

Sun Life HK One-Stop Health Care Solutions

At Sun Life HK, we understand how stressful a sickness can be to you and your loved ones, in particular in the case of cancer. As your trusted partner in health, we go beyond the traditional insurance to offer you the one-stop care and services you need to recover with peace of mind – every step of the way.



Shall you face any health challenges, Sun Life HK will accompany you from navigating your diagnosis to post-treatment care, our comprehensive, value-added healthcare solutions cover a wide range of specialized services, so you can focus on recovery and face your future with confidence.

At the point of diagnosis

During treatment

After treatment

24/7 Medical Concierge Services¹

24-hour hotline: (852) 3002 0816
China toll free number: 400 616 0151

Help you with doctor referrals, and hospital/clinic recommendations and bookings based on your needs

Applicable product type(s)²:



First-in-market³

Comprehensive Genomic Profiling¹

- Free non-invasive test approved by FDA
- Detailed report containing information about the tumor's genetic profile
- To provide patients with a more precise diagnosis, and therefore a more personalized treatment strategy

Applicable products: WeHealth Prestige, WeHealth Preferred, SunHealth LovePromise and SunWell Series*

Mainland China VIP Medical Navigation Services¹

Free navigation and accompanying services provided by the Mainland China VIP Hospital Network if you are in Mainland China

Applicable product type(s)²:



Overseas Medical Referral and Arrangement Service^{1,5}

When you need medical treatment overseas, do not worry! We provide you a comprehensive and caring one-stop overseas medical services support.

Applicable product type(s)²:



Family Care Benefit¹

You can arrange for:

- Spouse Care
- Parental Care
- Childcare
- Pet Care
- Home Care
- Hospital Discharge Assistance

Applicable product type(s)²:



24/7 eClaims Service

Should there be any outstanding expense, use our eClaims and receive your Hospitalization & Surgical claims payout in as quickly as 24 hours⁸

AdvicePro (Face-to-face Second Medical Opinion Service)^{1,4}

Provide second medical advice on your diagnoses and documents/reports

Applicable product type(s)²:



Critical Illness Professional Assessment and Referral^{1,4}

Book and arrange outpatient specialist appointments or doctor referrals in Hong Kong through our medical network when you feel unwell, and even get a case team to immediately follow up, with referral to suitable specialists through our medical network in Hong Kong if you suffer from qualifying medical condition per diagnosis.

Applicable product type(s)²:



Local Urgent Care^{1,5}

Call on our medical-assisted transportation and free escort services to urgently transfer you from the HA hospital or emergency room to a private medical facility for further urgent care to reduce the risk of complications

Applicable product type(s)²:

Local Urgent Care Assistance Administration



Local Urgent Care Medical Escort



Cashless Arrangement Service^{1,6}

- All your eligible medical expenses will be settled on your behalf
- No deposit will be needed upon hospital admission
- No payment will be needed upon completion of day case surgery or hospital discharge (subject to approval)

Applicable product type(s)²:

Cashless Hospitalization Services



Cashless Services for Designated Day Case Surgery



Cancer and Stroke Family Support Program¹

Free 2 psychological support sessions for you or your immediate family members⁷ if you are diagnosed with cancer or stroke

Applicable product type(s)²:



² Please refer to the last page of this leaflet for detail definition of the applicable product types.

* SunWell Series includes SunWell Advanced Care, SunWell Advanced Care - Baby Care, SunWell Supreme Care and SunWell Supreme Care - Baby Care.



Case 1:
Ms. Chan (Age 42)

WeHealth Prestige



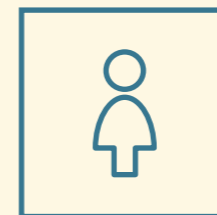
Non-smoker



**Client Service
Manager**



Married



**One daughter
(3-years old)**



Ms. Chan discovers breast nodule during annual body check in Hong Kong

Diagnose with a Breast Cancer

Ms. Chan undergoes a mastectomy, targeted therapy and immunotherapy treatment per suggested

Ms. Chan's treatment is successful, and her condition is deemed no longer life-threatening after three weeks

Sun Life HK One-Stop Health Care Solutions

Ms. Chan calls the 24/7 Medical Concierge Service

The team:

- refers her to a specialist doctor in a private hospital; and
- helps her book an appointment for a consultation

Upon the doctor's recommendation, Ms. Chan undergoes a breast scan and fine needle aspiration of breast nodule

Ms. Chan calls for AdvicePro (Face-to-face Second Medical Opinion Service)

The team:

- explains of diagnosis reports of her breast scan; and
- recommends Ms. Chan to undergo a free Comprehensive Genomic Profiling

The Comprehensive Genomic Profiling recommends targeted therapy and immunotherapy for her treatment

With Cashless Arrangement Service

The team:

- approves a cashless arrangement of HKD 1.2 million for her hospitalization and surgical cost of mastectomy, so that Ms. Chan could proceed her treatment financially worry-free.

