



# SunHealth OmniCare

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



Wouldn't it be great if

**a critical illness coverage provides you and your family in-depth protection with flexibility at the same time**

Each life stage brings its own set of rewards and challenges. We may reap the rewards from having a promotion, getting married or retiring but these also require planning and hard work. One thing we cannot plan for, however, is the uncertainty of being struck by a critical illness. Critical illnesses such as cancer, disease of heart and stroke were the leading causes of death in 2017 in Hong Kong<sup>1</sup>, and these critical illnesses have been ranked top of the list for over a decade. Some critical illnesses may even recur after treatment. With the rising of medical and living costs today, an extensive protection plan that frees us from worrying about high medical bills and loss of income has become more important than ever.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. With a selection of 3 plans to meet your unique protection needs, **SunHealth OmniCare** provides a range of critical illnesses coverage to help you regain control of your life by providing timely financial support, relieving you and your loved ones from worrying so you can focus on the road to recovery.

Remark:

<sup>1</sup> Source: Number of Death by Leading Causes of Deaths 2001-2017, Department of Health, Hong Kong Special Administrative Region.









## How can SunHealth OmniCare help you?

Being diagnosed with a critical illness puts a huge strain on your family without warning. **SunHealth OmniCare** offers you unique protection solutions on critical illnesses with 3 levels of coverage: **SunHealth OmniCare Plan 1 ("Plan 1")**, **SunHealth OmniCare Plan 2 ("Plan 2")** and **SunHealth OmniCare Plan 3 ("Plan3")** allowing you to choose from essential to comprehensive level of protection with flexible options in Premium Payment Term. You can also leverage the optional CoverPlus to further enhance your own protection level that suits your financial plans.

**SunHealth OmniCare** covers you with death benefit and the right protection you need against critical illnesses up to the age of 100<sup>2</sup> by covering up to 139 illnesses (including 63 Major Stage Critical Illness Conditions, 62 Early Stage Critical Illness Conditions and 14 Juvenile Illness Conditions) in form of lump-sum benefit. The innovative SafetyNet Protector Benefit<sup>3</sup> is also available to further protect you from suffering illnesses outside of the 139 listed illnesses. What's more, **SunHealth OmniCare** values the importance of protecting you from suffering Early Stage Critical Illness Conditions without affecting your Original Sum Assured, which was designed to cover your financial needs from suffering a Major Stage Critical Illness Condition. Apart from protection, **SunHealth OmniCare** also includes savings element by offering Guaranteed Cash Value, Maturity Bonus<sup>4</sup> and non-guaranteed Special Bonus<sup>5</sup>.

## Key Features

1.  Innovative SafetyNet Protector Benefit
2.  Major 3 Protection Benefit or Multi-Protection Benefit provides protection when you need it most
3.  Tailor-made critical illness coverage with optional CoverPlus
4.  Enhanced protection with Comprehensive Benign Protector Benefit
5.  Advanced support with an Early Stage Booster Benefit
6.  Enjoy more protection with the Diabetes Protector Benefit

### Remarks:

- 2 Please refer policy provision for the cover period of each benefit.
- 3 Once the SafetyNet Protector Benefit becomes payable, coverage for Major Stage Critical Illness Benefit, SafetyNet Protector Benefit, Early Stage Critical Illness Benefit, Early Stage Booster Benefit, Death Benefit, Maturity Benefit, Diabetes Protector Benefit (for Plan 2 and Plan 3 only), Comprehensive Benign Protector Benefit (for Plan 2 and Plan 3 only) and any rider benefit(s) attached to this basic plan will be terminated automatically.
- 4 The Maturity Bonus is available in Plan 2 and Plan 3 only.
- 5 The face value of Special Bonus (if any) will be paid when Sun Life Hong Kong Limited ("Sun Life HK") is paying the (1) Major Stage Critical Illness Benefit, (2) Early Stage Critical Illness Benefit, (3) SafetyNet Protector Benefit or (4) Death Benefit. The cash value of Special Bonus (if any) will be paid upon the payment of Maturity Benefit or when the policy is surrendered in whole or in part. The cash value of Special Bonus (if any) may not be equal to the face value of Special Bonus. A face value of pro rata portion of Special Bonus (if any) will also be paid upon payment of the Early Stage Critical Illness Benefit, followed by Current Sum Assured<sup>10</sup>, Guaranteed Cash Value and Special Bonus (if any) and premiums of the basic plan shall then be reduced on a pro rata basis accordingly. Special Bonus will not be paid after the Current Sum Assured reaches 0. Special Bonus is calculated based on Sun Life HK's current Special Bonus scales which are not guaranteed and will be subject to change at Sun Life HK's sole discretion from time to time. The Special Bonus may be different at each subsequent declaration and the actual values paid may change with the values. Sun Life HK's Special Bonus will typically vary based on the performance of a number of experience factors, with the investment return, including the impact of asset defaults and investment expenses, normally being the main determinant of the Special Bonus performance. Other factors include, but are not limited to, claim experience, policy expenses, taxes, and policy owner termination experience.

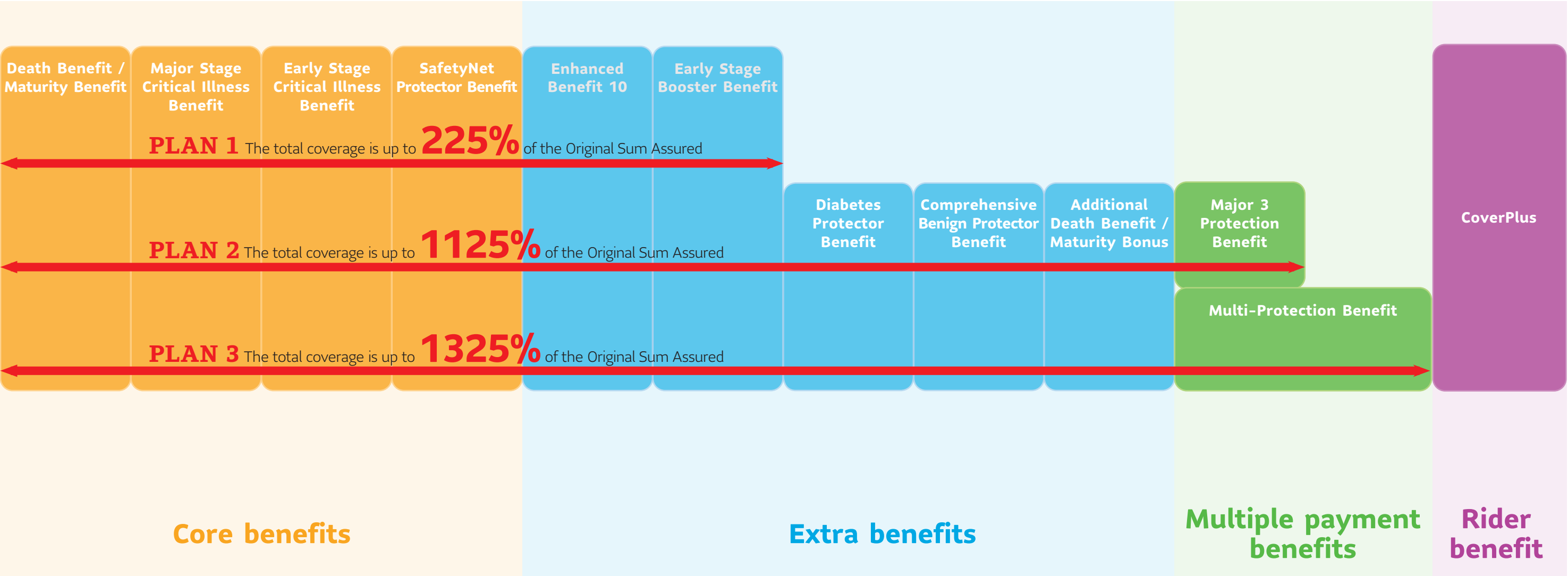
# Three protection plans to meet different needs

We understand that your protection need is unique, that’s why we are committed to providing you with the most suitable protection according to your needs. To honour this commitment, **SunHealth OmniCare** offers 3 different plans.

**Plan 1** provides the most basic and essential critical illness coverage. It covers 63 Major Stage Critical Illness Conditions, 62 Early Stage Critical Illness Conditions and 14 Juvenile Illness Conditions. The SafetyNet Protector Benefit further expands the protection to cover the insured who undergoes a Complex Surgical Procedure<sup>6</sup> in a hospital due to an injury or an illness condition which is not payable under any other benefit in **SunHealth OmniCare**. The total coverage is up to 225% of the Original Sum Assured.

On top of the coverage of **Plan 1**, **Plan 2** includes the Major 3 Protection Benefit which provides multiple coverage on the 3 most common critical illnesses of today - Cancer, Heart Attack and Stroke. The Comprehensive Benign Protector Benefit helps you better prepare for benign conditions, and the Diabetes Protector Benefit provides protection on diabetes, which is affecting 425 million adults in the world in 2017<sup>7</sup>. The total coverage is up to 1125%<sup>8</sup> of the Original Sum Assured.

**Plan 3** provides the most extensive coverage with total coverage up to 1325%<sup>9</sup> of the Original Sum Assured which includes the all-round Multi-Protection Benefit to better protect you if a critical illness unfortunately strikes more than once.



Remark:  
6 A Complex Surgical Procedure means a surgical procedure that is listed under the Schedule of Surgical Procedures which is available at [www.sunlife.com.hk/ScheduleofSurgicalProcedures\\_en](http://www.sunlife.com.hk/ScheduleofSurgicalProcedures_en).

Remarks:  
7 Source: <https://www.idf.org/aboutdiabetes/what-is-diabetes/facts-figures.html>.  
8 Assumed the first critical illness claim of the policy is not from Cancer/Heart Attack/Stroke.  
9 Assumed the first critical illness claim of the policy is under Group 6. For the critical illness group, please refer to the List of Covered Illnesses in this product brochure.



## Key Features

### 1. Innovative SafetyNet Protector Benefit

Illnesses can come at any unexpected moments and place a huge financial strain on your family. With changing living environment and advancement in medical technology, new severe illness could be found and new medical surgical procedure for treating severe illness could be introduced in the future. At Sun Life HK, we are committed to ensure your protection is well-planned ahead to minimize any financial impact. That's why we introduce the innovative SafetyNet Protector Benefit. This benefit provides a maximum of 100% of the Current Sum Assured<sup>10</sup> if the insured undergoes a Complex Surgical Procedure in a hospital due to an injury or an illness condition which is not payable under any other benefit in **SunHealth OmniCare**. It will provide you the ease of mind for a better coverage against future uncertainty.

Remark:

<sup>10</sup> Current Sum Assured means the Original Sum Assured, less total amount of Sum Assured paid under Early Stage Critical Illness Benefit. Current Sum Assured will be reduced to zero after the date we approved Death Benefit, Major Stage Critical Illness Benefit or SafetyNet Protector Benefit claim. Guaranteed Cash Value and Special Bonus (if any) of this Basic Plan will be reduced to zero at the same time when Current Sum Assured is reduced to zero under any circumstances.



