

Life Insurance – Medical Protection



SunHealth Medical Premier

Underwritten by:

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

Distributed by:

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 expenses¹ in a hospital Standard Private Room² 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

-  1. Full hospitalization and surgical expenses coverage¹ up to HKD20 million per year with no limit on confinement hours
-  2. Guaranteed renewal to age 100⁵ and easy application process
-  3. Cashless arrangement^{6,7} during hospitalization or designated clinical surgery to focus on getting your health back
-  4. Global network of hospitals and clinics with the Value-added Services⁸ for ultimate convenience
-  5. Flexible protection to meet changing medical and financial needs during different life stages
-  6. 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 expenses¹ in a Standard Private Room² 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 US³ and Asia⁴, 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:

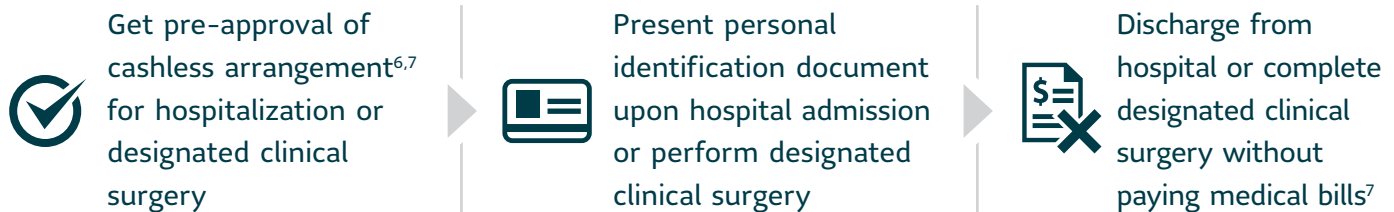
- Cancer Treatment Benefit
- Kidney Dialysis Treatment Benefit
- Advanced Diagnostic Imaging Benefit
- Pregnancy Complications Benefit

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 100⁵, 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^{6,7}

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 Services⁸ 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 condition⁹ per diagnosis from a medical specialist, you can seek a face-to-face second medical consultation or teleconsultation¹⁰ given by our network doctor¹¹ in Hong Kong. Each insured is eligible for this service once free of charge per diagnosis which satisfies the qualifying medical condition⁹ from a medical specialist.

d. Cashless Arrangement Service^{6,7}

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 members¹² 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 below¹³ 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">• Cancer• Heart-related diseases:<ul style="list-style-type: none">◦ Cardiomyopathy◦ Dissecting Aortic Aneurysm◦ Eisenmenger's Syndrome◦ Heart Attack◦ Infective Endocarditis◦ Primary Pulmonary Arterial Hypertension◦ Replacement of Heart Valve◦ Surgery for Disease of the Aorta◦ Surgery to Coronary Arteries | <ul style="list-style-type: none">• Stroke• Kidney Failure• Diabetes Complications• Major Organ Transplant |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|

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

3rd Policy Year

Ms. A has to remove the fibroadenoma.
She receives medical treatment[#], 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.

In the same policy year, Ms. A is diagnosed with gastritis.
She receives medical treatment[#], 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:
HKD68,000

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

3rd Policy Year

Ms. B is diagnosed with lung cancer[^].
She receives medical treatment[#], 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:

[#] Subject to terms and conditions, please refer to Policy Document for details.

