

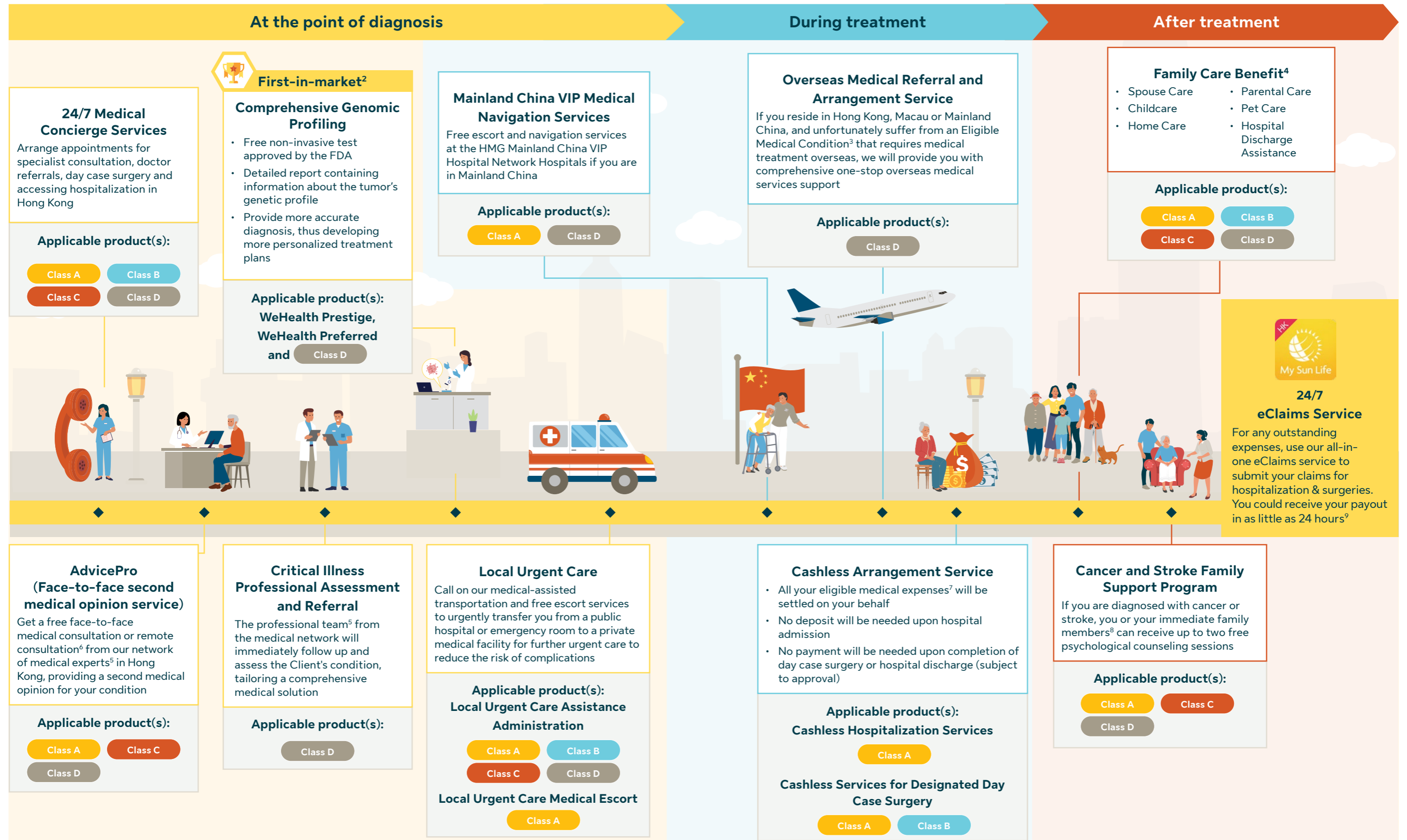
# Sun Life eSunPro One-stop Health Management Value-added Services

(Applicable to Eligible Medical and Critical Illness Protection Plans only)



At Sun Life, we recognize the tremendous strain that illness places on you and your loved ones. As your trusted partner in health, we go beyond the traditional insurance to offer you the one-stop health management solution, covering various professional value-added services<sup>1</sup> to support you from the moment of diagnosis through your entire recovery process, giving you peace of mind at every step of the way.

