

Life Insurance - Medical Protection



WeHealth Preferred

VHIS Certified Flexi Plan

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)



Wouldn't it be great if

you could enjoy full medical coverage in the face of rising treatment costs

Medical science is constantly advancing, offering hope for patients suffering health challenges. However, the cost of healthcare is also rising. What you need is a plan that will provide you with full medical coverage, so that you can access the treatment you need when you need it.

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 Preferred**, a VHIS Certified Flexi Plan designed to give you full medical coverage for lifelong support and peace of mind in Greater China¹, plus tax benefits in Hong Kong².

Remarks:

- 1 Greater China shall mean Hong Kong, Macau, mainland China and Taiwan.
- 2 Whether tax deduction is allowable for the qualified premiums paid under this Certified Plan are subject to the prevailing tax laws of Hong Kong, as well as 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 Hong Kong Limited (the "Company" or "Sun Life") does not provide tax advice and you should consult an independent tax advisor for tax advice.

How can WeHealth Preferred help you?

WeHealth Preferred is an individual indemnity Hospital insurance plan not only offers comprehensive medical coverage in General Ward in Greater China¹. With full cover for major medical expenses with no itemized benefit limits³, as well as extended benefits for cancer patients and beyond, you can rest assured that you will have adequate financial support during challenging times.

The qualifying premiums you pay for yourself and every dependent⁴ you insure under this plan could be applied for up to HKD8,000 tax deduction² per Insured Person per fiscal year in Hong Kong. There is no upper limit on the number of insured dependents. As long as you are the Policy Holder, you could be eligible to apply for more tax deduction² amount by protecting your whole family. This way, you can enjoy the medical cover for yourself and your loved ones, with the valuable tax deduction benefits.

Remarks:

- 3 Full cover shall mean no itemized benefit sublimit, the actual amount of Eligible Expenses and other expenses charged after deducting the remaining Deductible (if any) and is subject to the Annual Benefit Limit and Lifetime Benefit Limit. Full cover applies to selected benefit items only, while other benefit items are not fully reimbursable and subject to the respective benefit item's limits. Please refer to the Benefit Schedule and Terms and Benefits of this Certified Plan and point 4 of the Limitations of Benefits in this product brochure.
- 4 Dependent refers to "specified relative" as defined in the Inland Revenue Ordinance (Cap. 112), subject to the then prevailing underwriting and administrative rules of the Company. For meaning of "specified relative", please refer to the website of the Inland Revenue Department.

Illustration for tax benefits

Mr. A (a Hong Kong taxpayer) purchases 4 **WeHealth Preferred** Policies in annual payment mode (each with HKD20,000 Deductible) for himself and his family.

Insured Person	Annual qualified premium paid	Tax-deductible amount ² (Capped at HKD8,000 per Insured Person)
Taxpayer (age 50)	HKD 8,094	HKD 8,000
Spouse (age 50)	HKD 8,094	HKD 8,000
Daughter (age 16)	HKD 2,864	HKD 2,864
Son (age 15)	HKD 2,850	HKD 2,850
Total	HKD 21,902	HKD 21,714



Amount of tax saved for Mr. A (Assuming the tax rate is 17%)²:
 $\text{HKD } 21,714 \times 17\% = \text{HKD}3,691$

Continuous tax deduction benefit² as long as Mr. A Renews the 4 **WeHealth Preferred** Policies.



The tax deduction shown here is for illustrative purposes only. The figures shown are rounded to the nearest number. Assume no waiver of premium during the Policy term. The actual tax deduction amount depends on the individual circumstances of the taxpayer.

Key Product Features

1. Full medical expense coverage with guaranteed lifetime Renewal

WeHealth Preferred offers solid and affordable medical protection in Greater China, including full cover³ for major medical expense with no itemized benefit sublimit in General Ward of up to HKD20 million per life and HKD5 million per Policy Year.

The plan provides coverage for Emergency cases worldwide⁵ while we cover Greater China¹ for non-Emergency cases for a better care at your difficult times. Additionally, as the plan offers lifetime guaranteed Renewal⁶, you can enjoy peace of mind regardless of any change in your health condition.

Moreover, **WeHealth Preferred** provides full coverage for unknown Pre-existing Conditions⁷, offering crucial support even if life takes an unexpected turn. This begins in 31 days after the Policy Effective Date.

Days after the Policy Effective Date	Coverage for unknown Pre-existing Condition(s)
First 30 days of the first Policy Year	0%
31 st day of the first Policy Year onwards	100%

Remarks:

- 5 Except for Psychiatric treatments shall only be payable for Confinement in Hong Kong.
- 6 The Renewal of this Policy is guaranteed provided this plan is continually offered by Sun Life. The plan will remain Renewable as long as Sun Life maintains its registered status as a VHIS provider. For details, please refer to the Terms and Benefits of this Certified Plan.
- 7 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. Extended support if you are unfortunately diagnosed with Designated Cancer⁸

Comprehensive Cancer Care

When cancer strikes, it disrupts your life unexpectedly and creates a huge financial burden for you and your family. To lighten your financial load, **WeHealth Preferred** provides crucial support to ease your financial concerns. In addition to the coverage for surgical cancer treatments, we also provide you:

Full cover⁴ on the Eligible Expense resulting from non-surgical cancer treatments



including radiotherapy, chemotherapy, targeted therapy, immunotherapy, and hormonal therapy, so that you can get appropriate treatments without worrying the medical bills.

Best-in-class premium waiver in the market upon Designated Cancer⁸ diagnosis, with a



prolonged premium waiver of 36 months effective from the next premium due date after the date of Designated Cancer⁸ diagnosis, allowing a greater financial flexibility during the critical time.

Comprehensive Cancer Care

If you are suffering from qualifying medical condition⁹ per diagnosis from a medical specialist, you can seek a **face-to-face second medical consultation or teleconsultation¹¹ (AdvicePro)** given by our network doctor¹⁰ in Hong Kong. Each Insured Person is eligible for this service once free of charge per diagnosis¹² which satisfy the qualifying medical condition.



In the unfortunate event that you are diagnosed with a solid tumour, we will provide you with a **complimentary Comprehensive Genomic Profiling¹²** up to one time per Policy, aiming to provide our support along the road to recovery.






