

WeHealth Plus

永明港稱心醫療保

VHIS Certified Flexi Plan

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



Wouldn't it be great if you could enjoy comprehensive protection for your healthy-living journey

Your greatest fortune in life is good health and peace of mind. To protect both, it's essential to have a plan that can support each step of your recovery journey, from comprehensive coverage to quick claims, giving you the flexibility to choose private healthcare if public hospitals cannot meet your needs.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. As a certified Voluntary Health Insurance Scheme ("VHIS") Provider (VHIS Provider Registration Number: 00018) under the Health Bureau of the Government of the Hong Kong Special Administrative Region, we are pleased to present **WeHealth Plus**, a VHIS Certified Flexi Plan designed to give Hong Kong residents¹ holistic medical coverage for lifelong support and peace of mind.



Remark:

1 Including holders of Hong Kong Identity Card and children who are Hong Kong residents and under the age of 11.

WeHealth Plus

How can WeHealth Plus help you?

WeHealth Plus is an individual indemnity hospitals insurance plan that offers comprehensive medical coverage. With no restriction in the choice of healthcare services providers for healthy-living journey, **WeHealth Plus** helps you and your family who is 15 days to age 80 to embrace greater health and financial security. This plan offers two flexible options – **WeHealth Plus Scheme 1** (“Scheme 1”, VHIS Certification Number: F00026-01-000-03), and **WeHealth Plus Scheme 2** (“Scheme 2”, VHIS Certification Number: F00026-01-001-03), allowing you to adjust the level of protection that best fits your financial plan.

The qualifying premiums you pay for yourself and every dependent² you insure under this plan are eligible to apply for tax deduction, up to a limit of HKD8,000 per Insured Person per fiscal year³. You can claim tax deductions for as many insured dependents as you like, as long as you are the Policy Holder. This way, you can protect yourself and all your loved ones, while enjoying valuable tax benefits.

Illustration for tax benefits

Mr. A (taxpayer) purchases four **Scheme 2** Policies for himself and his family.

Insured Person	Annual qualified premium paid	Tax-deductible amount ³ (Capped at HKD8,000 per Insured Person)
Taxpayer (age 57)	HKD11,466	HKD8,000
Spouse (age 57)	HKD11,653	HKD8,000
Daughter (age 16)	HKD3,193	HKD3,193
Son (age 15)	HKD3,189	HKD3,189
Total	HKD29,501	HKD22,382

Amount of tax saved for Mr. A (Assuming tax rate is 17%)³:
 $HKD22,382 \times 17\% = HKD3,804.94$

Continuous tax deduction benefit³ as long as Mr.A renews the **WeHealth Plus** Policy.

Purchase Scheme 2 1st Policy Year 2nd Policy Year onwards

The tax deduction shown here is for illustrative purposes only. The actual tax deduction amount depends on the individual circumstances of taxpayer.

Remarks:

- 2 Dependent refers to “specified relative” defined in the Inland Revenue Ordinance (Cap.112), subject to the then prevailing underwriting and administrative rules of Sun Life Hong Kong Limited (“Sun Life HK”). For meaning of “specified relative”, please refer to the website of the Inland Revenue Department.
- 3 Whether tax deduction is allowable for the qualified premiums paid under this Certified Plan are subject to the prevailing tax law of Hong Kong and the individual circumstances of the Policy Holder (as taxpayer) and the Insured Person(s). Please refer to the website of the Inland Revenue Department and the Inland Revenue Ordinance (Cap.112) for details. Sun Life HK does not provide tax advice and you should consult independent tax advisor for tax advice.

Key features

1. Comprehensive worldwide medical coverage without Lifetime Benefit Limit



WeHealth Plus offers comprehensive medical protection with generous limit that you can rely on again and again, without limiting on how much you can claim during your lifetime⁴. The plan covers hospitalization costs, surgical fees, Day Case Procedures, psychiatric treatment, and more.

Understand the level of protection may vary for different persons, besides the comprehensive medical coverage offering by **Scheme 1**, **Scheme 2** provides you improved benefits, giving you a lifelong safety net no matter what life brings.

Key benefit comparison of **Scheme 1** and **Scheme 2**:

	Scheme 1	Scheme 2
Annual Benefit Limit	HKD500,000 per Policy Year	HKD800,000 per Policy Year
Room and board⁵	Maximum 180 days per Policy Year	
- General Ward	HKD1,000 per day	No limit per day
- Semi-Private Room and / or above	HKD1,100 per day	HKD1,100 per day
Supplementary medical benefit⁶	Nil	HKD300,000 per Policy Year Subject to 20% Coinsurance

Remarks:

⁴ Total coverage of WeHealth Plus is subject to Annual Benefit Limit. Please refer to a sample Policy of Certified Plan for details.

⁵ Ward classes are defined as follows:

- (a) General Ward means a room with more than two patient beds in a Hospital or a room of similar class as determined by the relevant Hospital.
- (b) Semi-Private Room means a room with one or two patient beds and a shared bathroom in a Hospital or a room of similar class as determined by the relevant Hospital.
- (c) Standard Private Room means a standard single occupancy room with a private bathroom in a Hospital or a room of similar class as determined by the relevant Hospital. For the avoidance of doubt, Standard Private Room does not include any room in a Hospital with amenities or furnishings upgraded beyond a standard single occupancy room with private bathroom.

In respect of a day of Confinement, in case the ward in which the Insured Person is admitted falls into two different ward classes under the above definitions, the ward class which is more favorable to the Policy Holder shall be adopted.

⁶ The covered benefit items under supplementary medical benefit include room and board; miscellaneous charges; attending doctor's visit fee; Specialist's fee; intensive care; Surgeon's fee; Anaesthetist's fee; operating theatre charges; Prescribed Diagnostic Imaging Tests and psychiatric treatments under the Policy. In any case if the Insured Person is voluntarily Confined in a ward of higher class than General Ward, adjustment factor for ward upgrade will be applied. If the following circumstances where the ward upgrade occurs: (a) unavailability of accommodation at the specified ward class due to ward or room shortage for Emergency Treatment; (b) isolation reasons that require a specific class of accommodation; or (c) other reasons not involving personal preference of the Policy Holders and / or the Insured Person, no adjustment factor shall apply. Please refer to a sample Policy of Certified Plan for details.

WeHealth Plus

Except psychiatric treatment, all benefits from **WeHealth Plus** are applicable worldwide. You are free in choosing your most trusted healthcare services providers without limitation on wherever you are. Moreover, **WeHealth Plus** provides protection for unknown Pre-existing Conditions⁷, offering crucial support even if life takes an unexpected turn. The full protection begins on the 31st day after Policy Effective Date.

Days after the Policy Effective Date	Coverage for unknown Pre-existing Condition(s)
The first 30 days of the first Policy Year	No coverage
From the 31 st day of the first Policy Year onwards	Full coverage

2. Continued protection with guaranteed Renewal up to age 100



WeHealth Plus offers guaranteed Renewal up to the age of 100⁸, you can enjoy peace of mind regardless of any change in your health conditions. Renewal premiums will only be based on your attained age and the prevailing premium rates at the time of Renewal.



