Sun Life eSunPro's 3-Step Journey to Greater Medical Cost Transparency

Step 1: Medical Cost Reference

1. Transparent Costs | Clear Budgeting

- Provides reference prices for surgeries/treatments
- Compares data from different sources (more objective)
- Enhances awareness of potential medical expenses

2. One-click Access | Connect to Healthcare Services

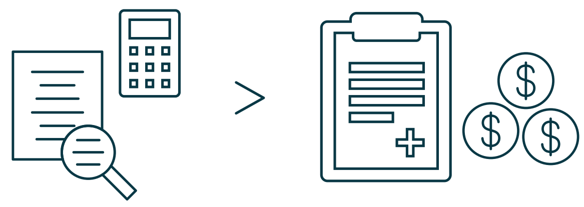
- Seamlessly connects to eSunPro professional medical support
- Includes doctor referrals, second medical opinions, hospitalization arrangements, etc.
- Builds a complete support journey from Consultation to Treatment

By providing comprehensive claims and medical service information, clients can have a better understanding before making any decisions — an essential part of comprehensive medical protection.

Step 2: Turns uncertainty into clarity before undergoing treatment - Claimable Amount Estimate

Turning uncertainty into predictability

We will provide a preliminary estimation for the relevant medical procedures before you undergo any treatment or surgery, helping you understand:



- which treatments fall within the scope of coverage
- the estimated claimable amount

This is more than an administrative claims arrangement — it is part of risk management. With a clearer view of the expected costs, you can make treatment decisions with greater confidence and peace of mind, avoid delays caused by financial concerns.

Step 3: Relief from cash pressure at discharge — Cashless Arrangement Service[#]

Medical expenses can often be substantial, but what adds even more stress is having to worry about payment when you are already physically and emotionally exhausted.

After the designated waiting period, with the Cashless Arrangement Service, Sun Life HK will settle the approved medical expenses directly with designated medical providers, so you only need to pay for any shortfall or deductible (if applicable). This means:

- no need to prepare a large amount of cash upfront
- no need to worry about credit card limits
- no need to deal with claims paperwork after discharge

So you can focus on what matters most during your recovery — getting well.

[#] Cashless arrangement is only applicable to hospitalization and designated day case procedure.

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Get ahead of potential risks early, easing your worries in advance, and giving yourself more time to face life's decisions with confidence.

Many people assume medical insurance simply means receiving reimbursement after falling ill. But a medical protection plan that truly puts you first is one that removes uncertainty early and eases pressure when it matters most.

Claimable Amount Estimate

Allowing you to obtain a preliminary assessment for reference before receiving medical treatment.

Cashless Arrangement Service

Provides support when you need it most, easing the financial burden so you can focus on recovery

Designated Day Case Procedure Cashless Arrangement Service

Day Case Procedure that can be performed under HMG network in Hong Kong:

- Upper gastrointestinal endoscopy (with or without polypectomy)
- Colonoscopy (with or without polypectomy)
- Cataract surgery
- Wart removal surgery

List of network hospitals in Hong Kong for Hospitalization Cashless Arrangement Service*

HONG KONG ISLAND 香港島	KOWLOON 九龍區	NEW TERRITORIES 新界區
Canossa Hospital 嘉諾撒醫院 1 Old Peak Road, Hong Kong 香港舊山頂道1號	**Evangel Hospital 播道醫院** 222 Argyle Street, Kowloon, Hong Kong 香港九龍亞皆老街222號	**CUHK Medical Center 香港中文大學醫院** 9 Chak Cheung Street, Shatin, New Territories, Hong Kong 香港新界沙田澤祥街9號
Gleneagles Hospital Hong Kong 港怡醫院 1 Nam Fung Path, Wong Chuk Hang, Hong Kong 香港黃竹坑南風徑1號	**Hong Kong Baptist Hospital 香港浸信會醫院** 222 Waterloo Road, Kowloon, Hong Kong 香港九龍窩打老道222號	**Hong Kong Adventist Hospital - Tsuen Wan 香港港安醫院 — 荃灣** 199 Tsuen King Circuit, Tsuen Wan, New Territories, Hong Kong 香港新界荃灣荃景圍199號
Hong Kong Adventist Hospital - Stubbs Road 香港港安醫院 — 司徒拔道 40 Stubbs Road , Hong Kong 香港司徒拔道40號	**Precious Blood Hospital (Caritas) 寶血醫院（明愛）** 113 Castle Peak Road, Sham Shui Po, Kowloon Hong Kong 香港九龍深水埗青山道113號	**Union Hospital 仁安醫院** 18 Fu Kin Street, Tai Wai, Shatin, New Territories, Hong Kong 香港新界沙田大圍富健街18號
Hong Kong Sanatorium & Hospital 養和醫院 2 Village Road, Happy Valley, Hong Kong 香港跑馬地山村道2號	**St. Teresa's Hospital 聖德肋撒醫院** 327 Prince Edward Road, Kowloon, Hong Kong 香港九龍太子道327號	
Matilda International Hospital 明德國際醫院 41 Mount Kellett Road, The Peak, Hong Kong 香港山頂加列山道41號		
St. Paul Hospital 聖保祿醫院 2 Eastern Hospital Road, Causeway Bay, Hong Kong 香港銅鑼灣東院道2號		

