921	258,827	132,875	117,807	111,734
97	467,775	231,222	192,937	166,154	337,011	155,180	137,733	124,391	264,300	135,765	120,424	114,227
98	475,224	234,905	196,010	168,799	342,453	157,775	140,097	126,545	269,102	138,314	122,739	116,435
99	482,221	238,365	198,894	171,285	346,963	159,940	142,079	128,349	273,193	140,491	124,726	118,330

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	3,395	1,863	1,598	1,411	2,191	1,106	1,012	955	1,759	1,030	943	876
1	3,323	1,801	1,569	1,384	2,181	1,104	1,011	948	1,757	1,005	921	856
2	3,252	1,738	1,538	1,359	2,168	1,102	1,009	945	1,753	981	899	836
3	3,180	1,672	1,508	1,333	2,158	1,101	1,008	942	1,749	957	879	817
4	3,110	1,608	1,478	1,307	2,145	1,100	1,007	936	1,746	934	856	798
5	3,037	1,546	1,450	1,280	2,137	1,097	1,005	932	1,744	910	836	777
6	3,049	1,548	1,428	1,263	2,108	1,086	999	931	1,727	909	829	772
7	3,060	1,551	1,408	1,245	2,079	1,075	993	928	1,713	906	825	769
8	3,072	1,557	1,387	1,224	2,052	1,063	987	926	1,694	904	821	761
9	3,083	1,559	1,366	1,207	2,023	1,051	981	923	1,679	902	815	757
10	3,095	1,562	1,345	1,188	1,995	1,038	972	921	1,662	900	809	750
11	3,105	1,568	1,327	1,169	1,968	1,027	968	920	1,647	899	803	746
12	3,117	1,570	1,306	1,152	1,938	1,014	960	919	1,629	897	799	739
13	3,130	1,573	1,285	1,132	1,912	1,003	956	916	1,613	895	794	735
14	3,141	1,575	1,265	1,113	1,884	990	948	915	1,597	894	789	729
15	3,150	1,580	1,243	1,096	1,855	981	944	914	1,581	893	782	723
16	3,194	1,606	1,275	1,123	1,900	1,002	959	927	1,620	908	803	745
17	3,237	1,632	1,308	1,152	1,945	1,024	977	943	1,656	921	826	762
18	3,281	1,660	1,342	1,181	1,991	1,041	990	958	1,694	935	848	783
19	3,323	1,686	1,374	1,209	2,035	1,063	1,008	972	1,731	947	869	802
20	3,366	1,714	1,408	1,238	2,078	1,084	1,025	989	1,769	964	891	824
21	3,409	1,740	1,440	1,266	2,124	1,103	1,040	1,005	1,807	977	914	843
22	3,452	1,767	1,474	1,295	2,168	1,125	1,056	1,019	1,844	990	935	864
23	3,496	1,793	1,505	1,322	2,213	1,146	1,074	1,036	1,884	1,005	956	883
24	3,537	1,817	1,538	1,352	2,258	1,166	1,089	1,051	1,921	1,016	979	904
25	3,581	1,844	1,571	1,381	2,303	1,186	1,104	1,066	1,957	1,033	1,001	922
26	3,721	1,918	1,629	1,431	2,396	1,225	1,135	1,091	2,036	1,074	1,030	950
27	3,859	1,988	1,690	1,481	2,488	1,267	1,169	1,118	2,114	1,113	1,060	979
28	4,001	2,060	1,747	1,532	2,581	1,306	1,201	1,144	2,191	1,153	1,089	1,005
29	4,139	2,131	1,806	1,582	2,673	1,344	1,235	1,168	2,272	1,194	1,120	1,032
30	4,280	2,203	1,865	1,632	2,765	1,386	1,267	1,195	2,347	1,233	1,148	1,060
31	4,419	2,275	1,925	1,685	2,858	1,426	1,299	1,220	2,424	1,273	1,178	1,087
32	4,561	2,345	1,983	1,735	2,950	1,464	1,332	1,245	2,505	1,313	1,208	1,113
33	4,699	2,419	2,044	1,785	3,044	1,505	1,363	1,269	2,582	1,354	1,238	1,139
34	4,840	2,489	2,102	1,836	3,135	1,544	1,395	1,296	2,660	1,393	1,267	1,168
35	4,980	2,560	2,160	1,887	3,226	1,583	1,428	1,321	2,737	1,432	1,296	1,195
36	5,118	2,636	2,221	1,937	3,317	1,625	1,472	1,357	2,814	1,467	1,328	1,224
37	5,253	2,709	2,281	1,988	3,409	1,667	1,509	1,393	2,890	1,504	1,357	1,255
38	5,391	2,784	2,343	2,039	3,499	1,711	1,549	1,428	2,965	1,538	1,387	1,287
39	5,528	2,862	2,400	2,090	3,590	1,751	1,593	1,462	3,039	1,573	1,416	1,317
40	5,664	2,936	2,463	2,140	3,678	1,793	1,631	1,499	3,114	1,608	1,449	1,348
41	5,803	3,011	2,523	2,190	3,770	1,835	1,672	1,533	3,192	1,646	1,477	1,381
42	5,937	3,084	2,584	2,241	3,860	1,876	1,714	1,570	3,266	1,680	1,507	1,411
43	6,074	3,159	2,642	2,290	3,951	1,920	1,755	1,605	3,342	1,715	1,538	1,441
44	6,212	3,235	2,703	2,343	4,041	1,959	1,794	1,640	3,417	1,749	1,569	1,474
45	6,349	3,311	2,765	2,394	4,131	2,001	1,836	1,676	3,495	1,785	1,597	1,504
46	6,760	3,509	2,928	2,531	4,403	2,133	1,944	1,770	3,718	1,900	1,694	1,585
47	7,171	3,710	3,090	2,672	4,673	2,264	2,048	1,863	3,945	2,013	1,793	1,668
48	7,582	3,908	3,255	2,811	4,943	2,398	2,155	1,958	4,171	2,126	1,890	1,749
49	7,994	4,110	3,417	2,950	5,214	2,530	2,261	2,052	4,396	2,240	1,988	1,834

