

A person wearing a white t-shirt with a yellow graphic, blue shorts, and a blue helmet is sitting on a bicycle on a rocky ledge. They are looking out over a vast cityscape of Hong Kong, with the Victoria Harbour and the Hong Kong skyline visible. The sky is blue with some clouds. The person is positioned on the right side of the frame, looking towards the left.

WeHealth Plus

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.

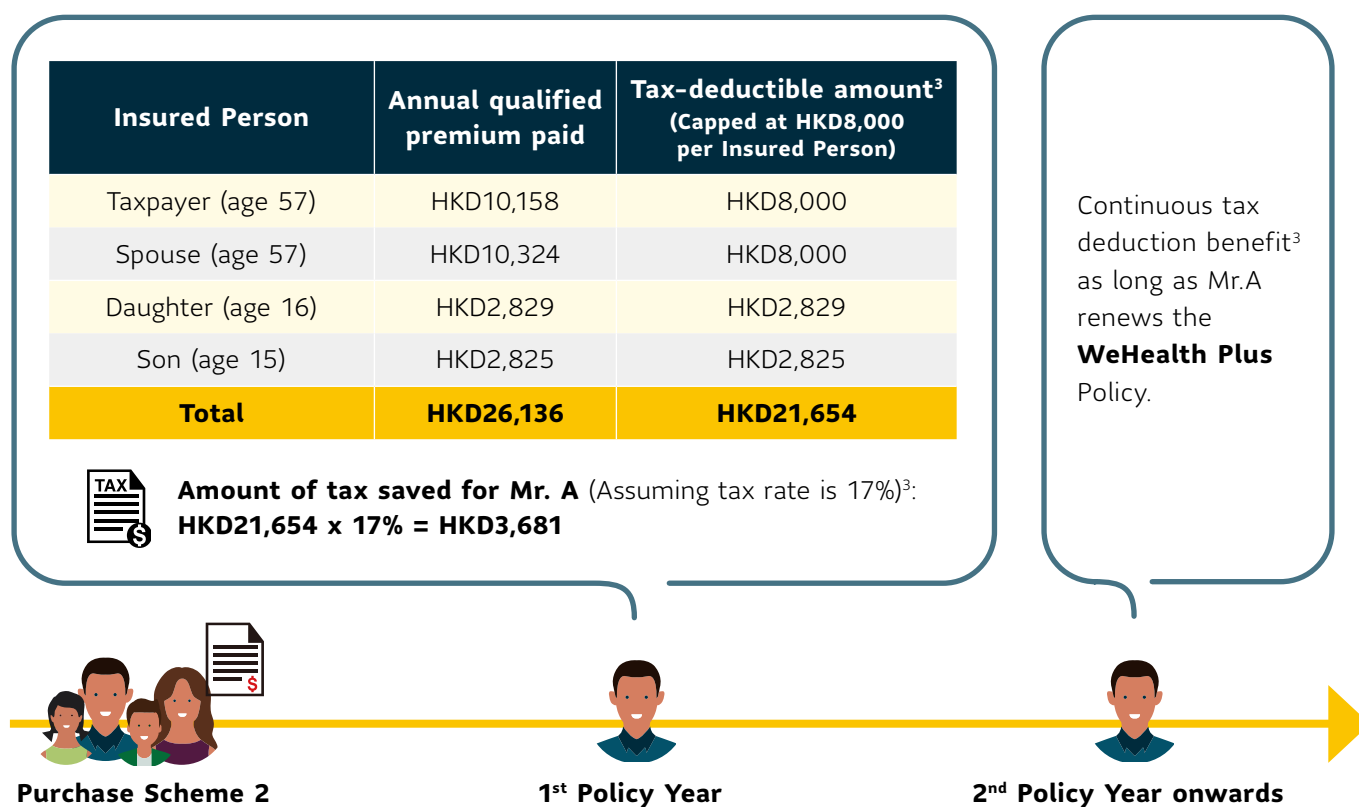
How can WeHealth Plus help you?