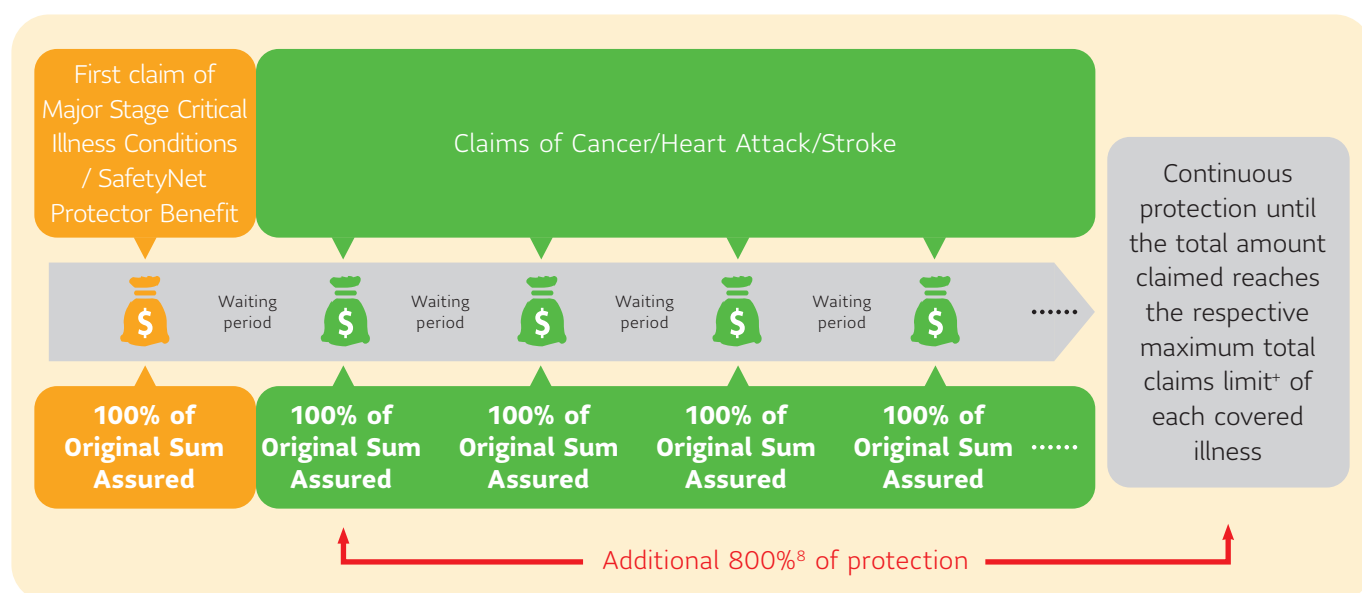
## 2. Major 3 Protection Benefit<sup>11</sup> or Multi-Protection Benefit<sup>12</sup> provides protection when you need it most

It's common for critical illnesses to strike more than once, some illnesses such as Cancer, Heart Attack and Stroke are likely to recur. To regain control over these unfortunate situations, **Plan 2** and **Plan 3** provide additional coverage for the insured even after the Major Stage Critical Illness Benefit has been paid. These 2 benefits provide you with timely and critical financial resources so you can focus on your rehabilitation.

### Major 3 Protection Benefit

**Plan 2** includes the Major 3 Protection Benefit, which provides 100% of the Original Sum Assured for each approved diagnosed of Cancer, Heart Attack or Stroke. Should the insured wish to claim the Major 3 Protection Benefit but has previously claimed the Early Stage Critical Illness Benefit leaving the Current Sum Assured to be less than 100% of the Original Sum Assured, the Shortfall in Sum Assured<sup>13</sup> will be paid for the first approved diagnosis of Cancer, Heart Attack or Stroke. With the Major 3 Protection Benefit, the maximum total claims limit of the 3 illnesses under this policy is up to 800%<sup>8</sup> of the Original Sum Assured.

Before any subsequent eligible claim is payable, please note the waiting period section stated below:



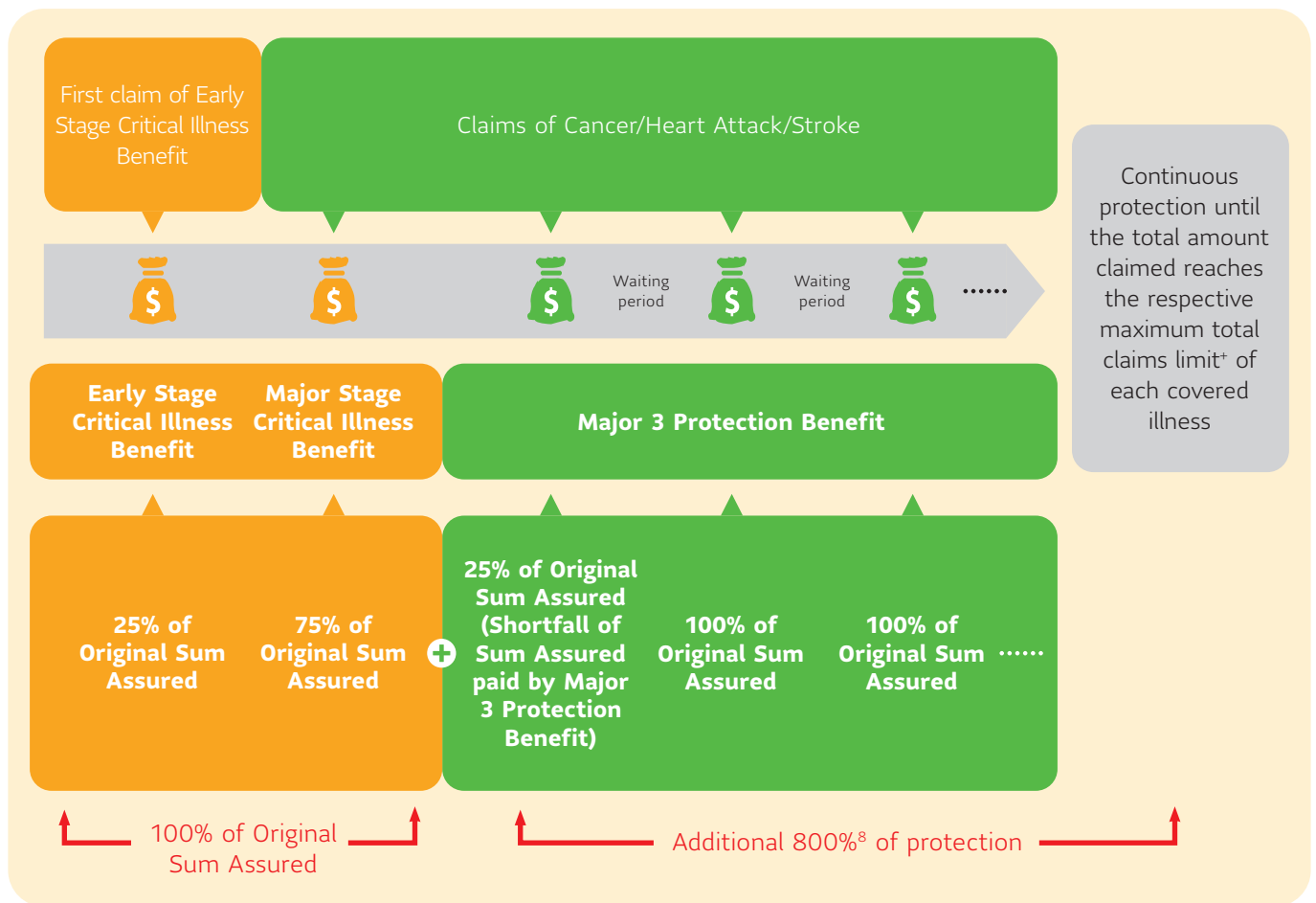
#### Remarks:

11. The Major 3 Protection Benefit is available for Plan 2 only and is subject to, including but not limited to the following:
  - (1) the maximum amount of benefit of each claim for diagnosis of Cancer, Heart Attack and Stroke is 100% of the Original Sum Assured. In the event that more than one claimable condition is presented to Sun Life HK for payment at the same time, only one Major 3 Protection Benefit will be paid.
  - (2) any claims paid under the Early Stage Booster Benefit, Comprehensive Benign Protector Benefit, Diabetes Protector Benefit and Enhanced Benefit 10 will not be counted towards this total claims limit under the Major 3 Protection Benefit.
12. The Multi-Protection Critical Benefit is available for Plan 3 only and is subject to, including but not limited to the following:
  - (1) The maximum amount of benefit of each claim for Diagnosis of Major Stage Critical Illness Condition is 100% of the Original Sum Assured. The maximum amount of benefit of each claim for Diagnosis of Early Stage Critical Illness Condition or Diagnosis of Juvenile Illness Condition is 25% of the Original Sum Assured (subject to maximum per life limit of the relevant illness condition(s) under all SunHealth OmniCare policy(ies) issued by us for the same insured). In the event that more than one claimable condition is presented to us for payment at the same time, only one Multi-Protection Benefit will be paid.
  - (2) Any claims paid under the Early Stage Booster Benefit, Comprehensive Benign Protector Benefit, Diabetes Protector Benefit and Enhanced Benefit 10 will not be counted towards this total claims limit under Multi-Protection Benefit.
  - (3) a Major Stage Critical Illness Condition under Group 6 is only payable under the Major Stage Critical Illness Benefit.

Please refer to a sample Policy Document, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions.
13. Shortfall in Sum Assured means an amount which is equal to:
 

100% of Original Sum Assured less Current Sum Assured for Major Stage Critical Illness Condition; or

25% of Original Sum Assured less Current Sum Assured for Early Stage Critical Illness Condition or Juvenile Illness Condition (where applicable).



#### Waiting period:

- A continuous period of at least 1 year must elapse between the date of diagnosis of Cancer/Heart Attack/Stroke of the subsequent claim and the date of diagnosis of Major Stage Critical Illness Condition of the immediately preceding approved claim before the Major 3 Protection Benefit is payable in respect of the subsequent claim for a diagnosis of Cancer/Heart Attack/Stroke;
- A continuous period of at least one 1 year must elapse between the date of diagnosis of Cancer/Heart Attack/Stroke of the subsequent claim and the surgery date of the immediately preceding approved claim for SafetyNet Protector Benefit before the Major 3 Protection Benefit is payable in respect of the subsequent claim for diagnosis of Cancer/Heart Attack/Stroke;
- In the case of a newly diagnosed Cancer, a continuous period of at least 1 year must have elapsed between the date of diagnosis of the newly diagnosed Cancer and the date of diagnosis of the Preceding Cancer.
- In the case of a Persistent Cancer or Recurrent Cancer, a continuous period of at least 3 years must have elapsed between the date of diagnosis of the Persistent Cancer or Recurrent Cancer and the date of diagnosis of the Preceding Cancer.
- No waiting period for the Diagnosis of Cancer, Heart Attack or Stroke where the immediately preceding approved claim is an Early Stage Critical Illness Condition/Juvenile Illness Condition.

For all claims under Major 3 Protection Benefit, the insured must have survived for a period of at least 14 days from the date of diagnosis/surgery of Cancer/Heart Attack/Stroke.

\* Please refer to the Benefits Schedule for the details of maximum total claims limit of each covered illness.

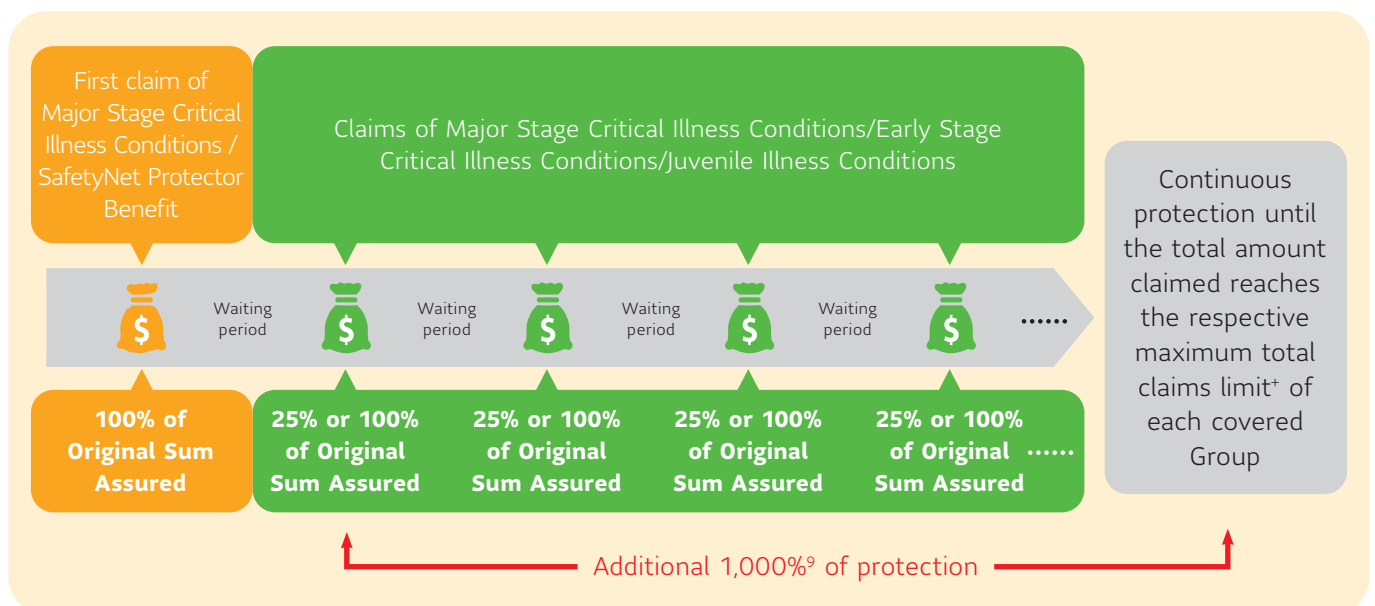


### Multi-Protection Benefit

**Plan 3** includes the Multi-Protection Benefit, offering comprehensive coverage beyond the 3 major critical illnesses - Cancer, Heart Attack and Stroke, it also protects the insured against other Major Stage Critical Illness Conditions, Early Stage Critical Illness Conditions<sup>14</sup> and Juvenile Illness Conditions<sup>14</sup> with the overall limit up to 1,000%<sup>9</sup> of the Original Sum Assured.

