

# Critical Medical Care Insurance Plan II

with additional rider benefits from Multi Protection Benefit II

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



Wouldn't it be great if

**you could be protected  
by a one-stop plan that  
provides critical illness and  
medical care benefits**

What happens if critical illness strikes? Substantial treatment costs and related living expenses can become a financial burden to your family and impacting your dreams, especially if you are the household's sole breadwinner.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. With **Critical Medical Care Insurance Plan II ("CMC II")**, we provide critical illness and medical benefits to ease your financial worries, so you can focus on your recovery.

## How can Critical Medical Care Insurance Plan II help you?

Life is brighter and much easier with **CMC II** protection, which includes a comprehensive Critical Illness Benefit, Death Benefit, Major Medical Care Benefit, and Life Stage Benefit in form of lump-sum benefit – all under one simple insurance plan.

### Key Features

-  1. Protection for 51 critical illnesses under the Critical Illness Benefit<sup>1</sup>
-  2. Extra protection under the Life Stage Benefit<sup>2</sup>
-  3. Reimbursement for treatment expenses with the Major Medical Care Benefit<sup>3</sup>
-  4. A Death Benefit for your family should the worst happen
-  5. Waiver of future premiums so you can focus on recovery<sup>4</sup>
-  6. Conversion Privilege offers flexibility to meet changing needs<sup>5</sup>
-  7. Emergency relief anytime, anywhere with our free Worldwide Emergency Assistance Benefits



## 1. Protection for 51 critical illnesses under the Critical Illness Benefit

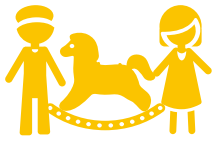
**CMC II** covers 51 critical illnesses as shown on the List of Critical Illnesses. If the insured, who is the person protected under the policy, is diagnosed with any of the 51 critical illnesses listed, a Critical Illness Benefit equivalent to 100% of the Sum Assured of the policy will be paid.

## 2. Extra protection under the Life Stage Benefit

Throughout every life stage, **CMC II** provides extra protection on top of the 51 critical illnesses covered. In the unfortunate event that the insured is diagnosed with any of the illnesses listed on next page, the Life Stage Benefit provides 20% of the Sum Assured (subject to a per life maximum of HKD240,000 for each claim).

You can claim twice for the same illness in respect of Angioplasty and Other Invasive Treatments for Coronary Artery Disease as well as Pre-cancerous Changes of the Breast, Cervix Uteri, Uterus, Ovary, Fallopian Tube, or Vagina, while a single claim can be made for other illnesses. The Life Stage Benefit is payable in addition to any of the other benefits under the plan.

## CMC II provides extra protection throughout every stage of your life



### Juvenile Illnesses (Age: 0-18)

- 1 Hemophilia A and Hemophilia B
- 2 Insulin Dependent Diabetes Mellitus (IDDM)
- 3 Kawasaki Disease
- 4 Osteogenesis Imperfecta
- 5 Rheumatic Fever with Valvular Impairment



### Female Illnesses (Age: 18-100)

- 1 Angioplasty and Other Invasive Treatments for Coronary Artery Disease
- 2 Cerebral Aneurysm Requiring Surgery
- 3 Pre-cancerous Changes of Breast, Cervix Uteri, Uterus, Ovary, Fallopian Tube or Vagina
- 4 Surgical Removal of Pituitary Tumour



### Male Illnesses (Age: 18-100)

- 1 Angioplasty and Other Invasive Treatments for Coronary Artery Disease
- 2 Carcinoma-in-situ of Testicles
- 3 Cerebral Aneurysm Requiring Surgery
- 4 Early Stage Prostate Cancer
- 5 Surgical Removal of Pituitary Tumour



### Golden Years Condition (Age: 65-100)

- 1 Accidental Fracture of Spinal Column





### 3. Reimbursement for treatment expenses with the Major Medical Care Benefit

Rehabilitation following a critical illness can be a lengthy and expensive process, incurring substantial treatment costs. Sun Life understands your needs, which is why we offer the Major Medical Care Benefit covering a wide range of hospitalization, treatment, and nursing care expenses<sup>6</sup> relating to a Critical Medical Procedure for a critical illness or Long Term Care Condition<sup>7</sup>. Up to 80% of the actual expenses will be reimbursed, provided they are incurred within 2 years from the date of diagnosis of the critical illness or Long Term Care Condition.