WeHealth Plus is an individual indemnity hospital 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 2 flexible options – **WeHealth Plus Scheme 1** ("Scheme 1", VHIS Certification Number: F00026-01-000-02), and **WeHealth Plus Scheme 2** ("Scheme 2", VHIS Certification Number: F00026-01-001-02), 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 4 **Scheme 2** Policies for himself and his family.



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

Remarks:

- 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 (the "Company" or "Sun Life"). For meaning of "specified relative", please refer to the website of the Inland Revenue Department.
- 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. The Company 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 board -General Ward	Maximum 180 days per Policy Year HKD1,000 per day	Maximum 180 days per Policy Year No limit per day
Supplementary medical benefit⁵	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 The covered benefit items under supplementary medical benefit include room and board (applicable to Semi-Private Room and/or above); 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: (i) unavailability of accommodation at the specified ward class due to ward or room shortage for Emergency Treatment; (ii) isolation reasons that require a specific class of accommodation; or (iii) 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.



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 Conditions⁶, offering crucial support even if life takes an unexpected turn. This begins with partial coverage in the 2nd Policy Year, gradually increasing to full coverage from the 4th Policy Year onwards, as shown in the table below.

Policy Year	Coverage for unknown Pre-existing Condition(s)
1 st Policy Year	No coverage
2 nd Policy Year	25% reimbursement
3 rd Policy Year	50% reimbursement
4 th Policy Year onwards	100% reimbursement

Remark:

- 6 If the Policy Holder or the Insured Person is requested but fails to disclose to the Company 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, the Company 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.



2. Continued protection with guaranteed Renewal up to age 100

WeHealth Plus offers guaranteed Renewal up to the age of 100⁷, 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.

3. Encourage healthy living with No Claims Discount and Cardiac Rehabilitation Treatment Benefit

We embrace good health and longevity. You can enjoy a No Claims Discount of 15% for **WeHealth Plus** Policy if you do not make any hospitalization claims over 3 consecutive Policy Years or more. What's more, your discount will not be affected even if you received cash subsidies for Day Case Procedure or filed a claim other than hospitalization claims, for example, Emergency outpatient treatment benefit⁸.

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.

Remarks:

7 Subject to terms and benefits of Certified Plan.

8 For details of the entitlement and exemption of No Claims Discount, please refer to a sample Policy of Certified Plan.

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.

5. Added convenience with cash subsidy for Day Case Procedures

With advances in medical technology, simple Day Case Procedures⁹ 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 1 prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure and 3 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.

6. 7x24 eClaims service for streamlined financial support

To ensure that your claims are quick, convenient, and hassle-free, all hospital and surgical claims¹⁰ 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:

⁹ Please refer to www.sunlife.com.hk/wehealthplus_ssp_en for the Schedule of Surgical Procedures.

¹⁰ 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

WeHealth Plus Scheme 1



Mr. B is Confined in General Ward for Colectomy, open or laparoscopic (Surgery category: Complex) for 8 days and continues to undergo radiotherapy for 2 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	HKD14,000
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 HKD214,650



Smart Tips:

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



Mr. B continues to undergo radiotherapy for another 2 weeks and he is fully recovered.

Item	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



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 8 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 4 days and undergone 5 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	HKD14,000
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 ¹¹ - Cardiac magnetic resonance imaging	HKD8,700	HKD6,090 (HKD8,700 x 70%)
Cardiac rehabilitation treatment benefit	HKD10,000	HKD10,000
Supplementary medical benefit ⁵	-	HKD32,400*
Total expense for Ms. C is HKD121,900		Total claim amount for Ms. C is HKD111,190



Ms. C is Confined in General Ward for Total or radical mastectomy (Surgery category: Major) for 7 days and undergoes radiotherapy for another 2 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	HKD14,000
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 ⁵	-	HKD41,584*
Total expense for Ms. C is HKD204,580		Total claim amount for Ms. C is HKD193,184



Purchase Scheme 2

Ms. C is healthy at the start of the Policy.



3rd Policy Year

Ms. C is diagnosed with arrhythmia and is Confined 4 days for treatment.