We offer comprehensive coverage to our policy owners. In cases where no claims have been filed under the Early Stage Critical Illness Benefit, upon diagnosis of a Major Stage Critical Illness Condition, we will pay 100% of the Original Sum Assured, providing financial security during challenging times. Furthermore, for each diagnosis of an Early Stage Critical Illness Condition or Juvenile Illness Condition, policy owners receive 25% of the Original Sum Assured (subject to maximum per life limit of the relevant illness condition(s) under all **SunHealth OmniCare** policy(ies) issued by us for the same insured), offering peace of mind and support from the early stage of illness. Additionally, if a policy owner is eligible for the Major Stage Critical Illness Benefit or Early Stage Critical Illness Benefit and previous claims have been paid under the Early Stage Critical Illness Benefit, leaving the Current Sum Assured to be less than 100% (for the claim of Major Stage Critical Illness Benefit), or the Current Sum Assured to be less than 25% (for the claim of Early Stage Critical Illness Benefit), the Shortfall of Sum Assured will be promptly compensated.

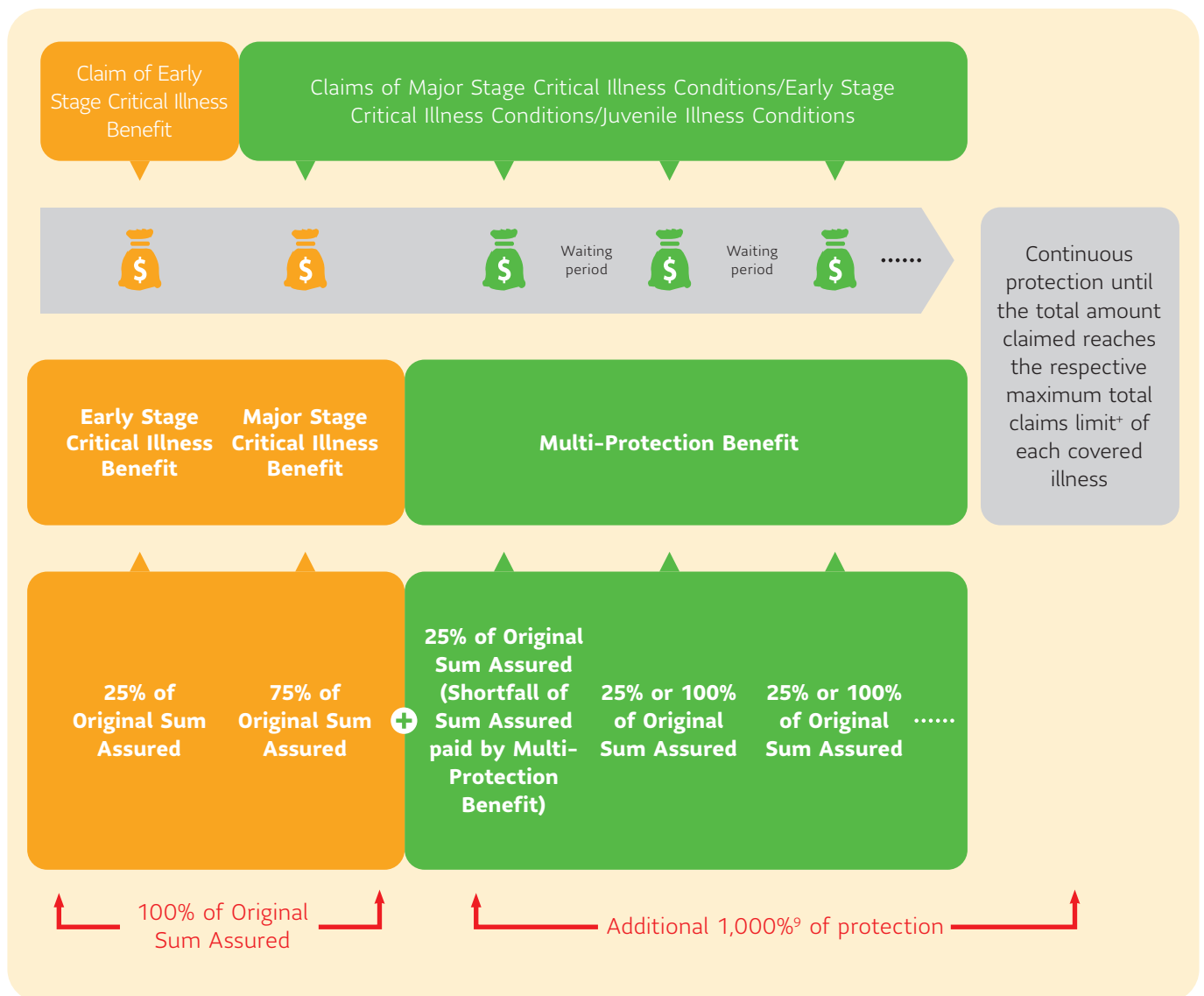
Before any subsequent eligible claim is payable, please note the waiting period section stated below:



Remark:

<sup>14</sup> The benefit will accelerate 25% of the Original Sum Assured of the respective Critical Illness group for each claim due to Early Stage Critical Illness Condition/Juvenile Illness Condition.





Waiting period:

- A continuous period of at least 1 year must elapse between the date of diagnosis of Cancer/Major Stage Critical Illness Condition of the subsequent claim and the date of diagnosis of Major Stage Critical Illness Condition of the immediately preceding approved claim before the Multi-Protection Benefit is payable in respect of the subsequent claim for a diagnosis of Cancer/Major Stage Critical Illness Condition;
- A continuous period of at least 1 year must elapse between the date of diagnosis of Cancer/Major Stage Critical Illness Condition of the subsequent claim and the surgery date of the immediately preceding approved claim for SafetyNet Protector Benefit before the Multi-Protection Benefit is payable in respect of the subsequent claim for diagnosis of Cancer/Major Stage Critical Illness Condition;
- In the case of a newly diagnosed Cancer, a continuous period of at least 1 year must have elapsed between the date of diagnosis of the newly diagnosed Cancer and the date of diagnosis of the Preceding Cancer;
- In the case of a Persistent Cancer or Recurrent Cancer, a continuous period of at least 3 years must have elapsed between date of diagnosis of the Persistent Cancer or Recurrent Cancer and the date of diagnosis of the Preceding Cancer;
- No waiting period for the diagnosis of Early Stage Critical Illness Condition where the immediately preceding approved claim is a Major Stage Critical Illness Condition/Early Stage Critical Illness Condition/Juvenile Illness Condition or Diagnosis of Major Stage Critical Illness Condition where the immediately preceding approved claim is an Early Stage Critical Illness Condition/Juvenile Illness Condition

For all claims under Multi-Protection Benefit, the insured must have survived for a period of at least 14 days from the date of diagnosis/surgery of the Major Stage Critical Illness Condition/Early Stage Critical Illness Condition/Juvenile Illness Condition.

+ Please refer to the Benefits Schedule for the details of maximum total claims limit of each covered Group.



### 3. Tailor-made critical illness coverage with optional CoverPlus<sup>15</sup>

To enhance flexibility in the level of protection tailored to your needs and budget, you can leverage the optional CoverPlus to enhance your Death Benefit, Major Stage Critical Illness Benefit and SafetyNet Protector Benefit up to 100% of the Original Sum Assured of your basic plan. The optional CoverPlus provides protection to age 100 of the insured with the same Premium Payment Term with the basic plan and offers a Maturity Benefit<sup>16</sup> upon maturity of this rider benefit at age 100. More importantly, you can choose to have the benefit of the optional CoverPlus paying in a lump-sum or by monthly or annual instalment for 3 years upon submitting the relevant claim to us as an income replacement while you are battling the illness.

Remarks:

<sup>15</sup> The CoverPlus will be terminated once its Death Benefit/Major Stage Critical Illness Benefit/SafetyNet Protector Benefit is paid or the basic plan is terminated.

<sup>16</sup> The Maturity Benefit is payable only if no claim has been made under the optional CoverPlus and the insured is still alive on the maturity date and the CoverPlus is still in force.





## 4. Enhanced protection with Comprehensive Benign Protector Benefit<sup>17</sup>

People who have benign conditions may have higher risk in developing Cancer. This is where **Plan 2** and **Plan 3** can help: the Comprehensive Benign Protector Benefit under these plans provides a maximum 25% of the Original Sum Assured by providing (1) Benign Extra Benefit and (2) Surgical Excision of Benign Tumour Benefit to cover the insured.

Under the Benign Extra Benefit, we will pay an additional 25% of the Original Sum Assured to the insured who is diagnosed with a Cancer, which will otherwise be excluded from coverage under this basic plan as specified in the endorsement, such Cancer will be covered under this benefit but only one claim is allowed. Upon successful re-underwriting between the 2<sup>nd</sup> policy year to the 6<sup>th</sup> policy year<sup>18</sup>, we will remove the exclusion of such Cancer and it will be covered under the Major Stage Critical Illness Benefit and Major 3 Protection Benefit/Multi-Protection Benefit (if applicable).

Sometimes, a tumour condition may not be conclusive without surgical intervention. The Surgical Excision of Benign Tumour Benefit provides an additional coverage up to 10% of the Original Sum Assured if the insured undergoes surgical excision of a covered benign tumour of the following organs:

Organs	Surgical Excision of Benign Tumour Benefit
<ul style="list-style-type: none"> <li>Breast</li> <li>Ovary</li> <li>Penis</li> <li>Uterus in which only endometrial polyps are covered</li> </ul>	<p>Additional 5% of the Original Sum Assured, payable twice (for different organ only)</p> <p>(subject to a maximum per life limit of each organ of HKD80,000/USD10,000 under all <b>SunHealth OmniCare</b> policy(ies) issued by Sun Life HK for the same insured)</p>
<ul style="list-style-type: none"> <li>Adrenal gland</li> <li>Bone</li> <li>Conjunctiva</li> <li>Heart</li> <li>Kidney</li> <li>Liver</li> <li>Lung</li> <li>Nerve in cranium or spine</li> <li>Pancreas</li> <li>Pericardium</li> <li>Pituitary gland</li> <li>Renal Pelvis</li> <li>Small intestine</li> <li>Testis</li> <li>Ureter</li> <li>Urethra</li> </ul>	<p>Additional 10% of the Original Sum Assured</p> <p>(subject to a maximum per life limit of each organ of HKD160,000/USD20,000 under all <b>SunHealth OmniCare</b> policy(ies) issued by Sun Life HK for the same insured)</p>

Remarks:

<sup>17</sup> This benefit is available for Plan 2 and Plan 3 only. Coverage for the Comprehensive Benign Protector Benefit will be terminated automatically on the earliest of (a) the date on which the total payment amount of this Comprehensive Benign Protector Benefit reaches 25% of the Original Sum Assured; (b) the date on which the Current Sum Assured is reduced to 0; (c) the policy anniversary on or immediately following the insured's 100<sup>th</sup> birthday; and (d) the date the basic plan terminates.

