



# SunHealth Medical Premier

Underwritten by:  
**Sun Life Hong Kong Limited**  
(Incorporated in Bermuda with limited liability)

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**Dah Sing Bank, Limited**



Wouldn't it be great if

## **you could get superior lifetime medical protection**

As your family has dreams and aspirations that depend on your continued health, you deserve extensive protection with easy access to state-of-the-art medical treatment when you need it, anywhere in the world.







This is where Sun Life steps in - your trusted partner for life's journey and achieving life's dreams. With **SunHealth Medical Premier**, you can secure timely treatment in comfort and luxury, with a plan that takes care of you so you can support your family for a worry-free life.

## How can SunHealth Medical Premier help you?

**SunHealth Medical Premier** is a richly featured medical plan offering you full reimbursement for major medical expenses, including hospitalization and surgical expenses<sup>1</sup> in a hospital Standard Private Room<sup>2</sup> for peaceful recuperation. With medical assistance that spans the globe through our extensive high-quality medical network, you can rest assured knowing your comprehensive medical protection travels with you, wherever you go.

This plan is easy to apply for, making it convenient for you to protect yourself for a peace of mind. It is available as basic plan. Please contact your Advisor for details.

### Key Features

-  Full hospitalization and surgical expenses coverage<sup>1</sup> up to HKD20 million per year with no limit on confinement hours
-  Guaranteed renewal to age 100<sup>5</sup> and easy application process
-  Cashless arrangement<sup>6,7</sup> during hospitalization or designated clinical surgery to focus on getting your health back
-  Global network of hospitals and clinics with the Value-added Services<sup>8</sup> for ultimate convenience
-  Flexible protection to meet changing medical and financial needs during different life stages
-  Supporting you if unfortunately diagnosed with a designated critical illness

## 1. Full hospitalization and surgical expenses coverage up to HKD20 million per year with no limit on confinement hours

**SunHealth Medical Premier** provides you a wide range of medical coverage, including full reimbursement on hospitalization and surgical expenses<sup>1</sup> in a Standard Private Room<sup>2</sup> up to HKD20 million/USD2.5 million per year. Moreover, without the limitation on confinement hours, you can opt for the treatment; no matter it is performed in hospital or clinic, which suits you best.

There are 3 geographical coverage options namely Worldwide, Worldwide excluding the US<sup>3</sup> and Asia<sup>4</sup>, with varying Annual Limit and Lifetime Limit to best fit your lifestyle. It also offers various Extended Benefits to give you all-round protection including:

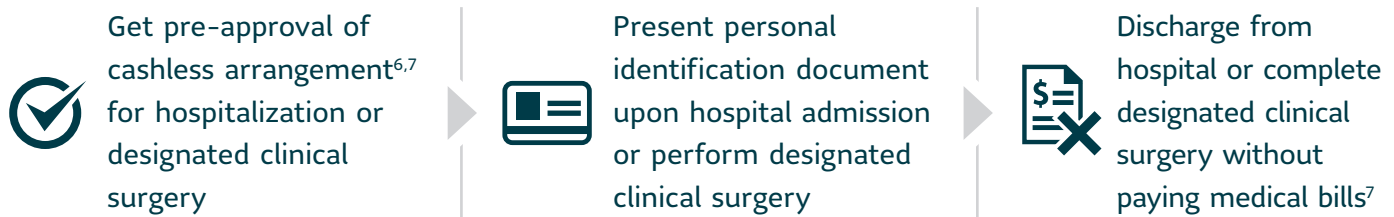
- Cancer Treatment Benefit
- Kidney Dialysis Treatment Benefit
- Advanced Diagnostic Imaging Benefit
- Pregnancy Complications Benefit

## 2. Guaranteed renewal to age 100 and easy application process

Applying for **SunHealth Medical Premier** is easy and convenient, with just a few underwriting questions to answer. With guaranteed renewal to age 100<sup>5</sup>, you can enjoy peace of mind regardless of any change in your health condition as long as this plan remains available. The renewal premium will be based on the prevailing premium rates at the time of renewal.

### 3. Cashless arrangement during hospitalization or designated clinical surgery to focus on getting your health back<sup>6,7</sup>

Worried about paying your medical bills during hospitalization or designated clinical surgery? Once the cashless arrangement is approved prior to the hospital admission or designated clinical surgery, you can simply present your personal identification document upon hospital admission, then all eligible medical expenses incurred during your hospital stay or designated clinical surgery will be settled on your behalf, allowing you to free from any claim procedures after discharge or performed designated clinical surgery, so you can focus on recovery.



## 4. Global network of hospitals and clinics with the Value-added Services for ultimate convenience

Want the option of seeking medical treatment outside your home country? **SunHealth Medical Premier** provides global access to the quality care that you need. To enhance your medical protection, we provide the following Value-added Services<sup>8</sup> as extra safeguards.

### a. Medical Concierge Services

Our Medical Concierge Services can help you choose your 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, designated clinical surgery and accessing hospitalization
- Booking for hospitalization and treatment at our network hospitals/clinics

### b. 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.

### c. AdvicePro (Face-to-face Second Medical Opinion Services)

If you are suffering from qualifying medical condition<sup>9</sup> per diagnosis from a medical specialist, you can seek a face-to-face second medical consultation or teleconsultation<sup>10</sup> given by our network doctor<sup>11</sup> in Hong Kong. Each insured is eligible for this service once free of charge per diagnosis which satisfies the qualifying medical condition<sup>9</sup> from a medical specialist.

### d. Cashless Arrangement Service<sup>6,7</sup>

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

### e. Mainland China VIP Medical Navigation Service

Whenever you stay in Mainland China, this plan provides doctor referral and booking assistance for hospitalization in Mainland China and provides accompanying and navigation service to you at the Mainland China VIP Hospital Network, coordinates AdvicePro as needed, supporting you wherever you are in Mainland China.

### f. Family Care Benefit

If you are hospitalized 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

### g. 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 members<sup>12</sup> as the mental health support.

### h. 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

## 5. Flexible protection to meet changing medical and financial needs during different life stages

This plan is available with 4 different Annual Deductible options for greater budget flexibility.

### 4 Annual Deductible options:

HKD0 / USD0	HKD20,000 / USD2,500
HKD50,000 / USD6,250	HKD80,000 / USD10,000

Upon the first policy anniversary when the insured, who is the person protected under the policy, reaches age 50, 55, 60 or 65, you can opt to reduce your Annual Deductible once per lifetime without the need to submit any medical evidence. Moreover, this plan provides you the flexibility to convert this plan to other Sun Life medical reimbursement plan with lower premium and suitable medical coverage.



## 6. Supporting you if unfortunately diagnosed with a designated critical illness

### Cover You More Benefit

To ease your financial burden during difficult times, if the insured is unfortunately diagnosed with one of the critical illnesses below<sup>13</sup> and confined in a hospital due to such critical illness, Annual Deductible will be waived in respect of such confinement and/or treatment. That way, you can obtain the treatment you need without worrying about paying the Annual Deductible.

#### Critical Illnesses

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>• Cancer</li> <li>• Heart-related diseases:               <ul style="list-style-type: none"> <li>o Cardiomyopathy</li> <li>o Dissecting Aortic Aneurysm</li> <li>o Eisenmenger's Syndrome</li> <li>o Heart Attack</li> <li>o Infective Endocarditis</li> <li>o Primary Pulmonary Arterial Hypertension</li> <li>o Replacement of Heart Valve</li> <li>o Surgery for Disease of the Aorta</li> <li>o Surgery to Coronary Arteries</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>• Stroke</li> <li>• Kidney Failure</li> <li>• Diabetes Complications</li> <li>• Major Organ Transplant</li> </ul> |
|--|--|

### CompanionCare Benefit

We understand that family support is important to you; the CompanionCare Benefit will pay a travel allowance for an Immediate Family Member to be there with you if you are unfortunately diagnosed with one of the above critical illnesses. This benefit enables the Immediate Family Member to visit your current location from anywhere within China, Hong Kong, Macau, and Taiwan and is payable once per lifetime.



## Case Study



Ms. A

Age: 35

**SunHealth Medical Premier** – Worldwide excluding the US  
Annual Deductible: HKD20,000

3<sup>rd</sup> Policy Year

Ms. A has to remove the fibroadenoma.  
She receives medical treatment<sup>#</sup>, including

- Pre-surgical visits cost HKD2,000
- Hospitalization & surgery costs HKD60,000
- Diagnostic scanning cost HKD4,000 (USG breast)
- Post-surgical follow-up visits cost HKD2,000

**Annual Deductible HKD20,000 is applicable.**

**HKD68,000 - HKD20,000 = HKD48,000 will be reimbursed.**

Total medical treatment cost:  
**HKD68,000**

In the same policy year, Ms. A is diagnosed with gastritis.  
She receives medical treatment<sup>#</sup>, including

- Pre-surgical visits cost HKD1,000
- Hospitalization & surgery costs HKD40,000
- Diagnostic scanning cost HKD8,000 (USG whole abdomen)
- Post-surgical follow-up visits cost HKD2,000

**Remaining Annual Deductible for this policy year is HKD0.**

**Full reimbursement HKD51,000 without any deductible.**

Total medical treatment cost:  
**HKD51,000**

When Ms. A retires at age 65, she is no longer covered by her company's group medical plan. She reduces the Annual Deductible to HKD0. Any future medical claims will then be reimbursed without any deductible.