The medical network for Hospitalization Cashless Arrangement Service extends worldwide, with a strong focus on healthcare networks in Mainland China, Hong Kong and Macau.*

* The network list is provided by HMG, a third-party service provider, and is not guaranteed. The list may be updated from time to time without prior notice. For details, please refer to the Sun Life HK Value-added Services Guide. Sun Life Hong Kong Limited ("Sun Life HK") shall not be responsible for any act, omission or negligence of the designated third-party service provider or vendor. Sun Life HK shall also not be liable for any loss, damage, cost or other expenses arising from, in connection with, or resulting from the services. For any enquiries about the Hospitalization Cashless Arrangement Service, please contact HMG at (852) 3002 0816.

For details of product features and risks, please refer to the relevant product brochure or promotional leaflet.

These are not simply added features, but key arrangements through which you can truly experience the value of your protection when you need it most.

The difference between "Claimable Amount Estimate" and "Cashless Arrangement Service"

Claimable Amount Estimate

When to use it: When you would like to estimate the claimable amount under your medical policy

Key steps:

1. Contact your Advisor, who will submit a Claimable Amount Estimate request via eSunPro on your behalf, to confirm the coverage and estimate the amount you may claim
2. HMG will provide a list of applicable network doctor according to your needs
3. If you choose to use the Cashless Arrangement Service, your Advisor or HMG will assist with the appointment booking and application

Cashless Arrangement Service

When to use it: No matter you would like to choose network doctor or your own doctor, you may apply for pre-authorization of medical costs and cashless service at discharge

Key step:

1. Contact your Advisor or HMG to make an appointment and apply for the Cashless Arrangement Service

How to contact HMG

24-hour Hotline:	WhatsApp:	China toll-free hotline:	Wechat:
(852) 3002 0816	**(852) 9511 6059**	**400 616 0151**	**HMG_SLHK**

For communication and making appointment purposes, after getting required information from you, HMG will create a WhatsApp or WeChat group with the Insured or your Advisor.

Be prepared for life's uncertainties

Medical needs rarely come with advance notice. But a well-designed medical insurance plan with medical value-added services can provide you and your loved ones with clarity, reassurance and practical support when it matters most.

When choosing medical insurance and medical value-added services, it is not just about selecting a form of support, but ensuring that when you need it most, dedicated professionals are there to assist with your medical arrangements and care.

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Claimable Amount Estimate and Cashless Arrangement Service

Once the cashless arrangement is approved prior to your hospital admission or day case procedure, all eligible medical expenses incurred during your hospital stay or day case procedure will be settled on your behalf[1] - allowing you to focus on recovery without having to worry about making claims upon discharge or performed day case procedure.

A simple 4-step process

1

Pre-consultation · Informed · Transparent

Claimable Amount Estimate

- If you already had a preferred doctor, you may consult them directly. Alternatively, you can contact your Advisor to access the **"HealthCost Navigator"*** via eSunPro to obtain a list of suitable network doctors and reference information on treatment costs.
- Once you have obtained the information for surgery, hospitalization arrangement, and the estimated total cost for surgery or other related medical treatments, please contact your Advisor to submit a Claimable Amount Estimate application to HMG.
- Based on the scope of coverage under your medical insurance policy, HMG will provide a Claimable Amount Estimate.
- HMG will also provide appropriate network doctor as reference based on the information provided.

Remark: The claimable amount estimate does not take into account any policy exclusions or claim history. The actual benefit payable will be determined after all required documents have been submitted and the final assessment has been completed.

*"HealthCost Navigator" is provided by HMG, a third-party service provider designated by Sun Life HK.

2

Post-consultation · Selection · Verification

Get pre-authorization (for Cashless Arrangement Service only)

- After the doctor's diagnosis, conduct an assessment of pre-surgery costs and medical needs.
- If you choose to use the Cashless Arrangement Service, **please complete the Pre-Authorization Application Form** and submit it to your Advisor. Your Advisor will then process the pre-authorization on your behalf via "eSunPro".
- **When the pre-authorization process is completed**, HMG will inform you **the status of your Letter of Guarantee**.
- **For admission to hospitals in Mainland China, Hong Kong and Macau,** cashless arrangement application form must be sent to HMG **at least 4 working days** prior to the hospitalization or date of surgery.
- **For admission to hospitals in other countries,** cashless arrangement application form must be sent to HMG **at least 9 working days** prior to the hospitalization or date of surgery.
- The approval result will be sent to the client and Advisor by email, WhatsApp or WeChat **within 2 working days** after completion of the approval process

3

Treatment · Peace of Mind · Certainty

Undergoing designated day case procedure or admission to the hospital (approval for cashless surgical procedure)

- Designated day case procedures conducted within the HMG network in Hong Kong are eligible for the Cashless Arrangement Service.
- Present your personal identification document upon admission to the hospital or registration at clinic.