Remarks:

- 8 Diagnosis of cancer should be confirmed by Registered Medical Practitioner and biopsy report is required.
- 9 Qualifying Medical Conditions mean the covered medical conditions for this service, which include any medical conditions with the following exceptions: (i) It is not the first diagnosis of the medical condition of the Insured Person; or (ii) The Insured Person has not been evaluated by a registered medical practitioner for his/her medical condition within the last 12 calendar months; or (iii) The Insured Person has developed an acute or life threatening condition and should seek the immediate medical care of his/her treating registered medical practitioner that should not be delayed by the arrival of this service; or (iv) The medical condition which requires physical evaluation of the Insured Person.
- 10 The list of Hospital and medical centers in our network and the AdvicePro (Face-to-face Second Medical Opinion Services) procedures may be changed from time to time without prior notice. For the full list of medical centers, please contact your advisor for more details.
- 11 For the Insured Person who resides in Mainland China and could not make a trip to Hong Kong or Insured Person who resides in Hong Kong but could not travel to the selected clinic, a teleconsultation could be arranged subject to third-party service provider's approval and compile with both Hong Kong and Mainland China medical practices and regulatory requirements.
- 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.

3. Accompanying you in every stage of your treatment journey

We understand that it could be frightening to walk alone on the road to recovery. We are therefore always stand by you at every stage along your recovery journey, from diagnosis to procedures/treatments to recovery. **WeHealth Preferred** offers you all-in-one solutions with:

Journey	Details
 Diagnosis	<ul style="list-style-type: none"> • Full cover for pre-Confinement and Day-Case Procedures outpatient care (subject to the limit of number of visits)^{3,13} • Full cover for designated Prescribed Diagnostic Imaging Tests^{3,13,14}
 Procedures/ Treatments	<ul style="list-style-type: none"> • Full cover for major medical costs, plus the cost incurred on the extra beds for family member^{3,13} • Full cover for designated Prescribed Non-surgical Cancer Treatments^{3,13} • Full cover for outpatient kidney dialysis treatments^{3,13} • Full cover for specified medical appliances items^{3,13}
 Recovery	<ul style="list-style-type: none"> • Full cover for post-Confinement and Day-Case Procedures outpatient care (subject to the limit of number of visits)^{3,13} • Full cover for home nursing for 30 days per Policy Year within 90 days immediately after discharge from Hospital^{3,13} • Coverage for cardiac rehabilitation treatments¹³

Furthermore, to safeguard your all-round health and wellbeing, **WeHealth Preferred** also provides coverage for psychiatric treatments in Hong Kong to care for your mental wellbeing. That way, you can maintain peak performance in the face of personal or professional challenges.

Remarks:

13 For details of each benefit, please refer to the Terms and Benefits of the Certified Plan.

14 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.



4. Flexible protection to meet changing medical and financial needs

Your financial priorities and protection needs may change over time. Whether you are looking for full coverage for major medical expenses or a top-up cover to supplement other medical insurance plans, different Deductible options allow flexibility to specify how much you are willing to pay before you claim. That's why this plan comes with 4 different Deductible options below and allows you to adjust according to personal needs¹⁵.

Deductible	VHIS Certification Number
HKD0	F00066-01-000-01
HKD20,000	F00066-02-000-01
HKD50,000	F00066-03-000-01
HKD80,000	F00066-04-000-01

Remark:

15 The Deductible option can be adjusted upon each Policy Renewal and fulfilling designated requirements.

Case Study

Mr. A is a successful accountant whose work needs frequent travel in Greater China¹. He wants more medical protection for himself against some unfortunate events for a greater peace of mind. **WeHealth Preferred**, which provides full cover³ for major medical expense in Greater China¹ with guaranteed lifetime Renewal, offers the right protection that Mr. A needs to complement his group medical plan. Therefore, he decides to take up **WeHealth Preferred** and he is healthy at the start of his Policy.






Mr. A
Deductible: HKD20,000

Guaranteed lifetime Renewal

Smart Tips: Mr. A is entitled to both medical protection and tax deduction² as long as he Renews the Policy.

At 3rd Policy Year:

Journey	Details
 Diagnosis	<p>Mr. A experiences continuous rectal bleeding. As recommended by the doctor, he undergoes a diagnostic test, colonoscopy and biopsy. He is diagnosed with colorectal cancer.</p> <p>Expenses</p> <ul style="list-style-type: none"> • Pre-Confinement outpatient expense - HKD800 • Prescribed Diagnostic Imaging Tests - HKD9,300 • Surgeon's fee - HKD9,000 <p>WeHealth Preferred offers 36 months of waiver of premium upon Designated Cancer⁸ diagnosis</p>
 Procedures/ Treatments	<p>Per doctor advice, he decides to go for Colectomy and was Confined in general ward for 5 days, followed by 4 weeks of targeted therapy.</p> <p>Expenses</p> <ul style="list-style-type: none"> • Room & board - HKD3,800 • Miscellaneous charges - HKD22,000 • Attending doctor's visit fee - HKD3,000 • Specialist's fee - HKD2,500 • Surgeon's fee - HKD38,000 • Anesthetist's fee - HKD12,000 • Operating theater charges - HKD13,500 • Prescribed Non-surgical Cancer Treatments - HKD100,000
 Recovery	<p>After being discharged, Mr. A pays a total of 5 follow-up outpatient visits to a physiotherapist. He also employs a home nurse for 3 days. Finally, he completes the treatment and fully recovers.</p> <p>Expenses</p> <ul style="list-style-type: none"> • Post-Confinement outpatient expense - HKD4,000 • Home nursing expenses - HKD2,700
Total Expenses: HKD220,600	

After deducting the HKD20,000 Deductible, the plan will fully reimburse the remaining treatment expenses:

$$\text{HKD220,600} - \text{HKD20,000} = \text{HKD200,600}$$

The above case is an example for illustrative purposes only. The Company shall only reimburse "Reasonable and Customary" and "Medically Necessary" Eligible Expenses in accordance with the Terms and Benefits of this Certified Plan. For further details, please refer to the Terms and Benefits of this Certified Plan and point 4 of the Limitations of Benefits in this product brochure.

What's more?

To enhance your medical protection, **WeHealth Preferred** offers the following value-added services¹² as extra safeguards.