Ms. B

Age: 38

**SunHealth Medical Premier** – Worldwide excluding the US  
Annual Deductible: HKD20,000

3<sup>rd</sup> Policy Year

Ms. B is diagnosed with lung cancer<sup>^</sup>.  
She receives medical treatment<sup>#</sup>, including

- Pre-surgical visits cost HKD40,000
- Hospitalization & surgery costs HKD500,000
- MRI scan during confinement costs HKD50,000
- Target therapy conducted in a clinic costs HKD80,000
- Post-surgical follow-up visit costs HKD40,000

**Annual Deductible HKD20,000 is waived under Cover You More Benefit**

**Full reimbursement HKD710,000 without any deductible**

Total medical treatment cost:  
**HKD710,000**

The above cases are the examples for illustrative purposes only. Claims of medical treatment cost must comply with the principles of Reasonable and Customary and Medically Necessary. For details of the principles, please refer to remark "~" under Schedule of Benefits.

Remarks:

<sup>#</sup> Subject to terms and conditions, please refer to Policy Document for details.

<sup>^</sup> Complied with the definition of critical illness

## Key Product Information




Plan	SunHealth Medical Premier		
	Worldwide	Worldwide excluding the US <sup>3</sup>	Asia <sup>4</sup>
Lifetime Limit	HKD60,000,000/ USD7,500,000	HKD45,000,000/ USD5,625,000	HKD30,000,000/ USD3,750,000
Annual Limit	HKD20,000,000/ USD2,500,000	HKD15,000,000/ USD1,875,000	HKD10,000,000/ USD1,250,000
Issue Age <sup>14</sup>	15 days-age 70		
Benefit Term	Guaranteed renewable up to age 100 <sup>5</sup> (Please note that benefits may be revised by Sun Life to reflect various factors including but not limited to medical developments and medical inflation.)		
Room Type	Standard Private Room <sup>2</sup>		
Premium Payment Term	To age 100		
Premium Payment Mode	Annually/Semi-Annually/Monthly		
Currency	HKD/USD		
Geographical Cover	Worldwide	Worldwide excluding the United States of America	Asia including Australia & New Zealand
Annual Deductible	4 Annual Deductible options: <ul style="list-style-type: none"> <li>• HKD0/USD0</li> <li>• HKD20,000/USD2,500</li> <li>• HKD50,000/USD6,250</li> <li>• HKD80,000/USD10,000</li> </ul>		
Premium Structure <sup>15</sup>	Premium amount is determined based on geographical coverage, option of Annual Deductible, attained age, and currency. Premiums are not guaranteed and may be revised to reflect actual experience (e.g. claim experience, medical inflation, and benefit changes) over time.		





## Schedule of Benefits

The following benefits are provided in the event of hospitalization or clinical surgery due to an illness or accident and are subject to the Annual Deductible.



 Attending doctor's referral is required.

Plan Level	Maximum Limit		
	Worldwide	Worldwide excluding the US	Asia
Lifetime Limit	HKD60,000,000/ USD7,500,000	HKD45,000,000/ USD5,625,000	HKD30,000,000/ USD3,750,000
Annual Limit	HKD20,000,000/ USD2,500,000	HKD15,000,000/ USD1,875,000	HKD10,000,000/ USD1,250,000
Room Type	Standard Private Room		

Benefit#	How it works	Maximum Limit		
		Worldwide	Worldwide excluding the US	Asia
<b>A. Confinement Benefits</b>				
1. Daily Hospital Room and Board Benefit	Reimburses the actual room and board charges of a Standard Private Room for confinement.	Full Cover		
2. Intensive Care Benefit 	Reimburses the actual amount charged for the confinement in intensive care unit.	Full Cover		
3. Daily Doctor's Visit Benefit	Reimburses the actual amount charged by the attending doctor.	Full Cover		
4. Inpatient Specialist's Fees Benefit 	Reimburses the actual amount charged by a specialist during confinement.	Full Cover		
5. Miscellaneous Expenses Benefit	Reimburses the actual amount charged for the services that are customarily prescribed in the hospital or clinic in respect of the disability.	Full Cover		
6. Private Nurse's Fees Benefit 	Reimburses the actual amount charged for the Medically Necessary services provided by a qualified nurse following treatment or the insured's discharge from intensive care unit and while the insured is still confined in hospital.	Full Cover (up to 30 days per policy year)		
7. Extra Bed for Family Members Benefit	Reimburses the actual amount charged for an extra bed for the insured's family member at the time of confinement.	Full Cover		
8. Daily Hospital Cash Benefit*	Payable once per day for the insured's confinement in the general ward of a hospital that is wholly funded by the Hong Kong Government and operated by the Hospital Authority.	HKD2,000/USD250 per day (up to 90 days per policy year)		

Benefit#	How it works	Maximum Limit		
		Worldwide	Worldwide excluding the US	Asia
<b>B. Surgical Benefits</b>				
1. Surgical Fees Benefit	Reimburses the actual surgical fees for the Medically Necessary surgeries performed in hospital including the surgeon's fee, anaesthetist's fee and operation theatre fee and the cost of consumable items and equipment used during the use of operating theatre charged to the insured.	Full Cover		
2. Clinical Surgery Benefit	Reimburses the actual surgical fees for the Medically Necessary surgeries on an out-patient basis including the consultation, medication, surgeon's fee, anaesthetist's fee and operating theatre fee or the room fee for operation and the cost of consumable items and equipment used during the use of operation theatre or the room for operation charged to the insured.	Full Cover		
3. Medical Appliances Benefit	<ul style="list-style-type: none"> <li>Specified items: pace maker; stents for Percutaneous Transluminal Coronary Angioplasty; intraocular lens; artificial cardiac valve; metallic or artificial joints for joint replacement; prosthetic ligaments for replacement or implantation between bones; or prosthetic intervertebral disc</li> <li>Non specified items</li> <li>Reconstructive devices or materials</li> </ul>	Full Cover  HKD100,000/USD12,500 per lifetime HKD100,000/USD12,500 per lifetime		
<b>C. Pre- and Post-hospitalization Benefits</b>				
1. Pre-admission/Clinical Surgery Out-Patient Consultation Benefit	Reimburses the actual amount charged of the out-patient consultation for any Medically Necessary consultation, treatment, diagnostic tests or medication which occurs within 30 days immediately before the confinement or treatment performed.	Full Cover		
2. Post-hospitalization/Clinical Surgery Out-Patient Consultation Benefit	Reimburses the actual charges of the follow-up visit for any Medically Necessary consultation, treatment, diagnostic tests or medication which occurs within 90 days immediately after the insured being discharged from hospital or treatment performed.	Full Cover		
3. Post-hospitalization Home Nursing Expenses Benefit 	Reimburses the actual charges for the Medically Necessary home nursing services provided by a qualified nurse within 90 days immediately after confinement or relevant surgery.	Full Cover (up to 120 days per policy year)	Full Cover (up to 60 days per policy year)	Full Cover (up to 30 days per policy year)
4. Rehabilitation Benefit 	Reimburses the actual charges for confinement in a rehabilitation centre for the Medically Necessary rehabilitation treatment within 90 days after the insured being discharged from hospital.	HKD80,000/USD10,000 per policy year		
5. Palliative Care Benefit 	Reimburses the actual charges for nursing service during confinement following a terminal illness has been diagnosed which is highly likely to lead to death within 12 calendar months from the date of diagnosed.	HKD100,000/USD12,500 per lifetime		
6. Post-hospitalization Auxiliary Treatment Benefit 	Treatment within 90 days immediately after confinement or the relevant surgeries <ul style="list-style-type: none"> <li>Registered Chiropractor/Physiotherapist/ Occupational Therapist/Speech Therapist.</li> <li>Registered Chinese Medical Practitioner.</li> </ul>	HKD1,000/USD125 per visit (up to 30 visits per policy year) HKD600/USD75 per visit (up to 20 visits per policy year)		