This benefit is payable in addition to any of the other benefits under the plan, and you can receive multiple payments, up to a total reimbursement amount of 50% of the Sum Assured.

### 4. A Death Benefit for your family should the worst happen

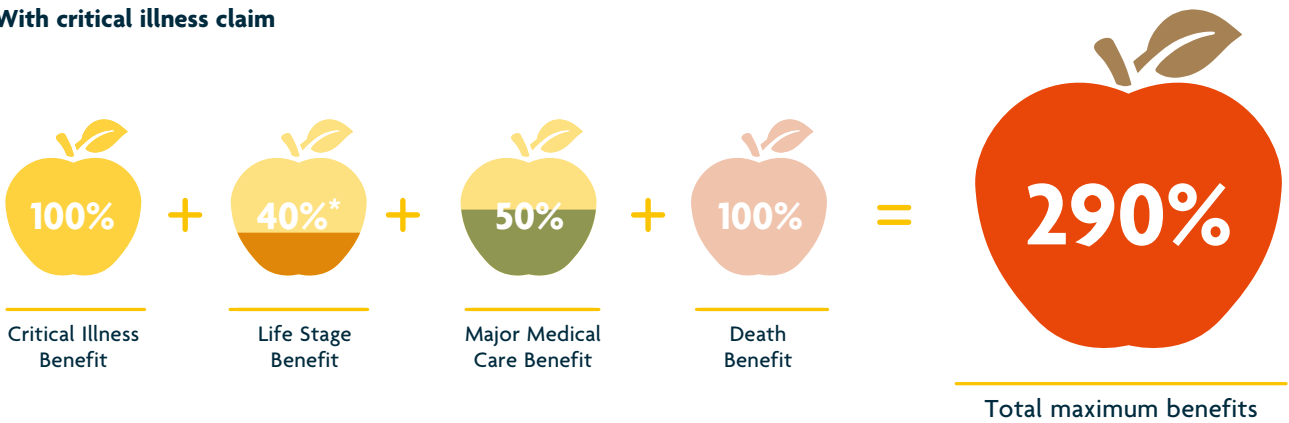
A Death Benefit equivalent to 200% of the Sum Assured will be paid if no claims have been made under the Critical Illness Benefit.

If a critical illness claim has been made, a Death Benefit equivalent to 100% of the Sum Assured will be paid.