<sup>18</sup> Subject to the prevailing rules of Sun Life HK.



## 5. Advanced support with an Early Stage Booster Benefit<sup>19</sup>

The best chance of critical illness survival is to receive treatment as early as possible. As such, we have identified the 4 most prevailing Early Stage Critical Illness Conditions and we are offering the Early Stage Booster Benefit which allows you to claim an additional 25% of the Original Sum Assured<sup>++</sup> up to 2 times from the following 4 Early Stage Critical Illness Conditions. Category 1 and 2 can be claimed twice while category 3 and 4 can be claimed once only.

Category	Covered illnesses
1	Carcinoma-in-situ or Early Malignancy <sup>20</sup>
2	Angioplasty and Other Invasive Treatments for Coronary Artery Disease
3	Insertion of Pacemaker or Defibrillator
4	Angioplasty and Other Surgeries for Carotid Arteries

<sup>++</sup> Subject to a maximum per life limit of each claim of HKD400,000/USD50,000 under all **SunHealth OmniCare** policy(ies) issued by Sun Life HK for the same insured.

Remarks:

<sup>19</sup> The diagnosis of such Early Stage Critical Illness Condition must fall between the insured's 18<sup>th</sup> and 100<sup>th</sup> birthdays. Current Sum Assured of this basic plan will remain the same after Early Stage Booster Benefit is paid. Please refer to a sample Policy Document, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions.

<sup>20</sup> Only specific organs and stages of Carcinoma-in-situ or Early Malignancy are covered. Carcinoma-in-situ means Carcinoma-in-situ of Colon or Rectum, Liver, Lung, Nasopharynx, Stomach or Oesophagus, Urinary Tract, Breast, Cervix, Uterus, Ovary, Fallopian Tube, Vagina, Testicle or Penis; Early Malignancy means Early Stage Cancer of the Prostate, Early Stage Papillary Carcinoma of Thyroid and Non-melanoma Skin Cancer of AJCC Stage II or above. Please refer to a sample Policy Document, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions.



May  
the kids be  
carefree

All  
the best



## 6. Enjoy more protection with the Diabetes Protector Benefit<sup>21</sup>

One person dies from diabetes-related diseases every 6 seconds globally. In Hong Kong, nearly 10% of the population have diabetes yet almost half of them are unaware of their diabetic conditions<sup>22</sup>. For those of us who are healthy today without diabetes, Type II diabetes can develop at any age and it can be a key contributing factor to many other illnesses.

To support the fight against diabetes, the Diabetes Protector Benefit under **Plan 2** and **Plan 3** pays an additional coverage of 25% of the Original Sum Assured upon diagnosis of one of the following diabetic related illnesses:

Covered Illnesses	Type of Conditions	Benefit amount under Diabetes Protector Benefit
Diabetic Complications	Major Stage Critical Illness Condition	Additional coverage of 25% of the Original Sum Assured <sup>23</sup>
Diabetic Nephropathy	Early Stage Critical Illness Condition	Additional coverage of 25% of the Original Sum Assured (subject to a maximum per life limit of each claim of HKD400,000/USD50,000 under all <b>SunHealth OmniCare</b> policy(ies) issued by Sun Life HK for the same insured)
Diabetic Retinopathy	Early Stage Critical Illness Condition	
Gestational Diabetes <sup>24</sup>	Early Stage Critical Illness Condition	
Insulin Dependent Diabetes Mellitus <sup>25</sup> (IDDM)	Juvenile Illness Condition	

Remarks:

21 Diabetes Protector Benefit is available for Plan 2 and Plan 3 and can be claimed once only and will be terminated afterwards. Please refer to a sample Policy Document, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions.

22 Source: <http://www.diabetesrisk.hk/slogan>.

23 If Diabetes Protector Benefit is payable due to Diabetic Complications as specified, Major Stage Critical Illness Benefit will also be payable for such Diabetic Complications at the same time.

24 Gestational diabetes mellitus (GDM) must be diagnosed with first recognition during pregnancy and developing to Type II Diabetes after 12 months of delivery. Please refer to a sample Policy Document, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions.

25 The coverage expires at age 18.



## What's more?

On top of the key features, **SunHealth OmniCare** includes the following additional benefits as extra safeguards:

### 1 Enhanced Benefit 10<sup>26</sup> for your extra peace of mind

We understand that your financial burden and protection needs might be higher if you are unfortunately struck by a critical illness during the early years of your policy coverages. To help easing the financial burden on you, the Enhanced Benefit 10 provides an additional 50% of benefit amount for the following benefits claimed within the first 10 policy years, giving you and your family extra financial support when it is most needed:

1. Major Stage Critical Illness Benefit
2. Early Stage Critical Illness Benefit
3. SafetyNet Protector Benefit
4. Death Benefit
5. Early Stage Booster Benefit
6. Diabetes Protector Benefit (if applicable)
7. Comprehensive Benign Protector Benefit (if applicable)

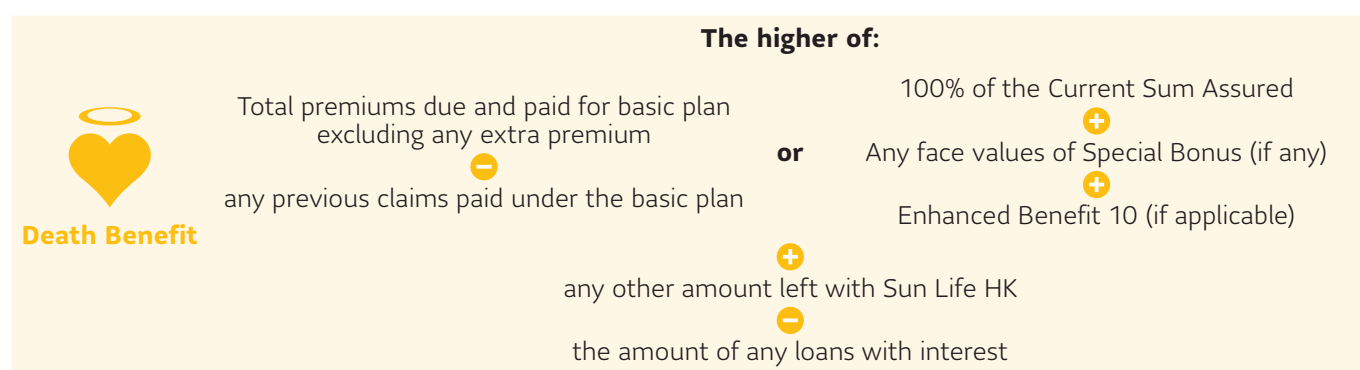
### 2 Special Bonus and Maturity Bonus offers you savings elements

Special Bonus is a non-guaranteed bonus and is payable upon payment of Death Benefit, Surrender Benefit, Major Stage Critical Illness Benefit, Early Stage Critical Illness Benefit, SafetyNet Protector Benefit or Maturity Benefit of this Policy if the Current Sum Assured is higher than zero. **Plan 2** and **Plan 3** also offer Maturity Bonus which equals to 25% of the Original Sum Assured if the insured is alive at the maturity date.

### 3 Death Benefit and Additional Death Benefit to counter family's financial burden

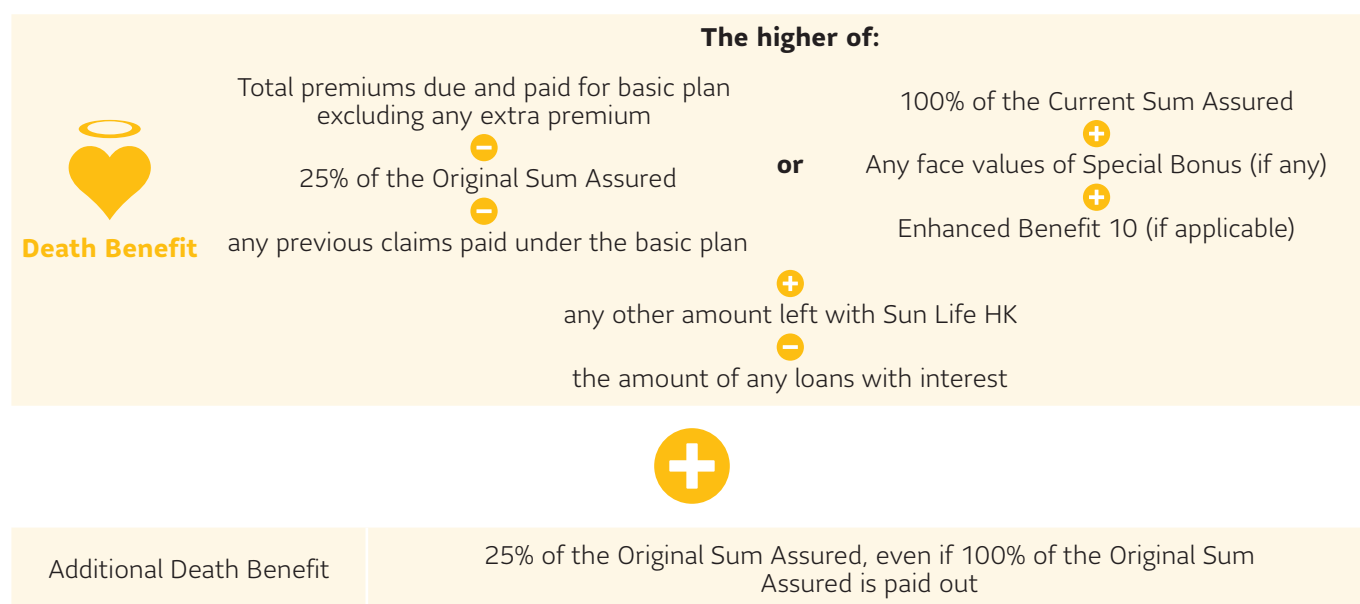
In addition to the critical illness coverage, if the insured unfortunately passes away, **SunHealth OmniCare** also provides Death Benefit as follows to ease the financial burden on their family.

**For Plan 1:**



Remark:

26 Enhanced Benefit 10 will not be eligible for Guaranteed Cash Value and Special Bonus, if any, and will be automatically terminated (i) once Death Benefit becomes payable; (ii) on the 10<sup>th</sup> policy anniversary; and (iii) upon termination of this basic plan, whichever is the earliest. Current Sum Assured will remain the same upon payment of Enhanced Benefit 10. Please refer to a sample Policy Document, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions.

**For Plan 2 and Plan 3:**

#### **4 Premium Waiver Benefit**

The premiums for the policy may become a financial burden to the insured upon being diagnosed with a critical illness. To help the insured at this unfortunate time, we will waive all future premiums of **Plan 2** and **Plan 3** when the total claims under Major Stage Critical Illness Benefit, SafetyNet Protector Benefit and/or Early Stage Critical Illness Benefit reach 100% of the Original Sum Assured, ensuring the insured remains protected under the policy as they are battling the illness.

#### **5 Guaranteed Insurability Option/Guaranteed Insurability Option for Newborn**

Each life stage requires its own set of protection needs. That's why **SunHealth OmniCare** offers the insured the ability to purchase a new standalone critical illness policy<sup>27</sup> with guaranteed insurability at a life-changing event for a limit up to HKD500,000/USD 62,500 (or 50% of the Original Sum Assured of the original basic plan, whichever is lower). This means when the insured attains age 18, get married, have children, or have a direct family member (including spouse, parents and children) diagnosed with a Major Stage Critical Illness Condition for the first time, you will be able to increase your level of critical illness coverage without having to answer any medical questions, or undergoing any medical tests or examinations.

What's more, we understand that parents always strive to provide the best protection for their children. Therefore, **SunHealth OmniCare** allows the insured to purchase a new standalone critical illness policy<sup>27</sup> with guaranteed insurability for a limit up to HKD500,000/USD 62,500 (or 50% of the Original Sum Assured of the original basic plan, whichever is lower) for their newborn. The insured can ensure his/her beloved one is well protected.

