



**SunHealth**  
**Medical Essential**

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



Wouldn't it be great if

**you could focus on treatment  
and recovery without worrying  
about the medical bill**

If you or your loved one falls ill, there's no time to waste. For the best chance of a full recovery, you would like to have quality treatment at an advanced facility – but you don't want to worry about the high treatment expenses.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. **SunHealth Medical Essential** gives you access to the treatment you need along with the peace of mind for a comfortable recovery.

## How can SunHealth Medical Essential help you?

**SunHealth Medical Essential** is a comprehensive medical plan offering you full reimbursement for hospitalization and surgical expenses<sup>1</sup> in a hospital Semi-Private Room<sup>2</sup> in Asia<sup>3</sup>. You gain access to medical assistance through our high-quality medical network in Asia, with the option of having your medical bills settled for you through our cashless arrangement<sup>4</sup>. That way, you enjoy the benefits of quality treatment without any stress.

### Key Features

-  Full hospitalization and surgical expenses coverage<sup>1</sup> up to HKD10 million per year with no limit on confinement hours
-  Guaranteed renewal to age 100<sup>5</sup> and easy application process
-  Cashless arrangement<sup>4</sup> during hospitalization to focus on getting your health back
-  Extensive network of hospitals and clinics with the Value-Added Services<sup>7</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 HKD10 million per year with no limit on confinement hours

**SunHealth Medical Essential** provides you a wide range of medical coverage, including full reimbursement on hospitalization and surgical expenses<sup>1</sup> in a Semi-Private Room up to HKD10 million/USD1.25 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.

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 Essential** 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 conditions as long as this plan remains available. The renewal premium will be based on the prevailing premium rates at the time of the renewal.

### 3. Cashless arrangement during hospitalization to focus on getting your health back

Worried about paying your medical bills during hospitalization? Once the cashless arrangement<sup>4</sup> is approved prior to the hospital admission, you can simply present your SunHealth Essential Medical Card upon hospital admission, then all eligible medical expenses incurred during your hospital stay will be settled on your behalf<sup>6</sup>, allowing you free from any claim procedures after discharge, so you can focus on recovery.



Get pre-approval of cashless arrangement



Present SunHealth Essential Medical Card upon hospital admission



Discharge from hospital without paying medical bills<sup>6</sup>

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

**SunHealth Medical Essential** provides strong access to the quality care that you need in Asia. To enhance your medical protection, we provide the following Value-Added Services<sup>7</sup> as extra safeguards.

#### Medical Concierge Service

Assist you to choose the most suitable doctor and treatment regimen within a dedicated network of high-quality specialists in Asia by:

- Scheduling medical appointment
- Arranging for referrals
- Making reservation with hospital or clinics in Asia

#### Second Medical Opinion Service

If you are unfortunately diagnosed with a critical illness while the policy is inforced, a team of professional medical experts from top institutes within our global network will offer you the Second Medical Opinion Service to help you make informed choices regarding your treatment regimen.

## Value-Added Services

#### 24-Hour Service Hotline

A 24/7 service hotline is available for you to seek assistance from us related to pre-approval and Letter of Guarantee, Second Medical Opinion Service, Medical Concierge Service, Worldwide Emergency Assistance Benefit, and claims enquiry. A dedicated team including healthcare professionals are ready to answer your call in English, Cantonese or Mandarin.

#### Worldwide Emergency Assistance Benefit

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>8</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>○ 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> </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: 38

**SunHealth Medical Essential**  
Annual Deductible: HKD20,000

### 3rd Policy Year

Ms. A is diagnosed with lung cancer<sup>^</sup>.

She receives medical treatment<sup>#</sup>, including

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

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

**Annual Deductible HKD20,000 is waived under Cover You More Benefit**  
**Full reimbursement HKD710,000 without any deductible**

Remarks:

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

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

The above case is an example for illustrative purpose only.



## Key Product Information

Plan	SunHealth Medical Essential
Lifetime Limit	HKD30,000,000/USD3,750,000
Annual Limit	HKD10,000,000/USD1,250,000
Issue Age	15 days-age 70
Benefit Term	Guaranteed renewable up to age 100 <sup>5</sup>
Room Type	Semi-Private Room
Premium Payment Term	To age 100
Currency	HKD/USD
Geographical Cover	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>9</sup>	Premium amount is determined based on the 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.