8th Policy Year

Ms. C is diagnosed with breast cancer and is Confined 7 days for treatment.



Guaranteed Renewal up to age 100

* 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.

Remark:
11 Prescribed Diagnostic Imaging Tests are subject to 30% coinsurance.

What's more?

To enhance your medical protection, **WeHealth Plus** offers the following Value-added Services¹² as extra safeguards.

Medical Concierge Services <p>Our Medical Concierge Services can help you choose the most suitable doctor and treatment plan within a dedicated network of high-quality specialists to support you for comfortable recovery in an extensive network. Services include:</p> <ul style="list-style-type: none"> • Appointment for specialist consultation, doctor referral, Day Case Procedure and accessing Confinement • Booking for Confinement and treatment at our network Hospitals/clinics 	Local Urgent Care Assistance Administration <p>In the event of an emergency, we can arrange the necessary medical assisted transportation.</p>
Cashless Arrangement for Designated Day Case Procedure¹³ <p>Once the cashless arrangement is approved prior to your Day Case Procedure, all eligible medical expenses incurred during your Day Case Procedure will be settled on your behalf¹⁴ - allowing you to focus on recovery without having to worry about making claims after performing Day Case Procedure.</p>	Hospital Admission Service in Mainland China¹⁵ <p>If you need to be admitted to a network Hospital while you are in Mainland China, you do not need to pay any deposit upfront for admission.</p>
Family Care Benefit <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 life.</p> <ul style="list-style-type: none"> • Spouse Care • Parental Care • Child Care • Pet Care • Home Care • Hospital Discharge Assistance 	Worldwide Emergency Assistance Benefits <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:

12 The Value-added Services are provided by third-party service provider and are not guaranteed to be renewable. Please refer to Quick Guide to Sun Life Value-added Services for more details. Sun Life are not responsible for any act, negligence or failure to act on the part of the designated third-party 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.

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

14 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 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 for pre-approval procedures.

15 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 Age¹⁶	15 days-age 80	
Benefit Term	Guaranteed renewable up to age 100 ⁷ (Please note that benefits may be revised by Sun Life to reflect various factors including but not limited to medical developments and medical inflation upon Renewal. The terms and benefits will not be less favourable 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 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:

16 "Age" means the attained age of the Insured Person.

Benefit Schedule

VHIS Certified Flexi Plan	WeHealth Plus Scheme 1	WeHealth Plus Scheme 2
Benefit items ^{17,18}	Benefit limit	
(a) Room and board (i) General Ward ¹⁹ (ii) Semi-Private Room ²⁰ and/ or above ²¹	Maximum 180 days per Policy Year HKD1,000 per day HKD1,000 per day	Maximum 180 days per Policy Year No limit per day HKD1,000 per day
(b) Miscellaneous charges	HKD14,000 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	HKD3,500 per day Maximum 25 days per Policy Year	
(f) Surgeon's fee	Subject to surgical category for the surgery/procedure in the Schedule of Surgical Procedures ⁹ :	
	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 ²³	
(h) Operating theatre charges	35% of Surgeon's fee payable ²³	
(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"> • 1 prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure • 3 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:

17 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.

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

19 General Ward means a room with more than two (2) patient beds in a Hospital or a room of similar class as determined by the relevant Hospital.

20 Semi-Private Room means a room with one (1) or two (2) patient bed and a shared bathroom in a Hospital or a room of similar class as determined by the relevant Hospital.

VHIS Certified Flexi Plan	WeHealth Plus Scheme 1	WeHealth Plus Scheme 2
Benefit items ^{17,18}	Benefit limit	
Enhanced benefits		
(1) Home nursing benefit ²²	HKD600 per day • Below Age 60: Maximum 15 days per Policy Year • Age 60 and/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 ⁵	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 Surgery benefit: HKD80,000 per Policy Year	
(9) Compassionate death benefit	HKD10,000	
(10) Day surgery cash benefit	HKD1,000 per surgical procedure	

Remarks:

- 21 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.
- 22 The Company 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 categorisation, 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.