1. Medical Concierge Services

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:

- Appointment for specialist consultation, doctor referral, Day Case Procedure and accessing Confinement
- Booking for Confinement and treatment at our network Hospitals/clinics

2. Local Urgent Care

In the event of an emergency, we can arrange the necessary medical assisted transportation and necessary medical escort to transfer you from a Hospital Authority Hospital or emergency room to a private medical facility at no cost.

3. AdvicePro

(Face-to-face Second Medical Opinion Services)

If you are suffering from qualifying medical condition⁹ per diagnosis from a medical specialist, you can seek a face-to-face second medical consultation or teleconsultation¹¹ given by our network doctor¹⁰ in Hong Kong. Each Insured Person is eligible for this service once free of charge per diagnosis which satisfy the qualifying medical condition from a medical specialist.

4. Cashless Arrangement Service¹⁶

Once the cashless arrangement is approved prior to your Hospital admission or Day Case Procedure, all Eligible Expenses incurred during your Confinement or Day Case Procedure will be settled on your behalf¹⁷ - allowing you to focus on recovery without having to worry about making claims upon discharge or performed Day Case Procedure.

5. Mainland China VIP Medical Navigation Service

Whenever you stay in Mainland China, this plan provides doctor referral and booking assistance for Confinement in Mainland China and provides accompanying and navigation service to you at the Mainland China VIP Hospital Network, coordinates AdvicePro (Face-to-face Second Medical Opinion Service) as needed, supporting you wherever you are in Mainland China.

6. Comprehensive Genomic Profiling¹⁸

In the unfortunate event that you are diagnosed with a solid tumour, we will provide you with a complimentary Comprehensive Genomic Profiling up to one time per Policy, aiming to provide our support along the road to recovery. Comprehensive Genomic Profiling is a test for patients with solid tumour. A medical practitioner is on hand to help identify gene mutations in your cancer cells using a blood sample liquid biopsy, so that your genetic profile can be matched for a unique and tailored medical treatment to overcome your health challenges with confidence.

7. Family Care Benefit

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.

- Spouse Care
- Parental Care
- Child Care
- Pet Care
- Home Care
- Hospital Discharge Assistance

8. Cancer and Stroke Family Support Program

If you are unfortunate to diagnose with a cancer related illness or suffers from a stroke, you can connect with the network psychologist and sign up for 2 free psychological support sessions for you and your immediate family members¹⁹ as the mental health support.

9. Worldwide Emergency Assistance Benefits

With our free 24-hour Worldwide Emergency Assistance Benefits, you can enjoy the assurance of emergency medical assistance wherever you travel, including:

- Medical evacuation and repatriation
- Pre-paid Hospital admission deposit
- Transportation of essential medication and medical equipment, and more

Remarks:

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

18 Comprehensive Genomic Profiling can be redeemed once per Policy only for each Insured Person.

19 Immediate family members shall mean the legally married spouse or a child or parent of the Insured Person or the Policy Holder (as the case may be).

Key Product Information

VHIS Certified Flexi Plan	WeHealth Preferred
Type of medical insurance product	Basic plan
Issue Age²⁰	15 days - age 80
Benefit Term	<p>Whole life</p> <p>(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 its registered status as a VHIS provider.)</p>
Currency	HKD
Premium Payment Term	Whole life
Premium Payment Mode	Annually/Semi-Annually/Monthly
Premium Structure	<p>The premium amount is determined based on 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).</p>

Remark:

²⁰ "Age" means the attained age of the Insured Person.

Benefit Schedule

Benefit Coverage	Benefit limit
Geographical limitation ²¹	Greater China ¹
Designated ward class	General Ward
Annual Benefit Limit for benefit items I. Basic benefits (a) – (l) II. Enhanced benefits (i) – (vi)	HKD5,000,000 per Policy Year
Lifetime Benefit Limit for benefit items I. Basic benefits (a) – (l) II. Enhanced benefits (i) – (vi)	HKD20,000,000 per life
Deductible for benefit items I. Basic benefits (a) – (l) II. Enhanced benefits (i) – (vi)	HKD0/HKD20,000/HKD50,000/HKD80,000
Wavier of premium upon Designated Cancer diagnosis ²²	Waiver of premiums for next 36 months upon diagnosis of Designated Cancer

Remarks:

21 Eligible Expenses incurred for any non-Emergency Treatments performed outside Greater China shall be payable up to the benefit limits as stated in the benefit schedule attached to the Standard Plan Terms and Benefits. Psychiatric treatments shall only be payable for Confinement in Hong Kong. Please refer to Section 1 of Part 1 of the Supplement for Limitations of Benefits for details.

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.

Benefit items ^{23,24,25}	Benefit limit	
Basic benefits		
(a) Room and board	Full cover ³	
(b) Miscellaneous charges	Full cover ³ (Subject to the benefit limit of “medical appliances benefit” under enhanced benefits)	
(c) Attending doctor’s visit fee	Full cover ³	
(d) Specialist’s fee ²²	Full cover ³	
(e) Intensive care	Full cover ³	
(f) Surgeon’s fee	Full cover ³ regardless of the surgical category	
(g) Anaesthetist’s fee	Full cover ³	
(h) Operating theatre charges	Full cover ³	
(i) Prescribed Diagnostic Imaging Tests ^{11,22}	Full cover ³	
(j) Prescribed Non-surgical Cancer Treatments ²⁶	Full cover ³	
(k) Pre- and post-Confinement/ Day Case Procedure outpatient care ²²	Full cover ³ per visit	
	Prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure	
	More than 30 days before Confinement or Day Case Procedure	1 visit
	Within 30 days before Confinement or Day Case Procedure	Maximum 1 visit per day
	Follow-up outpatient visits per Confinement/Day Case Procedure	
	Within 90 days after discharge or completion of Day Case Procedure	Maximum 1 visit per day
(l) Psychiatric treatments	HKD40,000 per Policy Year ²¹	

Remarks:

23 Eligible Expenses and/or expenses incurred shall be subject to the limitations as specified in the Supplement for Limitations of Benefits.

24 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.

25 The Company shall only reimburse “Reasonable and Customary” and “Medically Necessary” Eligible Expenses in accordance with the Terms and Benefits of this Certified Plan. For further details, please refer to the Terms and Benefits of this Certified Plan and point 4 of the Limitations of Benefits in this product brochure.

