



SunHealth Medical Care

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



Wouldn't it be great if

you could be protected by comprehensive medical plan with peace of mind

Staying healthy is vital for a brighter life. With good health, you can focus on pursuing your lifestyle goals and dreams. However, as the medical expenses continue to rise, if you become sick or injured in an accident, do you have sufficient savings to enable you to receive the right medical treatment as well as maintaining your quality of living?

- Medical expenses are increasing by 9% or more each year.¹
- Cancer makes up 61% of critical illness claims for Sun Life Hong Kong², and usually requires intensive medical treatments.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. **SunHealth Medical Care** provides comprehensive medical cover to ease your financial worries when you are on the recovery path.





Remarks:

1. Source: Towerswatson.com – Global average medical trend rates by country: 2015-2017, 2017 Global Medical Trends Survey Report.
2. Source: Sun Life Hong Kong Limited – Claim statistics of critical illness in 2016.

How can SunHealth Medical Care help you?

SunHealth Medical Care is a comprehensive medical plan offering you reimbursement for hospitalization and surgical expenses. You can choose benefits to best suit your protection needs. It is available as basic plan or rider benefit attached to designated basic plan(s).

Key Features

-  1. Comprehensive coverage
-  2. Discount and loyalty bonuses
-  3. Day-surgery arrangement at your convenience
-  4. Extra peace of mind

1. Comprehensive coverage

SunHealth Medical Care offers a range of hospitalization and surgical benefits with generous limits including cancer and kidney dialysis treatments, consultation before and after surgery as well as chiropractic, acupuncture and physiotherapy treatments. By adding optional coverage, you can enjoy a further increase in benefit limits in general or to meet the specific needs of mothers-to-be³. As we get older, our need for healthcare grows but it also becomes harder to obtain insurance. With **SunHealth Medical Care**, you can purchase additional insurance for the same insured, who is the person protected under the policy, regardless of his or her health status⁴. To ensure that you have continued protection, our plans offer a guaranteed renewal up to age 100⁵.

2. Discounts and loyalty bonuses

To recognize you for maintaining good health, you can enjoy a No Claim Discount of 15% if you do not make any hospitalization claims over 3 consecutive policy years⁶. Even better, your eligibility to the No Claim Discount will not be affected by claims for a day-surgery treatment or if your claim for hospitalization has been partially reimbursed by other insurance companies. In addition, as we hope that you maintain medical protection on a long term basis to guard against unexpected health issues, we will give you a loyalty bonus of 5% off the standard annual premium every 10 years as long as the plans⁷ are in force!

3. Day-surgery arrangement at your convenience

Advancement in medical technology means certain surgeries can be safely performed in clinics/day-surgery centres without the need to stay in a hospital. With **SunHealth Medical Care**, you can enjoy the coverage of day-surgery whether you visit one of the network of specialists or your own doctors. As mentioned earlier, in addition to saving you time, you can enjoy a No Claim Discount of 15% for your future premiums⁸ by opting for day-surgery treatments⁹. Moreover, when you visit one of the network of specialists and undergo selected day-surgeries in their clinics, we will settle your medical bill directly, reducing delays in time and claim documents¹⁰.

Remarks:

3. You can choose to purchase our Optional Supplementary Benefit and Optional Female Benefit.
4. Only available to insureds who are HKID cardholders with no extra exclusions and extra premiums. You can only exercise this option once per life and only when the insured reaches the age of 30, 40, 50 or 60 (subject to our maximum medical coverage per life and other terms and conditions of the Policy Document). This option is only available to Plan 1 and Plan 2 and is limited to hospitalization and surgical benefit plans as applicable to this benefit.
5. Subject to terms and conditions of the Policy Document. Please note that for Optional Female Benefit, guaranteed renewal is up to age 50 only.
6. Please refer to the terms and conditions of the Policy Document for eligibility.
7. The bonus is payable every 10 years based on premium determined on annual payment mode before the No Claim Discount. Not applicable to premiums for supplementary benefits and extra premiums.
8. Provided you do not make any inpatient hospitalization and surgical claims for 3 or more consecutive policy years. However, secondary inpatient claim will not affect your entitlement to No Claim Discount.
9. Provided you do not otherwise claim any confinement benefits and as per our terms and conditions of the Policy Document.
10. The Value-added Services are provided by third-party service provider and are not guaranteed to be renewable. Please refer to Quick Guide to Sun Life Value-added Services for more details. Sun Life are not responsible for any act, negligence or failure to act on the part of the designated third-party 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.

4. Extra peace of mind

To enhance your medical protection, **SunHealth Medical Care** offers the following Value-added Services¹⁰ as extra safeguards.

a. Medical Concierge Services

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

b. Local Urgent Care Assistance Administration

In the event of an emergency, we can arrange the necessary medical assisted transportation at no cost.

c. Cashless Arrangement for Designated Clinical Surgery¹¹

Once the cashless arrangement is approved prior to your clinical surgery, all eligible medical expenses incurred during your clinical surgery will be settled on your behalf¹² - allowing you to focus on recovery without having to worry about making claims after performing clinical surgery.

d. Hospital Admission Service in Mainland China¹³

If you need to be admitted to a network hospital while you are in Mainland China, you do not need to pay any deposit upfront for admission.

e. 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

f. 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

Remarks:

11. You may need to settle your shortfall of your medical bill. Please refer to the Quick Guide to Sun Life Value-added Services for details.
12. Approval for this service is subject to the relevant terms and conditions 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 Quick Guide to Sun Life Value-added Services for pre-approval procedures.
13. We facilitate the cashless arrangement of hospital deposit fees for maximum amount of RMB40,000 only, and all other hospitalization fees and the deposit fee shall be settled by the insured with the hospital upon discharge.

Key Product Information

Plan/Rider Benefit	SunHealth Medical Care	Optional Supplementary Benefit	Optional Female Benefit
Issue Age	15 days-age 75	15 days-age 70	Age 18-45
Benefit Term ^{14, 15}	Guaranteed renewable up to age 100		Guaranteed renewable up to age 50
	(Please note that benefits may be revised by Sun Life to reflect various factors including but not limited to medical developments and medical inflation.)		
Premium Payment Term ¹⁵	To age 100		To age 50
Currency	<ul style="list-style-type: none"> • HKD for basic plan • HKD, USD or RMB for rider benefit 		
Premium Structure ¹⁴	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, medical inflation and benefit changes over time).		

Remarks:

14. Please refer to the terms and conditions of the Policy Document regarding Premium, Revision of Benefit and Renewal for details.
15. If SunHealth Medical Care is attached to a basic plan, the benefit term and premium payment term of SunHealth Medical Care rider benefit/Optional Supplementary Benefit/Optional Female Benefit will be up to the benefit term of the basic plan. Please refer to our terms and conditions of the Policy Document for details.



Schedule of Benefits

Each benefit is subject to the Maximum Amount of Benefit per Disability¹⁶ shown in the Schedule of Benefits. You may only make a new claim if you are admitted to a hospital after at least 90 days from the date of last discharge.