Benefit#	How it works	Maximum Limit		
		Worldwide	Worldwide excluding the US	Asia
<b>D. Extended Benefits</b>				
<b>1. Cover You More Benefit</b>	<p>Waive of Annual Deductible (if any) in respect of such confinement and/or treatment if the insured is confined in a hospital due to the below designated critical illnesses which confirmed by the attending doctor:</p> <ul style="list-style-type: none"> <li>• Cancer</li> <li>• Cardiomyopathy</li> <li>• Dissecting Aortic Aneurysm</li> <li>• Eisenmenger's Syndrome</li> <li>• Heart Attack</li> <li>• Infective Endocarditis</li> <li>• Primary Pulmonary Arterial Hypertension</li> <li>• Replacement of Heart Valve</li> <li>• Surgery for Disease of the Aorta</li> <li>• Surgery to Coronary Arteries</li> <li>• Stroke</li> <li>• Kidney Failure</li> <li>• Diabetes Complications</li> <li>• Major Organ Transplant</li> </ul>		Not Applicable	
<b>2. CompanionCare Benefit*</b>	Payable once per lifetime for the insured's Immediate Family Member from anywhere within China, Hong Kong, Macau, and Taiwan to the current location of the insured, upon diagnosis of designated critical illness.		HKD5,000/USD625 per lifetime	
<b>3. Cancer Treatment Benefit</b> 	Reimburses the actual amount charged for the Medically Necessary cancer treatments including chemotherapy, target therapy, radiotherapy, hormonal therapy, immunotherapy, proton therapy, gamma knife and cyber-knife.		Full Cover	
<b>4. Kidney Dialysis Treatment Benefit</b> 	Reimburses the actual amount charged for the Medically Necessary kidney dialysis treatment when the insured receives regular haemodialysis or peritoneal dialysis during the period of confinement or on an out-patient basis.		Full Cover	
<b>5. Advanced Diagnostic Imaging Benefit</b> 	Reimburses the actual amount charged for the Medically Necessary Magnetic Resonance Imaging (MRI), Computerized Tomography Scan (CT Scan), and Positron Emission Tomography Scan (PET Scan) performed either in hospital or on an out-patient basis for the same disability 30 days immediately before or within 90 days immediately after confinement or treatment.		Full Cover	

Benefit#	How it works	Maximum Limit		
		Worldwide	Worldwide excluding the US	Asia
6. HIV/AIDS Treatment Benefit	<ul style="list-style-type: none"> <li>Reimburses the actual amount charged for any Medically Necessary HIV/AIDS treatment</li> <li>Waiting period: 5 years</li> </ul>	HKD800,000/USD100,000 per lifetime		
7. Surgery on Organ Transplantation Benefit	<ul style="list-style-type: none"> <li>Reimburses the actual amount charged for the Medically Necessary surgery of heart, kidney, lung, liver, pancreas or bone marrow transplantation if the insured is a recipient of the said organ transplant.</li> <li>Reimburses the actual amount charged for the surgery to remove the above organs or bone marrow from the donor.</li> </ul>	Full Cover  HKD500,000/USD62,500 per lifetime		
8. Pregnancy Complications Benefit 	<ul style="list-style-type: none"> <li>Reimburses the actual amount charged for the confinement in hospital or the treatment due to the covered pregnancy complications. The covered pregnancy complications are only limited to ectopic pregnancy, molar pregnancy, disseminated intravascular coagulopathy, pre-eclampsia, miscarriage, threatened abortion, medically prescribed induced abortion, foetal death, postpartum hemorrhage requiring hysterectomy, eclampsia, amniotic fluid embolism, pulmonary embolism of pregnancy.</li> <li>Waiting period: 300 days</li> </ul>	Full Cover		
9. Psychiatric Inpatient Treatment Benefit	Reimburses the actual amount charged for the Medically Necessary treatment on mental, behavioral, psychiatric or psychological disorder during the confinement in hospital, mental or psychiatric hospital.	HKD40,000/USD5,000 per policy year		
10. Reconstructive Surgery Benefit 	Reimburses the actual amount charged for the insured's surgery incurred within 12 months from the date of accident or mastectomy for reconstructive surgery or reconstruction of the insured's breast.	HKD160,000/USD20,000 per Accidental Injury/Sickness		

Benefit#	How it works	Maximum Limit		
		Worldwide	Worldwide excluding the US	Asia
<b>E. Emergency Treatment Benefits</b>				
<b>1. Emergency Out-Patient Treatment Benefit</b>	Reimburses the actual amount charged for the treatment received in an out-patient department of a hospital within 24 hours of the accident.	Full Cover		
<b>2. Emergency Dental Benefit</b>	Reimburses the actual amount for an emergency dental treatment to healthy natural tooth/teeth received in a dental clinic or hospital including consultation, staunch bleeding, x-ray, tooth extraction and root canal treatment by a registered dentist within 14 days from the accident.	Full Cover		
<b>F. Death Benefits</b>				
<b>1. Compassionate Death Benefit*</b>		HKD100,000/USD12,500		
<b>2. Accidental Death Benefit*</b>		HKD100,000/USD12,500		

The "Full Cover" shown above means the actual amount of eligible medical expenses charged after deducting the Annual Deductible and is subject to the Annual Limit and Lifetime Limit as specified in the Schedule of Benefits, which shall be paid by Sun Life in accordance with the relevant provisions of this plan. Please refer to a sample Policy Document for details.

~ Claims of eligible medical expenses must comply with the principles of "Reasonable and Customary" and "Medically Necessary".

"Reasonable and Customary" means any medical charge that is charged for Treatment, supplies or medical services which is Medically Necessary to treat the Insured's Disability and does not exceed the usual level of charges for similar Treatment, supplies or medical services in the locality where the expenses are incurred, and does not include charges that would not have been incurred if no insurance had been in place.

"Medically Necessary" refers to a medical service or Treatment that is:

- i. furnished at the most appropriate level which can be safely and effectively provided to the insured;
  - ii. with respect to a Confinement, not furnished primarily for diagnostic scanning purpose, imaging examination or physical therapy;
  - iii. in accordance with standards of good and prudent medical practice;
  - iv. consistent with the diagnosis and customary medical Treatments for the relevant condition at a Reasonable and Customary charge;
  - v. necessary for such a diagnosis or Treatment; and
  - vi. not furnished primarily for the convenience of the Insured, Doctor, Chinese medicine practitioner, Physiotherapist, anaesthetist or any other medical service provider,
- and the term "Medically Necessarily" shall be construed accordingly.

\* Annual Deductible is not applicable to these benefits.

The remarks below supplement the contents of this brochure and aim to provide a better explanation of **SunHealth Medical Premier**.

**Remarks:**

1. These benefits are subject to the principles of Reasonable and Customary and Medically Necessary, an Annual Deductible, an Annual Limit, and a Lifetime Limit. Please refer to the Policy Document and Schedule of Benefits for details.
2. Standard Private Room means a standard single occupancy room with a private bathroom in a hospital other than a suite/VIP/deluxe room of a hospital or a similarly classed room.
3. Worldwide excluding the US means anywhere in the world excluding the United States of America.
4. Asia means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan, and Vietnam.
5. The renewal of this policy is guaranteed provided this plan is continually offered by Sun Life Hong Kong Limited ("Sun Life").
6. Approval for this benefit is subject to the terms and conditions of the relevant policy provisions 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 owner under the policy or a waiver of any breach of the terms and conditions of the policy. Please refer to the "Value-added Services" section under our company website [www.sunlife.com.hk](http://www.sunlife.com.hk) for pre-approval procedures and the designated clinical surgery list.
7. You may need to settle your deductible and the shortfall of your medical bill. Please refer to the "Value-added Services" section under our company website [www.sunlife.com.hk](http://www.sunlife.com.hk) for details.
8. These Value-added Services are provided by third-party company and are not guaranteed to be renewable. Please refer to the "Value-added Services" section under our company website [www.sunlife.com.hk](http://www.sunlife.com.hk) for more details. Sun Life is not responsible for any act, negligence or failure to act on the part of the designated third-party company or 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. Please note that we cover only the administrative support of the Family Care Benefits, all the actual costs of the services referred or arranged shall be borne by you.
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; or (ii) The insured has not been evaluated by a registered medical practitioner for his/her medical condition within the last 12 calendar months; or (iii) The insured 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.
10. For the insured who resides in Mainland China and could not make a trip to Hong Kong or insured who resides in Hong Kong but could not travel to the selected clinic, a teleconsultation could be arranged subject to the third-party company's approval and comply with both Hong Kong and Mainland China medical practices and regulatory requirements.
11. 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.
12. Immediate family members shall mean the legally married spouse or a child or parent of the insured, or the policyholder (as the case may be).
13. Please refer to the Policy Document regarding definitions of designated critical illnesses.
14. "Age" means the attained age of the insured.
15. Sun Life reserves the right to revise the premium at every policy anniversary. Sun Life will renew SunHealth Medical Premier automatically at each policy anniversary for another policy year based on the new terms and conditions as determined by us, provided that premiums are paid on the premium due date and SunHealth Medical Premier is continually offered by Sun Life.



**Key Product Risks:****1. Non-guaranteed premium rate**

SunHealth Medical Premier is available as basic plan. Premium of this basic 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 Policy 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 basic plan and the expected claim costs in the future;
- b. Expenses directly related to and indirect expenses allocated to the policy.