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

Benefit items ^{23,24,25}	Benefit limit
Enhanced benefits	
(i) Extra bed for family members benefit	Full cover ³
(ii) Home nursing expenses benefit ²²	Full cover ³ <ul style="list-style-type: none"> • Maximum 30 days per Policy Year • Maximum 1 Qualified Nurse during any given time slot on each day (within 90 days after discharge from Hospital following surgery or admission to Intensive Care Unit)
(iii) Outpatient kidney dialysis treatment benefit ²²	Full cover ³
(iv) Emergency outpatient treatment benefit	Full cover ³
(v) Medical appliances benefit	Specified items ²⁷ : Full cover ³ Other items ²⁷ : HKD100,000 per Policy Year
(vi) Cardiac rehabilitation treatment benefit ²²	HKD10,000 per Policy Year (within 90 days after discharge from Hospital or completion of Day Case Procedure)
Other benefits	
(i) Compassionate death benefit	HKD50,000
(ii) Death benefit due to medical negligence	HKD80,000

Remark:

²⁷ For details, please refer to Section 7 of Part 1 of the Supplement for Enhanced Benefits.

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 Insured Persons 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 the 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.

In future, the Standard Premium for age 120 and above may not be the same as the Certified Plan's Standard Premium. Thus, we will inform you the actual Standard Premium payable for the coming year by a renewal notice sent before end of each Policy Year.

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, unless the waiver of premium upon Designated Cancer diagnosis apply, 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:

First 30 days of the first Policy Year	No coverage
31 st day of the first Policy Year onwards	Full coverage

Limitations of Benefits**1. Geographical limitation**

- a. Eligible Expenses and/or other expenses incurred within Greater China shall be payable in accordance with these Terms and Benefits, except for the psychiatric treatments as stated in Section 3(l) of Part 6 of the Terms and Conditions.
- b. For any non-Emergency Treatment received outside Greater China
 - i. the Eligible Expenses incurred shall be payable in accordance with the benefit schedule attached to the Standard Plan Terms and Benefits and shall not be subject to the adjustment factor as stated in Section 3(a) of this Part 1 below; and
 - ii. no benefit shall be payable under Sections 1 to 6 of Part 1 of the Supplement for Enhanced Benefits.
- c. For any Emergency Treatment received outside Greater China, Eligible Expenses and/or other expenses incurred shall be payable in accordance with these Terms and Benefits.

2. Limitation on choice of Hospital

- a. For any Eligible Expenses and/or other expenses charged by Hospitals in mainland China, if such Hospitals are not under the list of designated hospitals in mainland China, or where approval has not been granted by the Company before the Medical Services are provided,
 - i. the Eligible Expenses incurred shall be payable in accordance with the benefit schedule attached to the Standard Plan Terms and Benefits and are not subject to the adjustment factor as stated in Section 3(a) of this Part 1 below; and
 - ii. no benefit shall be payable under Sections 1 to 6 of Part 1 of the Supplement for Enhanced Benefits.
- b. For the avoidance of doubt, in respect of any Eligible Expenses and/or other expenses charged by Hospitals in mainland China, if such Hospitals are under the list of designated hospitals in mainland China mentioned above, such Eligible Expenses and/or other expenses shall be payable in accordance with these Terms and Benefits.
- c. The list of designated hospitals in mainland China may be varied, updated and amended from time to time at the Company's discretion. Policy Holder and/or Insured Person is recommended to refer to the Company's website for the latest list before admission to the Hospital.

3. Limitation on choice of ward class

- a. If the ward class of the Confinement is of a class higher than the entitled ward class as stated in the Benefit Schedule, any benefits payable under Section 3(a) to (j) and (l) of Part 6 of the Terms and Conditions and Sections 1 and 5 of Part 1 of the Supplement for Enhanced Benefits are subject to the following adjustment factor:

Entitled ward class as specified in the Benefit Schedule	Confined ward class	Adjustment factor
General Ward	Semi-private Room	50%
General Ward	Standard Private Room	25%
General Ward	Any ward class above Standard Private Room	0%

- b. In the event that the Insured Person is Confined in a ward class higher than the Standard Private Room, the Eligible Expenses incurred shall be payable in accordance with the benefit schedule attached to the Standard Plan Terms and Benefits. For the avoidance of doubt, no benefit shall be payable under Sections 1 and 5 of Part 1 of the Supplement for Enhanced Benefits.
- c. The adjustment factor as specified in Section 3(a) above shall not apply when such Confinement in a room of class higher than the entitled ward class is due to:
 - i. unavailability of entitled ward class for Emergency Treatment as a result of ward or room shortage for Confinement;
 - ii. isolation reasons that require a specific class of accommodation;
 - iii. other reasons not involving personal preference of the Policy Holder and/or the Insured Person.

4. Limitation of Eligible Expenses

- a. "Medically Necessary" shall mean the need to have medical service for the purpose of investigating or treating the relevant Disability in accordance with the generally accepted standards of medical practice and such medical service must:
 - i. require the expertise of, or be referred by, a Registered Medical Practitioner;
 - ii. be consistent with the diagnosis and necessary for the investigation and treatment of the Disability;
 - iii. be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the Insured Person, his family, caretaker or the attending Registered Medical Practitioner;
 - iv. be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
 - v. be furnished at the most appropriate level which, in the prudent professional judgment of the attending Registered Medical Practitioner, can be safely and effectively provided to the Insured Person.

- b. "Reasonable and Customary" shall mean, in relation to a charge for Medical Service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar Age, for a similar Disability, as reasonably determined by the Company in utmost good faith. The Reasonable and Customary charges shall not in any event exceed the actual charges incurred.

In determining whether a charge is Reasonable and Customary, the Company shall make reference to the followings (if applicable):

- i. treatment or service fee statistics and surveys in the insurance or medical industry;
 - ii. internal or industry claim statistics;
 - iii. gazette published by the Government; and/or
 - iv. other pertinent source of reference in the locality where the treatments, services or supplies are provided
- c. Please refer to the Terms and Benefits of the Certified Plan for the detailed definitions of 'Reasonable and Customary' and 'Medically Necessary'.

General Exclusions:

Under these Terms and Benefits of the Certified Plan, 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, including any updates of and changes to such requisite information (if so requested by the Company under Section 8 of Part 1 of the Terms and Benefits of this Certified Plan) such Disability shall be generally excluded from any coverage of these Terms and Benefits 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 these Terms and Benefits 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 the above Section 3 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. 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.

