



Sun Life Financial ClinicSME Plan

The Sun Life Financial ClinicSME Plan is an excellent out-patient group medical scheme specially designed for small to medium sized companies with 5 employees or more. The scheme combines the following advantages in one convenient package at a modest premium:

- Comprehensive coverage including general practitioner and specialist out-patient consultations¹, with additional accidental insurance providing a full range of hospitalization and surgical expenses benefits, a daily hospital cash benefit, and accidental death and dismemberment benefits.
- Hassle-free administration – no need to lodge a claim after each clinical consultation.
- One premium rate for all members – no occupational or age loading.
- Complimentary Special China Medpass Service¹ provides quick admission to our extensive network of 170 hospitals² in Mainland China in case of emergency, without paying any deposit.
- Complimentary Worldwide Emergency Assistance Benefit¹ is available for overseas travel, whether for business or leisure.

Schedule of Benefits

Maximum Amount of Benefit per Insured per Policy Year (HKD)

Benefit Items	
(1) Clinical Expenses Benefit	
General Consultation	
■ Co-Payment per visit ³	\$40
■ Maximum number of visits ⁴	30
Specialist Consultation	
■ Co-Payment per visit ³	\$70
■ Maximum number of visits ⁴	5
(2) Accidental Coverage	
Hospital Expenses Benefit	
\$10,000	
Reimburse the following expenses in respect of Accidental Injuries:	
■ Room and board charges	
■ Consultation by a Doctor	
■ Miscellaneous hospital expenses charged by the hospital	
■ Surgical fees	
■ Anesthetist's fees	
■ Operating theatre	
■ Intensive care room and board charges	
Daily Hospital Cash Benefit	
\$250 per day	
The daily benefit is payable starting from the 3 rd Day of Confinement	
max. 1,000 days	

Your Future With Experts



Schedule of Benefits

Maximum Amount of Benefit per Insured per Policy Year (HKD)

Benefit Items	
Accidental Death and Dismemberment Benefit	\$100,000
■ Loss of life	\$100,000
■ Loss of two limbs	\$100,000
■ Loss of sight in both eyes	\$100,000
■ Loss of one limb and sight in one eye	\$100,000
■ Loss of one limb	\$50,000
■ Loss of sight in one eye	\$50,000
■ Loss of thumb and index finger	\$25,000
(3) Compassionate Death Benefit	\$10,000
(4) Complimentary Coverage	
■ China Medpass Service	-
■ Worldwide Emergency Assistance Benefit	-
Annual premium per Insured (HKD)	\$1,168

Plan Requirements

Minimum participating employees	5
Age limit	Aged 64 or below
Underwriting requirements	Simple underwriting is required for members aged 60 to 64
Premium payment	The employer ⁵ pays all the premiums
Participation	Employees ⁵ only. All eligible employees must participate
Payment mode	Annual

Major exclusions:

- Pre-existing conditions occurring within 90 days preceding the commencement of the individual member's insurance coverage.
- Routine medical check-up, rest cure, special nursing care or prosthetic appliances.
- Injuries arising from war, or any warlike operations, self-inflicted injuries, injuries sustained due to drug or alcohol addiction.
- HIV or any HIV-related diseases, including AIDS, venereal disease, sexually transmitted disease, communicable disease requiring by law isolation or quarantine, infertility, sterilization, mental or nervous disease or disorder and congenital anomalies.
- Dental treatment, eye examination, eye refraction, cosmetic or plastic surgery (other than treatment for Accidental Injuries).
- Treatment or services which are covered by compensation under law or any other medical insurance policy.
- Pregnancy and other related expenses.
- Intoxicating drugs or liquor, inhaling any gas or fumes, hazardous sports and private aviation. (Applicable to Accidental Death and Dismemberment Benefit only).

Please refer to the Policy Document for details of exclusions.

¹ Benefits provided by third party companies, including The China Medpass Service, Worldwide Emergency Assistance Benefit, General Consultation and Specialist Consultation, are not guaranteed upon policy renewal.

² As of June 16, 2006.

³ The Co-Payment may be higher than the amount shown, depending on required treatment and medication.

⁴ If an Insured is enrolled in this scheme after the Policy Effective Date, the maximum number of visits available in the Policy Year will be adjusted on a pro-rata basis.

⁵ The term 'employer' includes the policy owner in the case of clubs and associations, and 'employee' refers to its members.

Note: This plan is not guaranteed renewable.

For details, please contact your employee benefits consultant.

This leaflet is a product summary intended for reference and use in Hong Kong only. Please refer to the Policy Document for full terms, conditions and exclusions. If there is any conflict between the Policy Document and this leaflet, the Policy Document shall prevail.

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