Remarks:

- 7 If the Policy Holder or the Insured Person is requested but fails to disclose to Sun Life HK upon submission of Application, that the Insured Person is suffering from a Pre-existing Condition, and such Pre-existing Condition has been treated or diagnosed or has manifested signs or symptoms of which the Policy Holder or the Insured Person is aware or should have reasonably been aware of at the time of submission of Application, Sun Life HK has the right to declare the Terms and Benefits of this Certified Plan void, demand repayment of any benefits paid and / or refuse to provide coverage under the Terms and Benefits of the Certified Plan.
- 8 Subject to Terms and Benefits of Certified Plan.

3. Encourage healthy living with No claim discount and Cardiac rehabilitation treatment benefit



We embrace good health and longevity. You can enjoy a No claim discount of 15% for **WeHealth Plus** Policy if you do not make any hospitalization claims over three consecutive Policy Years or more⁹. What's more, your discount will not be affected even if you received cash subsidies for Day Case Procedure, or Special cash benefit or filed a claim other than hospitalization claims, for example, Emergency outpatient treatment benefit.

To help heart disease patients get back on their feet, **WeHealth Plus** makes prevention and rehabilitation as smooth as possible with an innovative Cardiac rehabilitation treatment benefit. This benefit reimburses you for medical evaluation, mobilization exercises and chest physiotherapy provided by a Specialist or physiotherapist, up to a limit of HKD10,000 per Policy Year.

4. Extended care for critical illnesses and chronic diseases



Accompanying you during the recovery journey, **WeHealth Plus** provides crucial support so you can access the treatment you need. To ease your recovery, both schemes cover Prescribed Non-surgical Cancer Treatment including radiotherapy, chemotherapy, targeted therapy, immunotherapy, and hormonal therapy, up to a limit of HKD80,000 per Policy Year.

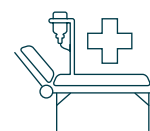
WeHealth Plus also extend medical coverage to patients suffering from kidney disease. You are covered for regular dialysis treatments up to a limit of HKD60,000 per Policy Year, lightening your financial load so you can focus on maintaining your precious health.

Remark:

9 For details of the entitlement and exemption of No claim discount, please refer to a sample Policy of Certified Plan.

WeHealth Plus

5. Added convenience with cash subsidy for Day Case Procedures



With advances in medical technology, simple Day Case Procedures¹⁰ like cataract surgery, colonoscopy, and gastroscopy can now be performed in a medical clinic or day case procedure center or Hospital, without the need for hospitalization. To help you get convenient treatment with minimal disruption to your daily routine, **WeHealth Plus** offers a cash benefit of HKD1,000 per Day Case Procedure, with no limit on the number of Day Case Procedures you can claim for.

In addition, **WeHealth Plus** offers reimbursement when you visit a day clinic for pre- and post-surgical care after discharged or undergone a Day Case Procedure. You can claim a maximum of HKD580 per visit for one prior outpatient visit or Emergency consultation per Confinement / Day Case Procedure and three follow-up outpatient visits per Confinement / Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure), up to a limit of HKD3,000 per Policy Year.

If you've been partially or fully reimbursed for a Confinement or Day Case Procedure other than individual insurance policy issued by Sun Life HK, we'll provide you with a Special cash benefit of HKD500 per day of Confinement (up to 90 days per Policy Year) or HKD500 per Day Case Procedure. Enjoy the peace of mind knowing that Sun Life has got your back, no matter what life throws your way.

6. 7x24 eClaims service for streamlined financial support



To ensure that your claims are quick, convenient, and hassle-free, all hospitals and surgical claims¹¹ for **WeHealth Plus** can be submitted through the My Sun Life HK mobile app together with the supporting documents. This unique digital platform streamlines the claim process so you can enjoy financial support anytime, anywhere, as part of your smooth journey to recovery.

Remarks:

¹⁰ Please refer to www.sunlife.com.hk/wehealthplus_ssp_en for the Schedule of Surgical Procedures.

¹¹ Please refer to www.sunlife.com.hk/Claims_en for the hospitalization and surgical claims procedure.



Case study 1

Mr. B is going to leave his bank job and dedicate all the time on his own business. While achieving his dream, he worries about having insufficient medical coverage after leaving the employee's group medical plan. Mr. B then takes up **Scheme 1** for peace of mind in starting his business and he is healthy at the start of the Policy.



Mr. B
(Policy Holder and the Insured Person),
age 55

WeHealth Plus Scheme 1
Annual Benefit Limit: HKD500,000 per Policy Year
Lifetime Benefit Limit: Nil



Smart Tips:

Mr. B is entitled to both medical protection and tax deduction³ as long as he renews the Policy.



WeHealth Plus Scheme 1

Mr. B is Confined in General Ward for Colectomy, open or laparoscopic (Surgery category: Complex) for eight days and continues to undergo radiotherapy for two weeks for recovery.

Items	Actual Expenses	Benefit amount payable for Scheme 1
Prescribed Diagnostic Imaging Test	HKD28,600	HKD20,000
Room and board	HKD8,000 (HKD1,000 x 8)	HKD8,000 (HKD1,000 x 8)
Miscellaneous charges	HKD22,000	HKD15,000
Attending doctor's visit fee	HKD6,000 (HKD750 x 8)	HKD6,000 (HKD750 x 8)
Surgeon's fee	HKD55,000	HKD50,000
Anaesthetist's fee	HKD20,000	HKD17,500 (HKD50,000 x 35%)
Operating theatre charges	HKD24,000	HKD17,500 (HKD50,000 x 35%)
Prescribed Non-surgical Cancer Treatments	HKD80,000	HKD80,000
Pre- and post-Confinement / Day Case Procedure outpatient care	HKD1,650 (HKD550 x 3)	HKD1,650 (HKD550 x 3)
Total expense for Mr. B is HKD245,250		Total claim amount for Mr. B is HKD215,650



Mr. B continues to undergo radiotherapy for another two weeks and he is fully recovered.

Items	Actual Expenses	Benefit amount payable for Scheme 1
Prescribed Non-surgical Cancer Treatments	HKD80,000	HKD80,000
Total expense for Mr. B is HKD80,000		Total claim amount for Mr. B is HKD80,000



Year 1



Year 4



Year 5



Purchase Scheme 1
Mr. B is healthy at the start of the Policy.

4th Policy Year
Mr. B has continuous rectal bleeding and has symptom that he might be suffered from colon cancer. He is recommended to undergo diagnostic test.
Unfortunately, Mr. B is diagnosed with colon cancer and is Confined eight days for treatment.

5th Policy Year
Mr. B continues with non-surgical cancer treatment and he is fully recovered.

Guaranteed Renewal up to age 100

The above case is an example for illustrative purposes only.

Case study 2

With the rising medical cost, Ms. C worries her current medical plans are not sufficient to cover the medical expenses, especially during retirement. For better peace of mind, she takes up **Scheme 2** for herself and is healthy at the start of her Policy.



Ms. C
(Policy Holder and the Insured Person),
age 58

WeHealth Plus Scheme 2
Annual Benefit Limit: HKD800,000 per Policy Year
Lifetime Benefit Limit: Nil

Smart Tips: Ms. C is entitled to both medical protection and tax deduction³ as long as she renews the Policy.

