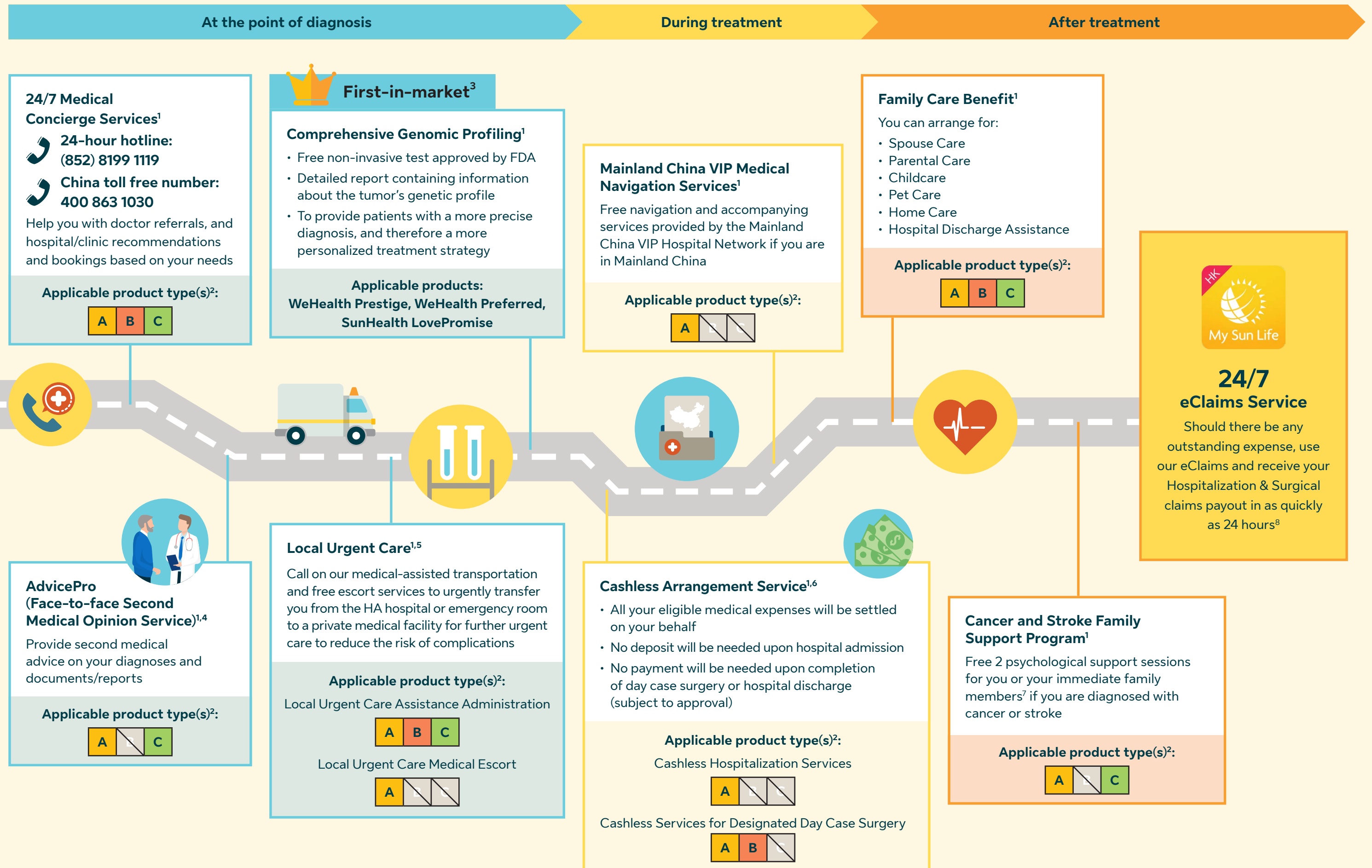


# Sun Life One-Stop Health Care Solutions

At Sun Life, we understand how stressful a sickness can be to you and your loved ones, in particular in the case of cancer. As your trusted partner in health, we go beyond the traditional insurance to offer you the one-stop care and services you need to recover with peace of mind – every step of the way.



Shall you face any health challenges, Sun Life will accompany you from navigating your diagnosis to post-treatment care, our comprehensive, value-added healthcare solutions cover a wide range of specialized services, so you can focus on recovery and face your future with confidence.



² Please refer to the last page of this leaflet for detail definition of the applicable product types.