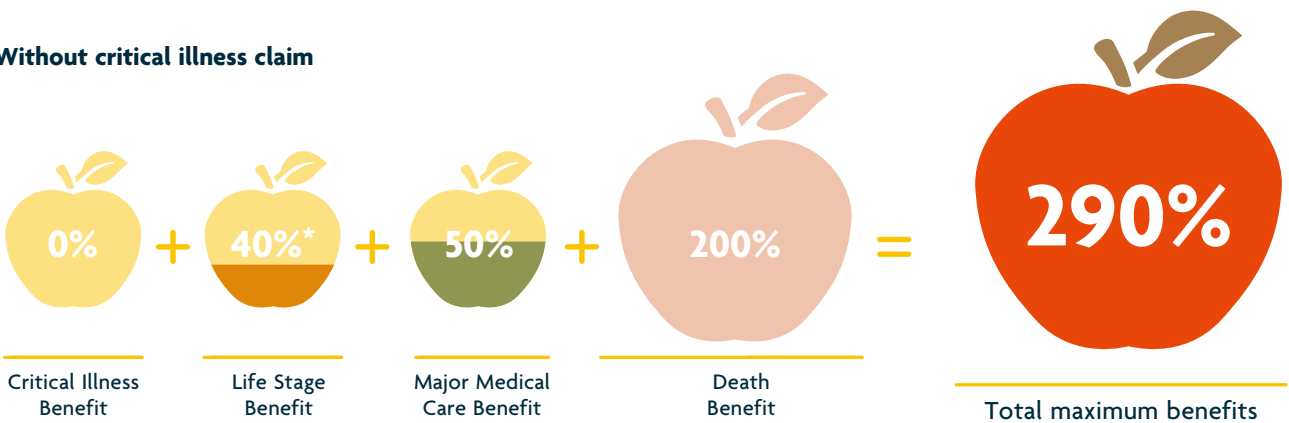


## Total maximum benefits under CMC II: up to 290% of the Sum Assured

### With critical illness claim



### Without critical illness claim



\* In respect of Angioplasty and Other Invasive Treatments for Coronary Artery Disease and Pre-cancerous Changes of the Breast, Cervix Uteri, Uterus, Ovary, Fallopian Tube, or Vagina, the Life Stage Benefit under **CMC II** allows for a maximum of 2 claims (up to 40% of the Sum Assured) on the same illness, subject to a per life maximum of HKD240,000 for each claim.

## 5. Waiver of future premiums so you can focus on recovery

If the insured is diagnosed with a critical illness or Long Term Care Condition, the premium for **CMC II** will be waived, and the cover will continue for free.

Cover is guaranteed to be renewable until age 100. The premium amount is determined based on attained age. The premium amount is lower at a younger age, giving you a good opportunity to start your protection early.

## 6. Conversion Privilege offers flexibility to meet changing needs

You have the privilege of converting all or part of the Sum Assured of this plan to a new whole-life or critical illness insurance plan offered by us, without further health declarations or medical examinations.

## 7. Emergency relief anytime, anywhere with our free Worldwide Emergency Assistance Benefits

With our free 24-hour Worldwide Emergency Assistance Benefits<sup>8</sup>, 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.



## Extra protection with the Multi Protection Benefit II

Recurring critical illness is a real worry for many people. The concern that their cover will cease after the first diagnosis and claim. That is why Sun Life offers Multi Protection Benefit II (on CMC II) ("MPB Rider"), which is an optional rider benefit for **CMC II**. With this supplementary rider benefit, you can enjoy extended cover of a 100% of the Sum Assured upon each critical illness or cancer claim for multiple times.

Features of MPB Rider at a glance:

1. Up to 5 critical illness claims
2. Up to 3 cancer claims<sup>9</sup>
3. Waiver of future premiums under MPB Rider



### Up to 5 critical illness claims

MPB Rider provides protection for multiple critical illness claims up to age 80, covering 50 critical illnesses<sup>#</sup> that are divided into 5 groups (as set out in the List of Critical Illnesses). Under MPB Rider, the insured can make a maximum of 4 critical illness claims, each for 100% of the Sum Assured of MPB Rider. In addition to the first claim under **CMC II**, you can make a maximum of 5 critical illness claims in total.

<sup>#</sup> Terminal Illness is excluded.



### Up to 3 cancer claims

MPB Rider covers up to a maximum of 3 claims under the Cancer Group (Group 1). After the first claim for a critical illness in Group 1 under **CMC II** or MPB Rider, if cancer recurs or extends to other organs, you are still entitled to payments for the second and third cancer claims. For each cancer claim, 100% of the Sum Assured of MPB Rider will be paid.



### Waiver of future premiums under MPB Rider

Once the Critical Illness Benefit under **CMC II** or the Multiple Critical Illness Benefit<sup>10</sup> under MPB Rider becomes payable, all future premiums for this MPB Rider will be waived from the premium due date immediately following the date of diagnosis or surgery date of the relevant critical illness until the termination of this MPB Rider. Your financial burden will be lessened, so you can focus on treatment and rehabilitation.