[^] Complied with the definition of critical illness

Key Product Information




Plan	SunHealth Medical Premier		
	Worldwide	Worldwide excluding the US ³	Asia ⁴
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 ¹⁴	15 days-age 70		
Benefit Term	Guaranteed renewable up to age 100 ⁵ (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 ²		
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"> • HKD0/USD0 • HKD20,000/USD2,500 • HKD50,000/USD6,250 • HKD80,000/USD10,000 		
Premium Structure ¹⁵	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
A. Confinement Benefits				
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. Surgical Benefits				
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">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 discNon specified itemsReconstructive devices or materials	Full Cover HKD100,000/USD12,500 per lifetime HKD100,000/USD12,500 per lifetime		
C. Pre- and Post-hospitalization Benefits				
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">Registered Chiropractor/Physiotherapist/ Occupational Therapist/Speech Therapist. Registered Chinese Medical Practitioner.	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
D. Extended Benefits				
1. Cover You More Benefit	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: <ul style="list-style-type: none">• Cancer• Cardiomyopathy• Dissecting Aortic Aneurysm• Eisenmenger’s Syndrome• Heart Attack• Infective Endocarditis• Primary Pulmonary Arterial Hypertension• Replacement of Heart Valve• Surgery for Disease of the Aorta• Surgery to Coronary Arteries• Stroke• Kidney Failure• Diabetes Complications• Major Organ Transplant	Not Applicable		
2. CompanionCare Benefit*	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		
3. Cancer Treatment Benefit 	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		
4. Kidney Dialysis Treatment Benefit 	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		
5. Advanced Diagnostic Imaging Benefit 	Reimburses the actual amount charged for the Medically Necessary Magnetic Resonance Imaging (MRI), Computerized Tomography Scan (CT Scan), and Positon 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"> Reimburses the actual amount charged for any Medically Necessary HIV/AIDS treatment Waiting period: 5 years 	HKD800,000/USD100,000 per lifetime		
7. Surgery on Organ Transplantation Benefit	<ul style="list-style-type: none"> 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. Reimburses the actual amount charged for the surgery to remove the above organs or bone marrow from the donor. 	Full Cover HKD500,000/USD62,500 per lifetime		
8. Pregnancy Complications Benefit 	<ul style="list-style-type: none"> 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. Waiting period: 300 days 	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
E. Emergency Treatment Benefits				
1. Emergency Out-Patient Treatment Benefit	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		
2. Emergency Dental Benefit	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		
F. Death Benefits				
1. Compassionate Death Benefit*		HKD100,000/USD12,500		
2. Accidental Death Benefit*		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 Necessary" 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 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 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 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 compile 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, cordceps 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 or Insurance Authority's website at 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) 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 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/.

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 22nd 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

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**
- ▶ 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. Sun Life Hong Kong Limited / Dah Sing Bank does not offer or sell any insurance products in any jurisdiction outside Hong Kong where such offering or sale of the insurance products is illegal under the laws of such jurisdiction. The information shown is only a brief description of the life insurance product mentioned in this product brochure for your reference and does not constitute any offer or invitation, or basis of any offer or invitation to purchase insurance product mentioned above. The information contained herein is not exhaustive and does not form part of a contract of insurance. Please refer to a sample Policy Document, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions. If there is any conflict between the Policy Document and this brochure, the Policy Document shall prevail.