Benefit	How it works	Maximum Benefit per Disability		
		Plan 1	Plan 2	Plan 3
Hospitalization and Surgical Benefit				
1. Daily Hospital Room and Board Benefit (max. 180 days)	Reimburses the actual room and board charges for the period of confinement.	HKD880/ USD110/ RMB770 per day	HKD1,600/ USD200/ RMB1,400 per day	HKD4,000/ USD500/ RMB3,500 per day
2. Daily Doctor's Visit Benefit (max. 180 days)	Reimburses the actual amount charged by the attending doctor.	HKD880/ USD110/ RMB770 per day	HKD1,600/ USD200/ RMB1,400 per day	HKD4,000/ USD500/ RMB3,500 per day
3. Miscellaneous Expenses Benefit	Reimburses the actual charges for customary services prescribed in the hospital or clinic in respect of the disability.	HKD10,000/ USD1,250/ RMB8,750	HKD21,000/ USD2,625/ RMB18,375	HKD35,000/ USD4,375/ RMB30,625
4. Surgical Fees Benefit	Reimburses actual surgical fees for operations in the hospital or clinic not exceeding a specific percentage (varies by surgery) of the maximum surgical fees benefit. ¹⁷	HKD40,000/ USD5,000/ RMB35,000	HKD65,000/ USD8,125/ RMB56,875	HKD88,000/ USD11,000/ RMB77,000
5. Anaesthetist's Fees Benefit	Reimburses the actual anaesthetist's fees charged for the surgical operation.	40% of Surgical Fees Benefit payable		
6. Operating Theatre Fees Benefit	Reimburses the actual operating theatre fees charged for the surgical operation.			
7. Specialist Consultation Fees Benefit	Reimburses the actual amount charged by a specialist as recommended by the attending doctor during confinement.	HKD2,800/ USD350/ RMB2,450	HKD5,000/ USD625/ RMB4,375	HKD10,000/ USD1,250/ RMB8,750
8. Intensive Care Room and Board Benefit	Reimburses the actual room and board expenses in excess of the maximum amount payable under Daily Hospital Room and Board Benefit, when the insured is admitted to the Intensive Care Unit of a hospital.	HKD20,000/ USD2,500/ RMB17,500	HKD25,000/ USD3,125/ RMB21,875	HKD30,000/ USD3,750/ RMB26,250

Remarks:

16. Disability refers to an accidental injury or sickness. Please refer to the terms and conditions of the Policy Document for details.

17. Please refer to the terms and conditions of the Policy Document relating to the claims restriction on the surgical operations classified as clinical surgery.

Benefit	How it works	Maximum Benefit per Disability		
		Plan 1	Plan 2	Plan 3
Hospitalization and Surgical Benefit				
9. Extra Bed for Family Members of Children and Elderly Benefit (max. 30 days)	Reimburses actual charges for an extra bed for the insured's family member who accompanies the insured aged below 19 or aged 60 or above during the confinement.	HKD200/ USD25/ RMB175 per day	HKD360/ USD45/ RMB315 per day	HKD520/ USD65/ RMB455 per day
10. Cancer Treatment Benefit (per life)	Reimburses actual expenses incurred for customary chemotherapy, radiotherapy, biological therapy and target therapy for cancer treatment during confinement or in a clinic after confinement or after surgery upon recommendation by the attending doctor.	HKD60,000/ USD7,500/ RMB52,500	HKD100,000/ USD12,500/ RMB87,500	HKD150,000/ USD18,750/ RMB131,250
11. Kidney Dialysis Treatment Benefit (per life)	Reimburses actual expenses incurred for kidney dialysis in treating chronic and irreversible kidney failure during confinement or in a clinic after confinement or after surgery upon recommendation by the attending doctor.	HKD60,000/ USD7,500/ RMB52,500	HKD100,000/ USD12,500/ RMB87,500	HKD150,000/ USD18,750/ RMB131,250
12. Home Nursing Benefit	<ul style="list-style-type: none"> Reimburses actual expenses for services provided by a qualified nurse immediately after confinement or after surgery as recommended by the attending doctor. For insured that attains the age of 60 or above, the maximum number of days will be doubled. 	HKD400/ USD50/ RMB350 per day (max. 10 consecutive days)	HKD680/ USD85/ RMB595 per day (max. 15 consecutive days)	HKD1,480/ USD185/ RMB1,295 per day (max. 15 consecutive days)
13. Chiropractor/ Acupuncturist/ Physiotherapist Benefit	Reimburses actual charges for treatment received recommended by the attending doctor within three months immediately after confinement or after surgery.	HKD400/ USD50/ RMB350 per visit (max. 10 visits)	HKD600/ USD75/ RMB525 per visit (max. 15 visits)	HKD800/ USD100/ RMB700 per visit (max. 15 visits)
14. Pre- and Post-surgical Out-patient Care Benefit	Including pre-surgical visits within one month before surgery, and all related post-surgical follow-up visits within three months immediately after the performance of such surgery on an out-patient basis by the attending doctor.	Inpatient surgery: HKD1,000/ USD125/ RMB875 Out-patient surgery: HKD3,000/ USD375/ RMB2,625	Inpatient surgery: HKD1,600/ USD200/ RMB1,400 Out-patient surgery: HKD4,800/ USD600/ RMB4,200	Inpatient surgery: HKD2,800/ USD350/ RMB2,450 Out-patient surgery: HKD8,400/ USD1,050/ RMB7,350

Benefit	How it works	Maximum Benefit per Disability		
		Plan 1	Plan 2	Plan 3
Extra Benefit				
15. Emergency Out-Patient Treatment Benefit (for accidental injury only)	Reimburses the actual charges for treatment received at a hospital's out-patient department within 24 hours of an accident.	HKD5,000/ USD625/ RMB4,375	HKD8,000/ USD1,000/ RMB7,000	HKD14,000/ USD1,750/ RMB12,250
16. Death or Surgical Benefit Due to Medical Negligence in Hospital	Payable for death or surgical operation occurring within 30 days of the medical negligence incident by a doctor or qualified nurse in the relevant hospital.	<p>Death: HKD80,000/ USD10,000/ RMB70,000</p> <p>Surgery: HKD10,000/ USD1,250/ RMB8,750 (max. HKD80,000/ USD10,000/ RMB70,000 per incident)</p>	<p>Death: HKD160,000/ USD20,000/ RMB140,000</p> <p>Surgery: HKD20,000/ USD2,500/ RMB17,500 (max. HKD160,000/ USD20,000/ RMB140,000 per incident)</p>	<p>Death: HKD320,000/ USD40,000/ RMB280,000</p> <p>Surgery: HKD40,000/ USD5,000/ RMB35,000 (max. HKD320,000/ USD40,000/ RMB280,000 per incident)</p>
17. Daily Hospital Cash Benefit (max. 180 days)	Payable for confinement in the general ward of a hospital wholly funded by the Hong Kong Government and operated by the Hospital Authority where the insured is a holder of a Hong Kong Identity Card.	HKD700/ USD87.5/ RMB612.5 per day	HKD1,000/ USD125/ RMB875 per day	HKD2,000/ USD250 / RMB1,750 per day
18. Compassionate Death Benefit	Only available to basic plan	HKD10,000	HKD20,000	HKD30,000