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 the Company revises these Terms and Benefits upon Renewal, the Company shall have the right to adjust the Standard Premium according to the prevailing Standard Premium schedule adopted by the Company 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, the Company 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. the Company has ceased to have the requisite authorisation 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 the Company 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:

1 st Policy Year	No coverage
2 nd Policy Year	25% reimbursement
3 rd Policy Year	50% reimbursement
4 th Policy Year onwards	Full coverage

For example, Mr. D is diagnosed with coronary heart disease in the 3rd policy year and the amount payable is HKD50,000. However, if it is arising from Pre-existing Condition that Mr. D was not aware of at the time of submission of Application, the amount payable will be $\text{HKD}50,000 \times 50\% = \text{HKD}25,000$.

General Exclusions:

The Company 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 (5) years after the Policy Effective Date shall be presumed to be contracted or occur before the Policy Effective Date, while manifestation after such five (5) 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 ninety (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), immunisation 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; sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation 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 recognised 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 (8) 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.

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, Cheung Kei Center Tower B, No. 18 Hung Luen Road, Hunghom, Kowloon) 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 the Company 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'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

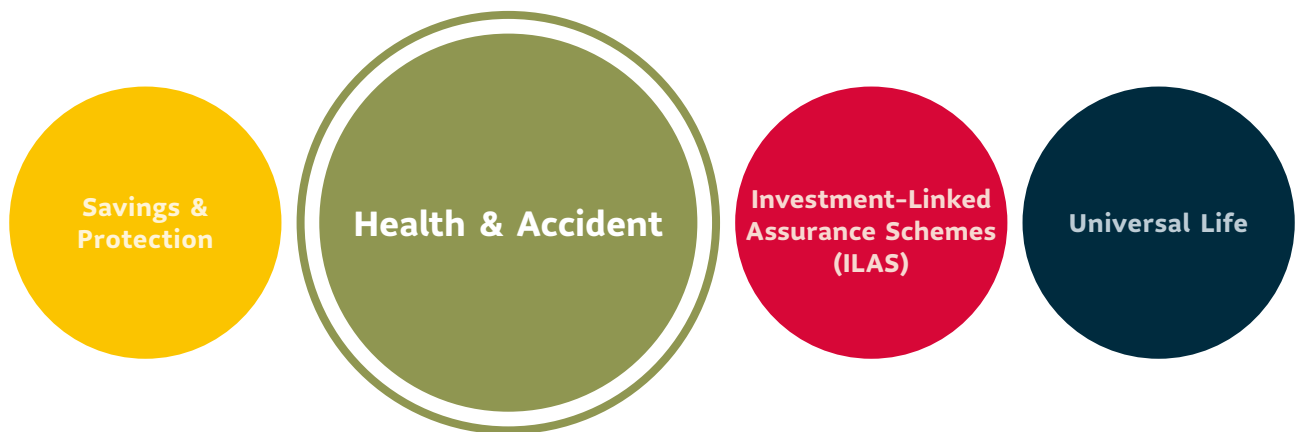
Welcome to the World of Sun Life

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's Health & Accident series, providing effective financial support when you need it.

Sun Life Product Portfolio



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, Cheung Kei Center Tower B,
No. 18 Hung Luen Road, Hunghom, Kowloon