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

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

Printed in May 2024

Issued by Sun Life Hong Kong Limited



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	24,679	13,552	11,616	10,247	15,930	8,044	7,352	6,940	12,792	7,479	6,849	6,359
1	24,160	13,088	11,398	10,063	15,852	8,031	7,341	6,906	12,768	7,305	6,694	6,218
2	23,642	12,624	11,182	9,875	15,771	8,017	7,330	6,874	12,745	7,130	6,537	6,076
3	23,124	12,158	10,964	9,688	15,692	8,000	7,319	6,840	12,722	6,955	6,383	5,936
4	22,604	11,693	10,747	9,500	15,610	7,987	7,310	6,808	12,697	6,780	6,226	5,794
5	22,086	11,229	10,530	9,314	15,532	7,972	7,299	6,776	12,676	6,607	6,071	5,652
6	22,169	11,255	10,381	9,178	15,326	7,887	7,255	6,761	12,557	6,596	6,032	5,612
7	22,252	11,281	10,232	9,042	15,120	7,802	7,211	6,746	12,440	6,582	5,994	5,574
8	22,334	11,306	10,082	8,907	14,916	7,718	7,165	6,731	12,320	6,571	5,955	5,533
9	22,417	11,332	9,934	8,770	14,710	7,632	7,123	6,716	12,203	6,560	5,918	5,495
10	22,501	11,358	9,785	8,635	14,507	7,547	7,079	6,702	12,085	6,547	5,878	5,455
11	22,581	11,384	9,635	8,499	14,301	7,462	7,033	6,687	11,967	6,536	5,841	5,415
12	22,663	11,409	9,485	8,363	14,095	7,378	6,991	6,672	11,848	6,524	5,800	5,377
13	22,747	11,435	9,338	8,227	13,892	7,293	6,945	6,656	11,732	6,513	5,764	5,336
14	22,831	11,459	9,187	8,091	13,686	7,208	6,900	6,643	11,613	6,500	5,726	5,298
15	22,913	11,484	9,039	7,954	13,483	7,123	6,857	6,628	11,495	6,490	5,687	5,258
16	23,223	11,678	9,276	8,163	13,808	7,273	6,973	6,739	11,769	6,591	5,844	5,404
17	23,536	11,870	9,513	8,371	14,134	7,425	7,091	6,852	12,041	6,691	6,003	5,550
18	23,848	12,063	9,752	8,577	14,460	7,574	7,208	6,965	12,316	6,793	6,160	5,694
19	24,159	12,256	9,989	8,785	14,786	7,724	7,327	7,076	12,588	6,895	6,318	5,840
20	24,473	12,449	10,227	8,993	15,113	7,874	7,443	7,189	12,863	6,995	6,475	5,985
21	24,782	12,641	10,465	9,199	15,439	8,025	7,561	7,301	13,137	7,095	6,632	6,131
22	25,095	12,835	10,703	9,406	15,764	8,175	7,678	7,413	13,410	7,198	6,790	6,277
23	25,408	13,027	10,940	9,615	16,091	8,325	7,795	7,524	13,684	7,299	6,948	6,421