Optional Benefits

Benefit	How it works	Maximum Benefit		
		Plan 1	Plan 2	Plan 3
Optional Supplementary Benefit Reimburses 80% of the difference between treatment expenses incurred and maximum amount of benefit payable subject to a further adjustment if the insured of Plan 1 is confined to a higher level than General Ward (50% if confinement is in semi-private room and 25% if confinement is in standard private room or above).				
	Reimburses the benefit subject to the per disability maximum limit.	HKD100,000/ USD12,500/ RMB87,500 per disability	HKD160,000/ USD20,000/ RMB140,000 per disability	HKD300,000/ USD37,500/ RMB262,500 per disability
	If the insured's age is between 76 and 100: Reimburses the benefit subject to the per life maximum limit. Any claims incurred before then will not be counted towards this limit.	HKD400,000/ USD50,000/ RMB350,000 per life	HKD640,000/ USD80,000/ RMB560,000 per life	HKD1,200,000/ USD150,000/ RMB1,050,000 per life
Hospitalization and Surgical Benefit	Daily and/or visit limits shown in the Schedule of Benefits and the following conditions also apply:			
	<ul style="list-style-type: none"> • Daily Hospital Room and Board Benefit and Daily Doctor's Visit Benefit are payable from the 181st day of confinement only. • The Extra Bed for Family Members of Children and Elderly Benefit is payable from the 31st day of relevant expenses only. • The Home Nursing Benefit is payable from the 11th day for Plan 1 or 16th day for Plan 2 or 3 of incurring such expenses and within two months immediately after confinement or surgery. For insured who attains the age of 60 or above, this Benefit is payable from the 21st day for Plan 1 and 31st day for Plan 2 or 3 of incurring such expenses. The Home Nursing Service must be incurred consecutively within the stated period. • The Chiropractor/Acupuncturist/Physiotherapist Benefit is payable from the 11th visit for Plan 1 and 16th visit for Plan 2 or 3 of incurring such expenses and within three months after confinement or surgery and subject to a maximum of 30 visits. • The Cancer Treatment Benefit and Kidney Dialysis Treatment Benefit are not payable if they are provided on an out-patient basis. Pre-and Post-surgical Out-patient Care Benefit is not payable. 			

Case Study

Mr. A purchased **SunHealth Medical Care Plan 1** with Optional Supplementary Benefit 2 years ago. Unfortunately, he was diagnosed with stomach cancer recently. He is confined in a semi-private room for partial gastrectomy due to the shortage of general ward for 6 days.

Item	Actual medical expense	Maximum Benefit per Disability under SunHealth Medical Care Plan 1	Total benefits paid to Mr. A	
			SunHealth Medical Care	Optional Supplementary Benefit
1. Daily Hospital Room and Board Benefit	HKD1,500 per day x 6 days = HKD9,000	HKD880 per day x 6 days = HKD5,280	HKD5,280	N/A ^a
2. Daily Doctor's Visit Benefit	HKD1,000 per day x 6 days = HKD6,000	HKD880 per day x 6 days = HKD5,280	HKD5,280	N/A ^a
3. Miscellaneous Expenses Benefit	HKD15,000	HKD10,000	HKD10,000	(HKD15,000 - HKD10,000) x 80% ^b x 50% ^c = HKD2,000
4. Surgical Fees Benefit	HKD38,000	HKD40,000 x 75% ^d = HKD30,000	HKD30,000	(HKD38,000 - HKD30,000) x 80% ^b x 50% ^c = HKD3,200
5. Anesthetist's Fees Benefit	HKD14,000	40% of Surgical Fees Benefit payable HKD30,000 x 40% = HKD12,000	HKD12,000	(HKD14,000 - HKD12,000) x 80% ^b x 50% ^c = HKD800
6. Operating Theatre Fees Benefit	HKD14,000	40% of Surgical Fees Benefit payable HKD30,000 x 40% = HKD12,000	HKD12,000	(HKD14,000 - HKD12,000) x 80% ^b x 50% ^c = HKD800
7. Pre- and Post-surgical Out-patient Care Benefit	HKD800	HKD1,000	HKD800	N/A ^e

Total actual medical expense: HKD96,800

Total benefits paid to Mr. A under SunHealth Medical Care Plan 1: HKD75,360

Total benefits paid to Mr. A under Optional Supplementary Benefit: HKD6,800

Total benefits paid to Mr. A: HKD82,160

Note:

- Daily Hospital Room and Board Benefit and Daily Doctor's Visit Benefit are payable from the 181st day of confinement only.
- 80% of the difference between actual medical expense and maximum amount of benefit payable will be reimbursed under Optional Supplementary Benefit.
- As Mr. A is confined in semi-private room, a further adjustment of 50% is applicable to the benefit payable under Optional Supplementary Benefit.
- Amount payable for partial gastrectomy is limited to 75% of the maximum amount of benefit relating to surgical fees. Please refer to the terms and conditions of the Policy Document for details.
- Pre- and Post- surgical Out-patient Care Benefit is not payable under Optional Supplementary Benefit.

The above case is an example for illustrative purpose only.

Benefit	How it works	Maximum Benefit per Disability		
		Plan 1	Plan 2	Plan 3
Optional Female Benefit				
Reimburses the treatment expenses related to pregnancy and childbirth and provides free regular medical check-up.				
Mother's Cover¹⁸	<p>Reimburses you for actual expenses for:</p> <ul style="list-style-type: none"> • Emergency caesarian section • Ectopic pregnancy • Diagnosed postnatal depression which necessitates psychiatric treatment in a hospital within 180 days after childbirth • Miscarriage/Non-elective abortion (not self induced) • Hydatidiform mole • Childbirth complications diagnosed within 7 days after childbirth which necessitates hospitalization within 30 days after childbirth 	According to the amounts shown in the Schedule of Benefits of Hospitalization and Surgical Benefit.		
Newborn Baby's Cover	<p>Reimburses you for room and board charges in any ward or intensive care room for hospitalization of your baby within 30 days of birth due to any of the illnesses below. The illness must be diagnosed within 7 days after birth.</p> <ul style="list-style-type: none"> • Anencephaly • Ano-Rectal Atresia • Cardiac Deformities • Cleft Lip and Cleft Palate • Congenital Dislocation of the Hip • Down's Syndrome • Exomphalos or Umbilical Hernia • Hydrocephalus • Meconium Aspiration Syndrome • Oesophageal Atresia and Oesophago-Tracheal Fistula • Patent Ductus Arteriosus • Spina Bifida with Meningocele or Meningomyelocele • Tetralogy of Fallot 	The benefit will be paid according to the Schedule of Benefits for daily hospital room and board or intensive care room up to a maximum of 30 days per illness.		
Regular Medical Check-up	This preventive medical care is provided with no additional cost and available on the first anniversary of this rider benefit and once every 2 years thereafter. Currently, this check-up program includes a pelvic examination, pap smear and breast examination as well as blood pressure and pulse checking.	Not Applicable		

Remark:

18. Only applicable to pregnancies commencing 10 months after the time the policy/rider benefit is effective, issued or reinstated, whichever is the latest.