**2. Premium payment term and related cost**

This basic plan is a yearly renewable plan. Part of the premiums paid will be used to pay for the insurance and related cost. We will renew this basic plan automatically at each Policy Anniversary for another policy year provided that premiums are paid on the premium due date and this basic plan is continually offered by Sun Life. 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 basic plan will continue in effect. If a premium has not been paid to us by the date on which the grace period expires, this basic plan will lapse automatically on the due date.

**3. Adjustment of premium**

Similarly, we may from time to time revise the benefit payable under this basic plan. We will notify you in writing at least 30 days before the Policy Anniversary specifying, among other things, the revised benefits, the new premium, the revised policy provisions (if any) and their effective date.

**4. Policy termination**

We have the right to terminate this basic plan upon the earliest of the following:

- a. premium is still unpaid and the grace period expires;
- b. the insured passes away;
- c. the insured attains age 100;
- d. the insured converts this basic plan to other Sun Life's medical reimbursement plan.

In addition, we have the right to terminate this basic plan if:

- a. any material fact is incorrectly stated or misrepresented in the application or any statement or declaration made by the policy owner or the insured;
- b. this basic plan is obtained through any misstatement, misrepresentation or undue influence;
- c. in case of fraud;
- d. there is exaggeration in your claim; or
- e. the policy owner or the insured fails to act in utmost good faith.

**5. Exchange rate and currency risk**

Any transaction involving conversion between policy currency and other currencies would be exposed to foreign exchange risks such as the fluctuation in exchange rate against policy currency.

**6. Inflation risk**

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.

**7. Credit risk**

This basic plan is an insurance policy issued by Sun Life and your benefits are subject to the paying ability of Sun Life. In the event that we become insolvent and unable to meet the contractual obligation under the policy, you may lose all or part of your premiums paid and benefits.

**Key Exclusions:**

We will not pay any claim (other than a claim under Compassionate Death Benefit of this basic plan provision) directly or indirectly caused by or resulting from any of the following:

1. Any sickness or disease with signs or symptoms first occur within 30 days after this basic plan is effective, issued or reinstated, whichever is the latest;
2. Any pre-existing condition which has exhibited signs or symptoms, or for which, the insured has received from a doctor medical treatment or surgery, advice for medical treatment, diagnosis, consultation or prescribed drugs within 5 years period prior to this basic plan is effective, issued or reinstated, whichever is latest;
3. The insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
4. The insured's flying or undertaking any other aerial activity except as a fare-paying passenger on a licensed public or chartered air service;
5. The insured's pregnancy, surrogacy, childbirth, or termination of pregnancy (unless otherwise provided by Pregnancy Complications Benefit under Extended Benefits of this basic plan), birth control, infertility of human assisted reproduction, or sterilisation of either sexes;
6. War (whether declared or undeclared), insurrection, civil war or any warlike operation, riot, terrorist act, nuclear contamination, biological contamination or chemical contamination, whether or not the insured was actively participating in them;
7. Atomic explosion, nuclear fission, radioactive gas, ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or from any nuclear weapons material;
8. The insured's committing or attempting to commit a criminal offence or participating in any brawl;
9. Routine physical examinations, health check-ups or tests, rest cure, sanatorium care, vaccinations, immunizations, injections, preventive medication or genetic testing; or quarantine purposes which is not Medically Necessary; expenses relating to sleep test for sleep apnoea;
10. Any Confinement primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures;
11. Treatment or tests carried out in a relation to the insured's injury or illness which are not consistent with Reasonable and Customary medical Treatment or diagnosis;
12. The insured's taking or absorbing or being under the influence of, accidentally or otherwise, any alcohol, drug, narcotic, medicine, sedative or poison, except as prescribed by a Doctor;
13. Any expense for health or dietary supplements and all specialized Chinese herbs and/or tonic medicine such as but not limited to bird's nest, lingzhi, any kind of ginseng, American ginseng, radix ginseng silvestris, cordiceps sinensis, agaricus blazei murill, sika deer antler, donkey-hide gelatin, hippocampus, antelope horn powder, placenta hominis, musk, and pearl powder, etc.;
14. Any Treatment or investigation related to dental, gum or jaw bone conditions, Treatment of refractive errors, cosmetic surgery or plastic surgery, except and to the extent that any such Treatment is necessary for cure or alleviation of Accidental Injury to the insured and not being replacement of natural teeth or installation, removal or replacement of denture;
15. The insured's participating in any kind of racing on horse or wheel, any form of combat, scuba diving or any professional sports, or where the insured would or could earn any remuneration from engaging in such sport or race;
16. Mental disorder, psychological, or psychiatric conditions, behavioural problems or personality disorder of the insured unless such occurrence is covered by Psychiatric Inpatient Treatment Benefit under Extended Benefits of the basic plan;
17. Congenital abnormalities arising out of the same or resulting therefrom, including but not limited to epilepsy, strabismus and hydrocephalus;
18. Any Treatment, investigations or Confinement which is not Medically Necessary; or where the insured has applied for home leave or otherwise left the hospital (whether for any time or for all the remaining Confinement period) during a Confinement period, we will not cover the days in which he or she took the relevant leave;

19. Charges for non-medical services such as guest meals, internet access, telephone, television, radio, photocopy, medical report charges, taxes and the like;
20. Experimental and/or unconventional medical technology/procedure/therapy performed on the insured; or novel drugs/medicines/stem cell therapy not yet approved by the government, relevant authorities and recognised medical association in the locality;
21. Treatment of obesity (including morbid obesity), weight control programmes or bariatric surgery (except when bariatric surgery is necessary as confirmed by a Specialist after failure of conventional treatments and approved by us in advance);
22. Venereal diseases and sexually transmitted diseases;
23. Treatment for learning difficulties in child(ren), such as dyslexia or behavioural problems, attention deficit, hyperactivity disorder, or development problems such as shortness of stature;
24. Treatment or surgery for tonsils, adenoids, hernia or a disease peculiar to the female reproductive organs, unless the insured has been continuously covered under this basic plan for a period of 120 days immediately preceding the manifestation of signs and symptoms of such disease;
25. Any activity or disease which falls under the exclusion(s) as shown on the Endorsement (if any) of this basic plan.

**Important Notes:**

**This brochure is for reference only and does not contain the full terms and benefits of the policy. Please refer to a Policy Document for details including but not limited to definitions of capitalized terms, full terms and conditions of coverage and exclusions.**

**1. Levy on insurance premium**

Effective from January 1, 2018, all policy owners 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 date or policy anniversary date. For levy details, please visit our website at [www.sunlife.com.hk/levy\\_eng](http://www.sunlife.com.hk/levy_eng) or Insurance Authority's website at [www.ia.org.hk](http://www.ia.org.hk).

**2. Cancellation right**

If you are not fully satisfied with your policy, you have the right to cancel your policy within the cooling-off period and obtain a refund of any premium and levy paid.

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](mailto: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 availability of the policy and 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.

After the cooling-off period, you can request cancellation of this policy before the end of policy term by giving 30 days prior written notice to the Company. However, no refund of any premium and levy paid can be made under the policy.

**Important Notes from the Insurance Agent of Dah Sing Bank, Limited:**

**This brochure is for reference only and does not contain the full terms and benefits of the policy. Please refer to a Policy Document for details including but not limited to definitions of capitalized terms, full terms and conditions of coverage and exclusions.**

**1. NOT a bank savings plan**

The plan is a life insurance plan without savings element. It is NOT a bank deposit nor a bank savings plan with free life insurance coverage. Your contribution is a payment of life insurance premiums to Sun Life Hong Kong Limited but NOT a banking transaction like placement of savings deposit, withdrawal from a bank or fund transfer.

**2. Claims Procedures**

All claims incurred in respect of the terms and conditions shall be submitted to the Company within ninety (90) days after the date on which the Insured Person is discharged from the Hospital, or (where there is no Confinement) the date on which the relevant medical service is performed and completed. Claims under this insurance plan must be made by you to Sun Life Hong Kong Limited directly. You can get the appropriate claim form by calling Sun Life Hong Kong Limited Customer Service Hotline (852) 2103 8928 in Hong Kong or visiting [www.sunlife.com.hk](http://www.sunlife.com.hk) or any Sun Life Hong Kong Limited Customer Service Centre. For details, please refer to the terms and conditions of this policy provided by Sun Life Hong Kong Limited. If you wish to know more about claim related matter, you may visit our company website [www.sunlife.com.hk/en/claims/](http://www.sunlife.com.hk/en/claims/).

**3. Product Features Revision**

Sun Life Hong Kong Limited reserves the right to revise the benefit structure, terms and conditions and/or product features, so as to keep pace with the times for medical advancement and to provide you with continuous protection. We will give you a written notice of any revision 30 days before the end of policy year or upon renewal.