MPB Rider is subject to the following conditions:

- Each critical illness claim (including the Critical Illness Benefit paid under **CMC II**) must fall under different critical illness groups (except for critical illness claims under Group 1).
- A subsequent diagnosis of a critical illness must fall at least 1 year from the date of diagnosis or surgery date of the immediately preceding critical illness for which a claim has been paid.
- For each critical illness claim, the insured must survive for at least 14 days from the date of diagnosis or surgery date.

## Case Study

Mr. A | Sum Assured of **CMC II**: HKD500,000  
 Age: 35 | Sum Assured of MPB Rider: HKD500,000



6<sup>th</sup> policy year

### 1<sup>st</sup> Claim

Mr. A suffers a Heart Attack and needs immediate treatment.

**(Critical Illness under List of Critical Illnesses – Group 3)**

**Critical Illness Benefit**  
**HKD500,000**

(100% of the Sum Assured)

**Major Medical Care Benefit**  
**HKD250,000**

(50% of the Sum Assured)

**HKD750,000**

Remark: The future premiums for **CMC II** and MPB Rider will be waived until the termination of **CMC II** and MPB Rider.

10<sup>th</sup> policy year

### 2<sup>nd</sup> Claim

Following a routine checkup, Mr. A is diagnosed with Colorectal Cancer.

**(Critical Illness under List of Critical Illnesses – Group 1)**

100% of the Sum Assured



**MPB Rider**  
**HKD500,000**

Remark: A 1-year waiting period (from the date of diagnosis or surgery date of the previous claim) is applicable.

15<sup>th</sup> policy year

### 3<sup>rd</sup> Claim

Mr. A suffers a Stroke.  
**(Critical Illness under List of Critical Illnesses – Group 4)**

100% of the Sum Assured



**MPB Rider**  
**HKD500,000**

Remark: A 1-year waiting period (from the date of diagnosis or surgery date of the previous claim) is applicable.

Up to 350% of the Sum Assured



**Total benefits paid:**  
**HKD1,750,000**  
 (up to 350% of the Sum Assured)

The above case is an example for illustrative purpose only.

## List of Critical Illnesses

Groups	Critical Illnesses	
<b>1. Cancer</b>	<ul style="list-style-type: none"> <li>• Cancer</li> </ul>	<ul style="list-style-type: none"> <li>• Cerebral Metastasis</li> </ul>
<b>2. Illnesses Related to Organ Failure</b>	<ul style="list-style-type: none"> <li>• Aplastic Anaemia</li> <li>• End Stage Liver Failure</li> <li>• Fulminant Hepatitis</li> <li>• Major Organ Transplant</li> <li>• Systemic Lupus Erythematosus (SLE) with Lupus Nephritis</li> </ul>	<ul style="list-style-type: none"> <li>• Chronic Relapsing Pancreatitis</li> <li>• End Stage Lung Disease</li> <li>• Kidney Failure</li> <li>• Medullary Cystic Disease</li> </ul>
<b>3. Illnesses Related to Heart and Blood Vessels</b>	<ul style="list-style-type: none"> <li>• Cardiomyopathy</li> <li>• Eisenmenger’s Syndrome</li> <li>• Primary Pulmonary Arterial Hypertension</li> <li>• Surgery for Disease of the Aorta</li> </ul>	<ul style="list-style-type: none"> <li>• Dissecting Aortic Aneurysm</li> <li>• Heart Attack</li> <li>• Replacement of Heart Valve</li> <li>• Surgery to Coronary Arteries</li> </ul>
<b>4. Illnesses Related to Nervous System</b>	<ul style="list-style-type: none"> <li>• Alzheimer’s Disease</li> <li>• Apallic Syndrome</li> <li>• Benign Brain Tumour</li> <li>• Creutzfeldt-Jacob Disease</li> <li>• Encephalitis</li> <li>• Meningeal Tuberculosis</li> <li>• Multiple Sclerosis</li> <li>• Paralysis</li> <li>• Poliomyelitis</li> <li>• Progressive Supranuclear Palsy</li> <li>• Total Blindness</li> </ul>	<ul style="list-style-type: none"> <li>• Amyotrophic Lateral Sclerosis (ALS)</li> <li>• Bacterial Meningitis</li> <li>• Coma</li> <li>• Deafness</li> <li>• Major Head Trauma</li> <li>• Motor Neurone Disease</li> <li>• Muscular Dystrophy</li> <li>• Parkinson’s Disease</li> <li>• Progressive Bulbar Palsy (PBP)</li> <li>• Stroke</li> </ul>
<b>5. Other Illnesses</b>	<ul style="list-style-type: none"> <li>• AIDS due to Blood Transfusion</li> <li>• Ebola</li> <li>• HIV Acquired due to Assault</li> <li>• Loss of Speech</li> <li>• Occupational Acquired HIV</li> <li>• Terminal Illness**</li> </ul>	<ul style="list-style-type: none"> <li>• Diabetic Complications</li> <li>• Elephantiasis</li> <li>• Loss of Limbs</li> <li>• Major Burns</li> <li>• Severe Rheumatoid Arthritis</li> </ul>