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sunlife.com.hk

*A member of the Sun Life group of companies.
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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 (in 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	3,477	2,849	4,537	3,962	50	4,990	5,599	6,901	7,438
1	3,477	2,849	4,537	3,962	51	5,243	5,857	7,292	7,808
2	3,477	2,849	4,537	3,962	52	5,509	6,128	7,706	8,199
3	3,477	2,849	4,537	3,962	53	5,788	6,411	8,144	8,607
4	3,168	2,616	4,194	3,636	54	6,077	6,670	8,605	9,007
5	2,860	2,383	3,852	3,309	55	6,381	6,940	9,094	9,424
6	2,551	2,150	3,510	2,983	56	6,701	7,221	9,611	9,863
7	2,243	1,916	3,167	2,656	57	7,036	7,513	10,158	10,324
8	1,933	1,683	2,825	2,332	58	7,389	7,818	10,738	10,808
9	1,933	1,683	2,825	2,332	59	7,759	8,083	11,350	11,310
10	1,933	1,683	2,825	2,332	60	8,147	8,357	12,000	11,841
11	1,933	1,683	2,825	2,332	61	8,528	8,611	12,572	12,293
12	1,933	1,683	2,825	2,332	62	8,925	8,875	13,171	12,762
13	1,933	1,683	2,825	2,332	63	9,342	9,148	13,797	13,252
14	1,933	1,683	2,825	2,332	64	9,777	9,480	14,453	13,795
15	1,933	1,683	2,825	2,332	65	10,233	9,824	15,141	14,362
16	1,916	1,927	2,804	2,829	66	10,711	10,180	15,861	14,951
17	1,916	1,927	2,804	2,829	67	11,211	10,550	16,617	15,566
18	1,916	1,927	2,804	2,829	68	11,734	10,933	17,407	16,207
19	1,916	1,927	2,804	2,829	69	12,283	11,456	18,238	16,989
20	1,916	1,927	2,804	2,829	70	12,859	12,005	19,109	17,809
21	1,926	1,993	2,808	2,922	71	13,505	12,620	20,046	18,692
22	1,936	2,059	2,812	3,016	72	14,184	13,267	21,028	19,617
23	1,945	2,124	2,816	3,109	73	14,897	13,949	22,059	20,591
24	1,955	2,190	2,821	3,202	74	15,643	14,629	23,140	21,543
25	1,965	2,258	2,828	3,298	75	17,097	15,965	24,516	22,766
26	2,030	2,359	2,898	3,407	76	17,954	16,744	25,717	23,819
27	2,097	2,465	2,970	3,520	77	18,855	17,558	26,977	24,923
28	2,167	2,575	3,045	3,639	78	19,803	18,054	28,298	25,728
29	2,238	2,658	3,123	3,726	79	20,795	18,545	29,683	26,476
30	2,312	2,744	3,202	3,816	80	21,836	19,034	31,135	27,231
31	2,373	2,815	3,283	3,908	81	22,381	19,516	31,903	27,883
32	2,437	2,890	3,366	4,003	82	22,938	19,996	32,690	28,536
33	2,503	2,966	3,449	4,099	83	23,510	20,478	33,496	29,189
34	2,569	3,040	3,536	4,185	84	24,099	20,966	34,327	29,846
35	2,691	3,180	3,697	4,358	85	24,704	21,451	35,176	30,505
36	2,763	3,260	3,792	4,449	86	25,326	21,940	36,047	31,163
37	2,839	3,342	3,887	4,542	87	25,959	22,473	36,941	31,866
38	2,914	3,426	3,986	4,639	88	26,611	23,018	37,856	32,579
39	2,993	3,511	4,086	4,731	89	27,279	23,596	38,794	33,323
40	3,075	3,598	4,191	4,824	90	27,965	24,186	39,754	34,083
41	3,227	3,766	4,403	5,042	91	28,587	24,726	40,540	34,791
42	3,387	3,942	4,629	5,271	92	29,225	25,276	41,341	35,511
43	3,553	4,127	4,864	5,509	93	29,876	25,840	42,159	36,241
44	3,730	4,310	5,113	5,747	94	30,542	26,414	42,995	36,971
45	3,916	4,500	5,374	5,997	95	31,223	27,001	43,847	37,716
46	4,111	4,700	5,651	6,258	96	31,919	27,602	44,716	38,476
47	4,315	4,908	5,940	6,531	97	32,631	28,217	45,602	39,253
48	4,530	5,125	6,246	6,814	98	33,359	28,843	46,508	40,044
49	4,755	5,356	6,564	7,119	99	34,102	29,485	47,433	40,853