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. Similarly, we may from time to time revise the benefit payable under SunHealth Medical Care, Optional Supplementary Benefit and Optional Female Benefit. We will notify you in writing at least 30 days before the 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 the 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; or
 - d. the date on which the basic plan/life coverage, 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. If the policy currency is RMB, you may choose to pay your premiums in RMB and to receive benefits in HKD at an exchange rate determined by Sun Life Hong Kong Limited from time to time. Due to exchange rate fluctuations, there is a risk that RMB will depreciate or appreciate against HKD. You may be affected by such fluctuations if you choose to receive your benefits in HKD. RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to certain restrictions. You may have to allow time for conversion of RMB from/to another currency if your amount exceeds the applicable daily limit.
7. 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.
8. 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 directly or indirectly caused by any of the following:

- a. Any sickness of which signs or symptoms first occur within 30 days after the basic plan/rider benefit is effective, issued or reinstated, whichever is the latest. Any cancer and chronic and irreversible kidney failure which signs or symptoms first occur within 90 days after the basic plan/rider benefit is effective, issued or reinstated, whichever is the latest;
- b. Any pre-existing condition which occurs before the basic plan/rider benefit is effective issued or reinstated, whichever is the latest;
- c. Any pregnancy which commences within 10 months after the basic plan/rider benefit is effective, issued or reinstated, whichever is the latest (Applicable to Optional Female Benefit only);
- d. The insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
- e. The insured's committing or attempting to commit a criminal offence or participating in any brawl;
- f. Unreasonable failure to seek or follow medical advice;
- g. The insured's participating in any kind of racing on horse or wheel, any form of combat or scuba diving;
- h. The insured's flying or undertaking any other aerial activity except as a fare-paying passenger on a licensed public or chartered air service;
- i. Childbirth, pregnancy, miscarriage or abortion, whether or not this event may have been accelerated or induced by an accident, unless otherwise provided under the Optional Female Benefit of the basic plan/rider benefit provisions, if applicable;
- j. 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;
- k. Routine physical examinations, health check-ups or tests, rest cure, sanatorium care, vaccinations, immunizations, injections or preventive medication, unless otherwise provided under the Optional Female Benefit of the basic plan/rider benefit provisions, if applicable;
- l. 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;
- m. 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;
- n. Treatment or surgery for tonsils, adenoids, hernia or a disease peculiar to the female reproductive organs, unless the insured has been continuously covered under the basic plan/rider benefit for a period of 120 days immediately preceding the manifestation of signs and symptoms of such disease;
- o. Special nursing care, prepaid expenses for use after discharged from hospital or after the day the surgical operation is performed in clinic, or charges and expenses for wheelchair, iron-lung, artificial limbs, braces, crutches or other prosthetic devices or hospital equipment, except for the rental of such devices or equipment during the confinement period;
- p. Venereal diseases, sexually transmitted diseases, infertility, sterilization, psychiatric treatment, mental or nervous diseases or disorders, or congenital deformities or anomalies, unless otherwise provided under the Optional Female Benefit of the basic plan/rider benefit provisions, if applicable;
- q. 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;
- r. War (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the insured was actively participating in them;
- s. Atomic explosion, nuclear fission or radioactive gas; or
- t. Charges for non-medical services such as internet access, telephone, television, radio, photocopy, medical report charges, taxes and the like.

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 or Insurance Authority's website at 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:

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) 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.

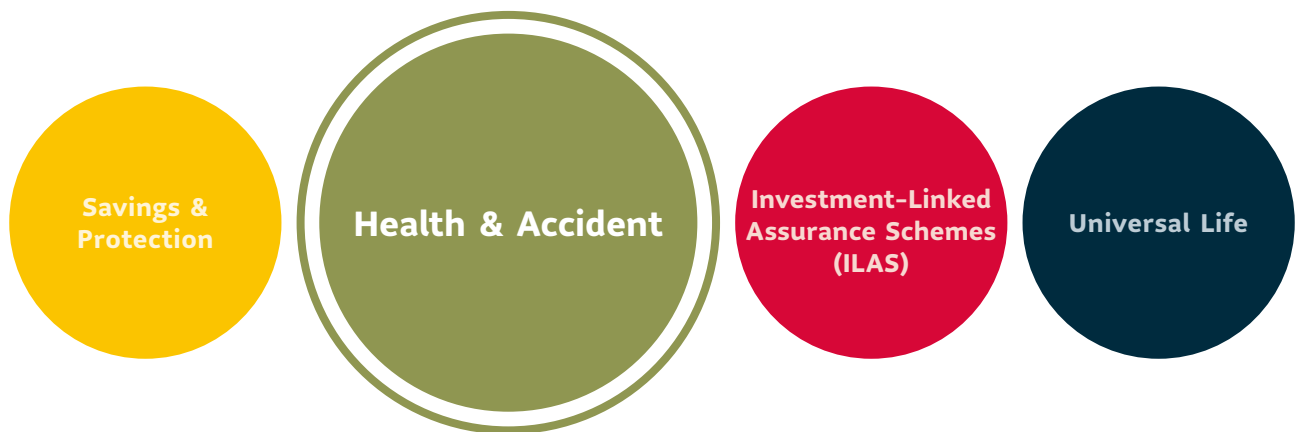
Welcome to the World of Sun Life

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SunHealth Medical Care - Premium Table