With Cancer and Stroke Family Support Program and Family Care Benefit

The team:

- helps to arrange 2 psychological support sessions for her husband; and
- helps to arrange escort personnel to handle hospital discharge procedure for Ms. Chan

The above case is for illustrative purpose only. Unless otherwise specified such service is to be covered by Sun Life Hong Kong Limited ("Sun Life HK") free of charge, we cover the cost for the administrative support of the above services for the insured of the applicable product(s) only, all the actual costs of the services (if any) referred to or arranged for the insured shall be borne by you.



Case 2:
Mr. Wong (Age 50)

WeHealth Preferred



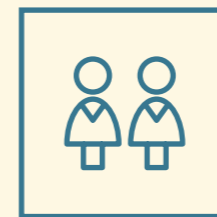
Non-smoker



Senior Engineer



Married



**2 children under
5-year-old**

At the point of diagnosis

During treatment

After treatment

Mr. Wong experiences severe chest pain at night and admitted at public hospital

Diagnose with a dissection aortic aneurysm and recommend for surgery

Successfully transfer to a private hospital with a team of experts and well-equipped facility for open-heart surgery in Hong Kong and is in surgery within 6 hours

Mr. Wong is hospitalized for at least 10 consecutive days for recovery

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Mr. Wong calls for
Local Urgent Care Service

The team:

- **arranges for a medical escort;** and
- **assembles the surgeons required**



With
Cashless Arrangement Service

The team:

approves a cashless arrangement of HKD 1 million for his hospitalization and surgical cost, so that Mr. Wong could proceed his treatment financially worry-free.



With
Family Care Benefit

The team:

- **helps to arrange a qualified child caretaker for Mr. Wong 2 children;** and
- **helps to arrange a domestic helper for home care services, including housekeeping, cooking and clothes washing at Mr. Wong home**



Case 3:
Mr. Lee (Age 60)

SunWell Supreme Care



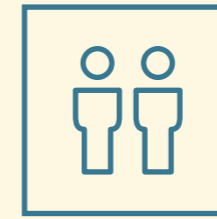
Non-smoker



**Auditor in leading
accounting firm**



Married



**2 children at
age 25 and 28**

At the point of diagnosis

During treatment

After treatment

Mr. Lee experiences a sudden weight loss and pain at the top part of tummy and back

Diagnose with a Pancreatic Cancer

Mr. Lee undergoes a surgery and chemotherapy per suggested

Mr. Lee keeps monitoring his health upon recovery

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Mr. Lee calls for **Critical Illness Professional Assessment and Referral**

The team:

- refers him a suitable specialist doctor in our medical network in Hong Kong
- helps him book an appointment for consultation



After Diagnosis of Pancreatic Cancer, Mr. Lee calls the case team of **Critical Illness Professional Assessment and Referral** for a **face-to-face second medical opinion service**

The team:

- refers him a suitable specialist doctor (including top doctors from Hong Kong Sanatorium & Hospital, Gleneagles Hospital Hong Kong and CUHKMC) **through our medical network in Hong Kong**

The professional team of our medical network:

- recommends Mr. Lee to **undergo a free Comprehensive Genomic Profiling**
- uses Mr. Lee's genetic profile to match for a unique and tailored medical treatment for his condition



Mr. Lee is seeking for the treatment options in the USA and calls for **Overseas Medical Referral and Arrangement Service**

The team:

- refers and recommends the most appropriate medical facility in the USA
- sends Mr. Lee's case to medical experts selected for review
- arrange visa applications, travel and hotel accommodations
- arranges hospital admission and discharge



With **Cancer and Stroke Family Support Program and Family Care Benefit**

The team:

- helps to arrange 2 psychological support sessions in Hong Kong for his wife

Contact us at ease

Service Provider	Sun Life Hong Kong Limited	HealthMutual Group Limited	Europ Assistance Hong Kong Limited
Contact Details	<ul style="list-style-type: none"> • Sun Life HK Client Service Hotline: (852) 2103 8928 • Email: hk_csd@sunlife.com 	<ul style="list-style-type: none"> • 24-hour Hotline: (852) 3002 0816 • China Toll Free No.: 400 616 0151 	<ul style="list-style-type: none"> • Hotline: (852) 2862 0134 • Fax no. : (852) 2851 0910
Services	<ul style="list-style-type: none"> • General policy enquiries • Medical claims enquiries 	<ul style="list-style-type: none"> • Medical Concierge Services • Local Urgent Care • AdvicePro (Face-to-face Second Medical Opinion Services) • Critical Illness Professional Assessment and Referral • Cashless Hospitalization Services • Cashless Services for Designated Day Case Surgery • Mainland China VIP Medical Navigation Services • Overseas Medical Referral and Arrangement Service • Comprehensive Genomic Profiling • Family Care Benefit • Cancer and Stroke Family Support Program 	<ul style="list-style-type: none"> • Worldwide Emergency Assistance Benefits