24	25,719	13,220	11,178	9,822	16,419	8,474	7,912	7,637	13,958	7,401	7,105	6,567
25	26,030	13,411	11,417	10,029	16,744	8,626	8,030	7,751	14,231	7,502	7,263	6,712
26	27,047	13,932	11,845	10,397	17,416	8,914	8,264	7,935	14,798	7,792	7,479	6,909
27	28,067	14,454	12,274	10,768	18,088	9,205	8,501	8,119	15,367	8,083	7,696	7,105
28	29,085	14,972	12,704	11,134	18,762	9,491	8,735	8,305	15,934	8,375	7,912	7,303
29	30,102	15,492	13,133	11,504	19,432	9,781	8,971	8,490	16,501	8,666	8,128	7,499
30	31,119	16,013	13,562	11,871	20,103	10,069	9,206	8,676	17,068	8,957	8,345	7,696
31	32,137	16,532	13,990	12,241	20,777	10,360	9,441	8,862	17,634	9,248	8,559	7,891
32	33,154	17,053	14,421	12,609	21,449	10,647	9,677	9,046	18,203	9,539	8,777	8,087
33	34,173	17,573	14,850	12,978	22,121	10,937	9,911	9,232	18,769	9,832	8,994	8,286
34	35,190	18,093	15,279	13,346	22,793	11,226	10,148	9,418	19,337	10,123	9,209	8,482
35	36,207	18,613	15,708	13,714	23,465	11,514	10,382	9,603	19,903	10,414	9,426	8,678
36	37,203	19,158	16,148	14,083	24,123	11,818	10,679	9,860	20,452	10,670	9,644	8,905
37	38,200	19,705	16,587	14,451	24,781	12,121	10,973	10,118	21,003	10,926	9,862	9,128
38	39,196	20,250	17,025	14,818	25,438	12,425	11,268	10,376	21,551	11,182	10,082	9,353
39	40,193	20,796	17,464	15,187	26,098	12,730	11,565	10,634	22,102	11,439	10,299	9,579
40	41,188	21,340	17,905	15,556	26,754	13,033	11,861	10,892	22,650	11,695	10,518	9,803
41	42,184	21,887	18,343	15,923	27,411	13,336	12,158	11,151	23,198	11,952	10,736	10,027
42	43,182	22,431	18,781	16,291	28,070	13,639	12,454	11,409	23,749	12,208	10,957	10,252
43	44,178	22,976	19,221	16,660	28,728	13,944	12,750	11,667	24,298	12,464	11,175	10,476
44	45,173	23,520	19,660	17,027	29,387	14,246	13,045	11,925	24,848	12,719	11,393	10,701
45	46,170	24,067	20,098	17,397	30,042	14,552	13,342	12,183	25,396	12,978	11,611	10,926
46	49,159	25,518	21,287	18,411	32,009	15,512	14,116	12,867	27,040	13,805	12,322	11,526
47	52,146	26,970	22,474	19,423	33,976	16,475	14,892	13,551	28,685	14,631	13,034	12,124
48	55,134	28,422	23,665	20,437	35,946	17,434	15,665	14,236	30,330	15,459	13,745	12,724
49	58,121	29,873	24,855	21,450	37,913	18,395	16,438	14,919	31,975	16,287	14,456	13,323

