

# SunPlus

## Be future ready, safeguard your family today

Rise and shine with **SunPlus!**

Start your day with the comfort of knowing your loved ones are protected. **SunPlus** is more than just a basic term life insurance plan - it comes with a SunPass giving you access to exclusive discounts on a wide variety of medical and healthcare services from our extensive network of participating providers<sup>1</sup>. Stay healthy with discounted visits to general practitioners, specialists and Chinese medicine clinics, or access to designated health services including health check-up, all-year dental captive plan and vaccination etc. You can feel the weight lift off your shoulders knowing SunPass makes healthcare more affordable for you and your loved ones. Rise each day knowing you've given them the gift of protection and possibility, all under the warmth of **SunPlus**.



Remark:

<sup>1</sup> The underlying services and discount offers of SunPass are provided by various participating providers managed by third-party service partner, MediConCen Limited ("MCC"). Sun Life Hong Kong Limited ("Sun Life HK") is not the service provider of any of the underlying services and discount offers and we do not guarantee the end results of your use of underlying services and discount offers. We make no representation, warranty or undertaking as to the quality and availability of the underlying services and discount offers 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 underlying services and discount offers provided by any third-party service provider(s).

# Key features

## SunPlus – provides you the essential term life insurance protection



### Support for your loved ones

If the insured<sup>2</sup> passes away, we will pay a Compassionate Benefit of HKD5,000 in a lump sum to the beneficiary, as a token of support for your loved ones.



### No medical underwriting required

Guaranteed issuance without medical underwriting, all at an affordable premium with an annual premium<sup>3</sup> of HKD198 only.

## SunPass – an exclusive program for SunPlus insured<sup>2</sup> to enjoy a wide range of medical and healthcare services with exclusive discounts



### Up to 50% discount on medical and healthcare services

Access up to 50% discounts on a variety of medical and healthcare services across the city including physiotherapy, general practitioners, specialists, Chinese medicine practitioners, dental treatment and more. You may also enjoy exclusive discounts on designated health services including health check-up, all-year dental captive plan and vaccination etc with exclusive discounts.



### Privileged perks designed just for you and your family

You and your family members can enjoy unlimited use of medical and healthcare services of SunPass upon each successful application of **SunPlus**.

#### Remarks:

<sup>2</sup> The insured shall not at any time be covered by more than one plan. If there is more than one such policy issued by us on the life of the insured, we shall have the right in our sole and absolute discretion to treat the insured as being covered only under the first policy issued and all the other policy(ies) shall be deemed null and void as from the issue date of the respective policy(ies).

<sup>3</sup> The annual premium is level but not guaranteed, and does not include levy which is collected by the Insurance Authority, Premium Loading or any discount of premium. Sun Life HK reserves the right to review and adjust the premium amount at our sole discretion.

# Exclusive access to protect your family's health with SunPass

With SunPass, you and your family can access quality medical and healthcare services with exclusive discount offers. SunPass is here to support the unique needs of each family member at every stage of life.

Medical and healthcare services under SunPass <sup>4</sup>	Exclusive offers
<b>Chinese medicine practitioner consultation*</b> <small>* Consultation with at least two packs of Chinese herbal medication. Please check with the medical and healthcare service providers or contact MCC's Customer Service for details as the underlying services may vary and may be subject to change by MCC from time to time without prior notice.</small>	<b>up to 40% off</b>
Acupuncture treatment consultation (Consultation with single treatment)	
Bone-setting treatment (Consultation with single treatment)	
Cupping therapy (Consultation with single treatment)	
Tuina massage (Consultation with single treatment)	
General practitioner consultation (Consultation with three days of basic medication)	<b>up to 50% off</b>
Specialist practitioner consultation (Consultation with three days of basic medication)	
<b>Physiotherapy consultation*</b> (Consultation with single treatment without shockwave) <small>* According to clinic requirements, a referral from a doctor may require to be obtained before receiving physiotherapy consultation. For details, please contact the designated clinic or healthcare center.</small>	
Chiropractic consultation (Consultation with Single Treatment)	
Dental consultation (Single oral examination with scaling and polishing)	
Counselling service (Single treatment)	<b>up to 30% off</b>
Dietetic or Nutrition Therapy (Consultation with single treatment)	<b>up to 20% off</b>
Pain management (Consultation with single treatment)	<b>up to 20% off</b>
Assessment of Dyslexia (Chinese) (includes assessment of intelligence) (Assessment with detailed written report)	<b>up to 20% off</b>
Assessment of Attention (Assessment with detailed written report)	
Assessment of Intelligence (Assessment with detailed written report)	

Remark:

<sup>4</sup> The underlying services and discount offers of SunPass may vary and may be subject to change by MCC from time to time without prior notice. Terms and conditions apply.