**Case 1:**  
**Ms. Chan (Age 42)**

**WeHealth Prestige**



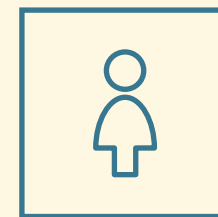
**Non-smoker**



**Client Service  
Manager**



**Married**



**One daughter  
(3-years old)**



Ms. Chan discovers breast nodule during annual body check in Hong Kong

Diagnose with a Breast Cancer

Ms. Chan undergoes a mastectomy, targeted therapy and immunotherapy treatment per suggested

Ms. Chan's treatment is successful, and her condition is deemed no longer life-threatening after three weeks

**Sun Life One-Stop Health Care Solutions**

**Ms. Chan calls the 24/7 Medical Concierge Service**

The team:

- refers her to a specialist doctor in a private hospital; and
- helps her book an appointment for a consultation

Upon the doctor's recommendation, Ms. Chan undergoes a breast scan and fine needle aspiration of breast nodule

**Ms. Chan calls for AdvicePro (Face-to-face Second Medical Opinion Service)**

The team:

- explains of diagnosis reports of her breast scan; and
- recommends Ms. Chan to undergo a free Comprehensive Genomic Profiling

The Comprehensive Genomic Profiling recommends targeted therapy and immunotherapy for her treatment

**With Cashless Arrangement Service**

The team:

- approves a cashless arrangement of HKD 1.2 million for her hospitalization and surgical cost of mastectomy, so that Ms. Chan could proceed her treatment financially worry-free.

**With Cancer and Stroke Family Support Program and Family Care Benefit**

The team:

- helps to arrange 2 psychological support sessions for her husband; and
- helps to arrange escort personnel to handle hospital discharge procedure for Ms. Chan

The above case is for illustrative purpose only. Unless otherwise specified such service is to be covered by Sun Life Hong Kong Limited ("Sun Life") free of charge, we cover the cost for the administrative support of the above services for the insured of the applicable product(s) only, all the actual costs of the services (if any) referred to or arranged for the insured shall be borne by you.

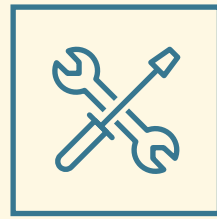


**Case 2:**  
**Mr. Wong (Age 50)**

**WeHealth Preferred**



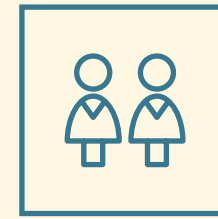
**Non-smoker**



**Senior Engineer**



**Married**



**2 children under  
5-year-old**

**At the point of diagnosis**

**During treatment**

**After treatment**

Mr. Wong experiences severe chest pain at night and admitted at public hospital

Diagnose with a dissection aortic aneurysm and recommend for surgery

Successfully transfer to a private hospital with a team of experts and well-equipped facility for open-heart surgery in Hong Kong and is in surgery within 6 hours

Mr. Wong is hospitalized for at least 10 consecutive days for recovery

### Sun Life One-Stop Health Care Solutions



Mr. Wong calls for  
**Local Urgent Care Service**

The team:

- **arranges for a medical escort;** and
- **assembles the surgeons required**



With  
**Cashless Arrangement Service**

The team:

**approves a cashless arrangement of HKD 1 million** for his hospitalization and surgical cost, so that Mr. Wong could proceed his treatment financially worry-free.



With  
**Family Care Benefit**

The team:

- **helps to arrange a qualified child caretaker for Mr. Wong 2 children;** and
- **helps to arrange a domestic helper for home care services, including housekeeping, cooking and clothes washing at Mr. Wong home**

# Contact us at ease

Service Provider	Sun Life Hong Kong Limited	HealthMutual Group Limited	Inter Partner Assistance Hong Kong Limited
Contact Details	<ul style="list-style-type: none"> <li>• Sun Life Client Service Hotline: <b>(852) 2103 8928</b></li> <li>• Email: <b>hk_csd@sunlife.com</b></li> </ul>	<ul style="list-style-type: none"> <li>• 24-hour Hotline: <b>(852) 8199 1119</b></li> <li>• China Toll Free No.: <b>400 863 1030</b></li> </ul>	<ul style="list-style-type: none"> <li>• Hotline: <b>(852) 2862 0134</b></li> <li>• Fax no. : <b>(852) 3529 1638</b></li> </ul>
Services	<ul style="list-style-type: none"> <li>• General policy enquiries</li> <li>• Medical claims enquiries</li> </ul>	<ul style="list-style-type: none"> <li>• Medical Concierge Services</li> <li>• Local Urgent Care</li> <li>• AdvicePro (Face-to-face Second Medical Opinion Services)</li> <li>• Cashless Hospitalization Services</li> <li>• Cashless Services for Designated Day Case Surgery</li> <li>• Mainland China VIP Medical Navigation Services</li> <li>• Comprehensive Genomic Profiling</li> <li>• Family Care Benefit</li> <li>• Cancer and Stroke Family Support Program</li> </ul>	<ul style="list-style-type: none"> <li>• Worldwide Emergency Assistance Benefits</li> </ul>