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	8,402	4,308	3,582	3,089	5,484	2,662	2,368	2,145	4,623	2,354	2,086	1,915
51	8,815	4,509	3,743	3,230	5,754	2,794	2,475	2,240	4,849	2,467	2,185	1,997
52	9,224	4,707	3,908	3,368	6,025	2,926	2,581	2,334	5,074	2,581	2,281	2,079
53	9,635	4,908	4,072	3,508	6,296	3,059	2,687	2,428	5,301	2,696	2,379	2,164
54	10,046	5,106	4,235	3,647	6,566	3,192	2,793	2,523	5,528	2,808	2,477	2,245
55	10,458	5,308	4,397	3,787	6,838	3,323	2,900	2,616	5,754	2,924	2,576	2,328
56	11,338	5,723	4,747	4,087	7,372	3,545	3,098	2,794	6,155	3,126	2,753	2,507
57	12,218	6,141	5,095	4,384	7,906	3,766	3,295	2,971	6,554	3,329	2,930	2,685
58	13,097	6,559	5,443	4,684	8,441	3,991	3,493	3,149	6,956	3,531	3,109	2,864
59	13,977	6,978	5,790	4,982	8,975	4,211	3,689	3,325	7,356	3,736	3,286	3,044
60	14,856	7,396	6,138	5,282	9,508	4,435	3,886	3,504	7,756	3,937	3,462	3,222
61	15,734	7,813	6,487	5,579	10,044	4,657	4,085	3,682	8,155	4,140	3,641	3,401
62	16,616	8,232	6,837	5,880	10,579	4,881	4,282	3,859	8,557	4,344	3,816	3,579
63	17,497	8,650	7,183	6,180	11,114	5,102	4,480	4,036	8,956	4,546	3,994	3,759
64	18,376	9,067	7,531	6,480	11,648	5,324	4,677	4,213	9,357	4,750	4,171	3,937
65	19,256	9,485	7,879	6,777	12,183	5,546	4,874	4,391	9,756	4,952	4,351	4,115
66	20,275	9,990	8,301	7,141	12,794	5,827	5,122	4,615	10,192	5,176	4,544	4,302
67	21,328	10,511	8,734	7,515	13,430	6,119	5,381	4,849	10,647	5,409	4,752	4,500
68	22,410	11,044	9,180	7,898	14,091	6,421	5,649	5,090	11,119	5,651	4,968	4,704
69	23,522	11,593	9,639	8,295	14,774	6,734	5,926	5,341	11,611	5,900	5,190	4,914
70	24,668	12,157	10,112	8,699	15,483	7,057	6,212	5,595	12,120	6,160	5,418	5,127
71	25,836	12,739	10,599	9,119	16,216	7,394	6,510	5,865	12,648	6,428	5,657	5,355
72	27,031	13,333	11,097	9,547	16,977	7,742	6,817	6,144	13,200	6,711	5,905	5,591
73	28,254	13,938	11,605	9,987	17,763	8,105	7,138	6,436	13,771	7,004	6,166	5,839
74	29,498	14,557	12,123	10,435	18,576	8,474	7,468	6,732	14,363	7,307	6,433	6,095
75	30,765	15,183	12,646	10,885	19,415	8,861	7,809	7,040	14,975	7,621	6,711	6,356
76	32,052	15,825	13,187	11,353	20,282	9,258	8,159	7,360	15,611	7,946	7,000	6,633
77	33,358	16,475	13,728	11,823	21,174	9,667	8,526	7,691	16,269	8,281	7,293	6,911
78	34,681	17,124	14,269	12,293	22,097	10,096	8,902	8,034	16,947	8,626	7,597	7,200