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 (in 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	1,808.04	1,481.48	2,359.24	2,060.24	50	2,594.80	2,911.48	3,588.52	3,867.76
1	1,808.04	1,481.48	2,359.24	2,060.24	51	2,726.36	3,045.64	3,791.84	4,060.16
2	1,808.04	1,481.48	2,359.24	2,060.24	52	2,864.68	3,186.56	4,007.12	4,263.48
3	1,808.04	1,481.48	2,359.24	2,060.24	53	3,009.76	3,333.72	4,234.88	4,475.64
4	1,647.36	1,360.32	2,180.88	1,890.72	54	3,160.04	3,468.40	4,474.60	4,683.64
5	1,487.20	1,239.16	2,003.04	1,720.68	55	3,318.12	3,608.80	4,728.88	4,900.48
6	1,326.52	1,118.00	1,825.20	1,551.16	56	3,484.52	3,754.92	4,997.72	5,128.76
7	1,166.36	996.32	1,646.84	1,381.12	57	3,658.72	3,906.76	5,282.16	5,368.48
8	1,005.16	875.16	1,469.00	1,212.64	58	3,842.28	4,065.36	5,583.76	5,620.16
9	1,005.16	875.16	1,469.00	1,212.64	59	4,034.68	4,203.16	5,902.00	5,881.20
10	1,005.16	875.16	1,469.00	1,212.64	60	4,236.44	4,345.64	6,240.00	6,157.32
11	1,005.16	875.16	1,469.00	1,212.64	61	4,434.56	4,477.72	6,537.44	6,392.36
12	1,005.16	875.16	1,469.00	1,212.64	62	4,641.00	4,615.00	6,848.92	6,636.24
13	1,005.16	875.16	1,469.00	1,212.64	63	4,857.84	4,756.96	7,174.44	6,891.04
14	1,005.16	875.16	1,469.00	1,212.64	64	5,084.04	4,929.60	7,515.56	7,173.40
15	1,005.16	875.16	1,469.00	1,212.64	65	5,321.16	5,108.48	7,873.32	7,468.24
16	996.32	1,002.04	1,458.08	1,471.08	66	5,569.72	5,293.60	8,247.72	7,774.52
17	996.32	1,002.04	1,458.08	1,471.08	67	5,829.72	5,486.00	8,640.84	8,094.32
18	996.32	1,002.04	1,458.08	1,471.08	68	6,101.68	5,685.16	9,051.64	8,427.64
19	996.32	1,002.04	1,458.08	1,471.08	69	6,387.16	5,957.12	9,483.76	8,834.28
20	996.32	1,002.04	1,458.08	1,471.08	70	6,686.68	6,242.60	9,936.68	9,260.68
21	1,001.52	1,036.36	1,460.16	1,519.44	71	7,022.60	6,562.40	10,423.92	9,719.84
22	1,006.72	1,070.68	1,462.24	1,568.32	72	7,375.68	6,898.84	10,934.56	10,200.84
23	1,011.40	1,104.48	1,464.32	1,616.68	73	7,746.44	7,253.48	11,470.68	10,707.32
24	1,016.60	1,138.80	1,466.92	1,665.04	74	8,134.36	7,607.08	12,032.80	11,202.36