WeHealth Plus Scheme 2

Ms. C is Confined in General Ward for radiofrequency catheter ablation (RFCA) (Surgery category: Major) for four days and undergone five sessions of chest physiotherapy after discharged.

Items	Actual Expenses	Benefit amount payable for Scheme 2
Room and board	HKD3,200 (HKD800 x 4)	HKD3,200 (HKD800 x 4)
Miscellaneous charges	HKD25,000	HKD15,000
Attending doctor's visit fee	HKD3,000 (HKD750 x 4)	HKD3,000 (HKD750 x 4)
Surgeon's fee	HKD45,000	HKD25,000
Anaesthetist's fee	HKD13,500	HKD8,750 (HKD25,000 x 35%)
Operating theatre charges	HKD13,500	HKD8,750 (HKD25,000 x 35%)
Prescribed Diagnostic Imaging Tests ¹² - Cardiac magnetic resonance imaging	HKD8,700	HKD6,090 (HKD8,700 x 70%)
Cardiac rehabilitation treatment benefit	HKD10,000	HKD10,000
Supplementary medical benefit ⁶	-	HKD31,600 ¹³
Total expense for Ms. C is HKD121,900		Total claim amount for Ms. C is HKD111,390



Ms. C is Confined in General Ward for Total or radical mastectomy (Surgery category: Major) for seven days and undergoes radiotherapy for another two weeks after discharge.

Items	Actual Expenses	Benefit amount payable for Scheme 2
Room and board	HKD7,000 (HKD1,000 x 7)	HKD7,000 (HKD1,000 x 7)
Miscellaneous charges	HKD30,000	HKD15,000
Attending doctor's visit fee	HKD5,250 (HKD750 x 7)	HKD5,250 (HKD750 x 7)
Surgeon's fee	HKD43,100	HKD25,000
Anaesthetist's fee	HKD13,140	HKD8,750 (HKD25,000 x 35%)
Operating theatre charges	HKD22,240	HKD8,750 (HKD25,000 x 35%)
Prescribed Non-surgical Cancer Treatments	HKD81,000	HKD80,000
Pre- and post-Confinement / Day Case Procedure outpatient care	HKD1,650 (HKD550 x 3)	HKD1,650 (HKD550 x 3)
Post-Confinement / Day Case Procedure chiropractor / acupuncturist / physiotherapist treatment benefit	HKD1,200 (HKD400 x 3)	HKD1,200 (HKD400 x 3)
Supplementary medical benefit ⁶	-	HKD 40,784 ¹³
Total expense for Ms. C is HKD204,580		Total claim amount for Ms. C is HKD193,384



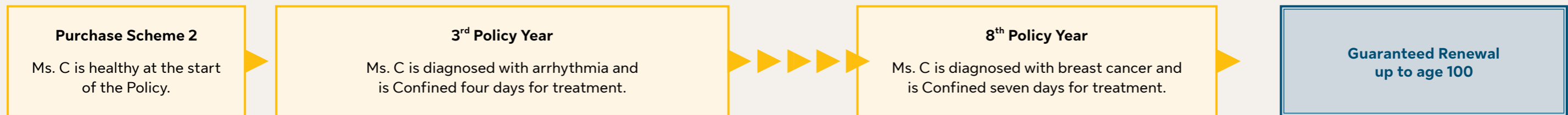
Year 1



Year 3



Year 8



Remarks:
¹² Prescribed Diagnostic Imaging Tests are subject to 30% Coinsurance.
¹³ Subject to 20% Coinsurance. Prescribed Non-surgical Cancer Treatments, Pre- and post-Confinement / Day Case Procedure outpatient care and Post-Confinement / Day Case Procedure chiropractor / acupuncturist / physiotherapist treatment benefit are not covered under Supplementary medical benefit.

The above case is an example for illustrative purposes only.

WeHealth Plus

What's more?

To enhance your medical protection, **WeHealth Plus** offers the following Value-added Services¹⁴ as extra safeguards.

<p>Medical Concierge Services</p> <p>Benefit from our extensive network of quality hospitals in Hong Kong, let us take care of scheduling your specialist consultations, doctor referrals, day surgeries, and hospital admissions in Hong Kong, ensuring you receive timely and appropriate care.</p>	<p>Local Urgent Care Assistance Administration</p> <p>The Local Urgent Care Assistance Administration can thoughtfully arrange for essential medical assisted transportation and escort service from a Hospital or emergency room to a private medical facility, tailored to your specific healthcare needs¹⁵.</p>
<p>Cashless Arrangement for Designated Day Case Procedure</p> <p>Once the cashless arrangement is approved prior to your Day Case Procedure¹⁶, all eligible medical expenses incurred during your Day Case Procedure will be settled on your behalf¹⁷ - allowing you to focus on recovery without having to worry about making claims after performing Day Case Procedure.</p>	<p>Hospital Admission Service in Mainland China</p> <p>If you need to be admitted to a network Hospital while you are in Mainland China¹⁸, you do not need to pay any deposit upfront for admission.</p>
<p>Family Care Benefit</p> <p>If you are Confined in Hong Kong at least 10 consecutive days, you can arrange the following service from the third-party service provider to assist you getting back to normal life¹⁵.</p> <ul style="list-style-type: none"> • Spouse Care • Parental Care • Child Care • Pet Care • Home Care • Hospital Discharge Assistance 	<p>Worldwide Emergency Assistance Benefits</p> <p>With our free 24-hour Worldwide Emergency Assistance Benefits, you can enjoy the assurance of emergency medical assistance wherever you travel, including:</p> <ul style="list-style-type: none"> • Medical evacuation and repatriation • Pre-paid Hospital admission deposit • Transportation of essential medication and medical equipment, and more

Remarks:

14 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).

15 Sun Life HK covers the administrative costs for the services provided to the Insured Person only, the actual costs of any services referred to or arranged for the Insured Person shall be borne by themselves.

16 You may need to settle your shortfall of your medical bill. Please refer to the *Quick Guide to Sun Life Value-added Services and Easy Claim* for details.

17 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 HK or our designated medical service providers shall not be deemed as admission of our liability to pay and / or reimburse the Policy Holder under the Policy or a waiver of any breach of the Terms and Benefits of the Policy. Please refer to the *Quick Guide to Sun Life Value-added Services and Easy Claim* for pre-approval procedures.

18 We facilitate the cashless arrangement of Hospital deposit fees for maximum amount of RMB40,000 only, and all other Confinement fees and the deposit fee shall be settled by the Insured Person with the Hospital upon discharge.

Key product information

VHIS Certified Flexi Plan	WeHealth Plus Scheme 1	WeHealth Plus Scheme 2
Type of Medical Insurance Product	Basic plan	
Annual Benefit Limit	HKD500,000 per Policy Year	HKD800,000 per Policy Year
Lifetime Benefit Limit	Nil	
Issue Age¹⁹	15 days-age 80	
Benefit Term	Guaranteed renewable up to age 100 ⁸ (Please note that benefits may be revised by Sun Life HK to reflect various factors including but not limited to medical developments and medical inflation upon Renewal. The Terms and Benefits will not be less favorable than the latest version of the Standard Plan Terms and Benefits published by the Government at the time of Renewal, as long as Sun Life HK maintains the registration as a VHIS provider.)	
Premium Payment Term	To age 100	
Premium Payment Mode	Annually / Semi-Annually / Monthly	
Currency	HKD	
Premium Structure	Premium amount is determined based on the attained age and varies with age and other factors. Premiums are not guaranteed and may be revised to reflect Policy experience (e.g. claim experience, medical inflation and benefit changes over time).	