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	61,109	31,325	26,041	22,465	39,879	19,356	17,213	15,604	33,618	17,114	15,168	13,924
51	64,096	32,777	27,232	23,478	41,846	20,316	17,985	16,288	35,263	17,941	15,879	14,522
52	67,085	34,228	28,419	24,492	43,814	21,278	18,762	16,972	36,907	18,768	16,589	15,122
53	70,072	35,680	29,608	25,506	45,781	22,239	19,534	17,657	38,551	19,598	17,300	15,721
54	73,061	37,132	30,796	26,521	47,748	23,199	20,307	18,341	40,195	20,423	18,014	16,322
55	76,046	38,583	31,985	27,534	49,716	24,160	21,082	19,025	41,840	21,251	18,723	16,920
56	82,446	41,622	34,518	29,709	53,603	25,777	22,517	20,315	44,754	22,727	20,013	18,222
57	88,846	44,661	37,049	31,885	57,494	27,396	23,955	21,606	47,664	24,203	21,305	19,522
58	95,242	47,700	39,578	34,057	61,380	29,011	25,390	22,895	50,576	25,678	22,594	20,823
59	101,642	50,742	42,110	36,232	65,267	30,628	26,827	24,186	53,486	27,155	23,883	22,123
60	108,040	53,781	44,641	38,408	69,158	32,245	28,262	25,477	56,398	28,631	25,175	23,426
61	114,441	56,821	47,175	40,582	73,046	33,864	29,698	26,766	59,311	30,107	26,464	24,725
62	120,838	59,860	49,706	42,757	76,934	35,479	31,136	28,058	62,222	31,585	27,753	26,025
63	127,236	62,899	52,238	44,931	80,824	37,096	32,571	29,347	65,133	33,061	29,043	27,326
64	133,634	65,941	54,769	47,106	84,711	38,715	34,009	30,636	68,045	34,537	30,334	28,628
65	140,033	68,980	57,302	49,281	88,600	40,330	35,443	31,928	70,956	36,013	31,624	29,928
66	147,455	72,644	60,363	51,921	93,050	42,363	37,242	33,553	74,125	37,627	33,052	31,287
67	155,110	76,421	63,514	54,635	97,669	44,496	39,131	35,262	77,427	39,329	34,562	32,722
68	162,987	80,304	66,755	57,430	102,465	46,693	41,077	37,018	80,861	41,084	36,119	34,198
69	171,079	84,307	70,103	60,313	107,443	48,972	43,096	38,844	84,434	42,911	37,736	35,732
70	179,386	88,421	73,541	63,251	112,593	51,327	45,174	40,693	88,135	44,796	39,399	37,281
71	187,888	92,644	77,076	66,308	117,931	53,767	47,333	42,648	91,983	46,757	41,131	38,932
72	196,587	96,956	80,687	69,429	123,460	56,299	49,574	44,678	95,986	48,803	42,942	40,655
73	205,468	101,372	84,385	72,631	129,176	58,929	51,905	46,792	100,141	50,936	44,831	42,458
74	214,523	105,871	88,155	75,887	135,084	61,635	54,303	48,968	104,447	53,138	46,780	44,317
75	223,742	110,420	91,959	79,151	141,189	64,435	56,781	51,191	108,909	55,420	48,800	46,218
76	233,098	115,080	95,893	82,565	147,486	67,324	59,341	53,533	113,533	57,789	50,897	48,238
77	242,595	119,797	99,837	85,977	153,991	70,308	61,984	55,924	118,308	60,220	53,037	50,266
78	252,207	124,533	103,774	89,381	160,695	73,414	64,742	58,422	123,237	62,728	55,246	52,360
79	261,921	129,378	107,850	92,901	167,605	76,553	67,516	60,930	128,324	65,317	57,527	54,523
80	271,710	134,214	111,909	96,371	174,675	79,783	70,364	63,502	133,568	67,984	59,877	56,750
81	281,551	139,110	116,031	99,930	181,907	83,086	73,278	66,128	138,971	70,736	62,300	59,045
82	291,440	144,060	120,206	103,519	189,290	86,459	76,252	68,814	144,537	73,569	64,796	61,411
83	301,325	148,948	124,284	107,032	196,820	89,899	79,286	71,552	150,270	76,486	67,364	63,846
84	311,186	153,822	128,351	110,535	204,493	93,403	82,377	74,341	156,169	79,489	70,010	66,352
85	320,997	158,670	132,398	114,018	212,304	96,969	85,522	77,178	162,237	82,578	72,730	68,932
86	330,728	163,482	136,412	117,477	220,242	100,596	88,719	80,067	168,478	85,755	75,527	71,584
87	340,362	168,241	140,384	120,899	228,301	104,276	91,964	82,994	174,890	89,019	78,404	74,307
88	349,866	172,941	144,306	124,271	236,470	108,009	95,258	85,967	181,476	92,370	81,355	77,105
89	359,215	177,560	148,161	127,593	244,745	111,788	98,590	88,972	188,240	95,811	84,387	79,978
90	368,382	182,093	151,942	130,849	253,112	115,610	101,962	92,015	195,177	99,343	87,497	82,926
91	377,342	186,523	155,638	134,032	261,726	120,084	106,303	95,938	202,869	103,259	90,945	86,193
92	386,067	190,834	159,236	137,132	270,647	124,255	110,044	99,325	210,187	107,634	95,262	90,313
93	394,530	195,017	162,727	140,139	279,063	128,198	113,583	102,534	217,142	111,271	98,523	93,413
94	402,708	199,060	166,099	143,043	286,903	131,879	116,897	105,537	223,676	114,693	101,598	96,340
95	410,568	202,948	169,342	145,834	294,116	135,270	119,958	108,314	229,754	117,877	104,464	99,067
96	418,092	206,666	172,445	148,507	300,621	138,347	122,738	110,837	235,297	120,795	107,097	101,576
97	425,250	210,202	175,397	151,049	306,374	141,073	125,212	113,083	240,273	123,423	109,476	103,843
98	432,022	213,550	178,191	153,454	311,321	143,432	127,361	115,041	244,638	125,740	111,581	105,850
99	438,383	216,695	180,813	155,714	315,421	145,400	129,163	116,681	248,357	127,719	113,387	107,573

