



WeHealth

VHIS Certified Standard Plan

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)



Wouldn't it be great if
**you could enjoy essential protection for
your priceless health**

Your greatest fortune in life is good health and peace of mind. To protect both, it's essential to have a plan that can support each step of your recovery journey, from generous coverage to quick claims, giving you the flexibility to choose private healthcare if public hospitals cannot meet your needs.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. As a certified Voluntary Health Insurance Scheme ("VHIS") Provider (VHIS Provider Registration Number: 00018) under the Health Bureau of the Government of the Hong Kong Special Administrative Region, we are pleased to present **WeHealth** (VHIS Certification Number: S00018-01-000-02), a VHIS Certified Standard Plan designed to give Hong Kong residents¹ essential medical coverage for lifelong support and peace of mind.

Remark:

1 Including holders of Hong Kong Identity Card and children who are Hong Kong residents and under the age of 11.

How can WeHealth help you?

WeHealth is an individual indemnity hospital insurance plan that can help to provide financial security for you and your family who is 15 days to age 80. With no Lifetime Benefit Limit, no restriction in the choice of healthcare services providers and choice of ward class in Hospital, and guaranteed Renewal up to age 100, you and your family could enjoy the benefits of quality medical treatment without any stress.

What's more, the qualifying premiums you pay for yourself and every dependent² you insure under this plan are eligible to apply for tax deductions, up to a limit of HKD8,000 per Insured Person per fiscal year³. You can claim tax deductions for as many insured dependents as you like, as long as you are the Policy Holder. This way, you can protect yourself and all your loved ones, while enjoying valuable tax benefits.

Key Features

1.  Worldwide protection in affordable premiums without Lifetime Benefit Limit
2.  Continued protection with guaranteed Renewal up to age 100
3.  Added convenience with cash subsidy for Day Case Procedures
4.  Extra care for non-surgical cancer treatment
5.  7x24 eClaims service for streamlined financial support
6.  Value-added services for ultimate convenience

Remarks:

- 2 Dependent refers to "specified relative" defined in the Inland Revenue Ordinance (Cap. 112), subject to the then prevailing underwriting and administrative rules of Sun Life Hong Kong Limited (the "Company" or "Sun Life"). For meaning of "specified relative", please refer to the website of the Inland Revenue Department.
- 3 Whether tax deduction is allowable for the qualified premiums paid under this Certified Plan are subject to the prevailing tax law of Hong Kong and the individual circumstances of the Policy Holder (as taxpayer) and the Insured Person(s). Please refer to the website of the Inland Revenue Department and the Inland Revenue Ordinance (Cap. 112) for details. The Company does not provide tax advice and you should consult independent tax advisor for tax advice.



1. Worldwide protection in affordable premiums without Lifetime Benefit Limit

WeHealth offers affordable medical protection you can rely on again and again, without limiting how much you can claim during your lifetime. To support your recovery journey, **WeHealth** reimburses your Medically Necessary treatment expenses up to a limit of HKD420,000 per Policy Year, including hospitalization costs, surgical fees, Day Case Procedures, psychiatric treatment, and more.

Except psychiatric treatment, all benefits from **WeHealth** are applicable around the globe. You are free in choosing your most trusted healthcare services providers and suitable ward class in Hospital without limitation on wherever you are. Moreover, **WeHealth** provides protection for unknown Pre-existing Conditions⁴, offering crucial support even if life takes an unexpected turn. This begins with partial coverage in the 2nd Policy Year, gradually increasing to full coverage from the 4th Policy Year onwards, as shown in the table below.

Policy Year	Coverage for unknown Pre-existing Condition(s)
1 st Policy Year	No coverage
2 nd Policy Year	25% reimbursement
3 rd Policy Year	50% reimbursement
4 th Policy Year onwards	100% reimbursement

Remark:

4 If the Policy Holder or the Insured Person is requested but fails to disclose to the Company upon submission of Application, that the Insured Person is suffering from a Pre-existing Condition, and such Pre-existing Condition has been treated or diagnosed or has manifested signs or symptoms of which the Policy Holder or the Insured Person is aware or should have reasonably been aware of at the time of submission of Application, the Company has the right to declare the terms and benefits of this Certified Plan void, demand repayment of any benefits paid and/or refuse to provide coverage under the terms and benefits of the Certified Plan.

2. Continued protection with guaranteed Renewal up to age 100

WeHealth offers guaranteed Renewal up to the age of 100⁵, you can enjoy peace of mind regardless of any change in your health conditions. Renewal premiums will only be based on your attained age and the prevailing premium rates at the time of Renewal.

3. Added convenience with cash subsidy for Day Case Procedures

With advances in medical technology, simple Day Case Procedures⁶ like cataract surgery, colonoscopy, and gastroscopy can now be performed in a medical clinic, day case procedure center or Hospital, with no need for hospitalization. To help you get convenient treatment with minimal disruption to your daily routine, **WeHealth** offers a cash benefit of HKD1,000 per Day Case Procedure, with no limit on the number of Day Case Procedures you can claim for.

In addition, **WeHealth** offers a reimbursement when you visit a day clinic for pre- and post-surgical care after discharged or undergone a Day Case Procedure. You can claim a maximum of HKD580 per visit for 1 prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure and 3 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure), up to a limit of HKD3,000 per Policy Year.