Remark:

¹⁹ Age means the attained age of the Insured Person.

WeHealth Plus

Benefit schedule

VHIS Certified Flexi Plan	WeHealth Plus Scheme 1	WeHealth Plus Scheme 2
Benefit items ^{20,21}	Benefit limit	
(a) Room and board ⁵	Maximum 180 days per Policy Year	Maximum 180 days per Policy Year
(i) General Ward	HKD1,000 per day	No limit per day
(ii) Semi-Private Room and / or above	HKD1,100 per day	HKD1,100 per day
(b) Miscellaneous charges	HKD15,000 per Policy Year	
(c) Attending doctor's visit fee	HKD750 per day Maximum 180 days per Policy Year	
(d) Specialist's fee ²²	HKD4,300 per Policy Year	
(e) Intensive care	HKD4,500 per day Maximum 30 days per Policy Year	
(f) Surgeon's fee	Subject to surgical category for the surgery / procedure in the Schedule of Surgical Procedures ¹⁰ :	
	Surgical category	Benefit limit (per surgery)
	Complex	HKD50,000
	Major	HKD25,000
	Intermediate	HKD12,500
Minor	HKD5,000	
(g) Anaesthetist's fee	35% of Surgeon's fee payable ²²	
(h) Operating theatre charges	35% of Surgeon's fee payable ²²	
(i) Prescribed Diagnostic Imaging Tests ^{22,24}	HKD20,000 per Policy Year, Subject to 30% Coinsurance	
(j) Prescribed Non-surgical Cancer Treatments ²⁵	HKD80,000 per Policy Year	
(k) Pre- and post-Confinement / Day Case Procedure outpatient care ²²	HKD580 per visit, up to HKD3,000 per Policy Year <ul style="list-style-type: none"> • One prior outpatient visit or Emergency consultation per Confinement / Day Case Procedure • Three follow-up outpatient visits per Confinement /Day Case Procedure, within 90 days after discharge from Hospital or completion of Day Case Procedure 	
(l) Psychiatric treatments	HKD30,000 per Policy Year	

Remarks:

20 Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above unless otherwise specified.

21 All benefits are not subject to any restriction in the choice of healthcare services providers. All benefits are applicable worldwide except for psychiatric treatment.

22 Sun Life HK shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.

23 The percentage here applies to the Surgeon's fee actually payable or the benefit limit for the Surgeon's fee according to the surgical categorization, whichever is the lower.

24 Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.

25 Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.

VHIS Certified Flexi Plan	WeHealth Plus Scheme 1	WeHealth Plus Scheme 2
Benefit items^{19,20}	Benefit limit	
Enhanced benefits		
(1) Home nursing benefit ²²	HKD800 per day • Below Age 60: Maximum 15 days per Policy Year • Age 60 or above: Maximum 30 days per Policy Year Within 90 days after discharge from Hospital or completion of Day Case Procedure	
(2) Kidney dialysis treatment benefit ²²	HKD60,000 per Policy Year Effective after 90 days from Policy Issuance Date / Policy Effective Date, whichever is earlier	
(3) Emergency outpatient treatment benefit	HKD5,000 per Policy Year	
(4) Cardiac rehabilitation treatment benefit ²²	HKD10,000 per Policy Year Within 90 days after discharge from Hospital or completion of Day Case Procedure	
(5) Extra bed for family members benefit	HKD400 per day Maximum 30 days per Policy Year	
(6) Post-Confinement / Day Case Procedure chiropractor / acupuncturist / physiotherapist treatment benefit ²²	HKD400 per visit, up to 15 visits per Policy Year Within 90 days after discharge from Hospital or completion of Day Case Procedure	
(7) Supplementary medical benefit ⁶	Nil	HKD300,000 per Policy Year Subject to 20% Coinsurance
Other limits		
Annual Benefit Limit for benefit items (a) – (l), (1) – (7)	HKD500,000 per Policy Year	HKD800,000 per Policy Year
Lifetime Benefit Limit for benefit items (a) – (l), (1) – (7)	Nil	
Other benefits		
(8) Death or surgical benefit due to medical negligence	Death benefit: HKD80,000 Surgical benefit: HKD80,000 per Policy Year	
(9) Compassionate death benefit	HKD10,000	
(10) Day surgery cash benefit	HKD1,000 per Day Case Procedure	
(11) Special cash benefit	(i) HKD500 per day of Confinement Maximum 90 days per Policy Year (ii) HKD500 per Day Case Procedure payable if any Eligible Expenses or expenses in respect of a Confinement / Day Case Procedure has been partly / fully paid under a Hospital reimbursement insurance policy other than any individual insurance Policy issued by Sun Life HK	

WeHealth Plus

Important information

Key Product Risks

1. Premium of this Certified Plan is expected to increase with age and 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 benefit 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 Certified Plan and the expected claim costs in the future;
 - b. Expenses directly related to and indirect expenses allocated to the Policy.
2. Irrespective of whether Sun Life HK revises these Terms and Benefits upon Renewal, Sun Life HK shall have the right to adjust the Standard Premium according to the prevailing Standard Premium schedule adopted by Sun Life HK on an overall Portfolio basis. For the avoidance of doubt, if the Premium Loading is set as a percentage of the Standard Premium (i.e. rate of Premium Loading), the amount of Premium Loading payable shall be automatically adjusted according to the change in Standard Premium.

During each Policy Year and upon Renewal, Sun Life HK shall not impose any additional rate of Premium Loading (or any additional amount of Premium Loading if the Premium Loading is set in monetary terms rather than as a percentage of the Standard Premium) or Case-based Exclusion(s) on the Insured Person by reason of any change in the Insured Person's health conditions.
3. We will Renew this Policy automatically at each anniversary of this Policy 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.
4. 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.
5. This Certified 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 this Policy, you may lose all or part of your premiums paid and benefits.
6. This Policy shall be automatically terminated on the earliest of the followings:
 - a. where this Policy is terminated due to non-payment of premiums after the grace period of thirty-one (31) days after the due date;
 - b. the day immediately following the death of the Insured Person; or
 - c. Sun Life HK has ceased to have the requisite authorization under the Insurance Ordinance to write or continue to write this Policy; Termination shall be effective at 00:00 hours of the effective date of termination.
7. Eligible Expenses arising from Pre-existing Condition(s) that the Policy Holder and / or Insured Person was not aware and would not reasonably have been aware of at the time of submission of Application, including any updates of and changes to the required information (if so requested by Sun Life HK under Section 8 of Part 1 of the Terms and Benefits of Certified Plan), shall be payable in accordance with the Terms and Benefits, subject to the following waiting period and reimbursement arrangement:

The first 30 days of the first Policy Year	No coverage
From the 31 st day of the first Policy Year onwards	100% coverage