79	36,016	17,790	14,831	12,774	23,047	10,527	9,284	8,380	17,645	8,982	7,910	7,498
80	37,362	18,456	15,387	13,252	24,019	10,971	9,676	8,732	18,367	9,351	8,235	7,803
81	38,715	19,128	15,957	13,741	25,012	11,425	10,077	9,094	19,109	9,727	8,567	8,119
82	40,074	19,809	16,530	14,233	26,029	11,889	10,486	9,462	19,875	10,116	8,912	8,444
83	41,433	20,481	17,090	14,718	27,063	12,363	10,902	9,838	20,662	10,517	9,264	8,779
84	42,789	21,152	17,651	15,199	28,119	12,845	11,327	10,223	21,474	10,930	9,627	9,125
85	44,138	21,817	18,205	15,678	29,192	13,334	11,760	10,612	22,309	11,354	10,001	9,478
86	45,476	22,480	18,757	16,154	30,284	13,831	12,200	11,010	23,167	11,792	10,386	9,845
87	46,801	23,134	19,304	16,624	31,394	14,339	12,646	11,411	24,049	12,242	10,782	10,219
88	48,107	23,780	19,843	17,089	32,515	14,853	13,099	11,822	24,954	12,702	11,189	10,603
89	49,393	24,415	20,373	17,544	33,652	15,371	13,559	12,234	25,884	13,175	11,605	10,998
90	50,654	25,038	20,892	17,993	34,804	15,897	14,020	12,653	26,837	13,660	12,032	11,403
91	51,885	25,649	21,401	18,431	35,988	16,512	14,617	13,191	27,895	14,200	12,507	11,854
92	53,085	26,242	21,896	18,856	37,215	17,086	15,133	13,658	28,899	14,801	13,099	12,418
93	54,249	26,815	22,375	19,270	38,371	17,628	15,618	14,099	29,858	15,301	13,548	12,846
94	55,373	27,372	22,839	19,669	39,450	18,134	16,077	14,511	30,756	15,771	13,971	13,246
95	56,453	27,906	23,284	20,053	40,440	18,601	16,496	14,894	31,593	16,210	14,365	13,624
96	57,488	28,419	23,711	20,419	41,336	19,022	16,878	15,241	32,354	16,610	14,726	13,966
97	58,474	28,905	24,118	20,768	42,128	19,397	17,217	15,550	33,037	16,972	15,054	14,279
98	59,403	29,365	24,503	21,100	42,807	19,723	17,513	15,819	33,638	17,290	15,344	14,555
99	60,280	29,797	24,862	21,413	43,371	19,993	17,760	16,046	34,150	17,564	15,591	14,791

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	39,828	39,828	39,828
36	40,923	42,969	45,015
37	42,020	46,327	50,844
38	43,116	49,912	57,387
39	44,212	53,740	64,731
40	45,307	57,824	72,967

Remarks:

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

備註：

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

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永明金融集團成員之一 總公司設於加拿大多倫多

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