Glossary of Terminology:

The following terminologies used in **WeHealth Preferred** 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 Preferred	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

Important Note:

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 companies. The applicable levy rate will be determined by reference to the Policy date or Policy anniversary date. For levy details, please visit our website at www.sunlife.com.hk/levy_eng or Insurance Authority's website at www.ia.org.hk.

This brochure is for reference only. Please refer to a sample Certified Plan for details including definitions of capitalized terms and full Terms and Benefits of coverage.

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.

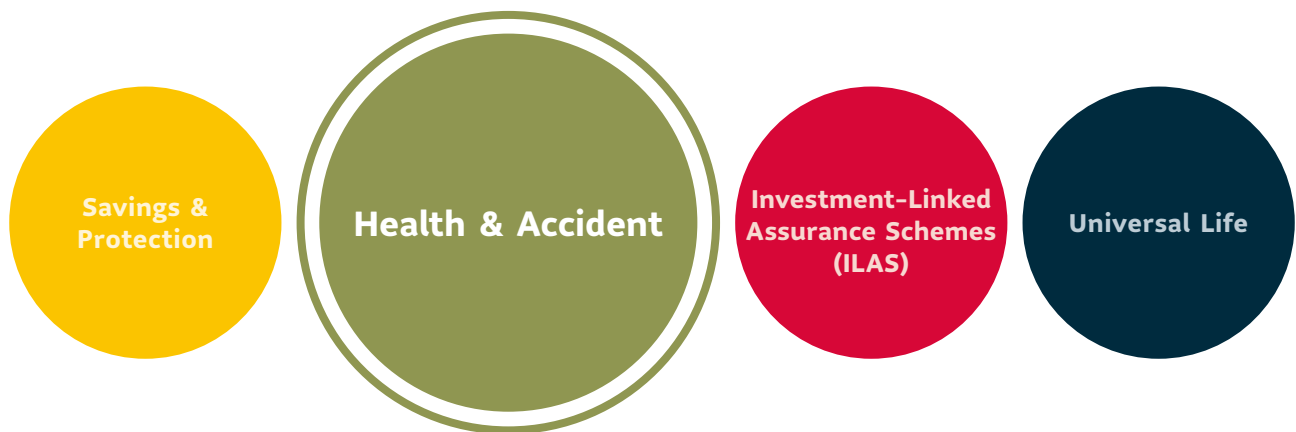
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Sun Life has been rooted in Hong Kong since 1892, helping the city shine brighter over the course of 130 years by providing excellent products and services.

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 Preferred** 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

Client Service Hotline: 2103 8928

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WeHealth Preferred (Certified Flexi Plan)

永明港無憂醫療保 (認可靈活產品)



Annual Standard Premium schedule (in HKD)

年繳標準保費表 (港元)

Age Last Birthday 已屆年齡	Deductible 自付費			
	HKD0	HKD20,000	HKD50,000	HKD80,000
0	6,803	3,384	2,386	1,998
1	6,567	3,365	2,371	1,996
2	6,328	3,338	2,357	1,993
3	6,087	3,326	2,338	1,990
4	5,838	3,305	2,330	1,987
5	5,597	3,286	2,316	1,975
6	5,578	3,241	2,285	1,949
7	5,559	3,197	2,254	1,922
8	5,539	3,155	2,224	1,897
9	5,519	3,111	2,193	1,870
10	5,498	3,067	2,162	1,838
11	5,478	3,023	2,131	1,818
12	5,429	2,981	2,101	1,792
13	5,381	2,936	2,070	1,765
14	5,333	2,892	2,039	1,739
15	5,285	2,850	2,009	1,713
16	5,448	2,864	2,039	1,740
17	5,611	2,878	2,070	1,766
18	5,774	2,894	2,102	1,793
19	5,938	2,905	2,133	1,819
20	5,992	2,929	2,178	1,862
21	6,092	3,010	2,225	1,894
22	6,238	3,106	2,267	1,933
23	6,394	3,229	2,318	1,973
24	6,580	3,362	2,375	2,017
25	6,794	3,485	2,456	2,060
26	7,033	3,559	2,517	2,105
27	7,289	3,609	2,590	2,149
28	7,537	3,665	2,638	2,193
29	7,783	3,685	2,693	2,236
30	7,998	3,722	2,737	2,281
31	8,284	3,832	2,794	2,329
32	8,481	3,943	2,841	2,383
33	8,708	4,071	2,883	2,438
34	8,962	4,218	2,937	2,515
35	9,156	4,376	2,972	2,591
36	9,361	4,539	3,027	2,665
37	9,657	4,704	3,099	2,747
38	9,968	4,864	3,195	2,838
39	10,286	4,999	3,298	2,936
40	10,698	5,173	3,418	3,066
41	11,046	5,337	3,556	3,195
42	11,414	5,525	3,708	3,322
43	11,794	5,736	3,867	3,450
44	12,190	5,981	3,999	3,577
45	12,598	6,257	4,171	3,687
46	13,122	6,626	4,334	3,826
47	13,594	6,999	4,500	3,980
48	14,233	7,433	4,693	4,149
49	14,845	7,867	4,913	4,365
50	15,486	8,094	5,163	4,599
51	16,171	8,470	5,440	4,838
52	16,906	8,870	5,746	5,107
53	17,707	9,295	6,055	5,390
54	18,674	9,752	6,399	5,706
55	19,636	10,297	6,778	6,050
56	20,682	10,884	7,196	6,436
57	21,927	11,546	7,668	6,874
58	23,353	12,289	8,220	7,363
59	24,907	13,210	8,811	7,862
60	26,606	13,880	9,438	8,411