Benefit	Maximum Limit
Lifetime Limit	HKD30,000,000/USD3,750,000
Annual Limit	HKD10,000,000/USD1,250,000
Room Type	Semi-Private Room

Benefit	How it works	Maximum Limit
<b>A. Confinement Benefits</b>		
<b>1. Daily Hospital Room and Board Benefit</b>	Reimburses the actual room and board charges of a Semi-Private Room for confinement.	Full Cover
<b>2. Intensive Care Benefit</b> 	Reimburses the actual amount charged for the confinement in intensive care unit.	Full Cover
<b>3. Daily Doctor's Visit Benefit</b>	Reimburses the actual amount charged by the attending doctor.	Full Cover
<b>4. Inpatient Specialist's Fees Benefit</b> 	Reimburses the actual amount charged by a specialist during confinement.	Full Cover
<b>5. Miscellaneous Expenses Benefit</b>	Reimburses the actual amount charged for the services that are customarily prescribed in the hospital or clinic in respect of the disability.	Full Cover
<b>6. Private Nurse's Fees Benefit</b> 	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)
<b>7. Extra Bed for Family Members Benefit</b>	Reimburses the actual amount charged for an extra bed for the insured's family member at the time of confinement.	Full Cover
<b>8. Daily Hospital Cash Benefit*</b>	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.	HKD1,000/USD125 per day (up to 90 days per policy year)

Benefit	How it works	Maximum Limit
<b>B. Surgical Benefits</b>		
<b>1. Surgical Fees Benefit</b>	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
<b>2. Clinical Surgery Benefit</b>	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
<b>3. Medical Appliances Benefit</b>	<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> </ul>	Full Cover  HKD100,000/USD12,500 per lifetime
<b>C. Pre- and Post-hospitalization Benefits</b>		
<b>1. Pre-admission/Clinical Surgery Out-Patient Consultation Benefit</b>	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
<b>2. Post-hospitalization/Clinical Surgery Out-Patient Consultation Benefit</b>	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
<b>3. Post-hospitalization Home Nursing Expenses Benefit</b> 	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 30 days per policy year)
<b>4. Rehabilitation Benefit</b> 	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
<b>5. Palliative Care Benefit</b> 	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
<b>6. Post-hospitalization Auxiliary Treatment Benefit</b>	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
<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 of 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, 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
<b>6. HIV/AIDS Treatment Benefit</b>	<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
<b>7. Surgery on Organ Transplantation Benefit</b>	<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>	<p>Full Cover</p> <p>HKD500,000/USD62,500 per insured's lifetime</p>

Benefit	How it works	Maximum Limit
<b>8. Pregnancy Complications Benefit</b>  	<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
<b>9. Psychiatric Inpatient Treatment Benefit</b>	Reimburses the actual amount charged for the 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
<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.

\*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 Essential**.

**Remarks:**

1. These benefits are subject to an Annual Deductible, an Annual Limit, and a Lifetime Limit. Please refer to the Policy Document and Schedule of Benefits for details.
2. Semi-Private Room means a single or double occupancy room with shared bathroom in a hospital.
3. 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.
4. 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 Hong Kong Limited ("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 Policyholder User Guide for pre-approval procedures.
5. The renewal of this policy is guaranteed provided this plan is continually offered by Sun Life.
6. You may need to settle your deductible and the shortfall of your medical bill. Please refer to the Policyholder User Guide for details.
7. The Medical Concierge Service, Second Medical Opinion Service, 24-Hour Service Hotline, and Worldwide Emergency Assistance Benefit are provided by a third-party company, Inter Partner Assistance Hong Kong Limited. These benefits are not guaranteed to be renewable. Please refer to a sample endorsement, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions.
8. Please refer to the Policy Document regarding definitions of designated critical illnesses.
9. Sun Life reserves the right to revise the premium at every policy anniversary. Sun Life will renew SunHealth Medical Essential 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 Essential is continually offered by Sun Life.

