

Apply SunJoy/SunGift/ SunJoy Global/SunGift Global Enjoy Free Medical Services



At Sun Life, we understand how stressful a sickness can be to you and your loved ones. As your trusted partner in health, we go beyond the traditional insurance to offer you the all-rounded care and services you need to recover with peace of mind - every step of the way. We are delighted to offer Free Medical Services to the policyholder, the insured and his/her immediate family member¹ ("Eligible Person") of **SunJoy/SunGift/SunJoy Global/SunGift Global** new business policy.

Free Medical Services² including:

- Medical Concierge Services
- AdvicePro (Face-to-face Second Medical Opinion Service)
- Mainland China VIP Medical Navigation Services

Eligible Plan	Annualized First Year Premium ("AFYP") (USD)	Annualized First Year Premium ("AFYP") (CAD)*	Annualized First Year Premium ("AFYP") (GBP)*	Annualized First Year Premium ("AFYP") (RMB)*	Medical Services effective period (Starting from the policy effective date of eligible plans)
SunJoy/ SunGift/SunJoy Global/SunGift Global	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	5 years
	100,000 - 199,999	120,000 - 239,999	70,000 - 139,999	700,000 - 1,399,999	6 years
	200,000 or above	240,000 or above	140,000 or above	1,400,000 or above	7 years

*Only applicable for SunJoy Global/SunGift Global

Free Medical Services details

At the point of diagnosis



24/7 Medical Concierge Services

24-hour hotline: (852) 3002 0816

China toll free number: 400 616 0151

Help the Eligible Person with doctor referrals, and hospital/clinic recommendations and bookings in Hong Kong based on their needs



At the point of diagnosis



AdvicePro (Face-to-face Second Medical Opinion Service)

If the Eligible Person is suffering from qualifying medical condition³ per diagnosis from a medical specialist, he/she can seek a face-to-face second medical consultation or teleconsultation⁵ given by our network doctor⁴ in Hong Kong. The Eligible Person is eligible for this service once free of charge per diagnosis which satisfies the qualifying medical condition from a medical specialist.



During treatment



Mainland China VIP Medical Navigation Services

Free navigation and accompanying services provided by the Mainland China VIP Hospital Network if the Eligible Person is in Mainland China



Please download List of Mainland China VIP Hospital Network by scanning the QR code.

Sun Life HK covers only the administrative support of the Medical Services, all the actual costs of the further services referred or arranged shall be borne by Eligible Person.

The above Medical Services are provided by the designated third-party service provider and are not guaranteed. The third-party service provider shall use its reasonable endeavor to handle any request from Eligible Person to reschedule or cancel any Medical Services arranged provided that any such request must be made through the telephone hotline of Sun Life HK in advance. Eligible Person must acknowledge that any reschedule or cancellation is subject to the respective terms and conditions of the relevant service providers which may charge for certain of their Medical Services booked/reserved and a fee for the reschedule or cancellation of Medical Services. All fees involved in the process including but not limited to reappointment or cancellation shall be borne by Eligible Person. Sun Life HK makes no warranty or assurance to the Medical Services. Sun Life HK is not responsible for any act, negligence or failure to act on the part of the designated third-party service provider. Sun Life HK will not be liable for any loss or damage, costs or other expenses whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with the services.



To learn more how to use the Medical Services, please download a Quick Guide to Sun Life HK Medical Services by scanning the QR code below.

Please contact your Advisor for details.