General Exclusions:

Sun Life HK shall not pay any benefits in relation to or arising from the following expenses:

1. Expenses incurred for treatments, procedures, medications, tests or services which are not Medically Necessary;
2. Expenses incurred for the whole or part of the Confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy, unless such procedure or service is recommended by a Registered Medical Practitioner for Medically Necessary investigation or treatment of a Disability which cannot be effectively performed in a setting for providing Medical Services to a Day Patient;
3. Expenses arising from Human Immunodeficiency Virus ("HIV") and its related Disability, which is contracted or occurs before the Policy Effective Date. Irrespective of whether it is known or unknown to the Policy Holder or the Insured Person at the time of submission of Application, such Disability shall be generally excluded from any coverage of the Terms and Benefits of this Certified Plan if it exists before the Policy Effective Date. If evidence of proof as to the time at which such Disability is first contracted or occurs is not available, manifestation of such Disability within the first five years after the Policy Effective Date shall be presumed to be contracted or occur before the Policy Effective Date, while manifestation after such five years shall be presumed to be contracted or occur after the Policy Effective Date.

However, the exclusion under this entire Section 3 shall not apply where HIV and its related Disability is caused by sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth, and in such cases the other terms of the Terms and Benefits of this Certified Plan shall apply.

4. Expenses incurred for Medical Services as a result of Disability arising from or consequential upon the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae (except for HIV and its related Disability, where Section 3 of this General Exclusions applies).
5. Any charges in respect of services for:
 - a. beautification or cosmetic purposes, unless necessitated by Injury caused by an Accident and the Insured Person receives the Medical Services within 90 days of the Accident; or
 - b. correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services.
6. Expenses incurred for prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, screening or surveillance procedures based on the health history of the Insured Person and / or his family members, Hair Mineral Analysis (HMA), immunization or health supplements. For the avoidance of doubt, this Section 6 does not apply to:
 - a. treatments, monitoring, investigation or procedures with the purpose of avoiding complications arising from any other Medical Services provided;
 - b. removal of pre-malignant conditions; and
 - c. treatment for prevention of recurrence or complication of a previous Disability.
7. Expenses incurred for dental treatment and oral and maxillofacial procedures performed by a dentist except for Emergency Treatment and surgery during Confinement arising from an Accident. Follow up dental treatment or oral surgery after discharge from Hospital shall not be covered.
8. Expenses incurred for Medical Services and counselling services relating to maternity conditions and its complications, including but not limited to diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control; sterilization or sex reassignment of either sex; infertility including in-vitro fertilization or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction or pre-mature ejaculation, regardless of cause.
9. Expenses incurred for the purchase of durable medical equipment or appliances including but not limited to wheelchairs, beds and furniture, airway pressure machines and masks, portable oxygen and oxygen therapy devices, dialysis machines, exercise equipment, spectacles, hearing aids, special braces, walking aids, over-the-counter drugs, air purifiers or conditioners and heat appliances for home use. For the avoidance of doubt, this exclusion shall not apply to rental of medical equipment or appliances during Confinement or on the day of the Day Case Procedure.
10. Except as otherwise provided related to post-Confinement / Day Case Procedure chiropractor / acupuncturist / physiotherapist treatment benefit, expenses incurred for traditional Chinese medicine treatment, including but not limited to herbal treatment, bone-setting, acupuncture, acupressure and tui na, and other forms of alternative treatment including but not limited to hypnotism, qigong, massage therapy, aromatherapy, naturopathy, hydrotherapy, homeotherapy and other similar treatments.
11. Expenses incurred for experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognized authority, in the locality where the treatment, procedure, test or service is received.
12. Expenses incurred for Medical Services provided as a result of Congenital Condition(s) which have manifested or been diagnosed before the Insured Person attained the Age of eight years.
13. Eligible Expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third-party.
14. Expenses incurred for treatment for Disability arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.

WeHealth Plus

Important Notes

Effective from January 1, 2018, all Policy Holders 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 Effective Date or anniversary of the Policy. For levy details, please visit our website at www.sunlife.com.hk/levy_eng or Insurance Authority's website at www.ia.org.hk.

This brochure is for reference only and it does not contain the full Terms and Benefits of the Policy. Please refer to a sample Certified Plan for details including definitions of capitalized terms, full Terms and Benefits 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, MU Tower B, No. 18 Hung Luen Road, Hunghom, Kowloon, Hong Kong) or through email (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.

Glossary of Terminology

The following terminologies used in **WeHealth Plus** are different from Sun Life HK's existing terminologies presented in the forms, correspondences, e-Services, My Sun Life HK mobile app and other platforms (if applicable). We therefore provide you the mapping table for your easy reference.

Terminologies in WeHealth Plus	Existing Terminologies
Policy Holder	Policy Owner
Insured Person	Insured
Policy Issuance Date	Issue Date
Policy Effective Date	Policy Date
Policy Schedule	Policy Summary
Case-base Exclusion	Exclusion
Confinement / Confined	Admission
Premium Loading	Loading
Schedule of Surgical Procedures	Surgical Schedule

Celebrating our shared success together



10Life 5-Star Insurance Award 2025 – 10Life

- Life Insurer of the Year (2023-2025)
- 14 5-Star Accolades Awards



Awards for Excellence in Finance 2025 – Ming Pao

- Award for Excellence in MPF Creativity (Wealth Management Services)
- Award for Excellence in Talent Nurturing (Retirement Planning Service)



The Insurance Asia News Awards – Insurance Asia News

- Marketing Campaign of the Year



The Hong Kong Insurance Awards 2024 – The Hong Kong Federation of Insurers

- Outstanding Campaign for Targeted Community (Grand Award)
- Most Innovative Product and Service Award (Life Insurance) – Top 3 Finalist
- Outstanding Community Intermediary of the Year – Top 3 Finalist



Financial Services Awards of Excellence 2024 – Hong Kong Economic Journal

- Excellence in ESG Savings and Life Insurance Award
- Excellence in Critical Illness Insurance Award



01 Gold Medal Awards – HK01

- Outstanding Retirement Product



GBA Insurance Award 2024 (HK & Macau) – Metro Finance

- Outstanding MPF Products / Services Award
- Outstanding Contributions to Legacy Planning Award (Family Office)



NowTV Leadership Business Award – NowTV

- ESG Insurance Product Award of Excellence



Sing Tao Service Awards 2024 – Sing Tao Daily

- Critical Illness Insurance
- Savings Products
- Greater Bay Area Wealth Inheritance Services (Hong Kong)



Excellence Awards 2023 – Hong Kong Economic Times

- Excellence in Sustainable Wealth Inheritance (Insurance)
- Excellence in Greater Bay Area Insurance Customer Service



The Hong Kong Council of Social Service

- Caring Company 22nd consecutive year (2002-2024)

MPF Awards



2025 MPF Awards – MPF Ratings

- 10 Year Consecutive Gold
- Best MPF ESG Product
- Sustainably Friendly
- Total nine Awards



Financial Institutions 2025 – Bloomberg Businessweek

- Excellence Performance, Investment Sector – MPF Provider of the Year



Top Fund Awards 2024 – Bloomberg Businessweek (Chinese Edition)

- Three Top Fund Awards of MPF category



MPF of the Year Award 2023 – Benchmark

- Sponsor of the Year
- Four Sponsor Awards
- Two Trustee Awards

For more details, please refer to www.sunlife.com.hk/award

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



What's next? You can find out more:

Website: sunlife.com.hk
Client Service Hotline: 2103 8928
Please contact your Advisor

This brochure is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any products of Sun Life Hong Kong Limited outside Hong Kong. Please refer to a sample Certified Plan, which will be provided upon request, for details including definitions, full Terms and Benefits, and exclusions. If there is any conflict between the Certified Plan and this brochure, the Certified Plan shall prevail.