Age Last Birthday 已屆年齡	Deductible 自付費			
	HKD0	HKD20,000	HKD50,000	HKD80,000
61	28,456	14,955	10,043	8,989
62	30,356	15,858	10,675	9,592
63	32,319	16,761	11,309	10,216
64	34,385	17,664	11,993	10,855
65	36,535	18,571	12,729	11,509
66	38,738	19,785	13,547	12,165
67	40,957	20,999	14,342	12,809
68	43,175	22,214	15,128	13,439
69	45,394	23,583	15,902	14,059
70	47,600	24,951	16,660	14,666
71	49,797	26,320	17,418	15,319
72	52,018	27,689	18,187	15,972
73	54,274	29,058	18,962	16,656
74	56,576	30,427	19,752	17,375
75	58,946	31,795	20,576	18,132
76	61,395	33,164	21,448	18,884
77	63,947	34,752	22,375	19,704
78	66,575	36,340	23,385	20,575
79	69,279	37,928	24,484	21,491
80	72,082	39,516	25,649	22,449
81	74,989	40,942	26,881	23,446
82	77,959	42,450	28,115	24,473
83	81,022	44,280	29,339	25,570
84	84,110	45,868	30,211	26,573
85	86,616	47,456	30,980	27,575
86	89,146	49,038	31,687	28,603
87	91,786	49,860	32,357	29,666
88	94,540	51,674	33,313	30,304
89	97,486	53,538	34,397	31,038
90	99,988	55,038	35,517	32,259
91	102,490	56,538	36,752	33,453
92	104,992	58,038	37,950	34,634
93	107,494	59,175	39,211	35,789
94	109,996	60,167	40,434	36,910
95	112,498	61,147	41,616	37,993
96	115,000	62,169	42,748	39,031
97	117,502	63,181	44,139	40,020
98	120,004	64,248	45,484	40,953
99	122,062	65,316	46,775	41,826
100	125,113	66,949	47,929	42,976
101	128,180	68,590	49,088	44,132
102	131,262	70,239	50,253	45,294
103	134,360	71,897	51,424	46,461
104	137,473	73,562	52,601	47,635
105	140,601	75,236	53,784	48,814
106	143,745	76,919	54,972	49,999
107	146,905	78,610	56,167	51,190
108	150,081	80,309	57,367	52,387
109	153,273	82,017	58,574	53,590
110	156,480	83,734	59,787	54,799
111	159,704	85,459	61,005	56,014
112	162,938	87,192	62,230	57,236
113	166,200	88,934	63,461	58,463
114	169,472	90,685	64,698	59,560
115	172,761	92,445	65,941	60,646
116	176,066	94,214	67,191	61,738
117	179,387	95,991	68,446	62,835
118	182,725	97,777	69,708	63,937
119	186,080	99,573	70,976	65,046
120+	189,452	101,377	72,251	66,159

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

WeHealth Preferred (Certified Flexi Plan)

永明港無憂醫療保 (認可靈活產品)

Semi-annual Standard Premium schedule (in HKD)

半年繳標準保費表 (港元)

Age Last Birthday 已屆年齡	Deductible 自付費			
	HKD0	HKD20,000	HKD50,000	HKD80,000
0	3,537.56	1,759.68	1,240.72	1,038.96
1	3,414.84	1,749.80	1,232.92	1,037.92
2	3,290.56	1,735.76	1,225.64	1,036.36
3	3,165.24	1,729.52	1,215.76	1,034.80
4	3,035.76	1,718.60	1,211.60	1,033.24
5	2,910.44	1,708.72	1,204.32	1,027.00
6	2,900.56	1,685.32	1,188.20	1,013.48
7	2,890.68	1,662.44	1,172.08	999.44
8	2,880.28	1,640.60	1,156.48	986.44
9	2,869.88	1,617.72	1,140.36	972.40
10	2,858.96	1,594.84	1,124.24	955.76
11	2,848.56	1,571.96	1,108.12	945.36
12	2,823.08	1,550.12	1,092.52	931.84
13	2,798.12	1,526.72	1,076.40	917.80
14	2,773.16	1,503.84	1,060.28	904.28
15	2,748.20	1,482.00	1,044.68	890.76
16	2,832.96	1,489.28	1,060.28	904.80
17	2,917.72	1,496.56	1,076.40	918.32
18	3,002.48	1,504.88	1,093.04	932.36
19	3,087.76	1,510.60	1,109.16	945.88
20	3,115.84	1,523.08	1,132.56	968.24
21	3,167.84	1,565.20	1,157.00	984.88
22	3,243.76	1,615.12	1,178.84	1,005.16
23	3,324.88	1,679.08	1,205.36	1,025.96
24	3,421.60	1,748.24	1,235.00	1,048.84
25	3,532.88	1,812.20	1,277.12	1,071.20
26	3,657.16	1,850.68	1,308.84	1,094.60
27	3,790.28	1,876.68	1,346.80	1,117.48
28	3,919.24	1,905.80	1,371.76	1,140.36
29	4,047.16	1,916.20	1,400.36	1,162.72
30	4,158.96	1,935.44	1,423.24	1,186.12
31	4,307.68	1,992.64	1,452.88	1,211.08
32	4,410.12	2,050.36	1,477.32	1,239.16
33	4,528.16	2,116.92	1,499.16	1,267.76
34	4,660.24	2,193.36	1,527.24	1,307.80
35	4,761.12	2,275.52	1,545.44	1,347.32
36	4,867.72	2,360.28	1,574.04	1,385.80
37	5,021.64	2,446.08	1,611.48	1,428.44
38	5,183.36	2,529.28	1,661.40	1,475.76
39	5,348.72	2,599.48	1,714.96	1,526.72
40	5,562.96	2,689.96	1,777.36	1,594.32
41	5,743.92	2,775.24	1,849.12	1,661.40
42	5,935.28	2,873.00	1,928.16	1,727.44
43	6,132.88	2,982.72	2,010.84	1,794.00
44	6,338.80	3,110.12	2,079.48	1,860.04
45	6,550.96	3,253.64	2,168.92	1,917.24
46	6,823.44	3,445.52	2,253.68	1,989.52
47	7,068.88	3,639.48	2,340.00	2,069.60
48	7,401.16	3,865.16	2,440.36	2,157.48
49	7,719.40	4,090.84	2,554.76	2,269.80
50	8,052.72	4,208.88	2,684.76	2,391.48
51	8,408.92	4,404.40	2,828.80	2,515.76
52	8,791.12	4,612.40	2,987.92	2,655.64
53	9,207.64	4,833.40	3,148.60	2,802.80
54	9,710.48	5,071.04	3,327.48	2,967.12
55	10,210.72	5,354.44	3,524.56	3,146.00
56	10,754.64	5,659.68	3,741.92	3,346.72
57	11,402.04	6,003.92	3,987.36	3,574.48
58	12,143.56	6,390.28	4,274.40	3,828.76
59	12,951.64	6,869.20	4,581.72	4,088.24
60	13,835.12	7,217.60	4,907.76	4,373.72