**4. Prepayment arrangement**

Prior to the settlement of renewal premium due, prepaid premium will accumulate interest with Sun Life Hong Kong Limited, in a designated account of the policy but will not form part of the paid premium until it is payable, and at a non-guaranteed interest rate which may vary from time to time without prior notice and may be higher or lower than that illustrated in the illustration of the policy. If the prepaid premium is insufficient to pay renewal premium due, the policy owner is required to pay the outstanding premium in order to keep the policy in force, otherwise the policy may lapse after the grace period.

Only full withdrawal of the balance of the prepaid premium and levy on prepaid premium will be accepted by Sun Life Hong Kong Limited. Upon policy cancellation or full withdrawal of the balance of the prepaid premium and levy on prepaid premium before the end of the premium payment term, the relevant balance of the prepaid premium and levy on prepaid premium shall be returned to the policy owner, and any interest on the balance of the prepaid premium and levy on prepaid premium of that policy year will be forfeited.

# Growing Brighter with Brilliant Company Awards



**Awards for Excellence in Finance 2024**  
– Ming Pao  
Award for Excellence in GBA Medical Services



**10Life 5-Star Insurance Award 2024**  
Life Insurer of the Year  
15 5-Star Accolades Awards



**The Hong Kong Insurance Awards 2023**  
– The Hong Kong Federation of Insurers  
Most Innovative Product and Service (Life Insurance)  
Outstanding Claims Management  
Outstanding Digital Marketing Campaign



**Financial Services Awards of Excellence 2023**  
– Hong Kong Economic Journal  
ESG Savings and Insurance



**Excellence Awards 2023**  
– Hong Kong Economic Times  
Excellence in Sustainable Wealth Inheritance (Insurance)  
Excellence in Greater Bay Area Insurance Customer Service



**GBA Insurance Awards 2023**  
– Metro Finance  
Outstanding Marketing Strategies – ESG



**Corporate Brand Awards of Excellence 2023**  
– Hong Kong Economic Journal  
Wealth Inheritance and Saving Insurance Plan Award  
High-End Cross Border Customer Service Experience Award



**Outstanding ESG Enterprises Recognition Scheme 2023**  
– Sing Tao News Corporation Limited x The Hong Kong Polytechnic University  
ESG Recommendation Award  
Outstanding ESG Corporate Governance Award



**Sing Tao Service Awards 2023**  
– Sing Tao Daily  
Greater Bay Area Wealth Inheritance Services (Hong Kong)  
Voluntary Health Insurance Scheme



**iMoney Enterprise Brand Awards 2022**  
– iMoney  
Best Green Insurance (Financial Service Category)  
Most Caring Society Insurance (Financial Service Category)



**Now Business News Channel Leadership Business Award 2022**  
Greater Bay Area Financial Insurance Award of Excellence



**The Hong Kong Council of Social Service**  
Caring Company 22<sup>nd</sup> consecutive year (2002-2024)

## MPF Awards



"The 2023 MPF Awards" by MPF Ratings



**REFINITIV LIPPER FUND AWARDS**  
2022 WINNER

Hong Kong 2022 Refinitiv Lipper Fund Awards

For more details, please refer to [www.sunlife.com.hk/award](http://www.sunlife.com.hk/award)

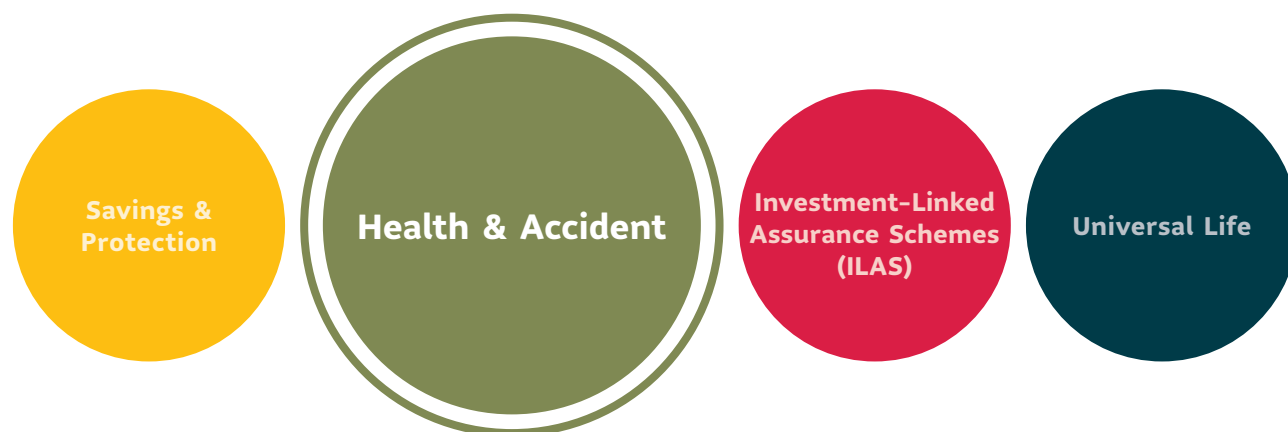
## Welcome to the World of Sun Life

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

Sun Life is a leading international financial services organization providing a diverse range of products and services to individuals and corporate clients through our professional and experienced distributors. We provide comprehensive solutions to address your life and health protection, wealth management, and retirement planning needs. Besides offering a wide range of products, we are also an experienced group benefit and third-party administrator in the pension administration business.

We truly understand the needs of your various life stages and offer a wide range of products including Savings & Protection, Health & Accident, Universal Life, and Investment-Linked Assurance Schemes. **SunHealth Medical Premier** 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](http://sunlife.com.hk)
- ▶ Client Service Hotline: **2103 8928**
- ▶ Please contact **your Advisor**

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Applicant should seek independent professional advice before making any decision if necessary. **SunHealth Medical Premier** is underwritten by Sun Life Hong Kong Limited. Dah Sing Bank, registered as a licensed insurance agency, is the authorized licensed insurance agency of Sun Life Hong Kong Limited and distributes the insurance products for Sun Life Hong Kong Limited. **SunHealth Medical Premier** is the product of Sun Life Hong Kong Limited but not the product of Dah Sing Bank. In respect of an eligible dispute (as defined in the Terms of Reference for Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Dah Sing Bank and the client out of the selling process or processing of the related transaction, Dah Sing Bank is required to enter into a Financial Dispute Resolution Scheme process with the client.

The service(s)/product(s) mentioned herein is/are not targeted at clients in the EU.

"Sun Life", the "Company", "we" or "us" refers to Sun Life Hong Kong Limited.

"Dah Sing Bank" refers to Dah Sing Bank, Limited.

### **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

**Fax:** 2103 8938

sunlife.com.hk

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# SunHealth Medical Premier - Premium Table (HKD)