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

Client Service Centre

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

Client Service Hotline: 2103 8928

Fax: 2103 8938

sunlife.com.hk

*A member of the Sun Life group of companies.
Head Office in Toronto, Canada.*

Printed in September 2025

Issued by Sun Life Hong Kong Limited



WeHealth Plus (VHIS Certified Flexi Plan)

永明港稱心醫療保 (自願醫保認可產品靈活計劃)

Annual Standard Premium schedule (HKD)

年繳標準保費表 (港元)

Certified Plan 認可產品	WeHealth Plus 永明港稱心醫療保				Certified Plan 認可產品	WeHealth Plus 永明港稱心醫療保			
	Scheme 計劃 1		Scheme 計劃 2			Scheme 計劃 1		Scheme 計劃 2	
Age Last Birthday 已屆年齡	Male 男	Female 女	Male 男	Female 女	Age Last Birthday 已屆年齡	Male 男	Female 女	Male 男	Female 女
0	3,925	3,216	5,121	4,472	50	5,632	6,320	7,790	8,396
1	3,925	3,216	5,121	4,472	51	5,918	6,611	8,231	8,814
2	3,925	3,216	5,121	4,472	52	6,218	6,917	8,698	9,255
3	3,925	3,216	5,121	4,472	53	6,533	7,237	9,193	9,716
4	3,576	2,953	4,734	4,104	54	6,860	7,529	9,713	10,167
5	3,229	2,690	4,348	3,735	55	7,203	7,834	10,265	10,638
6	2,879	2,427	3,962	3,367	56	7,564	8,151	10,849	11,133
7	2,532	2,163	3,575	2,998	57	7,942	8,480	11,466	11,653
8	2,182	1,899	3,189	2,632	58	8,340	8,824	12,120	12,200
9	2,182	1,899	3,189	2,632	59	8,758	9,123	12,811	12,766
10	2,182	1,899	3,189	2,632	60	9,196	9,433	13,545	13,365
11	2,182	1,899	3,189	2,632	61	9,626	9,720	14,191	13,876
12	2,182	1,899	3,189	2,632	62	10,074	10,018	14,867	14,405
13	2,182	1,899	3,189	2,632	63	10,545	10,326	15,574	14,958
14	2,182	1,899	3,189	2,632	64	11,036	10,701	16,314	15,572
15	2,182	1,899	3,189	2,632	65	11,550	11,089	17,091	16,211
16	2,163	2,176	3,165	3,193	66	12,090	11,491	17,904	16,876
17	2,163	2,176	3,165	3,193	67	12,655	11,908	18,756	17,570
18	2,163	2,176	3,165	3,193	68	13,245	12,341	19,649	18,294
19	2,163	2,176	3,165	3,193	69	13,864	12,931	20,586	19,176
20	2,163	2,176	3,165	3,193	70	14,514	13,550	21,569	20,102
21	2,174	2,249	3,170	3,298	71	15,244	14,245	22,626	21,099
22	2,185	2,324	3,174	3,404	72	16,010	14,975	23,735	22,142
23	2,196	2,397	3,178	3,509	73	16,815	15,745	24,899	23,242
24	2,207	2,472	3,185	3,614	74	17,657	16,512	26,120	24,317
25	2,218	2,548	3,192	3,722	75	19,298	18,020	27,673	25,697
26	2,291	2,663	3,271	3,846	76	20,266	18,900	29,028	26,885
27	2,367	2,783	3,353	3,973	77	21,282	19,819	30,450	28,132
28	2,447	2,906	3,437	4,108	78	22,352	20,378	31,941	29,041
29	2,526	3,000	3,525	4,205	79	23,473	20,933	33,504	29,885
30	2,609	3,098	3,614	4,307	80	24,648	21,485	35,144	30,737
31	2,679	3,177	3,705	4,411	81	25,263	22,029	36,011	31,473
32	2,751	3,262	3,799	4,518	82	25,891	22,571	36,899	32,210
33	2,826	3,347	3,893	4,626	83	26,537	23,115	37,808	32,947
34	2,900	3,431	3,991	4,724	84	27,201	23,665	38,747	33,688
35	3,038	3,590	4,173	4,919	85	27,885	24,213	39,705	34,433
36	3,119	3,680	4,280	5,022	86	28,586	24,765	40,689	35,175
37	3,205	3,773	4,388	5,127	87	29,301	25,366	41,698	35,969
38	3,290	3,867	4,499	5,236	88	30,037	25,981	42,730	36,773
39	3,378	3,963	4,612	5,340	89	30,791	26,634	43,789	37,613
40	3,471	4,061	4,730	5,445	90	31,565	27,300	44,873	38,471
41	3,642	4,250	4,970	5,691	91	32,268	27,909	45,760	39,270
42	3,823	4,450	5,225	5,949	92	32,988	28,531	46,664	40,083
43	4,010	4,659	5,490	6,218	93	33,723	29,167	47,587	40,907
44	4,211	4,865	5,771	6,487	94	34,475	29,815	48,531	41,731
45	4,421	5,080	6,066	6,769	95	35,243	30,477	49,493	42,572
46	4,640	5,306	6,379	7,063	96	36,029	31,156	50,474	43,430
47	4,871	5,540	6,705	7,372	97	36,832	31,850	51,473	44,307
48	5,114	5,784	7,050	7,691	98	37,654	32,556	52,496	45,199
49	5,368	6,046	7,409	8,036	99	38,493	33,281	53,540	46,113

The above table is for illustrative purposes only. 以上只供說明之用。

WeHealth Plus (VHIS Certified Flexi Plan)

永明港稱心醫療保 (自願醫保認可產品靈活計劃)

Semi-annual Standard Premium schedule (HKD)

半年繳標準保費表 (港元)