Age Last Birthday 已屆年齡	Deductible 自付費			
	HKD0	HKD20,000	HKD50,000	HKD80,000
61	14,797.12	7,776.60	5,222.36	4,674.28
62	15,785.12	8,246.16	5,551.00	4,987.84
63	16,805.88	8,715.72	5,880.68	5,312.32
64	17,880.20	9,185.28	6,236.36	5,644.60
65	18,998.20	9,656.92	6,619.08	5,984.68
66	20,143.76	10,288.20	7,044.44	6,325.80
67	21,297.64	10,919.48	7,457.84	6,660.68
68	22,451.00	11,551.28	7,866.56	6,988.28
69	23,604.88	12,263.16	8,269.04	7,310.68
70	24,752.00	12,974.52	8,663.20	7,626.32
71	25,894.44	13,686.40	9,057.36	7,965.88
72	27,049.36	14,398.28	9,457.24	8,305.44
73	28,222.48	15,110.16	9,860.24	8,661.12
74	29,419.52	15,822.04	10,271.04	9,035.00
75	30,651.92	16,533.40	10,699.52	9,428.64
76	31,925.40	17,245.28	11,152.96	9,819.68
77	33,252.44	18,071.04	11,635.00	10,246.08
78	34,619.00	18,896.80	12,160.20	10,699.00
79	36,025.08	19,722.56	12,731.68	11,175.32
80	37,482.64	20,548.32	13,337.48	11,673.48
81	38,994.28	21,289.84	13,978.12	12,191.92
82	40,538.68	22,074.00	14,619.80	12,725.96
83	42,131.44	23,025.60	15,256.28	13,296.40
84	43,737.20	23,851.36	15,709.72	13,817.96
85	45,040.32	24,677.12	16,109.60	14,339.00
86	46,355.92	25,499.76	16,477.24	14,873.56
87	47,728.72	25,927.20	16,825.64	15,426.32
88	49,160.80	26,870.48	17,322.76	15,758.08
89	50,692.72	27,839.76	17,886.44	16,139.76
90	51,993.76	28,619.76	18,468.84	16,774.68
91	53,294.80	29,399.76	19,111.04	17,395.56
92	54,595.84	30,179.76	19,734.00	18,009.68
93	55,896.88	30,771.00	20,389.72	18,610.28
94	57,197.92	31,286.84	21,025.68	19,193.20
95	58,498.96	31,796.44	21,640.32	19,756.36
96	59,800.00	32,327.88	22,228.96	20,296.12
97	61,101.04	32,854.12	22,952.28	20,810.40
98	62,402.08	33,408.96	23,651.68	21,295.56
99	63,472.24	33,964.32	24,323.00	21,749.52
100	65,058.76	34,813.48	24,923.08	22,347.52
101	66,653.60	35,666.80	25,525.76	22,948.64
102	68,256.24	36,524.28	26,131.56	23,552.88
103	69,867.20	37,386.44	26,740.48	24,159.72
104	71,485.96	38,252.24	27,352.52	24,770.20
105	73,112.52	39,122.72	27,967.68	25,383.28
106	74,747.40	39,997.88	28,585.44	25,999.48
107	76,390.60	40,877.20	29,206.84	26,618.80
108	78,042.12	41,760.68	29,830.84	27,241.24
109	79,701.96	42,648.84	30,458.48	27,866.80
110	81,369.60	43,541.68	31,089.24	28,495.48
111	83,046.08	44,438.68	31,722.60	29,127.28
112	84,727.76	45,339.84	32,359.60	29,762.72
113	86,424.00	46,245.68	32,999.72	30,400.76
114	88,125.44	47,156.20	33,642.96	30,971.20
115	89,835.72	48,071.40	34,289.32	31,535.92
116	91,554.32	48,991.28	34,939.32	32,103.76
117	93,281.24	49,915.32	35,591.92	32,674.20
118	95,017.00	50,844.04	36,248.16	33,247.24
119	96,761.60	51,777.96	36,907.52	33,823.92
120+	98,515.04	52,716.04	37,570.52	34,402.68

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

WeHealth Preferred (Certified Flexi Plan)

永明港無憂醫療保 (認可靈活產品)

Monthly Standard Premium schedule (in HKD)

月繳標準保費表 (港元)

Age Last Birthday 已屆年齡	Deductible 自付費			
	HKD0	HKD20,000	HKD50,000	HKD80,000
0	600.93	298.92	210.76	176.49
1	580.08	297.24	209.44	176.31
2	558.97	294.86	208.20	176.05
3	537.68	293.80	206.52	175.78
4	515.69	291.94	205.82	175.52
5	494.40	290.26	204.58	174.46
6	492.72	286.29	201.84	172.16
7	491.04	282.40	199.10	169.78
8	489.28	278.69	196.45	167.57
9	487.51	274.80	193.71	165.18
10	485.66	270.92	190.98	162.36
11	483.89	267.03	188.24	160.59
12	479.56	263.32	185.59	158.29
13	475.32	259.35	182.85	155.91
14	471.08	255.46	180.11	153.61
15	466.84	251.75	177.46	151.31
16	481.24	252.99	180.11	153.70
17	495.64	254.22	182.85	156.00
18	510.04	255.64	185.68	158.38
19	524.52	256.61	188.41	160.68
20	529.29	258.73	192.39	164.48
21	538.13	265.88	196.54	167.30
22	551.02	274.36	200.25	170.75
23	564.80	285.23	204.76	174.28
24	581.23	296.98	209.79	178.17
25	600.14	307.84	216.95	181.97
26	621.25	314.38	222.33	185.94
27	643.86	318.79	228.78	189.83
28	665.77	323.74	233.02	193.71
29	687.50	325.51	237.88	197.51
30	706.49	328.78	241.77	201.49
31	731.75	338.49	246.80	205.73
32	749.15	348.30	250.95	210.50
33	769.21	359.60	254.66	215.36
34	791.64	372.59	259.43	222.16
35	808.78	386.55	262.53	228.87
36	826.89	400.94	267.38	235.41
37	853.03	415.52	273.74	242.65
38	880.51	429.65	282.22	250.69
39	908.60	441.58	291.32	259.35
40	944.99	456.95	301.92	270.83
41	975.73	471.43	314.11	282.22
42	1,008.24	488.04	327.54	293.44
43	1,041.80	506.68	341.58	304.75
44	1,076.78	528.32	353.24	315.97
45	1,112.82	552.70	368.44	325.68
46	1,159.11	585.30	382.84	337.96
47	1,200.80	618.24	397.50	351.57
48	1,257.25	656.58	414.55	366.49
49	1,311.31	694.92	433.98	385.57
50	1,367.93	714.97	456.06	406.24
51	1,428.44	748.18	480.53	427.36
52	1,493.36	783.52	507.56	451.12
53	1,564.12	821.06	534.86	476.12
54	1,649.54	861.43	565.24	504.03
55	1,734.51	909.57	598.72	534.42
56	1,826.91	961.42	635.65	568.51
57	1,936.88	1,019.90	677.34	607.20
58	2,062.85	1,085.53	726.10	650.40
59	2,200.12	1,166.88	778.30	694.48
60	2,350.20	1,226.07	833.69	742.97