#### **6 Value-added Benefits to support your medical treatment**

To enhance your protection, **SunHealth OmniCare** offers the following value-added services<sup>28</sup> as extra safeguards.

- Medical Concierge Services
- Local Urgent Care Assistance Administration
- AdvicePro (Face-to-face Second Medical Opinion Services)
- Family Care Benefit
- Cancer and Stroke Family Support Program
- Worldwide Emergency Assistance Benefits

Remarks:

<sup>27</sup> Subject to the prevailing rules of Sun Life HK.

<sup>28</sup> The Value-added Benefits are provided by third-party service provider and are not guaranteed to be renewable. Please refer to Quick Guide to Sun Life Value-added Services for more details. Sun Life HK are 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.

Case Studies

Case 1:

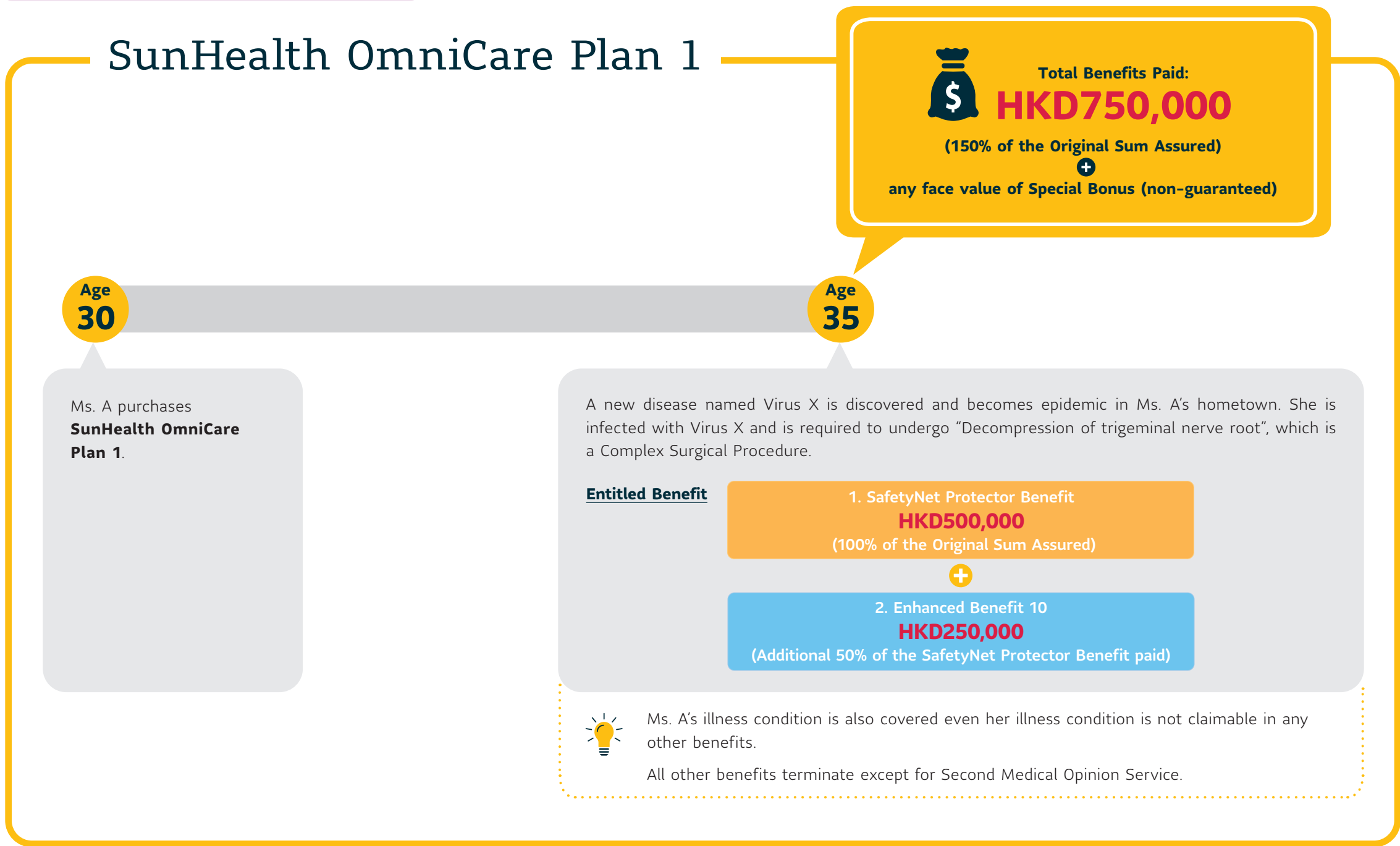
Ms. A wants an affordable and simple critical illness protection with coverage on future unknown diseases while she is young and healthy. She enrolls in **SunHealth OmniCare Plan 1** at age 30.

- The plan provides Ms. A:
- 1. Lump sum benefit upon diagnosis of one of the covered illnesses.
  - 2. SafetyNet Protector Benefit when she is required to undergo a Complex Surgical Procedure due to injury or any illness conditions which is not claimable in any other benefits under the policy.



Ms. A  
Age 30

Sum Assured of **SunHealth OmniCare Plan 1:** HKD500,000  
Premium Payment Term: 20 years



The above case is for illustrative purpose only.



Case 2:

Mr. B enrolls himself the SunHealth OmniCare Plan 2 at Age 35. He would like to purchase a whole life critical illness protection for himself. In addition, he also purchases himself the CoverPlus with the Sum Assured the same as the basic plan.

- The whole policy provides Mr. B:
- 1. Additional benefits without affecting his Current Sum Assured.
  - 2. Major Stage Critical Illness Benefit under basic plan and Major 3 Protection Benefit.
  - 3. Additional 100% of the Sum Assured from the CoverPlus.



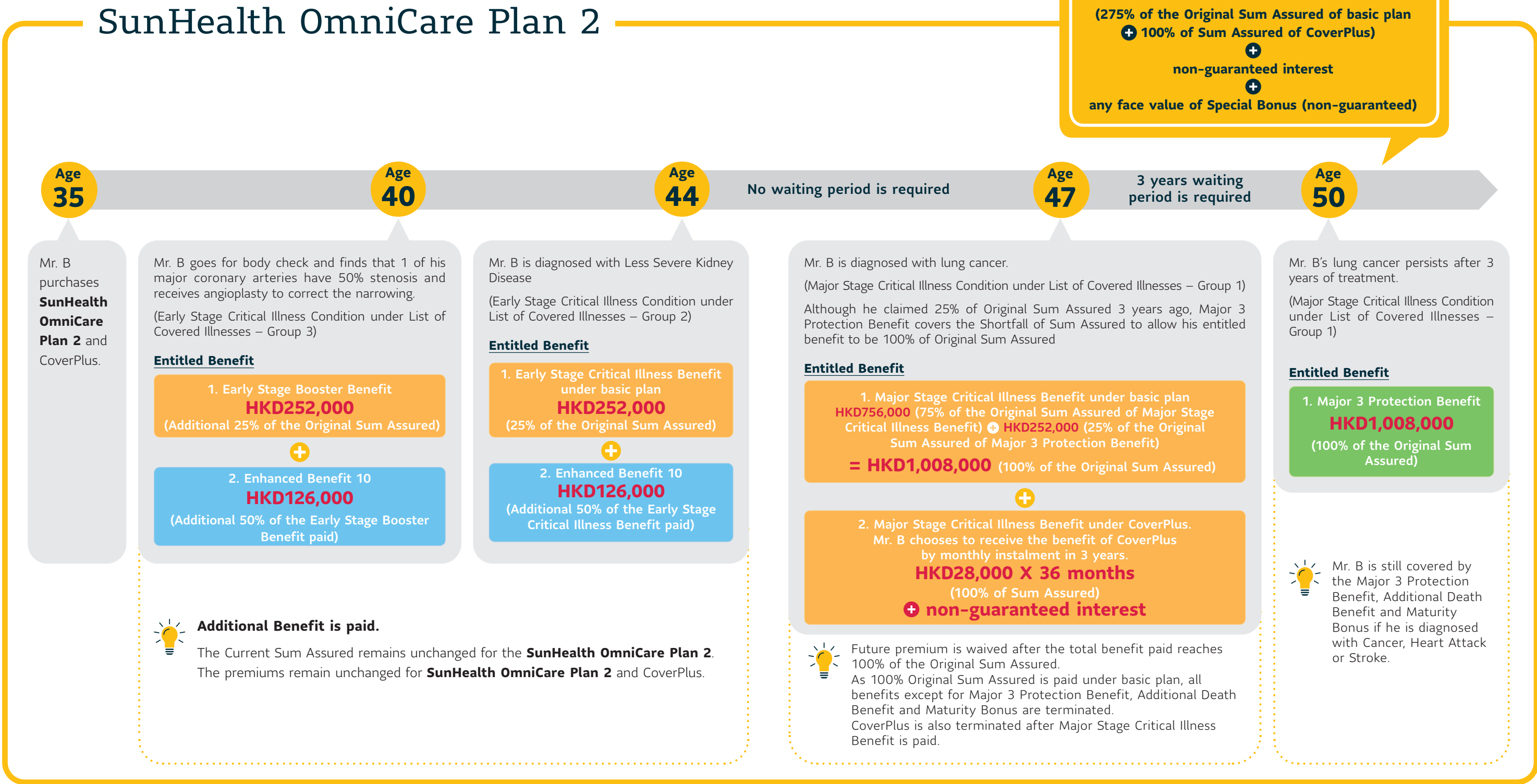
Mr. B  
Age 35

Sum Assured of SunHealth OmniCare Plan 2: HKD1,008,000  
Sum Assured of CoverPlus: HKD1,008,000  
Premium Payment Term: 15 years

**Total Benefits Paid:**

**HKD3,780,000**

(275% of the Original Sum Assured of basic plan  
+ 100% of Sum Assured of CoverPlus)  
+ non-guaranteed interest  
+ any face value of Special Bonus (non-guaranteed)



The above case is for illustrative purpose only.

Case 3:

Ms. C was diagnosed with adenofibroma of breast (benign condition) when she was 40. She realizes that health is precious and purchases herself a SunHealth OmniCare Plan 3.

- The plan provides Ms. C:
- 1. Breast cancer protection by Benign Extra Benefit.
  - 2. Multiple cancer protection on the rest of the Cancer sites with up to 400% of the Original Sum Assured.
  - 3. If her adenofibroma of breast (benign condition) is proven to be no worse off or to have shown improvement from 2<sup>nd</sup> to 6<sup>th</sup> policy year, the exclusion on breast cancer will be removed upon successful re-underwriting.