**24-hour Hotline: (852) 3002 0816**  
**China Toll Free Hotline: 400 616 0151**



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# Example one

Ms. Chan (Age 42)



WeHealth Prestige



Non-smoker



Client Service Manager



Married

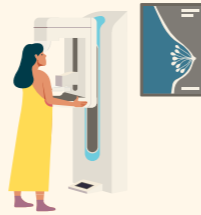


One daughter (Age 3)

## At the point of diagnosis



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



Diagnose with a Breast Cancer

## During treatment



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

## After treatment



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

## eSunPro – Sun Life's one stop Value-added Services

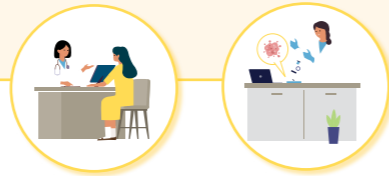


Ms. Chan calls for **24/7 Medical Concierge Service**

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 biopsy of breast nodule



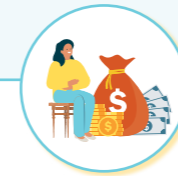
Ms. Chan calls for **AdvicePro (Face-to-face second medical opinion service)**

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

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

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# Example two

Mr. Wong (Age 50)

WeHealth Preferred



Non-smoker



Senior Engineer



Married



two children (Under age 5)

## At the point of diagnosis



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



Diagnosed with a dissection aortic aneurysm and recommend for surgery

## During treatment



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 six hours

## After treatment



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

## eSunPro – Sun Life's one stop Value-added Services



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
- Mr. Wong could proceed his treatment financially worry-free.



With **Family Care Benefit**

- The team:
- helps to arrange a qualified child caretaker for the two children of Mr. Wong; and
  - helps to arrange a domestic helper for home care services, including cleaning, cooking and laundry services at Mr. Wong's home

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# Example three

Mr. Lee (Age 60)

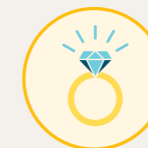
## SunWell Supreme Care



Non-smoker



Auditor in leading accounting firm



Married



two children (Age 25 and 28)

### At the point of diagnosis



Mr. Lee experiences a sudden weight loss and pain at the top part of tummy and back



Diagnosed with a Pancreatic Cancer

### During treatment



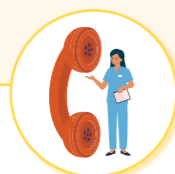
Mr. Lee undergoes a surgery and chemotherapy per suggested

### After treatment



Mr. Lee keeps monitoring his health upon recovery

## eSunPro – Sun Life's one stop Value-added Services



Mr. Lee calls for **Critical Illness Professional Assessment and Referral**

The team:

- refers him a suitable specialist doctor in our medical network in Hong Kong
- helps him book an appointment for consultation



After diagnosis of the Pancreatic Cancer, Mr. Lee calls for **Critical Illness Professional Assessment and Referral for a face-to-face second medical opinion service**

The team:

- refers him a suitable specialist doctor (including top doctors from Hong Kong Sanatorium & Hospital, Gleneagles Hospital Hong Kong and CUHKMC) through our medical network in Hong Kong

The professional team of our medical network:

- recommends Mr. Lee to undergo a free **Comprehensive Genomic Profiling**
- uses Mr. Lee's genetic profile to match for a unique and tailored medical treatment for his condition



Mr. Lee is seeking for the treatment options in the USA and calls for **Overseas Medical Referral and Arrangement Service**

The team:

- refers and recommends the most appropriate medical facility in the USA
- sends Mr. Lee's case to selected medical experts for review
- arranges visa applications, travel and hotel accommodations
- arranges hospital admission and discharge



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

The team:

- helps to arrange two psychological support sessions in Hong Kong for his wife

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# Scope of Sun Life's Value-added Services

To enhance your medical protection, we provide the following Value-added Services as extra safeguards. The following tables lists the corresponding services for different classes of Eligible Plans<sup>10</sup>:

Class A products	Class B products	Class C products	Class D products
<p style="text-align: center;">Class A</p> <ul style="list-style-type: none"> <li>• WeHealth Preferred</li> <li>• WeHealth Prestige</li> <li>• SunHealth Medical Essential</li> <li>• SunHealth Medical Premier</li> <li>• BRIGHT Superb Health</li> </ul>	<p style="text-align: center;">Class B</p> <ul style="list-style-type: none"> <li>• WeHealth</li> <li>• WeHealth Plus</li> <li>• SunHealth Medical Care</li> <li>• SunHealth Medical Fit</li> </ul>	<p style="text-align: center;">Class C</p> <ul style="list-style-type: none"> <li>• Living Master Benefit</li> <li>• Living Master Extra Benefit</li> <li>• SunHealth Critical Illness Care</li> <li>• SunHealth Critical Illness Care II</li> <li>• SunHealth OmniCare</li> <li>• SunHealth UltraCare</li> <li>• SunHealth MaxiCare</li> </ul>	<p style="text-align: center;">Class D</p> <ul style="list-style-type: none"> <li>• SunHealth LovePromise</li> <li>• SunWell Supreme Care</li> <li>• SunWell Supreme Care – Baby Care</li> <li>• SunWell Advanced Care</li> <li>• SunWell Advanced Care – Baby Care</li> <li>• SunWell Essential Care</li> </ul>