永明貼心醫療保 - 保費表



SunHealth Medical Care 永明貼心醫療保

Annual Premium (HKD) - Basic Plan 每年保費(港元) - 基本計劃

Age 年齡	Male 男			Female 女			Age 年齡	Male 男			Female 女		
	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3		Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
0	2,777	5,403	9,562	2,732	5,316	9,406	50	5,135	9,966	17,638	6,025	11,364	18,402
1	2,640	5,137	9,089	2,505	4,873	8,622	51	5,335	10,289	18,263	6,191	11,735	19,022
2	2,628	5,117	9,053	2,493	4,851	8,585	52	5,682	10,719	18,986	6,522	12,374	19,936
3	2,618	5,096	9,015	2,482	4,831	8,547	53	6,033	11,149	19,708	6,854	13,014	20,850
4	2,608	5,075	8,978	2,471	4,810	8,510	54	6,382	11,578	20,430	7,185	13,655	21,762
5	2,149	4,181	7,685	2,176	4,018	7,309	55	6,731	12,007	21,155	7,517	14,294	22,675
6	2,137	4,156	7,639	2,162	3,994	7,263	56	7,077	12,431	21,870	7,845	14,930	23,586
7	2,124	4,131	7,594	2,148	3,968	7,218	57	7,456	13,150	23,075	8,067	15,586	24,547
8	2,112	4,107	7,549	2,135	3,944	7,172	58	7,836	13,874	24,285	8,286	16,241	25,508
9	2,099	4,082	7,505	2,121	3,918	7,127	59	8,216	14,599	25,500	8,505	16,893	26,461
10	2,087	4,058	7,459	2,107	3,894	7,082	60	8,528	15,198	26,496	8,805	17,704	27,665
11	2,074	4,033	7,414	2,094	3,869	7,036	61	8,757	15,651	27,242	9,104	18,521	28,881
12	2,062	4,009	7,369	2,080	3,844	6,991	62	9,045	16,499	28,641	9,656	19,491	31,017
13	2,049	3,985	7,324	2,066	3,818	6,946	63	9,488	17,616	30,512	10,310	20,659	33,495
14	2,036	3,960	7,280	2,054	3,793	6,899	64	9,932	18,737	32,391	10,706	21,304	35,135
15	2,036	3,960	7,280	2,054	3,793	6,899	65	10,377	19,863	34,274	11,097	21,945	36,769
16	2,043	3,971	7,299	2,060	3,804	6,920	66	10,816	20,990	36,161	11,485	22,579	38,396
17	2,043	3,971	7,299	2,067	3,818	6,947	67	11,307	22,268	38,301	11,840	23,347	40,081
18	2,043	3,971	7,299	2,075	3,833	6,972	68	11,797	23,548	40,445	12,195	24,118	41,767
19	2,054	3,982	7,311	2,087	3,849	6,998	69	12,288	24,826	42,588	12,551	24,888	43,453
20	2,065	3,994	7,323	2,098	3,862	7,025	70	12,781	26,104	44,730	12,906	25,658	45,138
21	2,077	4,005	7,334	2,148	3,878	7,219	71	13,270	27,379	46,866	13,258	26,424	46,823
22	2,164	4,118	7,552	2,334	4,102	7,484	72	13,770	28,279	48,627	13,723	27,443	48,465
23	2,290	4,265	7,736	2,411	4,254	7,648	73	14,266	29,180	50,386	14,189	28,461	50,107
24	2,317	4,337	7,922	2,491	4,408	7,810	74	14,765	30,079	52,146	14,653	29,479	51,748
25	2,342	4,410	8,039	2,570	4,561	8,010	75	15,264	30,978	53,905	15,119	30,499	53,391
26	2,364	4,481	8,154	2,646	4,711	8,205	76	15,762	31,874	55,661	15,582	31,510	55,031
27	2,376	4,534	8,241	2,728	4,831	8,376	77	16,039	32,514	56,957	15,822	32,075	56,183
28	2,387	4,588	8,327	2,813	4,953	8,547	78	16,317	33,157	58,251	16,063	32,637	57,335
29	2,398	4,624	8,377	2,897	5,074	8,717	79	16,597	33,799	59,544	16,303	33,200	58,486
30	2,410	4,658	8,430	2,979	5,194	8,885	80	16,875	34,442	60,837	16,544	33,761	59,638
31	2,422	4,692	8,475	3,057	5,313	9,054	81	17,152	35,079	62,129	16,781	34,322	60,789
32	2,448	4,817	8,668	3,178	5,548	9,358	82	17,527	35,884	63,143	17,111	35,030	61,648
33	2,511	4,940	8,861	3,298	5,785	9,661	83	17,904	36,688	64,158	17,443	35,741	62,507
34	2,574	5,064	9,055	3,420	6,020	9,964	84	18,281	37,494	65,172	17,773	36,449	63,364
35	2,637	5,187	9,247	3,538	6,254	10,264	85	18,658	38,298	66,188	18,103	37,157	64,223
36	2,696	5,307	9,440	3,653	6,485	10,563	86	19,029	39,101	67,199	18,430	37,868	65,083
37	2,804	5,492	9,836	3,763	6,733	10,991	87	19,404	39,826	68,281	18,792	38,570	66,129
38	2,914	5,679	10,231	3,873	6,980	11,422	88	19,781	40,552	69,361	19,157	39,272	67,175
39	3,023	5,868	10,629	3,985	7,228	11,853	89	20,158	41,279	70,444	19,521	39,974	68,220
40	3,134	6,055	11,027	4,095	7,478	12,286	90	20,535	42,006	71,524	19,884	40,676	69,267
41	3,295	6,347	11,627	4,248	7,798	12,838	91	20,909	42,727	72,600	20,249	41,378	70,311
42	3,506	6,822	12,351	4,486	8,252	13,517	92	21,227	43,488	73,299	20,598	42,202	71,127
43	3,753	7,366	13,197	4,731	8,712	14,210	93	21,546	44,250	73,998	20,950	43,026	71,942
44	3,942	7,796	13,840	4,936	9,098	14,779	94	21,866	45,012	74,695	21,301	43,850	72,761
45	4,132	8,227	14,480	5,141	9,486	15,350	95	22,184	45,776	75,394	21,652	44,674	73,576
46	4,316	8,659	15,124	5,344	9,871	15,920	96	22,498	46,534	76,087	21,999	45,498	74,392
47	4,519	8,986	15,752	5,514	10,244	16,540	97	22,860	47,232	76,503	22,486	46,460	75,244
48	4,726	9,312	16,381	5,685	10,618	17,160	98	23,221	47,931	76,918	22,976	47,425	76,092
49	4,930	9,638	17,009	5,853	10,990	17,781	99	23,581	48,629	77,333	23,464	48,388	76,942

The above table is for illustrative purposes only.
以上只作供說明之用。

SunHealth Medical Care 永明貼心醫療保

Annual Premium (HKD) - Rider Benefit 每年保費(港元) - 附加保障

Age 年齡	Male 男			Female 女		
	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
0	2,635	4,805	8,500	2,607	4,755	8,411
1	2,348	4,380	7,744	2,323	4,333	7,662
2	2,338	4,360	7,712	2,313	4,314	7,630
3	2,328	4,343	7,681	2,305	4,297	7,599
4	2,320	4,326	7,649	2,294	4,280	7,567
5	1,832	3,410	5,978	1,852	3,575	6,042
6	1,822	3,391	5,944	1,840	3,555	6,006
7	1,810	3,370	5,908	1,830	3,532	5,969
8	1,800	3,350	5,873	1,818	3,512	5,934
9	1,789	3,329	5,837	1,808	3,492	5,897
10	1,779	3,310	5,803	1,796	3,469	5,862
11	1,767	3,291	5,767	1,786	3,449	5,825
12	1,757	3,270	5,733	1,774	3,426	5,790
13	1,746	3,250	5,699	1,764	3,406	5,753
14	1,736	3,230	5,662	1,752	3,384	5,718
15	1,736	3,230	5,662	1,752	3,384	5,718
16	1,740	3,239	5,678	1,757	3,394	5,733
17	1,740	3,239	5,678	1,764	3,406	5,753
18	1,740	3,239	5,678	1,769	3,419	5,775
19	1,752	3,251	5,690	1,781	3,430	5,796
20	1,764	3,263	5,702	1,793	3,443	5,818
21	1,785	3,296	6,218	1,979	3,606	6,272
22	1,881	3,405	6,433	2,113	3,779	6,537
23	1,978	3,514	6,592	2,149	3,884	6,714
24	1,991	3,559	6,752	2,185	3,988	6,891
25	2,003	3,606	6,851	2,221	4,095	7,099
26	2,015	3,651	6,949	2,253	4,195	7,308
27	2,026	3,696	7,022	2,326	4,304	7,461
28	2,037	3,740	7,097	2,397	4,413	7,614
29	2,049	3,769	7,140	2,469	4,521	7,766
30	2,061	3,798	7,184	2,540	4,629	7,917
31	2,073	3,827	7,224	2,606	4,731	8,065
32	2,088	3,928	7,387	2,708	4,944	8,339
33	2,139	4,029	7,552	2,810	5,155	8,610
34	2,192	4,130	7,717	2,912	5,366	8,881
35	2,246	4,231	7,881	3,014	5,575	9,151
36	2,296	4,325	8,042	3,112	5,779	9,415
37	2,389	4,573	8,380	3,231	5,963	9,794
38	2,482	4,821	8,719	3,350	6,148	10,176
39	2,577	5,073	9,059	3,469	6,332	10,560
40	2,670	5,323	9,401	3,588	6,519	10,944
41	2,806	5,664	9,907	3,740	6,766	11,435
42	2,989	6,021	10,524	3,968	7,158	12,041
43	3,197	6,437	11,246	4,199	7,558	12,657
44	3,358	6,751	11,791	4,395	7,894	13,161
45	3,521	7,068	12,339	4,591	8,229	13,670
46	3,678	7,378	12,887	4,783	8,561	14,176
47	3,852	7,657	13,288	4,951	8,806	14,577
48	4,026	7,937	13,688	5,120	9,052	14,979
49	4,200	8,214	14,089	5,291	9,298	15,381