**Key Product Risks:**

1. SunHealth Medical Essential is available as basic plan or rider benefit attached to designated basic plan(s). Premium of this basic plan/rider benefit 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/Benefit Anniversary during the premium payment term. Factors include but not limited to the following would be considered and reflected during the review:
  - a. Claim costs incurred under this basic plan/rider benefit and the expected claim costs in the future
  - b. Expenses directly related to and indirect expenses allocated to the policy
2. This basic plan/rider benefit is a yearly renewable plan. We will renew this basic plan/rider benefit automatically at each Policy Anniversary/Benefit Anniversary for another policy year/benefit year provided that premiums are paid on the premium due date and this basic plan/rider benefit 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/rider benefit 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/rider benefit will lapse automatically on the due date.
3. Similarly, we may from time to time revise the benefit payable under this basic plan/rider benefit. We will notify you in writing at least 30 days before the Policy Anniversary/Benefit Anniversary specifying, among other things, the revised benefits, the new premium, the revised policy provisions (if any) and their effective date.
4. We have the right to terminate this basic plan/rider benefit 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/rider benefit to other Sun Life's medical reimbursement plan; or
  - e. the date on which the basic plan, to which it is attached, is terminated (applicable to rider benefit).
 In addition, we have the right to terminate this basic plan/rider benefit 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/rider benefit 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. 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. 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. This basic plan/rider benefit 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/rider benefit 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/rider benefit 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/rider benefit 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/rider benefit), 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/rider benefit;
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/rider benefit 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/rider benefit.

**Important Notes:**

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 Sun Life Hong Kong Limited. 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).

This brochure is for reference only. Please refer to a sample Policy Document for details including definitions of capitalized terms, full terms and conditions of coverage, and exclusions.

**Cancellation Right:**

By giving us a written request, your policy will then be cancelled and any amounts 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) within 21 days after the delivery of the policy or issue of a notice informing you/your representative about the availability of the policy and the expiry date of the cooling-off period, whichever is the earlier; and (2) no refund can be made if we have paid any proceeds under the policy.

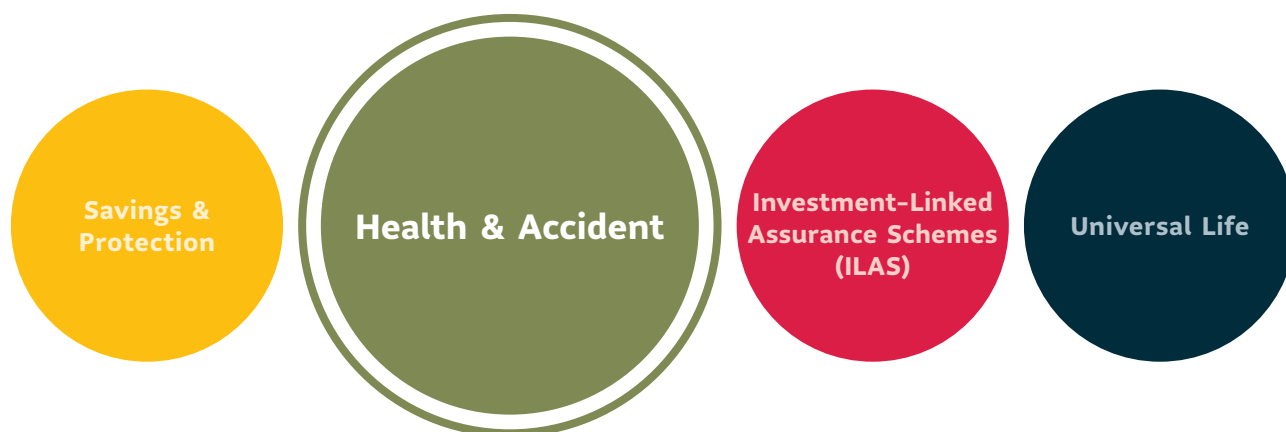
## Welcome to the World of Sun Life Hong Kong

Sun Life Hong Kong is a wholly owned subsidiary of Sun Life Assurance Company of Canada. Since February 22, 1892, Sun Life Hong Kong has been here to helping Hong Kong shine brighter over 125 years by providing excellent products and services.

Sun Life Hong Kong 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 total 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 Essential** is part of Sun Life's Health & Accident series, providing 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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**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](http://sunlife.com.hk)

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# SunHealth Medical Essential - Premium Table (HKD)