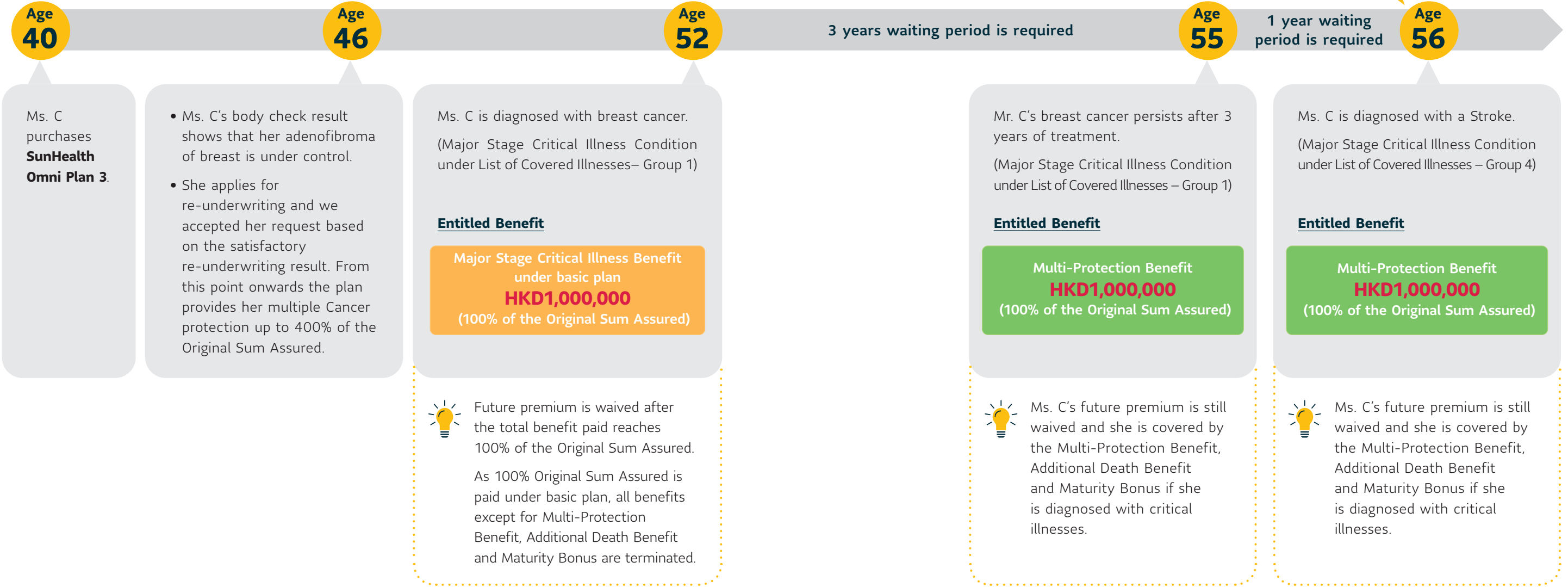


Ms. C  
Age: 40

Sum Assured of SunHealth OmniCare Plan 3: HKD1,000,000  
Premium Payment Term: 25 years

SunHealth OmniCare Plan 3

 **Total Benefits Paid:**  
**HKD3,000,000**  
(300% of the Original Sum Assured)  
+  
Any face value of Special Bonus (non-guaranteed)



The above case is for illustrative purpose only.

## Key Product Information

Plan	SunHealth OmniCare		CoverPlus	
Minimum Sum Assured	HKD200,000/USD25,000		HKD100,000/USD12,500	
Premium Payment Term and Issue Age	Premium Payment Term	Issue Age	Premium Payment Term	Issue Age
	5 years	Age 0-65	5 years	Age 0-60
	10 years	Age 0-65	10 years	Age 0-60
	15 years	Age 0-60	15 years	Age 0-60
	20 years	Age 0-55	20 years	Age 0-55
	25 years	Age 0-50	25 years	Age 0-50
Benefit Term	<p>Up to age 100, except the following:</p> <p><u>Under Major Stage Critical Illness Conditions:</u></p> <ul style="list-style-type: none"><li>• Loss of Independent Existence: up to age 65</li></ul> <p><u>Under Early Stage Critical Illness Conditions:</u></p> <ul style="list-style-type: none"><li>• All Juvenile Illnesses: up to age 18</li><li>• Accidental fracture of Spinal Column: age 65 - 85</li><li>• Severe Osteoporosis with Fractures: up to age 70</li></ul> <p><u>Under Major 3 Protection Benefit/ Multi-Protection Benefit:</u></p> <p>All illnesses: up to age 85</p>		<p>Up to age 100, except the following:</p> <p><u>Under Major Stage Critical Illness Conditions:</u></p> <ul style="list-style-type: none"><li>• Loss of Independent Existence: up to age 65</li></ul>	
Premium Payment Mode	Annually/Semi-annually/Monthly			
Currency	HKD/USD			
Premium Structure	Premium amount is determined based on several factors including but not limited to plan, premium payment term, currency, sex, issue age, smoking status and health conditions of the insured. Premium is level and non-guaranteed.			



# Benefits Schedule

Type of Coverage/ Benefit <sup>29</sup>	Details of Coverage	Benefit as % of Sum Assured	
		In the first 10 policy years <sup>30</sup>	From the 11 <sup>th</sup> policy year onwards
1. <b>Maximum Benefit available for claims under this Policy</b>  • Enhanced Benefit 10 will be paid out in the first 10 policy years	Covers 139 illnesses and severe illnesses  • 63 Major Stage Critical Illness Conditions  • 62 Early Stage Critical Illness Conditions  • 14 Juvenile Illness Conditions	<b>For Plan 1</b> Up to 225% of the Original Sum Assured  <b>For Plan 2</b> Up to 1125% of the Original Sum Assured  <b>For Plan 3</b> Up to 1325% of the Original Sum Assured	<b>For Plan 1</b> Up to 150% of the Original Sum Assured  <b>For Plan 2</b> Up to 1025% of the Original Sum Assured  <b>For Plan 3</b> Up to 1225% of the Original Sum Assured
2. <b>Major Stage Critical Illness Benefit</b>  • Enhanced Benefit 10 will be paid out in the first 10 policy years	Covers 63 Major Stage Critical Illness Conditions	The higher of (i) 150% of the Current Sum Assured + face value of Special Bonus (if any); or <b>For Plan 1</b> (ii) total premiums due and paid – any benefit paid  <b>For Plan 2 &amp; 3</b> (ii) total premiums due and paid – 25% of the Original Sum Assured – any benefit paid	The higher of (i) 100% of the Current Sum Assured + face value of Special Bonus (if any); or <b>For Plan 1</b> (ii) total premiums due and paid – any benefit paid  <b>For Plan 2 &amp; 3</b> (ii) total premiums due and paid – 25% of the Original Sum Assured – any benefit paid
3. <b>SafetyNet Protector Benefit</b>  • Enhanced Benefit 10 will be paid out in the first 10 policy years	Covers the insured who undergoes a Complex Surgical Procedure due to an injury or an illness condition which is not payable under any other benefit in SunHealth OmniCare	The higher of (i) 150% of the Current Sum Assured + face value of Special Bonus (if any); or <b>For Plan 1</b> (ii) total premiums due and paid – any benefit paid  <b>For Plan 2 &amp; 3</b> (ii) total premiums due and paid – 25% of the Original Sum Assured – any benefit paid	The higher of (i) 100% of the Current Sum Assured + face value of Special Bonus (if any); or <b>For Plan 1</b> (ii) total premiums due and paid – any benefit paid  <b>For Plan 2 &amp; 3</b> (ii) total premiums due and paid – 25% of the Original Sum Assured – any benefit paid
4. <b>Early Stage Critical Illness Benefit</b>  • Enhanced Benefit 10 will be paid out in the first 10 policy years	• Covers 62 Early Stage Critical Illness Conditions  • Covers 14 Juvenile Illness Conditions	37.5% <sup>31</sup> of the Original Sum Assured + proportionate face value of Special Bonus (if any)	25% of the Original Sum Assured + proportionate face value of Special Bonus (if any)

Remarks:

29 Please note that:

- I. With respect to Major Stage Critical Illness Condition, Early Stage Critical Illness Condition, Juvenile Illness Condition and Surgical Excision of Covered Benign Tumour (for Plan 2 and Plan 3),
    - (i) its signs or symptoms of which first occurred must be at least 90 days after the issue date, effective date or last reinstatement date of this basic plan, whichever is the latest (excluding a condition which is directly caused by or resulting from an accident); and
    - (ii) that the insured survives for at least 14 days after the date being diagnosed as suffering from it.
  - II. For Complex Surgical Procedure, when it first occurred, it must be at least 90 days after the issue date, effective date or last reinstatement date of this basic plan, whichever is the latest (excluding a procedure which is directly caused by or resulting from an accident).
  - III. We will not pay any claim directly or indirectly caused by or resulting from pre-existing conditions.
- Please refer to a sample Policy Document, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions.
- 30 Enhanced Benefit 10 is applicable in the first 10 policy years, equal to 50% of the benefit amount for Death Benefit, Major Stage Critical Illness Benefit, SafetyNet Protector Benefit, Early Stage Critical Illness Benefit, Early Stage Booster Benefit, Diabetes Protector Benefit (for Plan 2 and Plan 3) or Comprehensive Benign Protector Benefit (for Plan 2 and Plan 3).
- 31 Where 25% of the Original Sum Assured is payable under Early Stage Critical Illness Benefit and 12.5% of the Original Sum Assured (additional) is payable under Enhanced Benefit 10. The Current Sum Assured, Guaranteed Cash Value, Special Bonus (if any) and premiums shall then be reduced on a pro rata basis after the date we approved Early Stage Critical Illness Benefit claim. In the case of the payment of Early Stage Critical Illness Benefit when the Current Sum Assured is less than 25% of the Original Sum Assured, only the Current Sum Assured is payable under Early Stage Critical Illness Benefit, subject to maximum per life limit of the relevant illness condition(s) under all SunHealth OmniCare policy(ies) issued by Sun Life HK for the same insured.

Type of Coverage/ Benefit		Details of Coverage	Benefit as % of Sum Assured	
			In the first 10 policy years <sup>30</sup>	From the 11 <sup>th</sup> policy year onwards
5.	<b>Early Stage Booster Benefit</b> <ul style="list-style-type: none"><li>Enhanced Benefit 10 will be paid out in the first 10 policy years</li></ul>	<ul style="list-style-type: none"><li>Carcinoma-in-situ or Early Malignancy</li><li>Angioplasty and Other Invasive Treatments for Coronary Artery Disease</li><li>Insertion of Pacemaker or Defibrillator</li><li>Angioplasty and Other Surgeries for Carotid Arteries</li></ul>	37.5% of the Original Sum Assured (Additional)  (subject to a maximum per life per product limit of each claim of HKD400,000/USD50,000)	25% of the Original Sum Assured (Additional)  (subject to a maximum per life per product limit of each claim of HKD400,000/USD50,000)
6.	<b>Comprehensive Benign Protector Benefit (for Plan 2 and Plan 3 only)</b> <ul style="list-style-type: none"><li>Enhanced Benefit 10 will be paid out in the first 10 policy years</li></ul>	<b>Benign Extra Benefit:</b> Covers the insured who is diagnosed with a Cancer, which will otherwise be excluded from coverage under this basic plan as specified in the endorsement, will be covered under this benefit, allows a maximum of one claim	37.5% of the Original Sum Assured (Additional)  ➖  any benefit paid under the Comprehensive Benign Protector Benefit	25% of the Original Sum Assured (Additional)  ➖  any benefit paid under the Comprehensive Benign Protector Benefit
		<b>Surgical Excision of Benign Tumour Benefit:</b> Covers if the insured undergoes a surgical excision of covered benign tumour	Up to 15% of the Original Sum Assured (Additional)  (subject to a maximum per life per product limit of each organ of HKD160,000/USD20,000)	Up to 10% of the Original Sum Assured (Additional)  (subject to a maximum per life per product limit of each organ of HKD160,000/USD20,000)
7.	<b>Diabetes Protector Benefit (for Plan 2 and Plan 3 only)</b> <ul style="list-style-type: none"><li>Enhanced Benefit 10 will be paid out in the first 10 policy years</li></ul>	Major Stage Critical Illness Condition <ul style="list-style-type: none"><li>Diabetic Complications</li></ul> Early Stage Critical Illness Conditions <ul style="list-style-type: none"><li>Diabetic Nephropathy</li><li>Diabetic Retinopathy</li><li>Gestational Diabetes</li></ul> Juvenile Illness Condition <ul style="list-style-type: none"><li>Insulin Dependent Diabetes Mellitus (IDDM)</li></ul>	<b>Diabetic Complications:</b> 37.5% of the Original Sum Assured (Additional)  ➕  Major Stage Critical Illness Benefit payable  <b>Others:</b> 37.5% of the Original Sum Assured (Additional) (subject to a maximum per life per product limit of each claim HKD400,000/USD50,000)	<b>Diabetic Complications:</b> 25% of the Original Sum Assured (Additional)  ➕  Major Stage Critical Illness Benefit payable  <b>Others:</b> 25% of the Original Sum Assured (Additional) (subject to a maximum per life per product limit of each claim HKD400,000/USD50,000)