Remarks:

- 1 These services are provided by a third-party service provider and are not guaranteed. Unless otherwise specified such service is to be covered by Sun Life HK free of charge, we cover the cost for the administrative support of the above services for the insured of the applicable product(s) only, all the actual costs of the services (if any) referred to or arranged for the insured shall be borne by you.
- 2 Class A products: WeHealth Prestige, WeHealth Preferred, SunHealth Medical Essential, SunHealth Medical Premier, BRIGHT Superb Health
Class B products: WeHealth, WeHealth Plus, SunHealth Medical Care, SunHealth Medical Fit
Class C products: Living Master Benefit / Living Master Extra Benefit, SunHealth Critical Illness Care, SunHealth Critical Illness Care II, SunHealth OmniCare, SunHealth UltraCare, SunHealth MaxiCare
Class D products: SunHealth LovePromise, SunWell Advanced Care, SunWell Advanced Care - Baby Care, SunWell Supreme Care, SunWell Supreme Care - Baby Care
- 3 Comprehensive Genomic Profiling is the first-in-market value-added service offered at a free cost in comparison against the value-added service(s) provided by major Hong Kong insurance companies as of April 1, 2023.
- 4 If you are suffering from qualifying medical condition per diagnosis from a medical specialist, you can seek a face-to-face second medical consultation or teleconsultation given by our network doctor in Hong Kong. Each insured is eligible for this service once free of charge per diagnosis which satisfy the Qualifying Medical Condition from a medical specialist. Qualifying Medical Conditions mean the covered medical conditions for this service, which include any medical conditions with the following exceptions: (i) It is not the first diagnosis of the medical condition of the insured; or (ii) The insured has not been evaluated by a registered medical practitioner for his/her medical condition within the last 12 calendar months; or (iii) The insured has developed an acute or life threatening condition and should seek the immediate medical care of his/her treating registered medical practitioner that should not be delayed by the arrival of this service; or (iv) The medical condition which requires physical evaluation of the insured. If you are holding Class C or Class D products, you could enjoy the AdvicePro (Face-to-face Second Medical Opinion Services) after the claim under the policy is approved and paid.
- 5 The service is only applicable when your medical condition is getting stable and fit for transfer.
- 6 This service is subject to approval, and such approval 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 HK 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.
- 7 Immediate family member shall mean the legally married spouse or a child or parent of the insured, or the policyholder (as the case may be).
- 8 Applicable when required documents and information are submitted through My Sun Life HK Client Digital Platforms; and the Faster Payment System (FPS) by The Hong Kong Monetary Authority is selected as the payment option.

Important Notes:

The above Value-added Services are provided by the designated third-party service provider and are not guaranteed. The third-party service provider shall use its best endeavor to handle any request from the insured to reschedule or cancel any Value-added Services arranged provided that any such request must be made through the telephone hotline of Sun Life HK by advance notice. Insured must acknowledge that any reschedule or cancellation is subjected to the respective terms and conditions of the relevant service providers which may still charge for certain of their Value-added Services booked/reserved and which may charge a fee for the reschedule or cancellation of Value-added Services. All fees involved in the process including but not limited to reappointment or cancellation shall be borne by the insured. Sun Life HK is 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.

Sun Life HK reserves the right to amend, suspend and/or terminate the Value-added Services from time to time without further notice. The Value-added Services will be further subject to the terms and conditions of the designated third-party service provider.

The above Value-added Services are only applicable when the plan is in-force.

You are required to consent to Sun Life HK, HealthMutual Group Limited, Europ Assistance Hong Kong Limited, recording, sharing, using and archiving your personal data in pursuance of the services being offered to you. Failure to provide the relevant personal data may result in the said service providers being unable to provide the relevant Value-added Services to you.

All services are not for sales, and not convertible to cash or other medical service.

The Value-added Services do not form part of the terms and conditions for the plan. If there is any discrepancy between this document and the plan, the plan shall prevail.

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

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

Printed in April 2024

Issued by Sun Life Hong Kong Limited