## 永明精心醫療保 - 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	Annual Deductible 每年墊底費			
	0	20,000	50,000	80,000
0	9,288	4,224	3,755	3,550
1	8,921	4,147	3,733	3,529
2	8,554	4,071	3,711	3,508
3	8,187	3,994	3,689	3,488
4	7,820	3,917	3,667	3,467
5	7,453	3,840	3,645	3,446
6	7,390	3,782	3,598	3,400
7	7,328	3,724	3,551	3,354
8	7,265	3,666	3,503	3,309
9	7,203	3,608	3,456	3,263
10	7,140	3,550	3,409	3,217
11	7,078	3,492	3,362	3,171
12	7,015	3,434	3,314	3,126
13	6,953	3,376	3,267	3,080
14	6,890	3,318	3,220	3,034
15	6,828	3,260	3,172	2,989
16	7,039	3,335	3,215	3,035
17	7,250	3,410	3,258	3,081
18	7,461	3,485	3,301	3,128
19	7,672	3,561	3,344	3,174
20	7,883	3,636	3,387	3,220
21	8,095	3,711	3,430	3,266
22	8,306	3,786	3,473	3,313
23	8,517	3,861	3,516	3,359
24	8,728	3,937	3,559	3,405
25	8,939	4,012	3,602	3,452
26	9,250	4,214	3,771	3,605
27	9,561	4,415	3,940	3,759
28	9,872	4,617	4,109	3,912
29	10,183	4,819	4,277	4,066
30	10,495	5,021	4,446	4,220
31	10,806	5,222	4,615	4,373
32	11,117	5,424	4,784	4,527
33	11,428	5,626	4,953	4,681
34	11,739	5,828	5,122	4,834
35	12,050	6,029	5,290	4,988
36	12,401	6,146	5,420	5,091
37	12,753	6,262	5,549	5,193
38	13,105	6,378	5,679	5,296
39	13,456	6,495	5,808	5,399
40	13,808	6,611	5,938	5,501
41	14,160	6,727	6,067	5,604
42	14,511	6,844	6,196	5,707
43	14,863	6,960	6,326	5,810
44	15,214	7,076	6,455	5,912
45	15,566	7,193	6,585	6,015
46	16,407	7,609	6,933	6,418
47	17,249	8,025	7,282	6,821
48	18,090	8,441	7,631	7,224
49	18,931	8,857	7,979	7,627

Age 年齡	Annual Deductible 每年墊底費			
	0	20,000	50,000	80,000
50	19,773	9,273	8,328	8,030
51	20,614	9,689	8,677	8,433
52	21,455	10,105	9,025	8,836
53	22,296	10,521	9,374	9,239
54	23,138	10,937	9,723	9,642
55	23,979	11,353	10,071	10,045
56	25,893	12,227	10,875	10,682
57	27,806	13,102	11,679	11,320
58	29,719	13,976	12,483	11,958
59	31,633	14,851	13,287	12,595
60	33,546	15,725	14,091	13,233
61	35,460	16,600	14,895	13,871
62	37,373	17,474	15,699	14,508
63	39,287	18,349	16,503	15,146
64	41,200	19,223	17,307	15,784
65	43,114	20,098	18,111	16,421
66	45,244	21,412	19,006	17,233
67	47,458	22,726	19,956	18,097
68	49,753	24,041	20,935	18,985
69	52,128	25,355	21,908	19,867
70	54,581	27,466	24,073	22,019
71	57,115	28,713	25,166	23,023
72	59,737	30,017	26,303	24,072
73	62,442	31,388	27,486	25,163
74	65,230	32,796	28,729	26,304
75	68,095	34,244	30,017	27,473
76	71,043	35,737	31,327	28,694
77	74,086	37,301	32,674	29,930
78	77,213	38,857	34,092	31,231
79	80,426	40,350	35,493	32,513
80	83,709	41,827	36,793	33,849
81	87,077	43,327	38,133	35,279
82	90,533	44,773	39,439	36,413
83	94,076	46,266	40,753	37,556
84	97,706	47,821	42,069	38,699
85	101,423	49,459	43,383	39,832
86	105,225	51,182	44,697	40,965
87	109,111	52,991	46,011	42,098
88	113,082	54,886	47,325	43,231
89	117,164	56,867	48,639	44,364
90	121,262	58,934	50,000	45,497
91	126,008	61,088	51,361	46,630
92	130,302	63,329	52,722	47,763
93	134,482	65,658	54,083	48,896
94	138,529	68,075	55,444	50,029
95	142,431	70,580	56,805	51,162
96	146,153	73,173	58,166	52,295
97	149,683	75,854	59,527	53,428
98	153,002	78,623	60,888	54,561
99	156,091	81,481	62,249	55,694