Type of Coverage/ Benefit	Details of Coverage	Benefit as % of Sum Assured	
		In the first 10 policy years <sup>30</sup>	From the 11 <sup>th</sup> policy year onwards
8. <b>For Plan 2 only: Major 3 Protection Benefit (combined with the Major Stage Critical Illness Benefit)</b>	Covers Cancer, Heart Attack or Stroke	Cancer: 400% of the Original Sum Assured + Heart attack: 200% of the Original Sum Assured + Stroke: 200% of the Original Sum Assured + Waiver of Premium	
9. <b>For Plan 3 only: Multi-Protection Benefit (combined with the Major Stage Critical Illness Benefit and the Early Stage Critical Illness Benefit)</b>	Covers 137 critical illnesses <ul style="list-style-type: none"> <li>61 Major Stage Critical Illness Conditions (Terminal Illness and Loss of Independent Existence are excluded)</li> <li>62 Early Stage Critical Illness Conditions</li> <li>14 Juvenile Illness Conditions</li> </ul>	Group 1 – Illnesses related to Cancer: 400% of the Original Sum Assured + Group 2 – Illnesses related to Major Organs & Functions: 100% of the Original Sum Assured + Group 3 – Illnesses related to the Heart: 200% of the Original Sum Assured + Group 4 – Illnesses related to the Nervous System: 200% of the Original Sum Assured + Group 5 – Illnesses related to other Major Illnesses: 100% of the Original Sum Assured + Group 6 – Illnesses related to terminal illness and loss of independent existence: 100% of the Original Sum Assured (A Major Stage Critical Illness Condition under Group 6 is only payable under the Major Stage Critical Illness Benefit) + Waiver of Premium	
10. <b>Death Benefit</b> <ul style="list-style-type: none"> <li>Enhanced Benefit 10 Will be paid out in the first 10 policy years</li> </ul>	Upon the unfortunate event of the death of the insured during the benefit term, the beneficiary(ies) will receive the Death Benefit	The higher of (i) 150% of the Current Sum Assured + face value of Special Bonus (if any) or <b>For Plan 1</b> (ii) total premiums due and paid for basic plan excluding any extra premium – any premium claims paid under the basic plan <b>For plan 2 &amp; 3</b> (ii) total premiums due and paid for basic plan excluding any extra premium – 25% of the Original Sum Assured – any previous claims paid under the basic plan	The higher of (i) 100% of the Current Sum Assured + face value of Special Bonus (if any) or <b>For Plan 1</b> (ii) total premiums due and paid for basic plan excluding any extra premium – any premium claims paid under the basic plan <b>For plan 2 &amp; 3</b> (ii) total premiums due and paid for basic plan excluding any extra premium – 25% of the Original Sum Assured – any previous claims paid under the basic plan
11. <b>Additional Death Benefit (for Plan 2 and Plan 3 only)</b>	Upon the unfortunate event of the death of the insured during the benefit term, the beneficiary(ies) will receive the Additional Death Benefit even if 100% of the Original Sum Assured is paid out	25% of the Original Sum Assured	

# List of Covered Illnesses

Groups	Major Stage Critical Illness Conditions	Early Stage Critical Illness Conditions	Juvenile Illness Conditions
<b>Group 1:</b>			
<b>Illnesses Related To Cancer</b>	<ul style="list-style-type: none"> <li>• Cancer</li> </ul>	<ul style="list-style-type: none"> <li>• Carcinoma-in-situ of (Colon or Rectum, Liver, Lung, Nasopharynx, Stomach or Oesophagus, Urinary Tract, Breast, Cervix, Uterus, Ovary, Fallopian Tube, Vagina, Testicle or Penis)*</li> <li>• Early Malignancies (Early Stage Prostate/Early Stage Thyroid/Non-melanoma Skin Cancer)*</li> </ul>	
	<ul style="list-style-type: none"> <li>• Cerebral Metastasis</li> </ul>		
<b>Group 2:</b>			
<b>Illnesses Related To Major Organs &amp; Functions</b>	<ul style="list-style-type: none"> <li>• Acute Necrohemorrhagic Pancreatitis</li> </ul>		
	<ul style="list-style-type: none"> <li>• Aplastic Anaemia</li> </ul>	<ul style="list-style-type: none"> <li>• Less Severe Aplastic Anaemia</li> </ul>	
	<ul style="list-style-type: none"> <li>• Chronic Relapsing Pancreatitis</li> </ul>		
	<ul style="list-style-type: none"> <li>• End Stage Liver Failure</li> </ul>	<ul style="list-style-type: none"> <li>• Liver Surgery</li> <li>• Hepatitis with Cirrhosis*</li> <li>• Chronic Autoimmune Hepatitis*</li> </ul>	<ul style="list-style-type: none"> <li>• Wilson's disease*</li> </ul>
	<ul style="list-style-type: none"> <li>• End Stage Lung Disease</li> </ul>	<ul style="list-style-type: none"> <li>• Interstitial Fibrosis</li> <li>• Surgical Removal of One Lung</li> </ul>	<ul style="list-style-type: none"> <li>• Severe Asthma*</li> </ul>
	<ul style="list-style-type: none"> <li>• Fulminant Hepatitis</li> </ul>	<ul style="list-style-type: none"> <li>• Biliary Tract Reconstruction Surgery</li> </ul>	
	<ul style="list-style-type: none"> <li>• Kidney Failure</li> </ul>	<ul style="list-style-type: none"> <li>• Less Severe Kidney Disease</li> </ul>	<ul style="list-style-type: none"> <li>• Glomerulonephritis with Nephrotic Syndrome*</li> </ul>
	<ul style="list-style-type: none"> <li>• Major Organ Transplant</li> </ul>	<ul style="list-style-type: none"> <li>• Major Organ Transplantation (on Waiting List)</li> </ul>	
	<ul style="list-style-type: none"> <li>• Medullary Cystic Disease</li> </ul>		
	<ul style="list-style-type: none"> <li>• Severe Crohn's Disease</li> </ul>	<ul style="list-style-type: none"> <li>• Moderately Severe Crohn's Disease</li> </ul>	
	<ul style="list-style-type: none"> <li>• Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis</li> </ul>	<ul style="list-style-type: none"> <li>• Less Severe Systemic Lupus Erythematosus</li> </ul>	
	<ul style="list-style-type: none"> <li>• Systemic Scleroderma</li> </ul>	<ul style="list-style-type: none"> <li>• Early Systemic Scleroderma</li> </ul>	
	<ul style="list-style-type: none"> <li>• Ulcerative Colitis</li> </ul>	<ul style="list-style-type: none"> <li>• Moderately Severe Ulcerative Colitis</li> </ul>	

\* Subject to a maximum per life limit of HKD400,000/USD50,000 under all **SunHealth OmniCare** policy(ies) issued by Sun Life HK for the same insured, depending on the currency as stated on the Policy Summary, for each claim.



Groups	Major Stage Critical Illness Conditions	Early Stage Critical Illness Conditions	Juvenile Illness Conditions
<b>Group 3:</b>			
<b>Illnesses Related To The Heart</b>	• Cardiomyopathy	• Early Cardiomyopathy	
	• Dissecting Aortic Aneurysm		
	• Eisenmenger's Syndrome	• Insertion of Vena-cava Filter	
	• Heart Attack	• Pericardectomy • Insertion of Pacemaker or Defibrillator*	
	• Infective Endocarditis	• Less Severe Infective Endocarditis	
	• Primary Pulmonary Arterial Hypertension	• Endovascular Treatment of Peripheral Arterial Disease*	
	• Replacement of Heart Valve	• Less Invasive Treatments of Heart Valve Disease	• Rheumatic Fever with Valvular Impairment*
	• Surgery for Disease of the Aorta	• Endovascular Treatments of Aortic Disease or Aortic Aneurysm*	
	• Surgery to Coronary Arteries	• Minimally Invasive Direct Coronary Artery By-pass* • Angioplasty and Other Invasive Treatments for Coronary Artery Disease*	• Kawasaki Disease*
<b>Group 4:</b>			
<b>Illnesses Related To The Nervous System</b>	• Alzheimer's Disease	• Cerebral Aneurysm Requiring Surgery	
	• Amyotrophic Lateral Sclerosis (ALS)	• Early Amyotrophic Lateral Sclerosis (ALS)	
	• Apallic Syndrome	• Surgery for Subdural Haematoma	
	• Bacterial Meningitis	• Less Severe Bacterial Meningitis	
	• Benign Brain Tumour	• Surgical Removal of Pituitary Tumour	
	• Coma	• Less Severe Coma	
	• Creutzfeldt-Jacob Disease		
	• Deafness	• Cochlear Implant Surgery • Loss of Hearing in One Ear	
	• Encephalitis	• Less Severe Encephalitis	
	• Hemiplegia		

Groups	Major Stage Critical Illness Conditions	Early Stage Critical Illness Conditions	Juvenile Illness Conditions
<b>Illnesses Related To The Nervous System</b>	• Major Head Trauma	• Moderately Severe Brain Damage • Cerebral Shunt Insertion	
	• Meningeal Tuberculosis	• Less Severe Meningeal Tuberculosis	
	• Motor Neurone Disease	• Early Motor Neurone Disease	• Type I Juvenile Spinal Amyotrophy*
	• Multiple Sclerosis		
	• Muscular Dystrophy	• Moderately Severe Muscular Dystrophy <sup>1</sup>	
	• Paralysis	• Moderately Severe Paralysis	
	• Parkinson's Disease	• Moderately Severe Parkinson's Disease <sup>1</sup>	
	• Poliomyelitis	• Moderately Severe Poliomyelitis	
	• Progressive Bulbar Palsy (PBP)	• Early Progressive Bulbar Palsy (PBP)	
	• Progressive Supranuclear Palsy	• Early Progressive Supranuclear Palsy	
	• Severe Myasthenia Gravis		
	• Stroke	• Angioplasty and other Surgeries for Carotid Arteries*	
	• Total Blindness	• Loss of Sight in One Eye • Glaucoma Surgical Treatment	
		• Severe Psychiatric Illness	
			• Juvenile Huntington Disease*
			• Intellectual Disability due to Sickness or Injury*
<b>Group 5:</b>			
<b>Other Illnesses</b>	• AIDS due to Blood Transfusion		
	• Chronic Adrenal Insufficiency	• Adrenalectomy for Adrenal Adenoma	
	• Diabetic Complications	• Diabetic Nephropathy* • Diabetic Retinopathy* • Gestational Diabetes*	• Insulin Dependent Diabetes Mellitus (IDDM)*
	• Ebola		
	• Elephantiasis		
	• HIV Acquired due to Assault		
	• Loss of Limbs	• Loss of One Limb	

Groups	Major Stage Critical Illness Conditions	Early Stage Critical Illness Conditions	Juvenile Illness Conditions
Other Illnesses	• Loss of One Limb and One Eye		
	• Loss of Speech	• Loss of Speech due to Vocal Cord Paralysis	
	• Major Burns	• Facial Burns due to Accident • Less Severe Burns to Body due to Accident	
	• Necrotising Fasciitis		
	• Occupational Acquired HIV <sup>@</sup>		
	• Pheochromocytoma		
	• Severe Rheumatoid Arthritis	• Moderately Severe Rheumatoid Arthritis	• Still's Diseases*
		• Accidental Fracture of Spinal Column <sup>#</sup>	
		• Facial Reconstructive Surgery for Injury due to Accident*	
		• Severe Central or Mixed Sleep Apnea	
		• Severe Obstructive Sleep Apnea	
		• Severe Osteoporosis with Fractures <sup>^</sup>	
			• Dengue Haemorrhagic Fever*
			• Hemophilia A and Hemophilia B*
			• Osteogenesis Imperfecta*
			• Severe Autism*
<b>Group 6 **:</b>			
Terminal Illness And Loss Of Independent Existence	• Terminal Illness		
	• Loss of Independent Existence <sup>^^</sup>		

<sup>!</sup> Only the Insured's attained age above 5 on first Diagnosis is eligible to receive a benefit under this illness.

<sup>@</sup> Coverage from the Insured's attained age 18 or above only.

\* Subject to a maximum per life limit of USD50,000/HKD400,000 under all **SunHealth OmniCare** policy(ies) issued by us for the same insured, depending on the currency as stated on the Policy Summary, for each claim.