## 永明滿心醫療保 – 保費表(港元)



Annual Premium Table for Basic Plan/Rider Benefit 基本計劃/附加保障之每年保費表

Age 年齡	Worldwide 環球				Worldwide excluding the US 環球不包括美國				Asia 亞洲			
	Annual Deductible 每年墊底費											
	0	20,000	50,000	80,000	0	20,000	50,000	80,000	0	20,000	50,000	80,000
0	22,435	12,320	10,560	9,315	14,482	7,313	6,684	6,309	11,629	6,799	6,226	5,781
1	21,964	11,898	10,362	9,148	14,411	7,301	6,674	6,278	11,607	6,641	6,085	5,653
2	21,493	11,476	10,165	8,977	14,337	7,288	6,664	6,249	11,586	6,482	5,943	5,524
3	21,022	11,053	9,967	8,807	14,265	7,273	6,654	6,218	11,565	6,323	5,803	5,396
4	20,549	10,630	9,770	8,636	14,191	7,261	6,645	6,189	11,543	6,164	5,660	5,267
5	20,078	10,208	9,573	8,467	14,120	7,247	6,635	6,160	11,524	6,006	5,519	5,138
6	20,154	10,232	9,437	8,344	13,933	7,170	6,595	6,146	11,415	5,996	5,484	5,102
7	20,229	10,255	9,302	8,220	13,745	7,093	6,555	6,133	11,309	5,984	5,449	5,067
8	20,304	10,278	9,165	8,097	13,560	7,016	6,514	6,119	11,200	5,974	5,414	5,030
9	20,379	10,302	9,031	7,973	13,373	6,938	6,475	6,105	11,094	5,964	5,380	4,995
10	20,455	10,325	8,895	7,850	13,188	6,861	6,435	6,093	10,986	5,952	5,344	4,959
11	20,528	10,349	8,759	7,726	13,001	6,784	6,394	6,079	10,879	5,942	5,310	4,923
12	20,603	10,372	8,623	7,603	12,814	6,707	6,355	6,065	10,771	5,931	5,273	4,888
13	20,679	10,395	8,489	7,479	12,629	6,630	6,314	6,051	10,665	5,921	5,240	4,851
14	20,755	10,417	8,352	7,355	12,442	6,553	6,273	6,039	10,557	5,909	5,205	4,816
15	20,830	10,440	8,217	7,231	12,257	6,475	6,234	6,025	10,450	5,900	5,170	4,780
16	21,112	10,616	8,433	7,421	12,553	6,612	6,339	6,126	10,699	5,992	5,313	4,913
17	21,396	10,791	8,648	7,610	12,849	6,750	6,446	6,229	10,946	6,083	5,457	5,045
18	21,680	10,966	8,865	7,797	13,145	6,885	6,553	6,332	11,196	6,175	5,600	5,176
19	21,963	11,142	9,081	7,986	13,442	7,022	6,661	6,433	11,444	6,268	5,744	5,309
20	22,248	11,317	9,297	8,175	13,739	7,158	6,766	6,535	11,694	6,359	5,886	5,441
21	22,529	11,492	9,514	8,363	14,035	7,295	6,874	6,637	11,943	6,450	6,029	5,574
22	22,814	11,668	9,730	8,551	14,331	7,432	6,980	6,739	12,191	6,544	6,173	5,706
23	23,098	11,843	9,945	8,741	14,628	7,568	7,086	6,840	12,440	6,635	6,316	5,837
24	23,381	12,018	10,162	8,929	14,926	7,704	7,193	6,943	12,689	6,728	6,459	5,970
25	23,664	12,192	10,379	9,117	15,222	7,842	7,300	7,046	12,937	6,820	6,603	6,102
26	24,588	12,665	10,768	9,452	15,833	8,104	7,513	7,214	13,453	7,084	6,799	6,281
27	25,515	13,140	11,158	9,789	16,444	8,368	7,728	7,381	13,970	7,348	6,996	6,459
28	26,441	13,611	11,549	10,122	17,056	8,628	7,941	7,550	14,485	7,614	7,193	6,639
29	27,365	14,084	11,939	10,458	17,665	8,892	8,155	7,718	15,001	7,878	7,389	6,817
30	28,290	14,557	12,329	10,792	18,275	9,154	8,369	7,887	15,516	8,143	7,586	6,996
31	29,215	15,029	12,718	11,128	18,888	9,418	8,583	8,056	16,031	8,407	7,781	7,174
32	30,140	15,503	13,110	11,463	19,499	9,679	8,797	8,224	16,548	8,672	7,979	7,352
33	31,066	15,975	13,500	11,798	20,110	9,943	9,010	8,393	17,063	8,938	8,176	7,533
34	31,991	16,448	13,890	12,133	20,721	10,205	9,225	8,562	17,579	9,203	8,372	7,711
35	32,915	16,921	14,280	12,467	21,332	10,467	9,438	8,730	18,094	9,467	8,569	7,889
36	33,821	17,416	14,680	12,803	21,930	10,744	9,708	8,964	18,593	9,700	8,767	8,095
37	34,727	17,914	15,079	13,137	22,528	11,019	9,975	9,198	19,094	9,933	8,965	8,298
38	35,633	18,409	15,477	13,471	23,125	11,295	10,244	9,433	19,592	10,165	9,165	8,503
39	36,539	18,905	15,876	13,806	23,725	11,573	10,514	9,667	20,093	10,399	9,363	8,708
40	37,444	19,400	16,277	14,142	24,322	11,848	10,783	9,902	20,591	10,632	9,562	8,912
41	38,349	19,897	16,675	14,475	24,919	12,124	11,053	10,137	21,089	10,865	9,760	9,115
42	39,256	20,392	17,074	14,810	25,518	12,399	11,322	10,372	21,590	11,098	9,961	9,320
43	40,162	20,887	17,474	15,145	26,116	12,676	11,591	10,606	22,089	11,331	10,159	9,524
44	41,066	21,382	17,873	15,479	26,715	12,951	11,859	10,841	22,589	11,563	10,357	9,728
45	41,973	21,879	18,271	15,815	27,311	13,229	12,129	11,075	23,087	11,798	10,555	9,933
46	44,690	23,198	19,352	16,737	29,099	14,102	12,833	11,697	24,582	12,550	11,202	10,478
47	47,405	24,518	20,431	17,657	30,887	14,977	13,538	12,319	26,077	13,301	11,849	11,022
48	50,122	25,838	21,514	18,579	32,678	15,849	14,241	12,942	27,573	14,054	12,495	11,567
49	52,837	27,157	22,595	19,500	34,466	16,723	14,944	13,563	29,068	14,806	13,142	12,112

**Remarks 備註：**

- Premiums are not guaranteed and may be revised to reflect actual experience (e.g. claim experience, medical inflation, and benefit changes) over time.
- The above annual premium table is for reference only and is subject to change by Sun Life Hong Kong Limited from time to time without notice.
- 保費並非保證不變及有可能因反映實際經驗(例如：賠償經驗、醫療費用上漲及保障改變)而不時作出調整。
- 以上之每年保費表只供參考，並由香港永明金融有限公司不時作出變動而不另作通知。

# SunHealth Medical Premier - Premium Table (HKD)

## 永明滿心醫療保 – 保費表(港元)

Annual Premium Table for Basic Plan/Rider Benefit 基本計劃/附加保障之每年保費表

Age 年齡	Worldwide 環球				Worldwide excluding the US 環球不包括美國				Asia 亞洲			
	Annual Deductible 每年墊底費											
	0	20,000	50,000	80,000	0	20,000	50,000	80,000	0	20,000	50,000	80,000
50	55,554	28,477	23,674	20,423	36,254	17,596	15,648	14,185	30,562	15,558	13,789	12,658
51	58,269	29,797	24,756	21,344	38,042	18,469	16,350	14,807	32,057	16,310	14,435	13,202
52	60,986	31,116	25,835	22,265	39,831	19,344	17,056	15,429	33,552	17,062	15,081	13,747
53	63,702	32,436	26,916	23,187	41,619	20,217	17,758	16,052	35,046	17,816	15,727	14,292
54	66,419	33,756	27,996	24,110	43,407	21,090	18,461	16,674	36,541	18,566	16,376	14,838
55	69,133	35,075	29,077	25,031	45,196	21,964	19,165	17,295	38,036	19,319	17,021	15,382
56	74,951	37,838	31,380	27,008	48,730	23,434	20,470	18,468	40,685	20,661	18,194	16,565
57	80,769	40,601	33,681	28,986	52,267	24,905	21,777	19,642	43,331	22,003	19,368	17,747
58	86,584	43,364	35,980	30,961	55,800	26,374	23,082	20,814	45,978	23,344	20,540	18,930
59	92,402	46,129	38,282	32,938	59,334	27,844	24,388	21,987	48,624	24,686	21,712	20,112
60	98,218	48,892	40,583	34,916	62,871	29,314	25,693	23,161	51,271	26,028	22,886	21,296
61	104,037	51,655	42,886	36,893	66,405	30,785	26,998	24,333	53,919	27,370	24,058	22,477
62	109,853	54,418	45,187	38,870	69,940	32,254	28,305	25,507	56,565	28,714	25,230	23,659
63	115,669	57,181	47,489	40,846	73,476	33,724	29,610	26,679	59,212	30,055	26,403	24,842
64	121,485	59,946	49,790	42,824	77,010	35,195	30,917	27,851	61,859	31,397	27,576	26,025
65	127,303	62,709	52,093	44,801	80,545	36,664	32,221	29,025	64,505	32,739	28,749	27,207
66	134,050	66,040	54,875	47,201	84,591	38,512	33,856	30,503	67,386	34,206	30,047	28,443
67	141,009	69,474	57,740	49,668	88,790	40,451	35,574	32,056	70,388	35,754	31,420	29,747
68	148,170	73,004	60,686	52,209	93,150	42,448	37,343	33,653	73,510	37,349	32,835	31,089
69	155,526	76,643	63,730	54,830	97,675	44,520	39,178	35,313	76,758	39,010	34,305	32,484
70	163,078	80,383	66,855	57,501	102,357	46,661	41,067	36,994	80,123	40,724	35,817	33,892
71	170,807	84,222	70,069	60,280	107,210	48,879	43,030	38,771	83,621	42,506	37,392	35,393
72	178,715	88,142	73,352	63,117	112,236	51,181	45,067	40,616	87,260	44,366	39,038	36,959
73	186,789	92,156	76,714	66,028	117,433	53,572	47,186	42,538	91,037	46,305	40,755	38,598
74	195,021	96,246	80,141	68,988	122,804	56,032	49,366	44,516	94,952	48,307	42,527	40,288
75	203,402	100,382	83,599	71,955	128,354	58,577	51,619	46,537	99,008	50,382	44,364	42,016
76	211,907	104,618	87,175	75,059	134,078	61,204	53,946	48,666	103,212	52,535	46,270	43,853
77	220,541	108,906	90,761	78,161	139,992	63,916	56,349	50,840	107,553	54,745	48,215	45,696
78	229,279	113,212	94,340	81,255	146,086	66,740	58,856	53,111	112,034	57,025	50,224	47,600
79	238,110	117,616	98,045	84,455	152,368	69,594	61,378	55,391	116,658	59,379	52,297	49,566
80	247,009	122,013	101,735	87,610	158,795	72,530	63,967	57,729	121,425	61,804	54,434	51,591
81	255,955	126,464	105,483	90,845	165,370	75,533	66,616	60,116	126,337	64,305	56,636	53,677
82	264,945	130,964	109,278	94,108	172,082	78,599	69,320	62,558	131,397	66,881	58,905	55,828
83	273,932	135,407	112,985	97,302	178,927	81,726	72,078	65,047	136,609	69,533	61,240	58,042
84	282,896	139,838	116,683	100,486	185,903	84,912	74,888	67,583	141,972	72,263	63,645	60,320
85	291,815	144,245	120,362	103,653	193,004	88,154	77,747	70,162	147,488	75,071	66,118	62,665
86	300,662	148,620	124,011	106,797	200,220	91,451	80,654	72,788	153,162	77,959	68,661	65,076
87	309,420	152,946	127,622	109,908	207,546	94,796	83,604	75,449	158,991	80,926	71,276	67,552
88	318,060	157,219	131,187	112,974	214,973	98,190	86,598	78,152	164,978	83,973	73,959	70,095
89	326,559	161,418	134,692	115,994	222,495	101,625	89,627	80,884	171,127	87,101	76,715	72,707
90	334,893	165,539	138,129	118,954	230,102	105,100	92,693	83,650	177,434	90,312	79,543	75,387
91	343,038	169,566	141,489	121,847	237,933	109,167	96,639	87,216	184,426	93,872	82,677	78,357
92	350,970	173,485	144,760	124,665	246,043	112,959	100,040	90,295	191,079	97,849	86,602	81,103
93	358,664	177,288	147,934	127,399	253,694	116,544	103,257	93,213	197,402	101,155	89,566	84,921
94	366,098	180,964	150,999	130,039	260,821	119,890	106,270	95,943	203,342	104,266	92,362	87,582
95	373,244	184,498	153,947	132,576	267,378	122,973	109,053	98,467	208,867	107,161	94,967	90,061
96	380,084	187,878	156,768	135,006	273,292	125,770	111,580	100,761	213,906	109,814	97,361	92,342
97	386,591	191,093	159,452	137,317	278,522	128,248	113,829	102,803	218,430	112,203	99,524	94,403
98	392,747	194,136	161,992	139,504	283,019	130,393	115,783	104,583	222,398	114,309	101,437	96,227
99	398,530	196,995	164,375	141,558	286,746	132,182	117,421	106,074	225,779	116,108	103,079	97,794