Age 年齡	Male 男			Female 女		
	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
50	4,376	8,493	14,489	5,460	9,541	15,783
51	4,545	8,767	14,883	5,629	9,786	16,181
52	4,844	9,132	15,470	5,840	10,233	16,966
53	5,142	9,498	16,059	6,052	10,681	17,748
54	5,440	9,863	16,646	6,264	11,131	18,532
55	5,737	10,229	17,234	6,476	11,578	19,316
56	6,032	10,591	17,822	6,681	12,022	20,095
57	6,353	11,205	19,010	6,904	12,462	21,086
58	6,676	11,822	20,201	7,125	12,902	22,073
59	6,999	12,440	21,397	7,345	13,340	23,057
60	7,266	12,952	22,409	7,637	13,903	24,260
61	7,461	13,334	23,206	7,928	14,470	25,475
62	7,706	14,058	24,397	8,369	15,493	27,133
63	8,082	15,009	25,990	8,895	16,686	29,084
64	8,459	15,966	27,588	9,196	17,461	30,303
65	8,837	16,925	29,194	9,494	18,233	31,518
66	9,217	17,882	30,801	9,791	18,997	32,723
67	9,635	18,972	32,627	10,185	20,050	34,482
68	10,054	20,060	34,453	10,579	21,100	36,240
69	10,473	21,150	36,278	10,974	22,151	37,998
70	10,891	22,240	38,103	11,368	23,204	39,758
71	11,308	23,325	39,924	11,757	24,255	41,515
72	11,812	24,363	41,704	12,181	25,126	43,009
73	12,317	25,400	43,481	12,605	25,998	44,501
74	12,823	26,440	45,261	13,028	26,871	45,994
75	13,326	27,476	47,039	13,451	27,744	47,486
76	13,826	28,514	48,811	13,872	28,610	48,979
77	14,109	29,101	49,820	14,151	29,186	49,962
78	14,395	29,690	50,825	14,431	29,761	50,944
79	14,681	30,276	51,832	14,709	30,337	51,928
80	14,967	30,864	52,837	14,989	30,912	52,912
81	15,250	31,451	53,838	15,264	31,482	53,894
82	15,584	32,140	55,019	15,592	32,160	55,052
83	15,918	32,829	56,198	15,922	32,838	56,212
84	16,252	33,519	57,378	16,252	33,515	57,372
85	16,586	34,208	58,557	16,580	34,195	58,531
86	16,918	34,895	59,732	16,904	34,870	59,688
87	17,253	35,456	60,692	17,237	35,424	60,635
88	17,587	36,018	61,654	17,567	35,978	61,585
89	17,921	36,578	62,616	17,897	36,531	62,534
90	18,256	37,140	63,577	18,228	37,085	63,482
91	18,587	37,699	64,533	18,556	37,637	64,425
92	18,934	37,950	65,275	18,836	37,759	64,940
93	19,282	38,202	66,017	19,117	37,882	65,455
94	19,627	38,454	66,761	19,398	38,006	65,968
95	19,975	38,705	67,502	19,678	38,127	66,482
96	20,320	38,953	68,241	19,954	38,250	66,993
97	20,496	39,142	68,955	20,120	38,423	67,532
98	20,672	39,330	69,671	20,287	38,598	68,069
99	20,850	39,519	70,383	20,453	38,772	68,609

The above table is for illustrative purposes only.
以上只作供說明之用。

Optional Supplementary Benefit 自選額外保障 Annual Premium (HKD) - Basic Plan 每年保費(港元) - 基本計劃

Age 年齡	Male 男			Female 女		
	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
0	872	1,325	2,347	872	1,325	2,347
1	793	1,260	2,230	793	1,260	2,230
2	789	1,253	2,220	789	1,253	2,220
3	786	1,248	2,209	786	1,248	2,209
4	783	1,243	2,201	783	1,243	2,201
5	672	1,064	1,960	701	1,062	1,963
6	671	1,063	1,957	700	1,060	1,960
7	670	1,061	1,953	699	1,059	1,957
8	669	1,060	1,949	698	1,057	1,953
9	668	1,058	1,946	697	1,055	1,949
10	667	1,056	1,943	696	1,054	1,946
11	665	1,055	1,939	694	1,050	1,943
12	664	1,051	1,935	692	1,048	1,939
13	663	1,049	1,932	691	1,047	1,935
14	662	1,048	1,929	690	1,045	1,931
15	661	1,046	1,925	688	1,043	1,927
16	659	1,044	1,921	687	1,042	1,924
17	658	1,043	1,918	686	1,040	1,920
18	658	1,043	1,918	686	1,040	1,920
19	670	1,055	1,930	698	1,050	1,932
20	682	1,065	1,941	710	1,062	1,944
21	693	1,077	1,953	760	1,084	1,962
22	705	1,089	1,978	812	1,134	2,025
23	736	1,119	2,030	823	1,164	2,060
24	748	1,141	2,080	836	1,195	2,094
25	759	1,161	2,113	848	1,226	2,141
26	771	1,189	2,162	874	1,274	2,220
27	783	1,204	2,185	900	1,309	2,270
28	794	1,220	2,208	926	1,347	2,323
29	806	1,232	2,221	951	1,382	2,375
30	817	1,244	2,234	977	1,420	2,425
31	829	1,255	2,248	1,001	1,451	2,471
32	848	1,279	2,299	1,043	1,518	2,561
33	871	1,312	2,351	1,085	1,586	2,648
34	891	1,345	2,403	1,127	1,653	2,735
35	915	1,378	2,455	1,167	1,722	2,824
36	931	1,407	2,500	1,205	1,788	2,911
37	973	1,472	2,607	1,250	1,858	3,030
38	1,015	1,536	2,712	1,295	1,925	3,149
39	1,058	1,601	2,819	1,341	1,993	3,269
40	1,100	1,668	2,925	1,388	2,063	3,389
41	1,159	1,764	3,083	1,448	2,149	3,539
42	1,229	1,875	3,276	1,516	2,275	3,726
43	1,312	2,003	3,499	1,587	2,403	3,916
44	1,374	2,102	3,669	1,644	2,510	4,074
45	1,436	2,199	3,840	1,701	2,618	4,231
46	1,496	2,297	4,010	1,755	2,723	4,387
47	1,570	2,400	4,208	1,829	2,820	4,580
48	1,643	2,507	4,406	1,902	2,919	4,773
49	1,718	2,613	4,609	1,975	3,020	4,967