Certified Plan 認可產品	WeHealth Plus 永明港稱心醫療保				Certified Plan 認可產品	WeHealth Plus 永明港稱心醫療保			
	Scheme 計劃 1		Scheme 計劃 2			Scheme 計劃 1		Scheme 計劃 2	
Age Last Birthday 已屆年齡	Male 男	Female 女	Male 男	Female 女	Age Last Birthday 已屆年齡	Male 男	Female 女	Male 男	Female 女
0	2,041.00	1,672.32	2,662.92	2,325.44	50	2,928.64	3,286.40	4,050.80	4,365.92
1	2,041.00	1,672.32	2,662.92	2,325.44	51	3,077.36	3,437.72	4,280.12	4,583.28
2	2,041.00	1,672.32	2,662.92	2,325.44	52	3,233.36	3,596.84	4,522.96	4,812.60
3	2,041.00	1,672.32	2,662.92	2,325.44	53	3,397.16	3,763.24	4,780.36	5,052.32
4	1,859.52	1,535.56	2,461.68	2,134.08	54	3,567.20	3,915.08	5,050.76	5,286.84
5	1,679.08	1,398.80	2,260.96	1,942.20	55	3,745.56	4,073.68	5,337.80	5,531.76
6	1,497.08	1,262.04	2,060.24	1,750.84	56	3,933.28	4,238.52	5,641.48	5,789.16
7	1,316.64	1,124.76	1,859.00	1,558.96	57	4,129.84	4,409.60	5,962.32	6,059.56
8	1,134.64	987.48	1,658.28	1,368.64	58	4,336.80	4,588.48	6,302.40	6,344.00
9	1,134.64	987.48	1,658.28	1,368.64	59	4,554.16	4,743.96	6,661.72	6,638.32
10	1,134.64	987.48	1,658.28	1,368.64	60	4,781.92	4,905.16	7,043.40	6,949.80
11	1,134.64	987.48	1,658.28	1,368.64	61	5,005.52	5,054.40	7,379.32	7,215.52
12	1,134.64	987.48	1,658.28	1,368.64	62	5,238.48	5,209.36	7,730.84	7,490.60
13	1,134.64	987.48	1,658.28	1,368.64	63	5,483.40	5,369.52	8,098.48	7,778.16
14	1,134.64	987.48	1,658.28	1,368.64	64	5,738.72	5,564.52	8,483.28	8,097.44
15	1,134.64	987.48	1,658.28	1,368.64	65	6,006.00	5,766.28	8,887.32	8,429.72
16	1,124.76	1,131.52	1,645.80	1,660.36	66	6,286.80	5,975.32	9,310.08	8,775.52
17	1,124.76	1,131.52	1,645.80	1,660.36	67	6,580.60	6,192.16	9,753.12	9,136.40
18	1,124.76	1,131.52	1,645.80	1,660.36	68	6,887.40	6,417.32	10,217.48	9,512.88
19	1,124.76	1,131.52	1,645.80	1,660.36	69	7,209.28	6,724.12	10,704.72	9,971.52
20	1,124.76	1,131.52	1,645.80	1,660.36	70	7,547.28	7,046.00	11,215.88	10,453.04
21	1,130.48	1,169.48	1,648.40	1,714.96	71	7,926.88	7,407.40	11,765.52	10,971.48
22	1,136.20	1,208.48	1,650.48	1,770.08	72	8,325.20	7,787.00	12,342.20	11,513.84
23	1,141.92	1,246.44	1,652.56	1,824.68	73	8,743.80	8,187.40	12,947.48	12,085.84
24	1,147.64	1,285.44	1,656.20	1,879.28	74	9,181.64	8,586.24	13,582.40	12,644.84
25	1,153.36	1,324.96	1,659.84	1,935.44	75	10,034.96	9,370.40	14,389.96	13,362.44
26	1,191.32	1,384.76	1,700.92	1,999.92	76	10,538.32	9,828.00	15,094.56	13,980.20
27	1,230.84	1,447.16	1,743.56	2,065.96	77	11,066.64	10,305.88	15,834.00	14,628.64
28	1,272.44	1,511.12	1,787.24	2,136.16	78	11,623.04	10,596.56	16,609.32	15,101.32
29	1,313.52	1,560.00	1,833.00	2,186.60	79	12,205.96	10,885.16	17,422.08	15,540.20
30	1,356.68	1,610.96	1,879.28	2,239.64	80	12,816.96	11,172.20	18,274.88	15,983.24
31	1,393.08	1,652.04	1,926.60	2,293.72	81	13,136.76	11,455.08	18,725.72	16,365.96
32	1,430.52	1,696.24	1,975.48	2,349.36	82	13,463.32	11,736.92	19,187.48	16,749.20
33	1,469.52	1,740.44	2,024.36	2,405.52	83	13,799.24	12,019.80	19,660.16	17,132.44
34	1,508.00	1,784.12	2,075.32	2,456.48	84	14,144.52	12,305.80	20,148.44	17,517.76
35	1,579.76	1,866.80	2,169.96	2,557.88	85	14,500.20	12,590.76	20,646.60	17,905.16
36	1,621.88	1,913.60	2,225.60	2,611.44	86	14,864.72	12,877.80	21,158.28	18,291.00
37	1,666.60	1,961.96	2,281.76	2,666.04	87	15,236.52	13,190.32	21,682.96	18,703.88
38	1,710.80	2,010.84	2,339.48	2,722.72	88	15,619.24	13,510.12	22,219.60	19,121.96
39	1,756.56	2,060.76	2,398.24	2,776.80	89	16,011.32	13,849.68	22,770.28	19,558.76
40	1,804.92	2,111.72	2,459.60	2,831.40	90	16,413.80	14,196.00	23,333.96	20,004.92
41	1,893.84	2,210.00	2,584.40	2,959.32	91	16,779.36	14,512.68	23,795.20	20,420.40
42	1,987.96	2,314.00	2,717.00	3,093.48	92	17,153.76	14,836.12	24,265.28	20,843.16
43	2,085.20	2,422.68	2,854.80	3,233.36	93	17,535.96	15,166.84	24,745.24	21,271.64
44	2,189.72	2,529.80	3,000.92	3,373.24	94	17,927.00	15,503.80	25,236.12	21,700.12
45	2,298.92	2,641.60	3,154.32	3,519.88	95	18,326.36	15,848.04	25,736.36	22,137.44
46	2,412.80	2,759.12	3,317.08	3,672.76	96	18,735.08	16,201.12	26,246.48	22,583.60
47	2,532.92	2,880.80	3,486.60	3,833.44	97	19,152.64	16,562.00	26,765.96	23,039.64
48	2,659.28	3,007.68	3,666.00	3,999.32	98	19,580.08	16,929.12	27,297.92	23,503.48
49	2,791.36	3,143.92	3,852.68	4,178.72	99	20,016.36	17,306.12	27,840.80	23,978.76

The above table is for illustrative purposes only. 以上只供說明之用。

WeHealth Plus (VHIS Certified Flexi Plan)

永明港稱心醫療保 (自願醫保認可產品靈活計劃)

Monthly Standard Premium schedule (HKD)

月繳標準保費表 (港元)