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 (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	3,086	1,694	1,453	1,283	1,992	1,005	920	868	1,599	936	857	796
1	3,021	1,637	1,426	1,258	1,983	1,004	919	862	1,597	914	837	778
2	2,956	1,580	1,398	1,235	1,971	1,002	917	859	1,594	892	817	760
3	2,891	1,520	1,371	1,212	1,962	1,001	916	856	1,590	870	799	743
4	2,827	1,462	1,344	1,188	1,950	1,000	915	851	1,587	849	778	725
5	2,761	1,405	1,318	1,164	1,943	997	914	847	1,585	827	760	706
6	2,772	1,407	1,298	1,148	1,916	987	908	846	1,570	826	754	702
7	2,782	1,410	1,280	1,132	1,890	977	903	844	1,557	824	750	699
8	2,793	1,415	1,261	1,113	1,865	966	897	842	1,540	822	746	692
9	2,803	1,417	1,242	1,097	1,839	955	892	839	1,526	820	741	688
10	2,814	1,420	1,223	1,080	1,814	944	884	837	1,511	818	735	682
11	2,823	1,425	1,206	1,063	1,789	934	880	836	1,497	817	730	678
12	2,834	1,427	1,187	1,047	1,762	922	873	835	1,481	815	726	672
13	2,845	1,430	1,168	1,029	1,738	912	869	833	1,466	814	722	668
14	2,855	1,432	1,150	1,012	1,713	900	862	832	1,452	813	717	663
15	2,864	1,436	1,130	996	1,686	892	858	831	1,437	812	711	657
16	2,904	1,460	1,159	1,021	1,727	911	872	843	1,473	825	730	677
17	2,943	1,484	1,189	1,047	1,768	931	888	857	1,505	837	751	693
18	2,983	1,509	1,220	1,074	1,810	946	900	871	1,540	850	771	712
19	3,021	1,533	1,249	1,099	1,850	966	916	884	1,574	861	790	729
20	3,060	1,558	1,280	1,125	1,889	985	932	899	1,608	876	810	749
21	3,099	1,582	1,309	1,151	1,931	1,003	945	914	1,643	888	831	766
22	3,138	1,606	1,340	1,177	1,971	1,023	960	926	1,676	900	850	785
23	3,178	1,630	1,368	1,202	2,012	1,042	976	942	1,713	914	869	803
24	3,215	1,652	1,398	1,229	2,053	1,060	990	955	1,746	924	890	822
25	3,255	1,676	1,428	1,255	2,094	1,078	1,004	969	1,779	939	910	838
26	3,383	1,744	1,481	1,301	2,178	1,114	1,032	992	1,851	976	936	864
27	3,508	1,807	1,536	1,346	2,262	1,152	1,063	1,016	1,922	1,012	964	890
28	3,637	1,873	1,588	1,393	2,346	1,187	1,092	1,040	1,992	1,048	990	914
29	3,763	1,937	1,642	1,438	2,430	1,222	1,123	1,062	2,065	1,085	1,018	938
30	3,891	2,003	1,695	1,484	2,514	1,260	1,152	1,086	2,134	1,121	1,044	964
31	4,017	2,068	1,750	1,532	2,598	1,296	1,181	1,109	2,204	1,157	1,071	988
32	4,146	2,132	1,803	1,577	2,682	1,331	1,211	1,132	2,277	1,194	1,098	1,012
33	4,272	2,199	1,858	1,623	2,767	1,368	1,239	1,154	2,347	1,231	1,125	1,035
34	4,400	2,263	1,911	1,669	2,850	1,404	1,268	1,178	2,418	1,266	1,152	1,062
35	4,527	2,327	1,964	1,715	2,933	1,439	1,298	1,201	2,488	1,302	1,178	1,086
36	4,653	2,396	2,019	1,761	3,015	1,477	1,338	1,234	2,558	1,334	1,207	1,113
37	4,775	2,463	2,074	1,807	3,099	1,515	1,372	1,266	2,627	1,367	1,234	1,141
38	4,901	2,531	2,130	1,854	3,181	1,555	1,408	1,298	2,695	1,398	1,261	1,170
39	5,025	2,602	2,182	1,900	3,264	1,592	1,448	1,329	2,763	1,430	1,287	1,197
40	5,149	2,669	2,239	1,945	3,344	1,630	1,483	1,363	2,831	1,462	1,317	1,225
41	5,275	2,737	2,294	1,991	3,427	1,668	1,520	1,394	2,902	1,496	1,343	1,255
42	5,397	2,804	2,349	2,037	3,509	1,705	1,558	1,427	2,969	1,527	1,370	1,283
43	5,522	2,872	2,402	2,082	3,592	1,745	1,595	1,459	3,038	1,559	1,398	1,310
44	5,647	2,941	2,457	2,130	3,674	1,781	1,631	1,491	3,106	1,590	1,426	1,340
45	5,772	3,010	2,514	2,176	3,755	1,819	1,669	1,524	3,177	1,623	1,452	1,367
46	6,145	3,190	2,662	2,301	4,003	1,939	1,767	1,609	3,380	1,727	1,540	1,441
47	6,519	3,373	2,809	2,429	4,248	2,058	1,862	1,694	3,586	1,830	1,630	1,516
48	6,893	3,553	2,959	2,555	4,494	2,180	1,959	1,780	3,792	1,933	1,718	1,590
49	7,267	3,736	3,106	2,682	4,740	2,300	2,055	1,865	3,996	2,036	1,807	1,667