# How to use the medical and healthcare services under SunPass?

1



## Log onto My Sun Life HK App to enjoy SunPass Services

After logging in, you may see the "SunPass" button after selecting "More services" on the home screen.

2a



## Search for the desired medical or healthcare service and make an appointment

In the SunPass section, you may search for the location, business hour and type of service of the medical or healthcare service you want to use. To make an appointment, please call the service provider directly or contact MCC's Customer Service for further assistance.

3a



## Search for health services

Select "Access Health Services" and know more the details of designated health services through the MCC's platform.

2b



## Show SunPass QR code and enjoy the discount

When you arrive at the designated clinic or healthcare center, show your SunPass QR code to enjoy the medical or healthcare service at a discounted price<sup>5</sup>.

3b



## Enjoy exclusive discount to designated health services selected

With the designated health service selected and enjoyed at a discounted price, you may make an appointment with preferred locations and timeslots<sup>5</sup>!

4



## For more information

- To make a reservation or for any enquiries related to the medical and healthcare services under SunPass, please contact MCC's Customer Service at +852 2129 9455 or WhatsApp +852 9227 3467.
- For enquiries related to the term life insurance plan of **SunPlus**, please contact your Advisor directly.

Remark:

<sup>5</sup> The registration procedures may vary across clinics and healthcare centers, such as providing personal identification documents or health-related information. Clients must follow the registration instructions specified by their chosen clinic or healthcare center to receive services.

# Medical and healthcare service providers under SunPass<sup>6</sup>



and many more...

Remark:

<sup>6</sup> The list of medical and healthcare service providers is provided by MCC. The number of medical and healthcare service providers on the list may be revised from time to time without prior notice.

# Key Product Information

Plan	SunPlus
<b>Eligibility</b>	1. Selected Clients <sup>7</sup> and their immediate family members (including children, spouse and parents) 2. The insured must be a Hong Kong Identity Card holder or holding a Hong Kong Birth Certificate issued to the insured (as applicable) <sup>8</sup>
<b>Issue Age</b>	Age 15 days to 65 years old <sup>9</sup>
<b>Benefit Term</b>	Renewable up to age 70 (non-guaranteed)
<b>Premium Payment Term</b>	Annually
<b>Currency</b>	HKD
<b>Annual Premium</b>	HKD198 <sup>3</sup>
<b>Premium Structure</b>	Leveled (non-guaranteed)
<b>Compassionate Benefit</b>	HKD5,000

For the full Terms and Conditions of **SunPlus** policy, please refer to the policy document for details.

## Key Product Risks

### Basic plan – SunPlus

- The policy document of SunPlus is only available in electronic format. No printed copies will be delivered to policy owner's correspondence address.
- Whenever a policy document appears on Sun Life HK's records to be successfully delivered to policy owner's account in the My Sun Life HK app or website, it is deemed to be actually delivered. Policy owner shall check their My Sun Life HK account regularly for documents that may be delivered to the "Policy Documents" folder. Should any document not be available for viewing, or that any error is detected, policy owner shall promptly contact and report to Sun Life HK.
- Sun Life HK is entitled to trust that the mobile phone number and email address provided by the policy owner to it are valid and are actively in use. In case either or both of the policy owner's mobile phone number and email address is/are invalid or not actively in use such that the policy owner are not able to receive the documents, he/she should understand that Sun Life HK is not responsible for all the losses which may incur as a result, and Sun Life HK is not obliged to provide policy owner with any printed copies of documents. Policy owner shall inform Sun Life HK of any change to his/her email address and mobile phone number as soon as possible.
- The internet is not a secure medium for communication. Use of the electronic policy documents and the viewing of documents on the My Sun Life HK app or website may be subject to risks and disruption. These terms and conditions form part of the End User License Agreement applicable to the use of the My Sun Life HK app or website.
- 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:
  - Claim costs incurred under this basic plan and the expected claim costs in the future,
  - Expenses directly related to, and indirect expenses allocated to the policy.
- We will renew this basic plan at each policy anniversary for another policy year provided that premiums are paid on the premium due date. 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. If a premium has not been paid to us by the date on which the grace period expires, the policy will lapse automatically on the due date and no reinstatement is allowed.
- This basic plan is not guaranteed renewable, and we may discontinue this basic plan on a 30-day written notice to you.
- This basic plan will terminate automatically on the earliest of the following dates:
  - premium is still unpaid and grace period expires;
  - the insured passes away;
  - the date that the insured reaches the age of 70 (the Benefit Expiry Date); or
  - the date on which we discontinue this basic plan following a written request from the policy owner.
- We have the right to terminate this basic plan if:
  - any material fact is incorrectly stated or misrepresented in the application made by the policy owner or the insured;
  - the basic plan is obtained through any misstatement, misrepresentation or undue influence;
  - in case of fraud;
  - there is exaggeration in your claim; or
  - the policy owner or the insured fails to act in utmost good faith.