**Remarks 備註：**

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# SunHealth Medical Premier - Premium Table (USD)

## 永明滿心醫療保 – 保費表(美元)

Annual Premium Table for Basic Plan/Rider Benefit 基本計劃/附加保障之每年保費表

Age 年齡	Worldwide 環球				Worldwide excluding the US 環球不包括美國				Asia 亞洲			
	Annual Deductible 每年墊底費											
	0	2,500	6,250	10,000	0	2,500	6,250	10,000	0	2,500	6,250	10,000
0	2,805	1,540	1,321	1,166	1,811	914	836	789	1,454	851	779	724
1	2,746	1,488	1,296	1,144	1,803	913	835	784	1,452	831	761	707
2	2,687	1,436	1,271	1,123	1,792	911	834	781	1,449	811	743	691
3	2,628	1,382	1,246	1,102	1,784	910	833	778	1,445	791	726	675
4	2,570	1,329	1,222	1,080	1,773	909	832	774	1,443	772	707	659
5	2,510	1,277	1,198	1,058	1,766	906	831	770	1,441	752	691	642
6	2,520	1,279	1,180	1,044	1,742	897	825	769	1,427	751	685	638
7	2,529	1,282	1,164	1,029	1,718	888	821	767	1,415	749	682	635
8	2,539	1,286	1,146	1,012	1,695	878	815	765	1,400	747	678	629
9	2,548	1,288	1,129	997	1,672	868	811	763	1,387	745	674	625
10	2,558	1,291	1,112	982	1,649	858	804	761	1,374	744	668	620
11	2,566	1,295	1,096	966	1,626	849	800	760	1,361	743	664	616
12	2,576	1,297	1,079	952	1,602	838	794	759	1,346	741	660	611
13	2,586	1,300	1,062	935	1,580	829	790	757	1,333	740	656	607
14	2,595	1,302	1,045	920	1,557	818	784	756	1,320	739	652	603
15	2,604	1,305	1,027	905	1,533	811	780	755	1,306	738	646	597
16	2,640	1,327	1,054	928	1,570	828	793	766	1,339	750	664	615
17	2,675	1,349	1,081	952	1,607	846	807	779	1,368	761	683	630
18	2,712	1,372	1,109	976	1,645	860	818	792	1,400	773	701	647
19	2,746	1,394	1,135	999	1,682	878	833	804	1,431	783	718	663
20	2,782	1,416	1,164	1,023	1,717	895	847	817	1,462	796	736	681
21	2,817	1,438	1,190	1,046	1,755	912	859	831	1,494	807	755	696
22	2,853	1,460	1,218	1,070	1,792	930	873	842	1,524	818	773	714
23	2,889	1,482	1,244	1,093	1,829	947	887	856	1,557	831	790	730
24	2,923	1,502	1,271	1,117	1,866	964	900	868	1,587	840	809	747
25	2,959	1,524	1,298	1,141	1,904	980	913	881	1,617	854	827	762
26	3,075	1,585	1,346	1,183	1,980	1,013	938	902	1,683	887	851	785
27	3,189	1,643	1,396	1,224	2,056	1,047	966	924	1,747	920	876	809
28	3,306	1,703	1,444	1,266	2,133	1,079	993	945	1,811	953	900	831
29	3,421	1,761	1,493	1,307	2,209	1,111	1,021	965	1,877	986	925	853
30	3,537	1,821	1,541	1,349	2,285	1,145	1,047	987	1,940	1,019	949	876
31	3,652	1,880	1,591	1,393	2,362	1,178	1,074	1,008	2,004	1,052	974	898
32	3,769	1,938	1,639	1,434	2,438	1,210	1,101	1,029	2,070	1,085	998	920
33	3,884	1,999	1,689	1,475	2,515	1,244	1,126	1,049	2,134	1,119	1,023	941
34	4,000	2,057	1,737	1,517	2,591	1,276	1,153	1,071	2,198	1,151	1,047	965
35	4,115	2,115	1,785	1,559	2,666	1,308	1,180	1,092	2,262	1,184	1,071	987
36	4,230	2,178	1,835	1,601	2,741	1,343	1,216	1,122	2,325	1,213	1,097	1,012
37	4,341	2,239	1,885	1,643	2,817	1,377	1,247	1,151	2,388	1,243	1,122	1,037
38	4,455	2,301	1,936	1,685	2,892	1,414	1,280	1,180	2,450	1,271	1,146	1,064
39	4,568	2,365	1,984	1,727	2,967	1,447	1,316	1,208	2,512	1,300	1,170	1,088
40	4,681	2,426	2,035	1,768	3,040	1,482	1,348	1,239	2,574	1,329	1,197	1,114
41	4,795	2,488	2,085	1,810	3,115	1,516	1,382	1,267	2,638	1,360	1,221	1,141
42	4,906	2,549	2,135	1,852	3,190	1,550	1,416	1,297	2,699	1,388	1,245	1,166
43	5,020	2,611	2,184	1,893	3,265	1,586	1,450	1,326	2,762	1,417	1,271	1,191
44	5,134	2,674	2,234	1,936	3,340	1,619	1,483	1,355	2,824	1,445	1,296	1,218
45	5,247	2,736	2,285	1,978	3,414	1,654	1,517	1,385	2,888	1,475	1,320	1,243
46	5,586	2,900	2,420	2,092	3,639	1,763	1,606	1,463	3,073	1,570	1,400	1,310
47	5,926	3,066	2,554	2,208	3,862	1,871	1,693	1,540	3,260	1,664	1,482	1,378
48	6,266	3,230	2,690	2,323	4,085	1,982	1,781	1,618	3,447	1,757	1,562	1,445
49	6,606	3,396	2,824	2,438	4,309	2,091	1,868	1,695	3,633	1,851	1,643	1,515

**Remarks 備註：**

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- 以上之每年保費表只供參考，並由香港永明金融有限公司不時作出變動而不另作通知。