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 (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	7,638	3,916	3,256	2,808	4,985	2,420	2,153	1,950	4,203	2,140	1,896	1,741
51	8,014	4,099	3,403	2,936	5,231	2,540	2,250	2,036	4,408	2,243	1,986	1,815
52	8,385	4,279	3,553	3,062	5,477	2,660	2,346	2,122	4,613	2,346	2,074	1,890
53	8,759	4,462	3,702	3,189	5,724	2,781	2,443	2,207	4,819	2,451	2,163	1,967
54	9,133	4,642	3,850	3,315	5,969	2,902	2,539	2,294	5,025	2,553	2,252	2,041
55	9,507	4,825	3,997	3,443	6,216	3,021	2,636	2,378	5,231	2,658	2,342	2,116
56	10,307	5,203	4,315	3,715	6,702	3,223	2,816	2,540	5,595	2,842	2,503	2,279
57	11,107	5,583	4,632	3,985	7,187	3,424	2,995	2,701	5,958	3,026	2,664	2,441
58	11,906	5,963	4,948	4,258	7,674	3,628	3,175	2,863	6,324	3,210	2,826	2,604
59	12,706	6,344	5,264	4,529	8,159	3,828	3,354	3,023	6,687	3,396	2,987	2,767
60	13,505	6,724	5,580	4,802	8,644	4,032	3,533	3,185	7,051	3,579	3,147	2,929
61	14,304	7,103	5,897	5,072	9,131	4,234	3,714	3,347	7,414	3,764	3,310	3,092
62	15,105	7,484	6,215	5,345	9,617	4,437	3,893	3,508	7,779	3,949	3,469	3,254
63	15,906	7,864	6,530	5,618	10,104	4,638	4,073	3,669	8,142	4,133	3,631	3,417
64	16,705	8,243	6,846	5,891	10,589	4,840	4,252	3,830	8,506	4,318	3,792	3,579
65	17,505	8,623	7,163	6,161	11,075	5,042	4,431	3,992	8,869	4,502	3,955	3,741
66	18,432	9,082	7,546	6,492	11,631	5,297	4,656	4,195	9,265	4,705	4,131	3,911
67	19,389	9,555	7,940	6,832	12,209	5,563	4,892	4,408	9,679	4,917	4,320	4,091
68	20,373	10,040	8,345	7,180	12,810	5,837	5,135	4,627	10,108	5,137	4,516	4,276
69	21,384	10,539	8,763	7,541	13,431	6,122	5,387	4,855	10,555	5,364	4,718	4,467
70	22,425	11,052	9,193	7,908	14,075	6,415	5,647	5,086	11,018	5,600	4,925	4,661
71	23,487	11,581	9,635	8,290	14,742	6,722	5,918	5,332	11,498	5,844	5,143	4,868
72	24,574	12,121	10,088	8,679	15,434	7,038	6,197	5,585	12,000	6,101	5,368	5,083
73	25,685	12,671	10,550	9,079	16,148	7,368	6,489	5,851	12,519	6,367	5,605	5,308
74	26,816	13,234	11,021	9,486	16,887	7,704	6,789	6,120	13,057	6,643	5,848	5,541
75	27,968	13,803	11,496	9,895	17,650	8,055	7,099	6,400	13,614	6,928	6,101	5,778
76	29,138	14,386	11,988	10,321	18,438	8,416	7,417	6,691	14,192	7,224	6,364	6,030
77	30,325	14,977	12,480	10,748	19,249	8,788	7,751	6,992	14,790	7,528	6,630	6,283
78	31,528	15,567	12,972	11,175	20,088	9,178	8,093	7,304	15,406	7,842	6,906	6,545
79	32,742	16,173	13,483	11,613	20,952	9,570	8,440	7,618	16,041	8,165	7,191	6,816
80	33,965	16,778	13,988	12,047	21,835	9,974	8,796	7,938	16,697	8,501	7,486	7,094