Remarks:

- The definition of selected Clients is determined by Sun Life HK and may be subject to change from time to time at Sun Life HK's sole discretion without prior notice.
- A copy of the relevant identification document must be certified by Sun Life HK advisors as a true copy and submit to Sun Life HK upon the application of the plan(if applicable). For Clients who submit online application(s) by themselves, they must follow the system instructions to upload any required identification document for verification. This plan is only applicable for individuals who are Hong Kong residents (i.e. persons who are the holders of Hong Kong Birth Certificate / Hong Kong Identity Card / Hong Kong Permanent Identity Card).
- If the insured is under the age of 18 at the time of submitting the application, the application must be submitted by the insured's parents or guardians who will become the policy owner.

10. 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.
11. The basic plan of SunPlus 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 benefits.

### SunPass under the SunPlus policy

1. SunPass is an exclusive discount program owned by Sun Life HK, an insured under SunPlus can enjoy the underlying services and discount offers provided by various participating providers. The health and medical services under SunPass are provided and operated by the third-party service partner, MediConCen Limited ("MCC") and are subject to the terms and conditions of MCC. You are advised to read the terms and conditions governing the health and medical services carefully before accepting them. For details, please refer to <https://sunpass.mediconcen.com/en/terms-and-conditions>.
2. The underlying services and discount offers of SunPass are provided by various participating providers managed by third-party service partner, MCC. Sun Life HK is not the service provider of any of the underlying services and discount offers and we do not guarantee the end results of your use of underlying services and discount offers. We make no representation, warranty or undertaking as to the quality and availability of the underlying services and discount offers 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 underlying services and discount offers provided by any third-party service provider(s).
3. Each insured can only have one designated portal account under SunPass. The designated portal account under SunPass is non-transferable, not for sale and not convertible to cash.
4. Both Sun Life HK and MCC reserve the right to alter or terminate the underlying services and discount offers of SunPass (in whole or in part) or amend these terms and conditions of SunPass at any time without prior notice. In case of any disputes arising from the underlying services and discount offers of SunPass, the decision of Sun Life HK and MCC shall be final and conclusive.
5. To provide you with the requested services, you are required to consent to Sun Life HK, MCC and the relevant participating providers to collect, use, disclose and store your personal information. Failure to provide the necessary personal information may result in the said participating providers being unable to offer their services to you.
6. The underlying services and discount offers of SunPass are subject to the operation of MCC and the relevant participating providers.
7. SunPass will automatically terminate on the date that the basic plan of SunPlus is terminated.
8. When you enjoy any designated health and medical services at a discounted price through SunPass which are provided and operated by the third-party service partner, MCC, you acknowledge and consent to the following:
  - a. Our company may receive a referral fee from MCC in connection with your engagement or transaction on the MCC platform.
  - b. The referral fee arrangement does not affect the terms, quality, or pricing of the services or products you receive.
  - c. Details of the referral fee may be disclosed upon request.
  - d. By continuing to use the services or platform, you confirm that you have read, understood, and agreed to the above.

## Key Exclusions

We will not pay the Compassionate Benefit caused by or resulted from any one of the following occurrences:

1. the insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
2. the insured's committing or attempting to commit a criminal offence or participating in any brawl;
3. the insured's taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a Doctor;
4. 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 critical illness conditions; or
5. 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 the 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).

## 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 canceled 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, Hunghom, Kowloon, Hong Kong) 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 Sun Life HK under the policy has been made prior to the request for cancellation.

*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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