# SunHealth Medical Premier - Premium Table (USD)

## 永明滿心醫療保 – 保費表(美元)

Annual Premium Table for Basic Plan/Rider Benefit 基本計劃/附加保障之每年保費表

Age 年齡	Worldwide 環球				Worldwide excluding the US 環球不包括美國				Asia 亞洲			
	Annual Deductible 每年墊底費											
	0	2,500	6,250	10,000	0	2,500	6,250	10,000	0	2,500	6,250	10,000
50	6,944	3,560	2,960	2,553	4,532	2,200	1,957	1,773	3,821	1,945	1,724	1,583
51	7,285	3,726	3,094	2,669	4,755	2,309	2,045	1,851	4,007	2,039	1,805	1,650
52	7,623	3,890	3,230	2,784	4,979	2,418	2,133	1,929	4,194	2,133	1,885	1,718
53	7,963	4,056	3,365	2,899	5,204	2,528	2,221	2,006	4,381	2,228	1,966	1,788
54	8,303	4,220	3,500	3,014	5,426	2,638	2,308	2,085	4,568	2,321	2,047	1,855
55	8,643	4,386	3,634	3,130	5,651	2,746	2,396	2,162	4,755	2,416	2,129	1,924
56	9,370	4,730	3,923	3,377	6,093	2,930	2,560	2,309	5,086	2,584	2,275	2,072
57	10,097	5,075	4,211	3,623	6,534	3,113	2,723	2,455	5,416	2,751	2,422	2,219
58	10,824	5,421	4,498	3,871	6,976	3,298	2,886	2,603	5,749	2,918	2,569	2,367
59	11,551	5,767	4,785	4,117	7,417	3,480	3,049	2,748	6,079	3,087	2,715	2,515
60	12,277	6,113	5,073	4,365	7,858	3,665	3,212	2,895	6,410	3,254	2,861	2,663
61	13,004	6,457	5,361	4,611	8,301	3,849	3,376	3,043	6,740	3,422	3,009	2,811
62	13,732	6,804	5,650	4,859	8,743	4,034	3,539	3,189	7,072	3,590	3,154	2,958
63	14,460	7,149	5,936	5,107	9,185	4,216	3,703	3,335	7,402	3,757	3,301	3,106
64	15,186	7,494	6,224	5,355	9,626	4,400	3,865	3,482	7,733	3,925	3,447	3,254
65	15,914	7,839	6,512	5,601	10,068	4,584	4,028	3,629	8,063	4,093	3,595	3,401
66	16,756	8,256	6,860	5,902	10,574	4,815	4,233	3,814	8,423	4,277	3,755	3,555
67	17,626	8,686	7,218	6,211	11,099	5,057	4,447	4,007	8,799	4,470	3,927	3,719
68	18,521	9,127	7,586	6,527	11,645	5,306	4,668	4,206	9,189	4,670	4,105	3,887
69	19,440	9,581	7,966	6,855	12,210	5,565	4,897	4,414	9,595	4,876	4,289	4,061
70	20,386	10,047	8,357	7,189	12,795	5,832	5,134	4,624	10,016	5,091	4,477	4,237
71	21,352	10,528	8,759	7,536	13,402	6,111	5,380	4,847	10,453	5,313	4,675	4,425
72	22,340	11,019	9,171	7,890	14,031	6,398	5,634	5,077	10,909	5,546	4,880	4,621
73	23,350	11,519	9,591	8,254	14,680	6,698	5,899	5,319	11,381	5,788	5,095	4,825
74	24,378	12,031	10,019	8,624	15,352	7,004	6,172	5,564	11,870	6,039	5,316	5,037
75	25,425	12,548	10,451	8,995	16,045	7,323	6,454	5,818	12,376	6,298	5,546	5,253
76	26,489	13,078	10,898	9,383	16,762	7,651	6,743	6,083	12,902	6,567	5,785	5,482
77	27,568	13,615	11,345	9,771	17,499	7,989	7,046	6,356	13,445	6,844	6,027	5,712
78	28,662	14,152	11,793	10,159	18,262	8,344	7,357	6,640	14,005	7,129	6,278	5,950
79	29,765	14,703	12,257	10,557	19,047	8,700	7,673	6,925	14,583	7,423	6,537	6,196
80	30,877	15,253	12,716	10,952	19,850	9,067	7,996	7,216	15,179	7,728	6,805	6,449
81	31,995	15,808	13,187	11,356	20,671	9,442	8,328	7,515	15,793	8,039	7,080	6,710
82	33,119	16,371	13,661	11,763	21,512	9,825	8,666	7,820	16,425	8,360	7,365	6,978
83	34,242	16,926	14,124	12,164	22,366	10,217	9,010	8,131	17,076	8,692	7,656	7,255
84	35,363	17,481	14,587	12,561	23,239	10,615	9,361	8,449	17,747	9,033	7,956	7,541
85	36,477	18,031	15,045	12,957	24,125	11,020	9,719	8,770	18,437	9,384	8,265	7,833
86	37,584	18,578	15,502	13,350	25,028	11,431	10,083	9,099	19,146	9,745	8,584	8,136
87	38,678	19,119	15,954	13,739	25,945	11,850	10,451	9,431	19,875	10,117	8,911	8,445
88	39,758	19,653	16,399	14,123	26,872	12,275	10,825	9,770	20,623	10,497	9,247	8,763
89	40,821	20,177	16,837	14,499	27,812	12,704	11,205	10,111	21,392	10,888	9,591	9,089
90	41,863	20,693	17,266	14,870	28,764	13,138	11,586	10,457	22,179	11,289	9,944	9,424
91	42,880	21,197	17,686	15,232	29,742	13,646	12,080	10,902	23,054	11,735	10,336	9,796
92	43,872	21,687	18,095	15,584	30,756	14,121	12,506	11,287	23,884	12,232	10,825	10,263
93	44,834	22,161	18,492	15,925	31,712	14,568	12,907	11,652	24,676	12,645	11,196	10,616
94	45,763	22,622	18,875	16,255	32,604	14,986	13,286	11,993	25,418	13,034	11,546	10,947
95	46,655	23,063	19,243	16,573	33,422	15,373	13,633	12,309	26,110	13,396	11,872	11,259
96	47,511	23,486	19,595	16,875	34,162	15,721	13,949	12,595	26,739	13,727	12,170	11,542
97	48,325	23,888	19,932	17,164	34,816	16,031	14,229	12,851	27,304	14,026	12,441	11,801
98	49,094	24,268	20,250	17,438	35,377	16,300	14,474	13,074	27,800	14,289	12,681	12,029
99	49,818	24,625	20,547	17,696	35,844	16,523	14,677	13,261	28,223	14,515	12,885	12,224

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## Supplementary Information to Illustrate Premium Adjustment

### 保費調整之附加資料

Note: This supplementary information explains the non-guaranteed premiums of **SunHealth Medical Premier**.  
註：此附加資料旨在解釋有關**永明滿心醫療保**之非保證保費。

As a common market practice, Sun Life Hong Kong Limited will review our medical plans regularly to ensure that our clients will have access to the medical services they need. In view of the continue rising in demand of medical services, increased in average medical claims amount as well as plan benefit enhancement, there may be premium adjustments to **SunHealth Medical Premier**.

與市場上一般做法相同，香港永明金融有限公司定期檢視醫療計劃，以確保我們的客戶可享用所需的醫療服務。面對醫療服務的需求增加、平均醫療索償金額上漲及計劃保障之提升，**永明滿心醫療保**之保費日後或會作出調整。

#### An illustrative example 說明例子

<b>Insured</b> 受保人	<b>35-year-old male</b> 35歲男性
<b>Plan Name</b> 計劃名稱	<b>SunHealth Medical Premier - Worldwide, Annual Deductible: HKD0</b> 永明滿心醫療保 - 環球，每年墊底費：港元0
<b>Plan Type</b> 計劃類別	<b>Basic Plan</b> 基本計劃

Age of insured 受保人年齡	Current annual premiums (HKD) 現時每年保費 (港元)	Illustrative annual premiums following premium adjustments 保費調整後之預計每年保費	
		Assume premium increases 5% each year 假設每年保費向上調整5%	Assume premium increases 10% each year 假設每年保費向上調整10%
35	32,915	32,915	32,915
36	33,821	35,512	37,203
37	34,727	38,287	42,020
38	35,633	41,250	47,428
39	36,539	44,413	53,497
40	37,444	47,789	60,304

#### Remarks:

- Figures in the above example are hypothetical and for illustrative purposes only.
- Premiums are not guaranteed and may be revised to reflect actual experience (e.g. claim experience, medical inflation, and benefit changes) over time. The illustrative annual premium increases of 5% and 10% are for your reference only and not necessarily prediction of future annual premium increases.
- The above annual premium table is for reference only and is subject to change by Sun Life Hong Kong Limited from time to time without notice.

#### 備註：

- 上述例子之數字純屬假設及僅供說明之用。
- 保費並非保證不變及有可能因反映實際經驗(例如：賠償經驗、醫療費用上漲及保障改變)而不時作出調整。保費調整說明向上調整5%及10%僅供參考，並不等於每年保費向上調整之預期。
- 以上之每年保費表只供參考，並由香港永明金融有限公司不時作出變動而不另作通知。

**Sun Life Hong Kong Limited**

(Incorporated in Bermuda with limited liability)

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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

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