Remarks:

1. Immediate family members shall mean the legally married spouse, children, parents of the insured (as the case may be).
2. This Medical Service is provided by a third-party service provider, HealthMutual Group Limited (“HMG”) and are not guaranteed.
3. Qualifying Medical Conditions mean the covered medical conditions for the Medical Services, which include any medical conditions with the following exceptions: (i) It is not the first diagnosis of the medical condition of the Eligible Person; or (ii) The Eligible Person has not been evaluated by a registered medical practitioner for his/her medical condition within the last 12 calendar months; or (iii) The Eligible Person has developed an acute or life threatening condition and should seek the immediate medical care of his/her treating registered medical practitioner that should not be delayed by the arrival of Medical Services; or (iv) The medical condition which requires physical evaluation of the Eligible Person.
4. The list of hospital and medical centers in our network and the AdvicePro (Face-to-face Second Medical Opinion Services) procedures may be changed from time to time without prior notice. For the full list of medical centers, please contact HMG at (852) 3002 0816.
5. For the Eligible Person who resides in Mainland China and could not make a trip to Hong Kong or Eligible Person who resides in Hong Kong but could not travel to the selected clinic, a teleconsultation could be arranged subject to HMG’s approval and comply with both Hong Kong and Mainland China medical practices and regulatory requirements.

Terms and conditions of Free Medical Services (“Medical Services”)

1. The promotion period of the Medical Services is from January 2, 2024 to December 31, 2024 both days inclusive (“Promotion Period”).
2. The Medical Services are only applicable upon the successful application(s) of SunJoy/SunGift/SunJoy Global/SunGift Global which fulfills the requirements stated in clause 3 and submitted during the Promotion Period and such policy(ies) is/are issued by Sun Life Hong Kong Limited (“Sun Life HK”) on or before January 31, 2025 (“Eligible Application”).
3. All Eligible Applications that meet the following AFYP requirement (as stated in the policy summary at policy issuance) are entitled to Medical Services for corresponding Medical Services effective period stated below. The AFYP is calculated based on the premium (including premium loading, if any) of the Eligible Application and levy are excluded.

Eligible plan	AFYP (USD)	AFYP (CAD)*	AFYP (GBP)*	AFYP (RMB)*	Medical Services effective period (Starting from the policy effective date of eligible plans)
SunJoy/ SunGift/ SunJoy Global/ SunGift Global	50,000 - 99,999	60,000 - 119,999	35,000 - 69,999	350,000 - 699,999	5 years
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	200,000 or above	240,000 or above	140,000 or above	1,400,000 or above	7 years

* Only applicable for SunJoy Global/SunGift Global

4. The Medical Services are only applicable during the Medical Services effective period. When using these Medical Services, the relevant Eligible Application policy must be in-force.
5. All Medical Services are not for sales, and not convertible to cash or other medical service.
6. Should Eligible Person use the Medical Services, Eligible Person is required to consent to Sun Life HK and HMG regarding the recording, sharing, using and archiving his/her personal data in pursuance of the services being offered to him/her. Failure to provide the relevant personal data may result in the said service providers being unable to provide the relevant Medical Services to him/her.
7. These Medical Services are not applicable to clients who have submitted any application of any policies before the Promotion Period but withdrew the application or terminated the issued policy during the Promotion Period and reapplied for the same products.
8. Other than the SunJoy/SunGift/SunJoy Global/SunGift Global Client Offers, these Medical Services cannot be used in conjunction with any other campaign(s) for the same product or including the same product offered by Sun Life HK.
9. Sun Life HK reserves the right to vary, suspend or cancel any of these Medical Services and amend the terms and conditions at any time without prior notice. In the event of any disputes, the decision of Sun Life HK will be final and conclusive.

Notes:

- You should choose relevant insurance products according to your own or actual needs. Please consider your own needs and affordability before buying additional insurance products.
- If, and only if, a policy owner is entitled to these Medical Services (i.e. all terms and conditions of the Medical Services have been complied with), the terms and conditions of the Medical Services shall form part of the policy.
- This material contains general information only. It does not constitute any offer to sell any policy. For more details of the product features including the risk disclosure, please refer to product brochure. Please also 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 leaflet, the Policy Document shall prevail.

For more information of the above offers and plans, please contact your Advisor.

This leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or a provision of any of Sun Life Hong Kong's products outside Hong Kong.

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(Incorporated in Bermuda with limited liability)

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