Age 年齡	Male 男			Female 女		
	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
50	1,793	2,720	4,813	2,049	3,119	5,161
51	1,868	2,828	5,020	2,121	3,219	5,355
52	1,949	2,967	5,255	2,218	3,405	5,621
53	2,032	3,109	5,492	2,316	3,591	5,891
54	2,113	3,252	5,735	2,412	3,778	6,159
55	2,196	3,396	5,978	2,511	3,966	6,430
56	2,279	3,537	6,221	2,607	4,154	6,694
57	2,390	3,732	6,546	2,695	4,341	6,961
58	2,500	3,927	6,872	2,783	4,527	7,223
59	2,610	4,123	7,197	2,871	4,713	7,486
60	2,697	4,281	7,459	2,986	4,944	7,818
61	2,756	4,392	7,644	3,100	5,171	8,153
62	2,882	4,617	8,016	3,299	5,452	8,623
63	3,051	4,916	8,517	3,532	5,791	9,185
64	3,222	5,214	9,018	3,678	5,981	9,512
65	3,392	5,513	9,518	3,823	6,172	9,839
66	3,559	5,809	10,010	3,961	6,358	10,161
67	3,767	6,164	10,604	4,111	6,684	10,648
68	3,971	6,518	11,195	4,261	7,009	11,135
69	4,175	6,870	11,788	4,410	7,335	11,622
70	4,381	7,226	12,381	4,558	7,660	12,110
71	4,582	7,580	12,973	4,702	7,982	12,593
72	4,754	7,865	13,459	4,879	8,283	13,066
73	4,926	8,151	13,947	5,057	8,582	13,540
74	5,099	8,436	14,434	5,236	8,883	14,013
75	5,273	8,720	14,921	5,415	9,183	14,486
76	5,440	9,001	15,407	5,587	9,482	14,952
77	5,847	9,677	16,561	6,005	10,193	16,074
78	6,255	10,351	17,717	6,424	10,904	17,196
79	6,663	11,027	18,872	6,843	11,615	18,317
80	7,070	11,701	20,027	7,262	12,326	19,438
81	7,479	12,378	21,184	7,681	13,038	20,560
82	7,886	13,052	22,339	8,100	13,748	21,682
83	8,295	13,728	23,494	8,519	14,460	22,803
84	8,703	14,402	24,649	8,938	15,170	23,925
85	8,839	14,628	25,035	9,078	15,409	24,298
86	8,974	14,852	25,421	9,217	15,646	24,672
87	9,111	15,078	25,805	9,357	15,882	25,046
88	9,246	15,302	26,190	9,497	16,120	25,421
89	9,382	15,527	26,575	9,636	16,356	25,794
90	9,518	15,752	26,961	9,776	16,594	26,168
91	9,655	15,978	27,346	9,915	16,831	26,542
92	9,791	16,202	27,731	10,056	17,068	26,916
93	9,927	16,428	28,116	10,194	17,304	27,289
94	10,062	16,652	28,501	10,334	17,542	27,663
95	10,199	16,878	28,886	10,475	17,778	28,037
96	10,334	17,102	29,271	10,613	18,016	28,411
97	10,469	17,328	29,657	10,753	18,254	28,784
98	10,606	17,554	30,042	10,893	18,490	29,158
99	10,741	17,778	30,427	11,033	18,727	29,532

The above table is for illustrative purposes and applicable to Optional Supplementary Benefit attaching to SunHealth Medical Care - Basic Plan only.
以上只作說明之用並只適用於在附加於永明貼心醫療保 — 基本計劃之自選額外保障。

Optional Supplementary Benefit 自選額外保障

Annual Premium (HKD) - Rider Benefit 每年保費(港元) - 附加保障

Age 年齡	Male 男			Female 女		
	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
0	797	1,231	2,175	797	1,231	2,175
1	748	1,170	2,066	748	1,170	2,066
2	744	1,163	2,058	744	1,163	2,058
3	741	1,159	2,048	741	1,159	2,048
4	737	1,152	2,038	737	1,152	2,038
5	633	989	1,814	639	984	1,802
6	632	988	1,810	637	981	1,798
7	630	986	1,806	636	980	1,796
8	629	985	1,804	635	977	1,793
9	628	983	1,801	634	975	1,789
10	627	981	1,797	633	974	1,786
11	626	978	1,794	632	972	1,782
12	625	977	1,791	630	971	1,779
13	624	975	1,788	629	969	1,776
14	622	974	1,785	628	968	1,773
15	621	972	1,781	627	964	1,769
16	620	971	1,777	626	963	1,766
17	619	969	1,775	625	961	1,762
18	619	969	1,775	625	961	1,762
19	630	980	1,787	636	973	1,774
20	642	991	1,798	648	985	1,786
21	654	1,003	1,810	692	1,003	1,838
22	665	1,015	1,832	737	1,050	1,893
23	694	1,040	1,878	749	1,078	1,922
24	706	1,058	1,925	760	1,106	1,951
25	717	1,076	1,954	772	1,134	1,989
26	729	1,101	2,003	794	1,180	2,058
27	741	1,115	2,025	817	1,215	2,105
28	753	1,128	2,047	841	1,248	2,152
29	764	1,138	2,061	864	1,280	2,199
30	775	1,150	2,074	887	1,316	2,247
31	787	1,162	2,086	909	1,345	2,290
32	801	1,185	2,131	946	1,407	2,371
33	821	1,216	2,178	984	1,470	2,454
34	842	1,246	2,224	1,021	1,535	2,537
35	862	1,277	2,273	1,060	1,597	2,619
36	879	1,303	2,318	1,097	1,656	2,698
37	919	1,363	2,414	1,137	1,721	2,809
38	960	1,424	2,513	1,180	1,785	2,918
39	1,001	1,485	2,611	1,223	1,848	3,027
40	1,042	1,545	2,711	1,266	1,914	3,137
41	1,093	1,634	2,855	1,317	1,992	3,278
42	1,161	1,736	3,035	1,384	2,107	3,450
43	1,238	1,855	3,242	1,450	2,224	3,627
44	1,300	1,947	3,400	1,505	2,324	3,772
45	1,358	2,040	3,558	1,561	2,423	3,917
46	1,410	2,130	3,715	1,614	2,520	4,061
47	1,480	2,225	3,899	1,687	2,610	4,227
48	1,550	2,323	4,086	1,760	2,701	4,395
49	1,621	2,421	4,275	1,833	2,793	4,561

Age 年齡	Male 男			Female 女		
	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
50	1,693	2,521	4,464	1,906	2,886	4,730
51	1,762	2,619	4,650	1,978	2,972	4,897
52	1,848	2,748	4,870	2,061	3,149	5,139
53	1,936	2,877	5,091	2,146	3,324	5,380
54	2,025	3,008	5,313	2,231	3,501	5,622
55	2,115	3,141	5,539	2,316	3,678	5,865
56	2,201	3,276	5,762	2,396	3,857	6,108
57	2,302	3,455	6,063	2,483	4,030	6,354
58	2,400	3,637	6,362	2,569	4,204	6,602
59	2,500	3,815	6,664	2,655	4,377	6,846
60	2,580	3,961	6,906	2,766	4,591	7,155
61	2,632	4,067	7,080	2,876	4,806	7,469
62	2,742	4,277	7,422	3,034	5,056	7,877
63	2,897	4,555	7,885	3,225	5,358	8,366
64	3,051	4,834	8,348	3,334	5,526	8,643
65	3,206	5,111	8,811	3,443	5,690	8,917
66	3,356	5,383	9,270	3,545	5,850	9,192
67	3,551	5,711	9,817	3,690	6,159	9,685
68	3,745	6,038	10,367	3,838	6,468	10,179
69	3,938	6,367	10,917	3,983	6,777	10,673
70	4,132	6,695	11,467	4,131	7,086	11,165
71	4,319	7,018	12,014	4,276	7,393	11,658
72	4,480	7,277	12,456	4,435	7,667	12,091
73	4,640	7,537	12,901	4,595	7,940	12,521
74	4,800	7,796	13,345	4,752	8,213	12,952
75	4,960	8,055	13,788	4,910	8,486	13,383
76	5,118	8,312	14,231	5,065	8,759	13,812
77	5,501	8,935	15,297	5,445	9,415	14,847
78	5,886	9,559	16,365	5,825	10,072	15,882
79	6,268	10,182	17,432	6,206	10,729	16,918
80	6,652	10,806	18,500	6,585	11,386	17,954
81	7,036	11,429	19,566	6,965	12,043	18,989
82	7,420	12,052	20,634	7,345	12,699	20,026
83	7,805	12,675	21,701	7,725	13,356	21,061
84	8,187	13,299	22,769	8,104	14,014	22,098
85	8,315	13,507	23,123	8,231	14,232	22,442
86	8,444	13,715	23,480	8,358	14,451	22,788
87	8,572	13,922	23,835	8,485	14,671	23,133
88	8,699	14,131	24,192	8,611	14,889	23,478
89	8,827	14,338	24,547	8,738	15,108	23,824
90	8,955	14,546	24,902	8,864	15,326	24,168
91	9,083	14,754	25,258	8,992	15,546	24,514
92	9,212	14,962	25,614	9,118	15,765	24,859
93	9,340	15,169	25,971	9,245	15,983	25,204
94	9,466	15,378	26,326	9,372	16,202	25,551
95	9,594	15,585	26,683	9,498	16,422	25,895
96	9,722	15,792	27,037	9,624	16,641	26,240
97	9,851	15,999	27,393	9,751	16,860	26,586
98	9,979	16,208	27,749	9,878	17,079	26,931
99	10,106	16,415	28,105	10,004	17,298	27,277