4

Pre-consultation · Informed · Transparent

Completion of surgery or discharge

- No extra payment is required upon discharge if the cost is within your approved credit limit. Also, no claim filing is needed after discharge or day case procedure.
- Should your medical bill contain any deposits, expenses or services that are not approved nor mentioned in your Letter of Guarantee, you may need to settle the deductible or shortfall upon discharge before making a subsequent claim.

[1] This service is subject to approval, and such approval is subject to the relevant terms and conditions and the acceptance of the Letter of Guarantee ("LoG") by the designated hospitals. The giving of the LoG or subsequent LoG from Sun Life HK or our designated medical service providers shall not be deemed as admission of our liability to pay and/or reimburse the policy owner under the policy or a waiver of any breach of the terms and conditions of the policy.

Tips

Required information:

- Your personal information for identification
- Your policy number and mobile number
- Your preferred network hospital or specialist (if any)

Cashless Services for Designated Day Case Procedure and Hospitalization are applicable to

WeHealth Preferred, WeHealth Prestige, WeHealth, WeHealth Plus, SunHealth Medical Essential, SunHealth Medical Premier, BRIGHT Superb Health, SunHealth Medical Care and SunHealth Medical Fit.

180 calendar days

The insured is entitled for the cashless hospitalization and cashless day case procedure after 180 calendar days' waiting period from the Policy effective date or the date of reinstatement, whichever is the later. You may be required to settle the deductible and/or shortfall in your medical bill (if any).

180
calendar days

Designated Day Case Procedure means Gastroscopy (with or without polypectomy), Colonoscopy (with or without polypectomy), Cataract surgery and Wart removal surgery.

If the product is eligible for Global Cashless Hospitalization Services, client should inform HMG of the application 9 days prior to the hospitalization or date of surgery.

9
working days

The list of network hospitals and medical centers, may be subject to change without prior notice. Please contact HMG at (852) 3002 0816 or 400 616 0151 for the updated list of network hospitals and medical centers.

Please download List of Global Network Hospital List for Cashless Arrangement by scanning the QR code.

Please download Pre-Authorization Application Form by scanning the QR code.

Please download Pre-Authorization Application Form - For Day Surgery by scanning the QR code.

Important Notes

- The Value-added Services are provided by third-party service provider(s), are not guaranteed, and may be changed, suspended or terminated from time to time. Sun Life HK is not the service provider of any of the Value-added Services and we do not guarantee the end results of your use of the Value-added Services. We make no representation, warranty or undertaking as to the quality and availability of the Value-added Services and shall not be responsible for any act, negligence or failure to act on the part of any third-party service provider(s). Sun Life HK will not be liable to you for any loss or damage, costs or other expenses whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with theValue-added Services provided by any third-party service provider(s).
- The third-party service provider shall use its best endeavor to handle any request from the insured or their immediate family member(s) to reschedule or cancel any Value-added Services arranged provided that any such request must be made through the telephone hotline of Sun Life HK by advance notice.
- The insured or their immediate family member(s) must acknowledge that any reschedule or cancellation is subjected to the respective terms and conditions of the relevant service providers which may still charge for certain of their Value-added Services booked or reserved and which may charge a fee for the reschedule or cancellation of Value-added Services. All fees involved in the process including but not limited to reappointment or cancellation shall be borne by the insured or their immediate family member(s).
- Sun Life HK reserves the right to amend, suspend and terminate the Value-added Services from time to time without further notice. The Value-added Services will be further subject to the terms and conditions of the designated third-party service provider.
- The above Value-added Services are only applicable when the relevant policy of the Eligible Plans are still in-force. **The Value-added Services do not form part of the terms and conditions for the medical insurance plan. If there is any discrepancy between this document and the medical insurance plan, the medical insurance plan shall prevail.**
- If you choose to use the Value-added Services, you are asked to give permission to Sun Life HK, HMG and Europ Assistance Hong Kong for recording, sharing, using, and storing your personal data as part of providing the services. Failure to provide the relevant personal data may result in the said service providers being unable to provide the relevant Value-added Services to you.
- All Value-added Services are not for sales, and not convertible to cash or other Value-added Services.
- If you have doubts or enquiries, please seek independent advice from other registered medical practitioners before receiving any Value-added services.

The insured is entitled for the cashless hospitalization and cashless day case procedure after 180 calendar days' waiting period from the Policy effective date or the date of reinstatement, whichever is the later. You may be required to settle the deductible and/or shortfall in your medical bill (if any).

This service is subject to approval, and such approval is subject to the relevant terms and conditions and the acceptance of the Letter of Guarantee ("LoG") by the designated hospitals. The giving of the LoG or subsequent LoG from Sun Life HK or our designated medical service providers shall not be deemed as admission of our liability to pay and/or reimburse the policy owner under the policy or a waiver of any breach of the terms and conditions of the policy.

For Class B products, we facilitate the deposit arrangement of hospital deposit fees for maximum amount of RMB40,000 only, and all other hospitalization fees and the deposit fee shall be settled by the insured with the hospital upon discharge. Class B products: WeHealth, WeHealth Plus, SunHealth Medical Care and SunHealth Medical Fit.

The Pre-Authorization Application Form must be sent to HMG at least four working days prior to the hospital admission.

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