25	1,021.80	1,174.16	1,470.56	1,714.96	75	8,890.44	8,301.80	12,748.32	11,838.32
26	1,055.60	1,226.68	1,506.96	1,771.64	76	9,336.08	8,706.88	13,372.84	12,385.88
27	1,090.44	1,281.80	1,544.40	1,830.40	77	9,804.60	9,130.16	14,028.04	12,959.96
28	1,126.84	1,339.00	1,583.40	1,892.28	78	10,297.56	9,388.08	14,714.96	13,378.56
29	1,163.76	1,382.16	1,623.96	1,937.52	79	10,813.40	9,643.40	15,435.16	13,767.52
30	1,202.24	1,426.88	1,665.04	1,984.32	80	11,354.72	9,897.68	16,190.20	14,160.12
31	1,233.96	1,463.80	1,707.16	2,032.16	81	11,638.12	10,148.32	16,589.56	14,499.16
32	1,267.24	1,502.80	1,750.32	2,081.56	82	11,927.76	10,397.92	16,998.80	14,838.72
33	1,301.56	1,542.32	1,793.48	2,131.48	83	12,225.20	10,648.56	17,417.92	15,178.28
34	1,335.88	1,580.80	1,838.72	2,176.20	84	12,531.48	10,902.32	17,850.04	15,519.92
35	1,399.32	1,653.60	1,922.44	2,266.16	85	12,846.08	11,154.52	18,291.52	15,862.60
36	1,436.76	1,695.20	1,971.84	2,313.48	86	13,169.52	11,408.80	18,744.44	16,204.76
37	1,476.28	1,737.84	2,021.24	2,361.84	87	13,498.68	11,685.96	19,209.32	16,570.32
38	1,515.28	1,781.52	2,072.72	2,412.28	88	13,837.72	11,969.36	19,685.12	16,941.08
39	1,556.36	1,825.72	2,124.72	2,460.12	89	14,185.08	12,269.92	20,172.88	17,327.96
40	1,599.00	1,870.96	2,179.32	2,508.48	90	14,541.80	12,576.72	20,672.08	17,723.16
41	1,678.04	1,958.32	2,289.56	2,621.84	91	14,865.24	12,857.52	21,080.80	18,091.32
42	1,761.24	2,049.84	2,407.08	2,740.92	92	15,197.00	13,143.52	21,497.32	18,465.72
43	1,847.56	2,146.04	2,529.28	2,864.68	93	15,535.52	13,436.80	21,922.68	18,845.32
44	1,939.60	2,241.20	2,658.76	2,988.44	94	15,881.84	13,735.28	22,357.40	19,224.92
45	2,036.32	2,340.00	2,794.48	3,118.44	95	16,235.96	14,040.52	22,800.44	19,612.32
46	2,137.72	2,444.00	2,938.52	3,254.16	96	16,597.88	14,353.04	23,252.32	20,007.52
47	2,243.80	2,552.16	3,088.80	3,396.12	97	16,968.12	14,672.84	23,713.04	20,411.56
48	2,355.60	2,665.00	3,247.92	3,543.28	98	17,346.68	14,998.36	24,184.16	20,822.88
49	2,472.60	2,785.12	3,413.28	3,701.88	99	17,733.04	15,332.20	24,665.16	21,243.56