81	35,195	17,389	14,506	12,492	22,738	10,386	9,161	8,267	17,372	8,843	7,788	7,381
82	36,431	18,008	15,027	12,939	23,663	10,808	9,533	8,602	18,068	9,196	8,102	7,676
83	37,666	18,619	15,536	13,380	24,603	11,239	9,911	8,944	18,784	9,561	8,422	7,981
84	38,899	19,229	16,046	13,817	25,563	11,677	10,297	9,294	19,522	9,936	8,752	8,295
85	40,125	19,834	16,550	14,253	26,538	12,122	10,691	9,647	20,281	10,322	9,092	8,616
86	41,342	20,436	17,052	14,685	27,531	12,574	11,091	10,009	21,061	10,720	9,442	8,950
87	42,546	21,031	17,549	15,113	28,540	13,035	11,496	10,374	21,863	11,129	9,802	9,290
88	43,734	21,618	18,039	15,535	29,559	13,503	11,908	10,747	22,685	11,547	10,172	9,639
89	44,903	22,195	18,521	15,949	30,593	13,974	12,326	11,122	23,531	11,977	10,550	9,998
90	46,049	22,762	18,993	16,357	31,640	14,452	12,745	11,503	24,397	12,418	10,938	10,366
91	47,168	23,317	19,455	16,755	32,716	15,011	13,288	11,992	25,359	12,909	11,370	10,776
92	48,259	23,856	19,905	17,142	33,832	15,533	13,757	12,416	26,272	13,455	11,908	11,289
93	49,317	24,377	20,341	17,518	34,883	16,025	14,198	12,817	27,144	13,910	12,316	11,678
94	50,339	24,884	20,763	17,881	35,864	16,485	14,615	13,192	27,960	14,337	12,701	12,042
95	51,321	25,369	21,167	18,230	36,764	16,910	14,996	13,540	28,721	14,736	13,059	12,385
96	52,262	25,835	21,555	18,563	37,578	17,293	15,344	13,855	29,413	15,100	13,387	12,696
97	53,158	26,277	21,925	18,880	38,298	17,634	15,652	14,136	30,034	15,429	13,685	12,981
98	54,003	26,695	22,275	19,182	38,915	17,930	15,921	14,381	30,580	15,718	13,949	13,232
99	54,800	27,088	22,602	19,466	39,428	18,175	16,145	14,587	31,045	15,967	14,174	13,446

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。

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
Insured 受保人	35-year-old male 35歲男性
Plan Name 計劃名稱	SunHealth Medical Premier – Worldwide, Annual Deductible: HKD0 永明滿心醫療保 – 環球，每年墊底費：港元 0
Plan Type 計劃類別	Basic Plan 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	36,207	36,207	36,207
36	37,203	39,063	40,923
37	38,200	42,116	46,222
38	39,196	45,374	52,170
39	40,193	48,855	58,847
40	41,188	52,567	66,334

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)

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

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

Printed in April 2025 Issued by Sun Life Hong Kong Limited

香港永明金融有限公司

(於百慕達註冊成立之有限責任公司)

客戶服務中心

九龍紅磡紅鸞道18號祥祺中心B座地下

客戶服務熱線：2103 8928 **傳真：**2103 8938 sunlife.com.hk

永明金融集團成員之一 總公司設於加拿大多倫多

2025年4月編印 由香港永明金融有限公司刊發