Certified Plan 認可產品	WeHealth Plus 永明港稱心醫療保				Certified Plan 認可產品	WeHealth Plus 永明港稱心醫療保			
	Scheme 計劃 1		Scheme 計劃 2			Scheme 計劃 1		Scheme 計劃 2	
Age Last Birthday 已屆年齡	Male 男	Female 女	Male 男	Female 女	Age Last Birthday 已屆年齡	Male 男	Female 女	Male 男	Female 女
0	346.71	284.08	452.35	395.03	50	497.49	558.27	688.12	741.65
1	346.71	284.08	452.35	395.03	51	522.76	583.97	727.07	778.57
2	346.71	284.08	452.35	395.03	52	549.26	611.00	768.32	817.52
3	346.71	284.08	452.35	395.03	53	577.08	639.27	812.05	858.25
4	315.88	260.85	418.17	362.52	54	605.97	665.06	857.98	898.08
5	285.23	237.62	384.07	329.92	55	636.26	692.00	906.74	939.69
6	254.31	214.38	349.98	297.42	56	668.15	720.00	958.33	983.41
7	223.66	191.06	315.79	264.82	57	701.54	749.07	1,012.83	1,029.35
8	192.74	167.74	281.69	232.49	58	736.70	779.45	1,070.60	1,077.67
9	192.74	167.74	281.69	232.49	59	773.62	805.86	1,131.64	1,127.66
10	192.74	167.74	281.69	232.49	60	812.31	833.25	1,196.47	1,180.57
11	192.74	167.74	281.69	232.49	61	850.30	858.60	1,253.54	1,225.71
12	192.74	167.74	281.69	232.49	62	889.87	884.92	1,313.25	1,272.44
13	192.74	167.74	281.69	232.49	63	931.47	912.13	1,375.70	1,321.29
14	192.74	167.74	281.69	232.49	64	974.85	945.25	1,441.07	1,375.53
15	192.74	167.74	281.69	232.49	65	1,020.25	979.53	1,509.70	1,431.97
16	191.06	192.21	279.57	282.05	66	1,067.95	1,015.04	1,581.52	1,490.71
17	191.06	192.21	279.57	282.05	67	1,117.86	1,051.87	1,656.78	1,552.02
18	191.06	192.21	279.57	282.05	68	1,169.97	1,090.12	1,735.66	1,615.97
19	191.06	192.21	279.57	282.05	69	1,224.65	1,142.24	1,818.43	1,693.88
20	191.06	192.21	279.57	282.05	70	1,282.07	1,196.92	1,905.26	1,775.68
21	192.04	198.66	280.02	291.32	71	1,346.55	1,258.31	1,998.63	1,863.74
22	193.01	205.29	280.37	300.69	72	1,414.22	1,322.79	2,096.59	1,955.88
23	193.98	211.73	280.72	309.96	73	1,485.32	1,390.81	2,199.41	2,053.04
24	194.95	218.36	281.34	319.24	74	1,559.70	1,458.56	2,307.27	2,148.00
25	195.92	225.07	281.96	328.78	75	1,704.66	1,591.77	2,444.45	2,269.90
26	202.37	235.23	288.94	339.73	76	1,790.16	1,669.50	2,564.14	2,374.84
27	209.08	245.83	296.18	350.95	77	1,879.91	1,750.68	2,689.75	2,484.99
28	216.15	256.70	303.60	362.87	78	1,974.43	1,800.06	2,821.45	2,565.29
29	223.13	265.00	311.37	371.44	79	2,073.45	1,849.08	2,959.52	2,639.84
30	230.46	273.66	319.24	380.45	80	2,177.24	1,897.84	3,104.39	2,715.10
31	236.64	280.63	327.27	389.64	81	2,231.56	1,945.89	3,180.97	2,780.11
32	243.00	288.14	335.58	399.09	82	2,287.04	1,993.77	3,259.41	2,845.22
33	249.63	295.65	343.88	408.63	83	2,344.10	2,041.82	3,339.71	2,910.32
34	256.17	303.07	352.54	417.29	84	2,402.75	2,090.41	3,422.65	2,975.77
35	268.36	317.12	368.61	434.51	85	2,463.17	2,138.81	3,507.27	3,041.58
36	275.51	325.07	378.07	443.61	86	2,525.10	2,187.57	3,594.19	3,107.12
37	283.11	333.28	387.61	452.88	87	2,588.25	2,240.66	3,683.32	3,177.26
38	290.62	341.58	397.41	462.51	88	2,653.27	2,294.99	3,774.48	3,248.28
39	298.39	350.06	407.39	471.70	89	2,719.87	2,352.67	3,868.03	3,322.48
40	306.60	358.72	417.82	480.97	90	2,788.24	2,411.50	3,963.78	3,398.27
41	321.71	375.42	439.02	502.70	91	2,850.34	2,465.29	4,042.13	3,468.85
42	337.70	393.08	461.54	525.49	92	2,913.94	2,520.24	4,121.99	3,540.66
43	354.22	411.54	484.95	549.26	93	2,978.86	2,576.42	4,203.52	3,613.45
44	371.97	429.74	509.77	573.02	94	3,045.29	2,633.66	4,286.90	3,686.24
45	390.52	448.73	535.83	597.93	95	3,113.13	2,692.13	4,371.88	3,760.53
46	409.87	468.70	563.48	623.90	96	3,182.56	2,752.11	4,458.53	3,836.32
47	430.27	489.37	592.27	651.19	97	3,253.49	2,813.42	4,546.78	3,913.78
48	451.74	510.92	622.75	679.37	98	3,326.10	2,875.78	4,637.14	3,992.58
49	474.17	534.06	654.46	709.85	99	3,400.21	2,939.82	4,729.36	4,073.31

The above table is for illustrative purposes only. 以上只供說明之用。

Remarks:

1. The amounts shown in blue rows are only applicable to policy Renewals.
2. The annual, semi-annual and monthly Standard Premium schedules ("Standard Premium Schedules") are applicable to both non-smoker and smoker. The Standard Premium Schedules do not include levy which is collected by the Insurance Authority.
3. Standard Premium is not guaranteed and is expected to increase with age. It may be revised to reflect the medical inflation, experience, change in future expectation and benefit changes over time. Irrespective of whether Sun Life Hong Kong Limited revises the Terms and Benefits of this Policy upon Renewal, Sun Life Hong Kong Limited shall have the right to adjust the Standard Premium according to the prevailing Standard Premium Schedules adopted by Sun Life Hong Kong Limited on an overall Portfolio basis.
4. The Standard Premium Schedules are reference only and are subject to change by Sun Life Hong Kong Limited from time to time without notice.

備註：

1. 在藍色方格內之保費金額只適用於續保。
2. 上述年繳、半年繳及月繳標準保費表（「標準保費表」）適用於非吸煙者及吸煙者。標準保費表並未包括由保險業監管局徵收的保費徵費。
3. 標準保費並非保證不變，及有可能因反映醫療費用上漲、過往經驗、修訂將來預算及保障改變而作出調整。不論香港永明金融有限公司在續保時有否修訂本保單的條款及保障，香港永明金融有限公司將有權按當時採用的標準保費表向所有同一類別保單調整標準保費。
4. 標準保費表只供參考，並由香港永明金融有限公司不時作出變動而不另作通知。

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

Client Service Centre

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

Client Service Hotline: 2103 8928 **Fax:** 2103 8938

sunlife.com.hk

香港永明金融有限公司

(於百慕達註冊成立之有限責任公司)

客戶服務中心

香港九龍紅磡紅鸞道18號都大中心B座地下

客戶服務熱線：2103 8928 **傳真：**2103 8938

sunlife.com.hk

A member of the Sun Life group of companies. Head Office in Toronto, Canada.

Printed in September 2025 Issued by Sun Life Hong Kong Limited

永明金融集團成員之一 總公司設於加拿大多倫多

2025年9月編印 由香港永明金融有限公司刊發