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 (in 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	307.13	251.66	400.77	349.98	50	440.78	494.58	609.59	657.02
1	307.13	251.66	400.77	349.98	51	463.13	517.37	644.13	689.71
2	307.13	251.66	400.77	349.98	52	486.63	541.31	680.70	724.24
3	307.13	251.66	400.77	349.98	53	511.27	566.30	719.39	760.28
4	279.84	231.08	370.47	321.18	54	536.80	589.18	760.11	795.62
5	252.63	210.50	340.26	292.29	55	563.65	613.03	803.30	832.45
6	225.34	189.92	310.05	263.50	56	591.92	637.85	848.97	871.23
7	198.13	169.25	279.75	234.61	57	621.51	663.65	897.29	911.95
8	170.75	148.66	249.54	205.99	58	652.69	690.59	948.52	954.71
9	170.75	148.66	249.54	205.99	59	685.38	714.00	1,002.58	999.05
10	170.75	148.66	249.54	205.99	60	719.65	738.20	1,060.00	1,045.95
11	170.75	148.66	249.54	205.99	61	753.31	760.64	1,110.53	1,085.88
12	170.75	148.66	249.54	205.99	62	788.37	783.96	1,163.44	1,127.31
13	170.75	148.66	249.54	205.99	63	825.21	808.07	1,218.73	1,170.59
14	170.75	148.66	249.54	205.99	64	863.63	837.40	1,276.68	1,218.56
15	170.75	148.66	249.54	205.99	65	903.91	867.79	1,337.45	1,268.64
16	169.25	170.22	247.69	249.89	66	946.14	899.23	1,401.05	1,320.67
17	169.25	170.22	247.69	249.89	67	990.30	931.92	1,467.83	1,375.00
18	169.25	170.22	247.69	249.89	68	1,036.50	965.75	1,537.62	1,431.62
19	169.25	170.22	247.69	249.89	69	1,085.00	1,011.95	1,611.02	1,500.69
20	169.25	170.22	247.69	249.89	70	1,135.88	1,060.44	1,687.96	1,573.13
21	170.13	176.05	248.04	258.11	71	1,192.94	1,114.77	1,770.73	1,651.13
22	171.01	181.88	248.39	266.41	72	1,252.92	1,171.92	1,857.47	1,732.83
23	171.81	187.62	248.75	274.63	73	1,315.90	1,232.16	1,948.54	1,818.87
24	172.69	193.45	249.19	282.84	74	1,381.80	1,292.23	2,044.03	1,902.96
25	173.57	199.46	249.81	291.32	75	1,510.23	1,410.24	2,165.58	2,011.00
26	179.32	208.38	255.99	300.95	76	1,585.94	1,479.05	2,271.67	2,104.01
27	185.23	217.74	262.35	310.93	77	1,665.52	1,550.96	2,382.97	2,201.53
28	191.42	227.46	268.97	321.44	78	1,749.26	1,594.77	2,499.66	2,272.64
29	197.69	234.79	275.86	329.13	79	1,836.89	1,638.14	2,622.00	2,338.71
30	204.23	242.39	282.84	337.08	80	1,928.85	1,681.34	2,750.26	2,405.40
31	209.61	248.66	290.00	345.21	81	1,976.99	1,723.91	2,818.10	2,463.00
32	215.27	255.28	297.33	353.60	82	2,026.19	1,766.31	2,887.62	2,520.68
33	221.10	262.00	304.66	362.08	83	2,076.72	1,808.89	2,958.81	2,578.36
34	226.93	268.53	312.35	369.67	84	2,128.74	1,852.00	3,032.22	2,636.40
35	237.70	280.90	326.57	384.96	85	2,182.19	1,894.84	3,107.21	2,694.61
36	244.06	287.97	334.96	392.99	86	2,237.13	1,938.03	3,184.15	2,752.73
37	250.78	295.21	343.35	401.21	87	2,293.04	1,985.11	3,263.12	2,814.83
38	257.40	302.63	352.10	409.78	88	2,350.64	2,033.26	3,343.95	2,877.81
39	264.38	310.14	360.93	417.90	89	2,409.64	2,084.31	3,426.80	2,943.53
40	271.62	317.82	370.20	426.12	90	2,470.24	2,136.43	3,511.60	3,010.66
41	285.05	332.66	388.93	445.38	91	2,525.18	2,184.13	3,581.03	3,073.20
42	299.18	348.21	408.89	465.60	92	2,581.54	2,232.71	3,651.79	3,136.80
43	313.85	364.55	429.65	486.63	93	2,639.05	2,282.53	3,724.04	3,201.29
44	329.48	380.72	451.65	507.65	94	2,697.88	2,333.24	3,797.89	3,265.77
45	345.91	397.50	474.70	529.73	95	2,758.03	2,385.09	3,873.15	3,331.58
46	363.14	415.17	499.17	552.79	96	2,819.51	2,438.18	3,949.91	3,398.71
47	381.16	433.54	524.70	576.90	97	2,882.40	2,492.50	4,028.18	3,467.35
48	400.15	452.71	551.73	601.90	98	2,946.71	2,547.80	4,108.21	3,537.22
49	420.02	473.11	579.82	628.84	99	3,012.34	2,604.51	4,189.91	3,608.68

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 the Company revises the Terms and Benefits of this Policy upon Renewal, the Company shall have the right to adjust the Standard Premium according to the prevailing Standard Premium Schedules adopted by the Company 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**本公司**在**續保**時有否修訂本**保單**的**條款及保障**，**本公司**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。

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永明金融集團成員之一 總公司設於加拿大多倫多
2023 年 11 月編印 由香港永明金融有限公司刊發