\*\* Terminal Illness is not covered by MPB Rider.



## Key Product Information

Plan	Critical Medical Care Insurance Plan II	Multi Protection Benefit II
Minimum Sum Assured	HKD300,000	HKD100,000
Issue Age	Age 0-65	Age 0-65
Benefit Term	<p>Guaranteed renewable to age 100, except that the coverage of the following will be available for specific ages:</p> <ul style="list-style-type: none"> <li>- Juvenile Illnesses: to age 18</li> <li>- Female Illnesses/Male Illnesses: age 18 - 100</li> <li>- Golden Years Condition: age 65 - 100</li> </ul>	To age 80
Premium Payment Term	To age 100	To age 80
Premium Payment Mode	Annually/Semi-annually/Monthly	
Currency	HKD	
Premium Structure	Premium amount is determined based on the attained age and varies with age and other factors. Premiums are not guaranteed and may be revised to reflect policy experience (e.g. claim experience).	

The remarks below supplement the contents of this brochure and aim to provide a better explanation of **CMC II** and MPB Rider.

**Remarks:**

1. If a claim for the Critical Illness Benefit is paid, the Death Benefit and Major Medical Care Benefit will continue, and no further premiums will be required. However, the Life Stage Benefit will be terminated.
2. The Life Stage Benefit will end on the earliest of: (i) the second payment of this benefit in respect of Angioplasty and Other Invasive Treatments for Coronary Artery Disease or Pre-cancerous Changes of the Breast, Cervix Uteri, Uterus, Ovary, Fallopian Tube, or Vagina; or (ii) the payment of this benefit in respect of other listed Male or Female Illnesses, Juvenile Illnesses, or a Golden Years Condition; or (iii) the policy anniversary on or immediately following the insured's 100<sup>th</sup> birthday; or (iv) the payment of the Critical Illness Benefit or Major Medical Care Benefit.
3. If a claim for the Major Medical Care Benefit is paid, the Death Benefit will continue, and no further premiums will be required. However, the Life Stage Benefit will be terminated. The Critical Illness Benefit will continue if the Major Medical Care Benefit is paid in respect of a Long Term Care Condition; otherwise this benefit will also be terminated.
4. Applicable if the insured is diagnosed with a critical illness or Long Term Care Condition.
5. The Conversion Privilege is subject to the administrative rules.
6. These include room and board charges, miscellaneous hospital expenses, surgical fees, operating theater, anesthetist's fees, physician consultation, specialist consultation, intensive care unit charges, kidney dialysis, physiotherapy, electrotherapy, chemotherapy, radiotherapy, special nursing care by a registered nurse, rehabilitation, and hospice care. Such charges should be reasonable and customary. Please refer to the Policy Document for details.
7. Before the age of 15, the insured suffers from total and irrecoverable loss of sight in both eyes; or total and irrecoverable loss of use of two limbs (at or above the wrist or ankle joints); or total and irrecoverable loss of sight of one eye and total and irrecoverable loss of use (complete and permanent paralysis or actual severance) of one limb (at or above the wrist or ankle joint). After or equal to age of 15, the insured, on the basis of objective medical evidence and supported by the views of our medical officer, is unable to perform independently for three or more Activities of Daily Living.
8. The Worldwide Emergency Assistance Benefits are provided by a third-party service provider. 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.
9. Once a critical illness claim has been made from Group 1, any subsequent claim from Groups 1 or 2 under MPB Rider cannot fall within a 5-year Cancer-Free Period in relation to the preceding Group 1 claim. If the Critical Illness Benefit is paid for a Terminal Illness under CMC II, the first critical illness claim under MPB Rider can be from any critical illness group, provided that the date of diagnosis or surgery dates of the critical illness of such claim shall be at least 5 years from the date of diagnosis of such Terminal Illness. For details of the 5-year Cancer-Free Period, please refer to the Policy Document.
10. Where multiple claims are made, each must fall under a different critical illness group as classified in the List of Critical Illnesses (except multiple claims for a Group 1 critical illness). Please refer to the Policy Document for details.