# Contact us at ease

Service Provider	Sun Life Hong Kong Limited	HealthMutual Group Limited	Europ Assistance Hong Kong Limited
<b>Contact Details</b>	<ul style="list-style-type: none"> <li>Sun Life Client Service Hotline: (852) 2103 8928</li> <li>Email: hk_csd@sunlife.com</li> </ul>	<ul style="list-style-type: none"> <li>24-hour Hotline: (852) 3002 0816</li> <li>China Toll Free Hotline: 400 616 0151</li> </ul>	<ul style="list-style-type: none"> <li>Hotline: (852) 2862 0134</li> <li>Fax: (852) 2851 0910</li> </ul>
<b>Services</b>	<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 service)</li> <li>Critical Illness Professional Assessment and Referral</li> <li>Overseas Medical Referral and Arrangement Service</li> <li>Cashless Arrangement</li> <li>Mainland China VIP Medical Navigation Service</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:

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- 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
- An Eligible Medical Condition refers to the covered medical conditions under this service, which include any medical conditions except the following:
  - It is not the first diagnosis of the medical condition of the insured;
  - The insured has not been evaluated by a registered medical practitioner for the medical condition within the last 12 calendar months;
  - If the insured has developed an acute or life-threatening condition and should seek immediate medical assistance from the registered medical practitioner treating them, rather than delaying rescue while waiting for the arrival of this service; or
  - The medical condition which requires physical evaluation of the insured.
- If you are holding Class A or Class B products, you are eligible to select any of the Family Care Benefit if you are hospitalized in Hong Kong at least 10 consecutive days; if you are holding Class C or Class D products, you could enjoy the Family Care Benefit after the claim under the policy is approved and paid.
- The list of network hospitals and medical centers, and the procedures for medical consultation under AdvicePro (Face-to-face second medical opinion service) may be changed from time to time by HMG without prior notice. For the full list of medical centers, please contact HMG at (852) 3002 0816 or China toll free hotline 400 616 0151.
- For the insured who resides in Mainland China but is unable to travel to Hong Kong or the insured who resides in Hong Kong but is unable to visit the designated clinics, a remote consultation could be arranged subject to HMG's approval and in compliance with the Hong Kong and Mainland China medical practices and regulatory requirements.
- This service is subject to approval, and such approval 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 HK or our designated medical service providers shall not be deemed as admission of our liability to pay and/or reimburse the policy owner under the policy or a waiver of any breach of the terms and conditions of the policy.
- An immediate family member refers to the legal spouse, children and parents.
- You must complete and submit all required documents through the My Sun Life HK app, as well as select the Hong Kong Monetary Authority's Faster Payment System ("FPS") as the payment method.
- "Eligible Plan" refers to the medical or critical illness protection plans specified in the table above, which are entitled to the corresponding Value-added Services based on their respective product classes.

## Important Notes:

- The Value-added Services are provided by third-party service provider(s). Sun Life HK is not the service provider of any of the Value-added Services and we do not guarantee the end results of your use of the Value-added Services. We make no representation, warranty or undertaking as to the quality and availability of the Value-added Services and shall not be responsible for any act, negligence or failure to act on the part of any third-party service provider(s). Sun Life HK will not be liable to you for any loss or damage, costs or other expenses whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with the Value-added Services provided by any third-party service provider(s).
- The third-party service provider shall use its best endeavor to handle any request from the insured or their immediate family member(s) to reschedule or cancel any Value-added Services arranged provided that any such request must be made through the telephone hotline of Sun Life HK by advance notice.
- The insured or their immediate family member(s) 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 or 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 or their immediate family member(s).
- Sun Life HK reserves the right to amend, suspend and 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 service provider.
- The above Value-added Services are only applicable when the relevant policy of the Eligible Plans are still in-force.
- If you choose to use the Medical Services, you are asked to give permission to Sun Life HK and HMG for recording, sharing, using, and storing your personal data as part of providing the services. 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 Value-added Services are not for sales, and not convertible to cash or other Value-added Services.
- If you have doubts or enquiries, please seek independent advice from other registered medical practitioners before receiving any Value-added services.

### Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

### Client Service Centre

G/F, MU Tower B, No. 18 Hung Luen Road,  
Hung Hom, Kowloon, Hong Kong

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**Fax:** 2103 8938

sunlife.com.hk

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