<sup>#</sup> Coverage from attained age 65 to 85 only.

<sup>^</sup> Coverage terminates automatically immediately following the insured's 70<sup>th</sup> birthday and cap of HKD120,000/USD15,000 under all **SunHealth OmniCare** policy(ies) issued by Sun Life HK for the same insured, depending on the currency as stated on the Policy Summary, applies.

<sup>\*\*</sup> Illness conditions under Group 6 are not covered under Multi-Protection Benefit.

<sup>^^</sup> Coverage terminates automatically immediately following the insured's 65<sup>th</sup> birthday.

## Important Information:

### Bonus Philosophy

Life insurance involves the transfer of risk from an individual to a life insurer, and the pooling of risks across large groups of policies. With participating insurance, a portion of these risks is borne by the policyholders or shared between the policyholders and the insurer. In return, policyholders may receive policyholder bonuses in the form of reversionary/terminal/special bonuses. These bonuses are not guaranteed and can vary from year to year.

In general, bonuses on these policies reflect the experience, over time, of the group to which they belong. Bonuses will typically vary based on the performance of a number of factors, with the investment return\*, including the impact of asset defaults and investment expenses, normally being the main determinant of bonus performance. Other factors^ include, but are not limited to, claims experience, taxes, expenses and policyholder persistency experience.

Favourable and unfavourable experiences may be smoothed out over time to provide more stable bonuses to policyholders. For products with a terminal/special bonus feature, adjustments to terminal/special bonus scales pass through experience normally with less smoothing applied.

The bonus allocation process seeks to achieve reasonable equity among groups of policies and among policies issued at different times, to the extent practicable. Upon declaration of reversionary bonus or pay-out of terminal/special bonus to policyholders, shareholders will also be entitled to a share of the distribution.

At least annually, the Board of Directors of Sun Life Hong Kong Limited determines the amount of bonus to be declared or paid to participating policyholders. This determination is based on the advice of Sun Life Hong Kong Limited's appointed actuary, who applies accepted actuarial principles and practices. Management of participating business is also governed by Sun Life Hong Kong Limited's internal policies, as well as advice by the internal Par Governance Committee.

\* *Investment return includes investment income and changes in asset value of the backing portfolio. Performance of the investment return is affected by interest earnings and other market risk factors including, but not limited to, interest rate or credit spread movements, credit events, price fluctuations in non-fixed income assets, and foreign exchange fluctuations. Please see the Investment Philosophy for more details on the investment policies, objectives and strategy in relation to the investments of the backing portfolio.*

^ *Claims experience represents the experience of mortality and morbidity. Persistency experience includes policy lapse/maturity and partial surrender experience; and the corresponding impact on investments. The expense factor includes maintenance expenses only, where it is charged to the participating fund at the level Sun Life Hong Kong Limited expects to be required over the foreseeable future. Policyholders will share the impact of any changes, over time, to the expected level of expenses required for the then foreseeable future. Any deviations on a year to year basis of the expenses actually incurred from the then expected level required, will be absorbed by the shareholders.*

Please refer to Sun Life Hong Kong Limited's website ([www.sunlife.com.hk/dividendhistory\\_eng](http://www.sunlife.com.hk/dividendhistory_eng)) for bonuses fulfillment ratios details.

### Investment Philosophy (Policies, Objectives, and Strategy)

The investment strategy supporting this product is intended to optimize long-term value to the policyholders with a suitable level of risk; and to achieve the main objective of delivering a fair chance of meeting the illustrated non-guaranteed benefits in addition to the guaranteed benefits.

The assets supporting the investment strategy span a diversified range of fixed income assets such as sovereign bonds, corporate bonds and corporate loans; as well as non-fixed income assets which are equity-like investments and may include public equities, private equities and so on. The credit portfolio largely invests in investment grade fixed income instruments. A small quantity of below investment grade assets may be present in the portfolio due to unexpected credit rating downgrades. However, exposure to below investment grade assets is controlled by the credit risk limits and investment policies.

The current long-term target mix for the assets supporting this product is shown below:

Asset Class	Target Asset Mix
Fixed Income Assets	60%-80%
Non-Fixed Income Assets	20%-40%

We invest globally to achieve geographical diversification benefits and intend to have a higher relative allocation in the US and Asia-Pacific. Diversifying between asset classes results in a more stable investment return over the long term. The actual asset mix percentages and geographical allocation may fluctuate depending on market conditions, diversification needs and economic outlook.

We may pool the investment returns with other long term insurance products with similar plan features (excluding investment linked assurance schemes and pension schemes) to optimize the investment performance and the return will subsequently be allocated with reference to the target asset mix of each products.

If the currency of the fixed income assets is not in the same currency as the underlying policies, appropriate hedging instruments (where available) is generally used to minimise impacts from fluctuating foreign exchange rates. For non-fixed income assets, there is greater investment flexibility to invest in those assets that are not denominated in the same currency as the underlying policies thereby providing diversification in risks and markets. Derivatives may be used to hedge against market risks but are not intended to bring the risk profile beyond established risk tolerances.

The investment strategy noted above may be subject to change, subject to a rigorous internal review and approval process. We will notify the policyholders upon any material changes.



**Key Product Risks:****SunHealth OmniCare**

1. Premium of this basic plan is not expected to increase with age but 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 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 and the expected claim costs in the future;
  - b. expenses directly related to and indirect expenses allocated to the policy;
  - c. investment performance on backing assets of the product;
  - d. surrenders and the corresponding impact on expenses and investment.
2. You need to pay the premium for this basic plan according to the selected premium payment term. 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 policy will continue in effect. Any unpaid premium by the date on which the grace period expires will be paid automatically by a loan from us. If the amount available for a loan under this policy is less than the unpaid premium, the policy will lapse automatically on the due date.
3. Please note that if you terminate this policy early or cease paying premiums early, you may receive an amount significantly less than the total premiums paid towards your policy.
4. For SunHealth OmniCare Plan 1, we have the right to terminate the basic plan upon the earliest of the following:
  - a. accumulated policy loans and interest exceeds the Guaranteed Cash Value;
  - b. neither premium is paid nor loanable by us and the grace period expires;
  - c. the policy anniversary on or immediately following the insured's 100<sup>th</sup> birthday;
  - d. the date on which the Death Benefit becomes payable by us; or
  - e. the date on which the Current Sum Assured of this basic plan is reduced to 0.

Value-Added Benefit will survive the termination due to (e) and is subject to Value-added Benefit provisions.

For SunHealth OmniCare Plan 2/Plan 3, we have the right to terminate the basic plan upon the earliest of the following:

- a. accumulated policy loans and interest exceeds the Guaranteed Cash Value;
- b. neither premium is paid nor loanable by us and the grace period expires;
- c. the policy anniversary on or immediately following the insured's 100<sup>th</sup> birthday; or
- d. the date on which the Additional Death Benefit becomes payable by us.
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 is an insurance policy issued by Sun Life Hong Kong Limited and your benefits are subject to the paying ability of Sun Life Hong Kong Limited. 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.

**CoverPlus**

1. Premium of this rider benefit is not expected to increase with age but 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 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 rider benefit and the expected claim costs in the future;
  - b. expenses directly related to and indirect expenses allocated to the policy;
  - c. investment performance on backing assets of the product;
  - d. surrenders and the corresponding impact on expenses and investment.
2. You need to pay the premium for this rider benefit according to the selected premium payment term. 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 rider benefit will continue in effect. Any unpaid premium by the date on which the grace period expires will be paid by premium loan from us (if applicable). If the amount available for premium loan under this rider benefit is less than the unpaid premium, this rider benefit will lapse automatically on the due date.
3. We have the right to terminate this rider benefit upon the earliest of the following:
  - a. neither premium is paid nor loanable by us and the grace period expires;
  - b. this rider benefit reaches its maturity;
  - c. the date on which the Death Benefit becomes payable by us;
  - d. the date on which the Major Stage Critical Illness Benefit becomes payable by us;
  - e. the date on which the SafetyNet Protector Benefit becomes payable by us; or
  - f. the date on which the basic plan to which this rider benefit relates is terminated.

4. 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.
5. 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.
6. This rider benefit is an insurance policy issued by Sun Life Hong Kong Limited and your benefits are subject to the paying ability of Sun Life Hong Kong Limited. 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:****SunHealth OmniCare**

We will not pay any claim (other than a claim under the Death Benefit provision or Additional Death Benefit provision (for Plan 2 and Plan 3 only)) directly or indirectly caused by or resulting from any of the following:

- (a) the insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
- (b) the insured's committing or attempting to commit a criminal offence or participating in any brawl;
- (c) the insured's use of narcotics, sedatives, poison, medicine or the insured's abuse of drugs and/or alcohol, except as prescribed by a Doctor;
- (d) any human immunodeficiency virus (HIV) and/or any HIV-related illnesses including acquired immune deficiency syndrome (AIDS) and/or any mutations, derivations, or variations thereof, except those defined in Major Stage Critical Illness Conditions; or
- (e) war (whether declared or undeclared), insurrection, civil war, or any warlike operation, whether the insured was actively participating in them.

**CoverPlus**

We will not pay any claim (other than a claim under the Death Benefit provision) directly or indirectly caused by or resulting from any of the following:

- (a) the insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
- (b) the insured's committing or attempting to commit a criminal offence or participating in any brawl;
- (c) the insured's use of narcotics, sedatives, poison, medicine or the insured's abuse of drugs and/or alcohol, except as prescribed by a Doctor;
- (d) any human immunodeficiency virus (HIV) and/or any HIV-related illnesses including acquired immune deficiency syndrome (AIDS) and/or any mutations, derivations or variations thereof, except those defined in Major Stage Critical Illness Conditions; or
- (e) war (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the insured was actively participating in them.

**Important Note:**

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](http://www.sunlife.com.hk/levy_eng) or Insurance Authority's website at [www.ia.org.hk](http://www.ia.org.hk).

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

**Cancellation Right:**

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

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

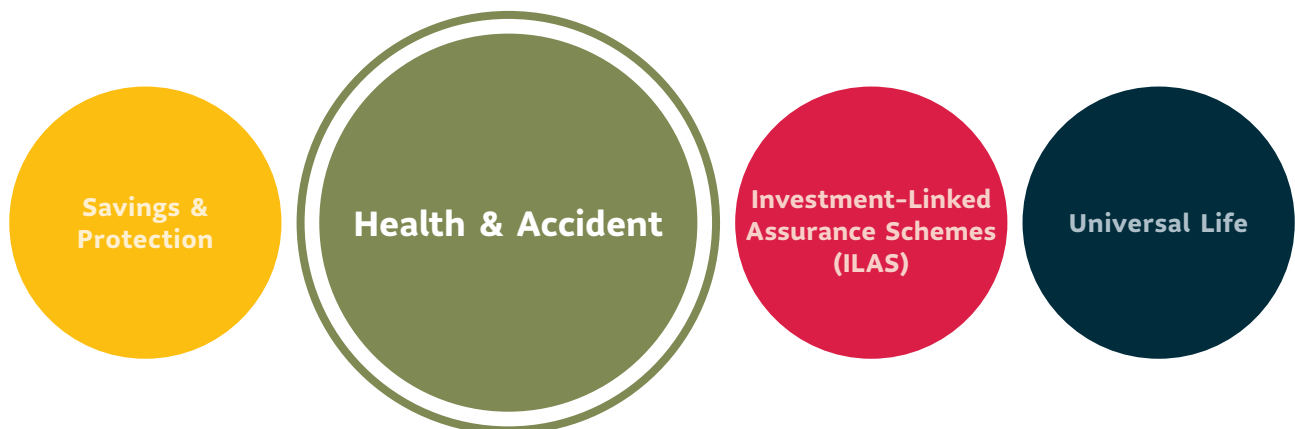
## Welcome to the World of Sun Life

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

### Sun Life Hong Kong Product Portfolio



**What's next?**  
**You can find out more:**

- ▶ Website: **[sunlife.com.hk](http://sunlife.com.hk)**
- ▶ Client Service Hotline: **2103 8928**
- ▶ Please contact **your Advisor**

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