The above table is for illustrative purposes and applicable to Optional Supplementary Benefit attaching to SunHealth Medical Care - rider benefit only.
 以上只作說明之用並只適用於在附加於永明貼心醫療保 — 附加保障之自選額外保障。

Optional Female Benefit 自選女性保障

Annual Premium (HKD) - Basic Plan 每年保費(港元) - 基本計劃

Female 女			
Age 年齡	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
18	502	594	736
19	502	594	736
20	502	594	736
21	502	594	746
22	505	599	758
23	507	605	771
24	510	611	783
25	511	615	794
26	511	620	801
27	517	628	812
28	522	635	822
29	527	643	833

Female 女			
Age 年齡	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
30	533	651	844
31	535	656	851
32	542	669	869
33	549	683	885
34	555	696	902
35	562	710	919
36	568	717	932
37	576	730	955
38	584	744	977
39	591	757	1,000
40	599	771	1,022
41	607	782	1,041

Female 女			
Age 年齡	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
42	620	800	1,069
43	632	818	1,097
44	643	837	1,123
45	656	856	1,151
46	665	874	1,175
47	678	895	1,216
48	693	917	1,253
49	705	942	1,303

The above table is for illustrative purposes and applicable to Optional Female Benefit attaching to SunHealth Medical Care - basic plan only. 以上只作說明之用並只適用於在附加於永明貼心醫療保 - 基本計劃之自選女性保障。

Optional Female Benefit 自選女性保障

Annual Premium (HKD) - Rider Benefit 每年保費(港元) - 附加保障

Female 女			
Age 年齡	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
18	410	487	601
19	410	487	601
20	410	487	601
21	410	487	612
22	411	490	621
23	412	495	630
24	415	498	640
25	416	502	649
26	417	506	653
27	421	513	662
28	427	519	671
29	433	526	682

Female 女			
Age 年齡	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
30	438	533	691
31	441	535	694
32	446	546	708
33	452	557	721
34	456	568	735
35	462	578	748
36	463	586	761
37	470	597	778
38	477	607	796
39	483	618	813
40	490	629	830
41	497	637	847

Female 女			
Age 年齡	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
42	506	653	871
43	516	669	893
44	525	685	916
45	534	701	938
46	542	713	959
47	553	730	990
48	567	749	1,022
49	575	768	1,062

The above table is for illustrative purposes and applicable to Optional Female Benefit attaching to SunHealth Medical Care - rider benefit only. 以上只作說明之用並只適用於在附加於永明貼心醫療保 - 附加保障之自選女性保障。

Remarks:

- The amounts shown in blue rows are only applicable to policy renewals.
- Premiums are not guaranteed and may be revised to reflect the prevailing policy experience (e.g. claim experience, medical inflation and benefit changes over time). For details, please refer to your policy documents.
- SunHealth Medical Care-Premium Table is for reference only and is subject to change by Sun Life Hong Kong Limited (the "Company") from time to time.
- You may choose to pay your premiums in RMB and to receive benefits in HKD at an exchange rate determined by the Company from time to time. Due to exchange rate fluctuations, there is a risk that RMB will depreciate or appreciate against HKD. You may be affected by such fluctuations if you choose to receive your benefits in a currency different from your payment currency.
- RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to certain restrictions. You may have to allow time for conversion of RMB from/to another currency if your amount exceeds the applicable daily limit.

備註：

- 在藍色方格內之保費金額只適用於續保。
- 保費並非保證不變，及有可能因反映當時的保單經驗(例如賠償經驗、醫療費用上漲及保障改變而作出調整)。詳情請參閱保單文件。
- 永明貼心醫療保 - 保費表只供參考，並由香港永明金融有限公司(「永明金融」)不時作出變動。
- 如保單貨幣為人民幣，您可以選擇人民幣支付保費並以港元收取利益，而其匯率將不時由永明金融全權決定。由於匯率波動，人民幣兌港元有可能貶值或漲值。若您選擇以不同於支付貨幣的貨幣收取賠償價值，您可能會受到匯率波動影響。
- 人民幣現時並非自由兌換貨幣，於香港之銀行兌換人民幣受若干條件限制。如兌換金額超過每日兌換限額，您可能需要一段時間方可將人民幣兌換自/至另一種貨幣。

Supplementary Information to Illustrate Premium Adjustment of SunHealth Medical Care 永明貼心醫療保費調整之附加資料

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

With medical technology advances, the demands on medical services increase. This leads to increase in the costs of treatments. This may mean that as the costs increase, premiums also need to be adjusted. Below are illustrative examples of premium adjustment to **SunHealth Medical Care**¹ for your reference.

隨著醫療技術進步，醫療服務需求因而增加，治療成本亦隨之上升。保費亦有可能因成本上升而作出調整。以下為**永明貼心醫療保**之保費調整¹說明例子以供參考。

Case Study 參考例子：

Insured : 35-year-old, non-smoking male
受保人 : 35歲，男性，非吸煙

Plan Name : SunHealth Medical Care - Plan 1
計劃名稱 : 永明貼心醫療保 - 計劃1

Basic Plan 基本計劃			
Age of Insured 受保人年齡	Current Annual Premiums (HKD) 以現時準則計算之 每年保費 (港元)	Illustrative Annual Premiums Following Adjustments ¹ 調整後之預計每年保費說明 ¹	
		Increase 5% Each Year 每年向上調整 5%	Increase 10% Each Year 每年向上調整 10%
35	2,637	2,637	2,637
36	2,696	2,831	2,966
37	2,804	3,091	3,393
38	2,914	3,373	3,879
39	3,023	3,674	4,426
40	3,134	4,000	5,047

Note: Figures in the above example are hypothetical and for illustrative purposes only.
註：上述例子之數字純屬假設及僅供說明之用。

¹ Premiums (including Optional Supplementary Benefit and Optional Female Benefit, where applicable) are not guaranteed and may be revised from time to time. The illustrative annual premium increases of 5% and 10% are for your reference only and not necessarily prediction of future annual premium increases.

¹ 保費 (包括自選額外保障及自選女性保障，如適用) 非保證不變，及有可能不時調整。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。

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