**Remarks:**

- 1 These services are provided by a third-party company and are not guaranteed. Unless otherwise specified such service is to be covered by Sun Life free of charge, we cover the cost for the administrative support of the above services for the insured of the applicable product(s) only, all the actual costs of the services (if any) referred to or arranged for the insured shall be borne by you.
- 2 Class A products: WeHealth Prestige, WeHealth Preferred, SunHealth Medical Essential, SunHealth Medical Premier, BRIGHT Superb Health  
Class B products: WeHealth, WeHealth Plus, SunHealth Medical Care, SunHealth Medical Fit  
Class C products: Living Master Benefit / Living Master Extra Benefit, SunHealth Critical Illness Care, SunHealth Critical Illness Care II, SunHealth LovePromise, SunHealth OmniCare, SunHealth UltraCare, SunHealth MaxiCare
- 3 Comprehensive Genomic Profiling is the first-in-market value-added service offered at a free cost in comparison against the value-added service(s) provided by major Hong Kong insurance companies as of April 1, 2023.
- 4 If you are suffering from qualifying medical condition per diagnosis from a medical specialist, you can seek a face-to-face second medical consultation or teleconsultation given by our network doctor in Hong Kong. Each insured is eligible for this service once free of charge per diagnosis which satisfy the Qualifying Medical Condition from a medical specialist. Qualifying Medical Conditions mean the covered medical conditions for this service, which include any medical conditions with the following exceptions: (i) It is not the first diagnosis of the medical condition of the insured; or (ii) The insured has not been evaluated by a registered medical practitioner for his/her medical condition within the last 12 calendar months; or (iii) The insured has developed an acute or life threatening condition and should seek the immediate medical care of his/her treating registered medical practitioner that should not be delayed by the arrival of this service; or (iv) The medical condition which requires physical evaluation of the insured. If you are holding Class C products, you could enjoy the AdvicePro (Face-to-face Second Medical Opinion Services) after the claim under the policy is approved and paid.
- 5 The service is only applicable when your medical condition is getting stable and fit for transfer.
- 6 The insured is entitled for the cashless hospitalization and cashless day case surgery after 180 calendar days' waiting period from the Policy effective date or the date of reinstatement, whichever is the later. You may be required to settle the deductible and/or shortfall in your medical bill (if any). Approval for this service is subject to the relevant terms and conditions and the acceptance of the Letter of Guarantee ("LoG") by the designated hospitals. The giving of the LoG or subsequent LoG from Sun Life or our designated medical service providers shall not be deemed as admission of our liability to pay and/or reimburse the policy owner under the policy or a waiver of any breach of the terms and conditions of the policy.
- 7 Immediate family member shall mean the legally married spouse or a child or parent of the insured, or the policyholder (as the case may be).
- 8 Applicable when required documents and information are submitted through My Sun Life HK Client Digital Platforms; and the Faster Payment System (FPS) by The Hong Kong Monetary Authority is selected as the payment option.

**Important Notes:**

The above Value-added Services are provided by the designated third-party company or service provider and are not guaranteed. The third-party company shall use its best endeavor to handle any request from the insured to reschedule or cancel any Value-added Services arranged provided that any such request must be made through the telephone hotline of Sun Life by advance notice. Insured must acknowledge that any reschedule or cancellation is subjected to the respective terms and conditions of the relevant service providers which may still charge for certain of their Value-added Services booked/reserved and which may charge a fee for the reschedule or cancellation of Value-added Services. All fees involved in the process including but not limited to reappointment or cancellation shall be borne by the insured. Sun Life are not responsible for any act, negligence or failure to act on the part of the designated third-party company or service provider. Sun Life 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.

Sun Life reserve the right to amend, suspend and/or terminate the Value-added Services from time to time without further notice. The Value-added Services will be further subject to the terms and conditions of the designated third-party company or service provider.

The above Value-added Services are only applicable when the plan is in-force.

You are required to consent to Sun Life, HealthMutual Group Limited, Inter Partner Assistance Hong Kong Limited, recording, sharing, using and archiving your personal data in pursuance of the services being offered to you. Failure to provide the relevant personal data may result in the said service providers being unable to provide the relevant Value-added Services to you.

All services are not for sales, and not convertible to cash or other medical service.

The Value-added Services do not form part of the terms and conditions for the plan. If there is any discrepancy between this document and the plan, the plan shall prevail.

**Sun Life Hong Kong Limited**

(Incorporated in Bermuda with limited liability)

**Client Service Centre**

G/F, Cheung Kei Center Tower B,  
No. 18 Hung Luen Road, Hung Hom, Kowloon

**Client Service Hotline:** 2103 8928

**Fax:** 2103 8938

[sunlife.com.hk](http://sunlife.com.hk)

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