**Key Product Risks:**

1. 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 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. We will renew this basic plan/rider benefit automatically at each benefit anniversary for another benefit year provided that premiums are paid on the premium due date. 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, the basic plan/rider benefit will lapse automatically on the due date.
3. For Critical Medical Care Insurance Plan II, we have the right to terminate the 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; or
  - d. the date of conversion, if the entire Death Benefit (if the new policy is a permanent whole of life plan; being 200% of the Sum Assured) or the entire Critical Illness Benefit (if the new policy is a critical illness insurance plan; being 100% of the Sum Assured) is converted to a new policy

For Multi Protection Benefit II, we have the right to terminate the 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 80;
- d. the date on the payment of an aggregate of 4 multiple claims under Multiple Critical Illness Benefit; or
- e. the date on which the basic plan, to which it is attached, is terminated.
4. 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.
5. 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.
6. This basic plan/rider benefit is an insurance policy issued by Sun Life Hong Kong Limited and your benefits are subject to the paying ability of Sun Life Hong Kong Limited. 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 the Death Benefit Provision) for conditions caused either directly or indirectly by or resulting from any of the following:

- a. any Critical Condition, Juvenile Illness, Female Illness, Male Illness, Golden Years Condition or Critical Medical Procedure (excluding those directly caused by or resulting from an accident) of which its signs or symptoms first occur within 90 days after the issue date, effective date or last reinstatement date of the basic plan, whichever is the latest;
- b. any pre-existing or recurring Critical Condition, Long Term Care Condition, Juvenile Illness, Female Illness, Male Illness or Golden Years Condition that is diagnosed or that the insured contracted or experienced signs or symptoms, before the issue date, effective date or last reinstatement date of the basic plan/rider benefit, whichever is the latest;
- c. death occurring within 14 days of the diagnosis of Juvenile Illness, Critical Condition or Long Term Care Condition under Critical Medical Procedure in Critical Medical Care Insurance Plan II;
- d. death occurring within 14 days of the diagnosis of Critical Condition in Multi Protection Benefit II;
- e. the insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
- f. the insured's committing or attempting to commit a criminal offence or participating in any brawl;
- g. unreasonable failure to seek or follow medical advice;
- h. any Critical Condition, Long Term Care Condition, Juvenile Illness, Female Illness, Male Illness or Golden Years Condition arising from congenital conditions;
- i. the insured's taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a doctor;
- j. any human immunodeficiency virus (HIV) and/or any HIV-related illnesses including acquired immune deficiency syndrome (AIDS) and/or any mutations, derivations or variations thereof, except those defined in the Critical Conditions;
- k. war (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the insured was actively participating in them;
- l. atomic explosion, nuclear fission or radioactive gas.