Age Last Birthday 已屆年齡	Deductible 自付費			
	HKD0	HKD20,000	HKD50,000	HKD80,000
61	2,513.61	1,321.02	887.13	794.03
62	2,681.45	1,400.79	942.96	847.29
63	2,854.84	1,480.55	998.96	902.41
64	3,037.34	1,560.32	1,059.38	958.86
65	3,227.26	1,640.44	1,124.39	1,016.63
66	3,421.86	1,747.67	1,196.65	1,074.57
67	3,617.87	1,854.91	1,266.88	1,131.46
68	3,813.79	1,962.24	1,336.31	1,187.11
69	4,009.80	2,083.16	1,404.68	1,241.88
70	4,204.67	2,204.00	1,471.63	1,295.50
71	4,398.73	2,324.93	1,538.59	1,353.18
72	4,594.92	2,445.86	1,606.52	1,410.86
73	4,794.20	2,566.79	1,674.98	1,471.28
74	4,997.54	2,687.72	1,744.76	1,534.79
75	5,206.89	2,808.56	1,817.55	1,601.66
76	5,423.22	2,929.49	1,894.57	1,668.09
77	5,648.65	3,069.76	1,976.46	1,740.52
78	5,880.79	3,210.03	2,065.67	1,817.46
79	6,119.64	3,350.31	2,162.75	1,898.37
80	6,367.24	3,490.58	2,265.66	1,982.99
81	6,624.03	3,616.54	2,374.49	2,071.06
82	6,886.38	3,749.75	2,483.49	2,161.78
83	7,156.94	3,911.40	2,591.61	2,258.68
84	7,429.71	4,051.67	2,668.64	2,347.28
85	7,651.08	4,191.95	2,736.57	2,435.79
86	7,874.56	4,331.69	2,799.02	2,526.60
87	8,107.76	4,404.30	2,858.20	2,620.50
88	8,351.03	4,564.53	2,942.65	2,676.85
89	8,611.26	4,729.19	3,038.40	2,741.69
90	8,832.27	4,861.69	3,137.33	2,849.54
91	9,053.28	4,994.19	3,246.43	2,955.01
92	9,274.29	5,126.69	3,352.25	3,059.34
93	9,495.30	5,227.12	3,463.64	3,161.36
94	9,716.31	5,314.75	3,571.67	3,260.38
95	9,937.32	5,401.32	3,676.08	3,356.05
96	10,158.33	5,491.59	3,776.07	3,447.74
97	10,379.34	5,580.99	3,898.94	3,535.10
98	10,600.35	5,675.24	4,017.75	3,617.51
99	10,782.14	5,769.58	4,131.79	3,694.63
100	11,051.64	5,913.83	4,233.73	3,796.21
101	11,322.56	6,058.78	4,336.11	3,898.33
102	11,594.81	6,204.44	4,439.01	4,000.97
103	11,868.46	6,350.90	4,542.45	4,104.05
104	12,143.44	6,497.97	4,646.42	4,207.76
105	12,419.75	6,645.84	4,750.92	4,311.90
106	12,697.47	6,794.51	4,855.86	4,416.58
107	12,976.60	6,943.88	4,961.42	4,521.78
108	13,257.15	7,093.96	5,067.42	4,627.52
109	13,539.11	7,244.83	5,174.03	4,733.78
110	13,822.39	7,396.50	5,281.18	4,840.58
111	14,107.18	7,548.88	5,388.77	4,947.90
112	14,392.85	7,701.96	5,496.98	5,055.84
113	14,680.99	7,855.83	5,605.72	5,164.23
114	14,970.02	8,010.51	5,714.99	5,261.13
115	15,260.55	8,165.97	5,824.79	5,357.06
116	15,552.49	8,322.23	5,935.20	5,453.52
117	15,845.85	8,479.20	6,046.06	5,550.42
118	16,140.70	8,636.97	6,157.54	5,647.77
119	16,437.06	8,795.61	6,269.54	5,745.73
120+	16,734.92	8,954.96	6,382.17	5,844.04

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, and does not include levy which is collected by the Insurance Authority, Premium Loading or any discount on premium.
3. The Standard Premium is not guaranteed and may 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 ("Sun Life") revises the Terms and Benefits of this Policy upon Renewal, Sun Life shall have the right to adjust the Standard Premium on an overall portfolio basis. The adjusted Renewal premium will become effective from the next Policy anniversary. In future, the Standard Premium for age 120 and above may not be the same as the Certified Plan's Standard Premium. Thus, we will inform you the actual Standard Premium payable for the coming year by a renewal notice sent before the end of each Policy Year.
4. The Standard Premium Schedules are reference only and are subject to change by Sun Life from time to time without notice.

備注：

1. 在藍色方格內之保費金額只適用於**續保保單**。
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；並未包括由**保險業監管局**徵收的保費徵費、**附加保費**或任何保費折扣。
3. **標準保費**並非保證不變，可能會隨著**年齡**的增長而增加。亦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(「**Sun Life 永明**」)在**續保**時有否修訂本計劃的**條款及保障**，**Sun Life 永明**將有權向所有同一類別保單調整**標準保費**。調整後的**續保**保費將於下一個**保單週年**日生效。120歲或以上的**標準保費**或許於將來不等於上述**認可產品**的**標準保費**。因此，我們會於每個**保單年度**完結前以續保通訊來通知您有關來年需繳交的**實際標準保費**。
4. **標準保費表**只供參考，並由**Sun Life 永明**不時作出變動而不另作通知。

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