**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 Essential - Premium Table (USD)

## 永明精心醫療保 - 保費表(美元)

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

Age 年齡	Annual Deductible 每年墊底費			
	0	2,500	6,250	10,000
0	1,161	528	470	444
1	1,116	519	467	442
2	1,070	509	464	439
3	1,024	500	462	436
4	978	490	459	434
5	932	480	456	431
6	924	473	450	425
7	916	466	444	420
8	909	459	438	414
9	901	451	432	408
10	893	444	427	403
11	885	437	421	397
12	877	430	415	391
13	870	422	409	385
14	862	415	403	380
15	854	408	397	374
16	880	417	402	380
17	907	427	408	386
18	933	436	413	391
19	959	446	418	397
20	986	455	424	403
21	1,012	464	429	409
22	1,039	474	435	415
23	1,065	483	440	420
24	1,091	493	445	426
25	1,118	502	451	432
26	1,157	527	472	451
27	1,196	552	493	470
28	1,234	578	514	489
29	1,273	603	535	509
30	1,312	628	556	528
31	1,351	653	577	547
32	1,390	678	598	566
33	1,429	704	620	586
34	1,468	729	641	605
35	1,507	754	662	624
36	1,551	769	678	637
37	1,595	783	694	650
38	1,639	798	710	662
39	1,682	812	726	675
40	1,726	827	743	688
41	1,770	841	759	701
42	1,814	856	775	714
43	1,858	870	791	727
44	1,902	885	807	739
45	1,946	900	824	752
46	2,051	952	867	803
47	2,157	1,004	911	853
48	2,262	1,056	954	903
49	2,367	1,108	998	954

Age 年齡	Annual Deductible 每年墊底費			
	0	2,500	6,250	10,000
50	2,472	1,160	1,041	1,004
51	2,577	1,212	1,085	1,055
52	2,682	1,264	1,129	1,105
53	2,787	1,316	1,172	1,155
54	2,893	1,368	1,216	1,206
55	2,998	1,420	1,259	1,256
56	3,237	1,529	1,360	1,336
57	3,476	1,638	1,460	1,415
58	3,715	1,747	1,561	1,495
59	3,955	1,857	1,661	1,575
60	4,194	1,966	1,762	1,655
61	4,433	2,075	1,862	1,734
62	4,672	2,185	1,963	1,814
63	4,911	2,294	2,063	1,894
64	5,150	2,403	2,164	1,973
65	5,390	2,513	2,264	2,053
66	5,656	2,677	2,376	2,155
67	5,933	2,841	2,495	2,263
68	6,220	3,006	2,617	2,374
69	6,516	3,170	2,739	2,484
70	6,823	3,434	3,010	2,753
71	7,140	3,590	3,146	2,878
72	7,468	3,753	3,288	3,009
73	7,806	3,924	3,436	3,146
74	8,154	4,100	3,592	3,288
75	8,512	4,281	3,753	3,435
76	8,881	4,468	3,916	3,587
77	9,261	4,663	4,085	3,742
78	9,652	4,858	4,262	3,904
79	10,054	5,044	4,437	4,065
80	10,464	5,229	4,600	4,232
81	10,885	5,416	4,767	4,410
82	11,317	5,597	4,930	4,552
83	11,760	5,816	5,095	4,695
84	12,214	6,041	5,259	4,838
85	12,678	6,270	5,423	4,979
86	13,154	6,505	5,574	5,111
87	13,639	6,746	5,724	5,242
88	14,136	6,991	5,873	5,373
89	14,646	7,243	6,034	5,504
90	15,203	7,519	6,269	5,719
91	15,751	7,790	6,500	5,931
92	16,288	8,056	6,729	6,141
93	16,811	8,253	6,953	6,345
94	17,317	8,507	7,170	6,544
95	17,804	8,752	7,379	6,736
96	18,270	8,986	7,580	6,920
97	18,711	9,208	7,771	7,095
98	19,126	9,418	7,952	7,261
99	19,512	9,613	8,120	7,416

**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 Essential**.

註：此附加資料旨在解釋有關**永明精心醫療保**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 Essential**.

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，**永明精心醫療保**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 Essential, Annual Deductible: HKD0</b> 永明精心醫療保，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	12,050	12,050	12,050
36	12,401	13,021	13,641
37	12,753	14,060	15,431
38	13,105	15,171	17,443
39	13,456	16,356	19,701
40	13,808	17,623	22,238

#### Remarks:

- Figures in the above example are hypothetical and for illustrative purpose 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。

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**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](http://sunlife.com.hk)

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