**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 insurance company. The applicable levy rate will be determined by reference to the policy date or policy anniversary date. For levy details, please visit our website at [www.sunlife.com.hk/levy\\_eng](http://www.sunlife.com.hk/levy_eng) or Insurance Authority's website at [www.ia.org.hk](http://www.ia.org.hk).
- 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.
- The definition of each critical illness, Critical Medical Procedure, and Long Term Care Condition are clearly stated in the Policy Document. Please refer to the Policy Document for details.
- Any claim will be subject to the fulfillment of all the conditions listed in the Policy Document.
- Premiums for CMC II and MPB Rider are not guaranteed. Sun Life Hong Kong Limited reserves the right to adjust the premium at every policy anniversary.
- There is a 90-day waiting period for CMC II (not applicable for illnesses that are a direct result of accidental injury), as well as a 14-day survival period for Juvenile Illnesses, critical illnesses, and Long Term Care Conditions for which a Critical Medical Procedure is required.
- There is a 90-day waiting period for MPB Rider (not applicable for illnesses that are a direct result of accidental injury), as well as a 14-day survival period for all critical illnesses.

**Cancellation Right:**

If you are not fully satisfied with your policy, you have the right to cancel your policy within the cooling-off period.

By giving us a written request, your policy will then be cancelled and any premium and levy paid will be refunded, provided that: (1) your written request for cancellation must be signed by you and received directly by our office (G/F, Cheung Kei Center Tower B, No. 18 Hung Luen Road, Hunghom, Kowloon) or through email ([hk\\_csd@sunlife.com](mailto:hk_csd@sunlife.com)) within 21 calendar days immediately following the day of delivery of the policy or the cooling-off notice informing you or your representative about the 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.

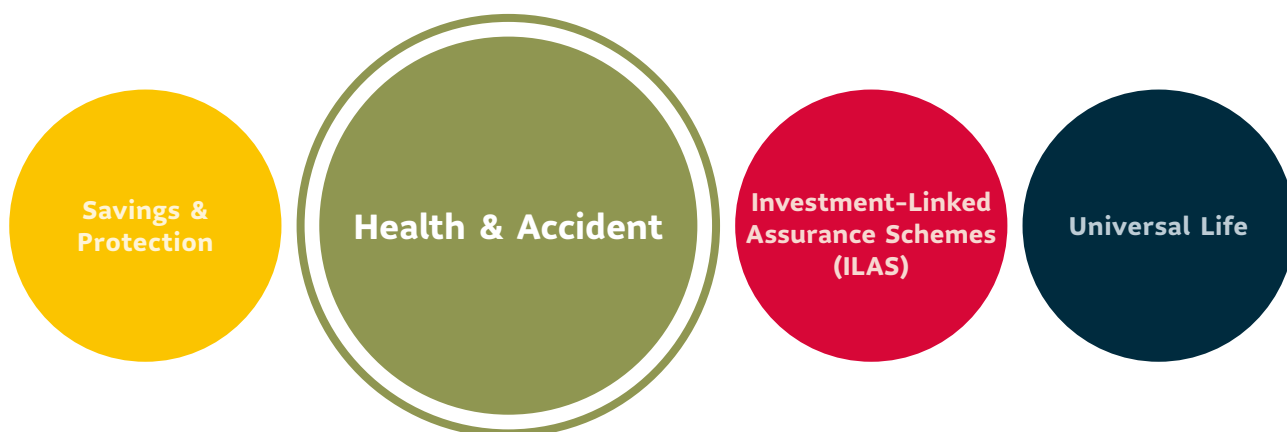
## Welcome to the World of Sun Life

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. **Critical Medical Care Insurance Plan II** is part of Sun Life's Health & Accident series, providing effective financial support when you need it.

### Sun Life Product Portfolio



What's next?

You can find out more:

- ▶ Website: [sunlife.com.hk](http://sunlife.com.hk)
- ▶ Client Service Hotline: 2103 8928
- ▶ Please contact your Advisor

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