Remarks:

5 Subject to terms and benefits of the Certified Plan.

6 Please refer to www.sunlife.com.hk/wehealth_ssp_en for the Schedule of Surgical Procedures.



4. Extra care for non-surgical cancer treatment

If cancer strikes, **WeHealth** steps in to provide critical support by reimbursing you for Prescribed Non-surgical Cancer Treatments, up to a limit of HKD80,000 per Policy Year. This includes radiotherapy, chemotherapy, targeted therapy, immunotherapy, and hormonal therapy, giving you access to the treatment when you need it, for better support in the recovery journey.

5. 7x24 eClaims service for streamlined financial support

To ensure that your claims are quick, convenient, and hassle-free, all hospital and surgical claims⁷ for **WeHealth** can be submitted through the My Sun Life HK app together with the supporting documents. This unique digital platform streamlines the claim process so you can enjoy financial support anytime, anywhere, as part of your smooth journey to recovery.

Remark:

⁷ Please refer to www.sunlife.com.hk/Claims_en for the hospitalization and surgical claims procedure.

6. Value-added Services for ultimate convenience

To enhance your medical protection, **WeHealth** offers the following Value-added Services⁸ as extra safeguards.

Medical Concierge Services	Local Urgent Care Assistance Administration
<p>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:</p> <ul style="list-style-type: none"> • Appointment for specialist consultation, doctor referral, Day Case Procedure and accessing Confinement • Booking for Confinement and treatment at our network Hospitals/clinics 	<p>In the event of an emergency, we can arrange the necessary medical assisted transportation.</p>
Cashless Arrangement for Designated Day Case Procedure⁹	Hospital Admission Service in Mainland China¹¹
<p>Once the cashless arrangement is approved prior to your Day Case Procedure, all eligible medical expenses incurred during your Day Case Procedure will be settled on your behalf¹⁰ - allowing you to focus on recovery without having to worry about making claims after performing Day Case Procedure.</p>	<p>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.</p>
Family Care Benefit	Worldwide Emergency Assistance Benefits
<p>If you are Confined 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.</p> <ul style="list-style-type: none"> • Spouse Care • Parental Care • Child Care • Pet Care • Home Care • Hospital Discharge Assistance 	<p>With our free 24-hour Worldwide Emergency Assistance Benefits, you can enjoy the assurance of emergency medical assistance wherever you travel, including:</p> <ul style="list-style-type: none"> • Medical evacuation and repatriation • Pre-paid Hospital admission deposit • Transportation of essential medication and medical equipment, and more

Remarks:

8 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.

9 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.

10 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 Holder under the Policy or a waiver of any breach of the Terms and Benefits of the Policy. Please refer to the Quick Guide to Sun Life Value-added Services for pre-approval procedures.

11 We facilitate the cashless arrangement of Hospital deposit fees for maximum amount of RMB40,000 only, and all other Confinement fees and the deposit fee shall be settled by the Insured Person with the Hospital upon discharge.

Case Study

Mr. A wants to get affordable medical protection for his wife, whose savings will not be enough to cover her medical expenses throughout their golden years due to rising medical costs. He takes up **WeHealth** for his wife, who is healthy at the start of the Policy.

WeHealth



Tax deduction³ benefit for Mr. A

	Year 1	Year 2	Year 3 and onwards
Annual premium paid	HKD3,621	HKD3,783	Continuous tax deduction benefit as long as Mr. A renews the WeHealth Policy.
Tax-deductible amount	HKD3,621	HKD3,783	
Amount of tax saved	HKD3,621 x 15%* = HKD543	HKD3,783 x 15%* = HKD567	

*Assume the tax rate paid by Mr. A is 15%



Purchase WeHealth

Mrs. A is healthy at the start of the Policy.

The above case is an example for illustrative purpose only.

Remark:

12. Prescribed Diagnostic Imaging Tests are subject to 30% coinsurance.



Mr. A (Policy Holder), age 55
Mrs. A (Insured Person), age 48

WeHealth

Annual Benefit Limit: HKD420,000 per Policy Year
 Lifetime Benefit Limit: Nil



Mrs. A requires to undergo open reduction for arm +/- internal fixation (Surgery category: Major) and hospitalize for 3 days.

Items	Actual Expenses	Benefit amount payable for WeHealth
Room and board	HKD2,400 (HKD800 x 3)	HKD2,250 (HKD750 x 3)
Miscellaneous charges	HKD12,000	HKD12,000
Attending doctor's visit fee	HKD2,400 (HKD800 x 3)	HKD2,250 (HKD750 x 3)
Surgeon's fee	HKD30,000	HKD25,000
Anaesthetist's fee	HKD10,000	HKD8,750 (HKD25,000 x 35%)
Operating theatre charges	HKD28,000	HKD8,750 (HKD25,000 x 35%)
Prescribed Diagnostic Imaging Tests ¹² - MRI of upper limb	HKD5,800	HKD4,060 (HKD5,800 x 70%)
Pre- and post-Confinement/Day Case Procedure outpatient care	HKD1,650 (HKD550 x 3)	HKD1,650 (HKD550 x 3)
	Total expense for Mrs. A is HKD92,250	Total claim amount for Mrs. A is HKD64,710



Guaranteed Renewal up to age 100

3rd Policy Year

Mrs. A falls down from stairs and is injured with fracture of arm, she needs to undergo surgical operation and hospitalize for 3 days.

Key Product Information

VHIS Certified Standard Plan	WeHealth
Type of Medical Insurance Product	Basic plan
Annual Benefit Limit	HKD420,000 per Policy Year
Lifetime Benefit Limit	Nil
Issue Age¹³	15 days-age 80
Benefit Term	Guaranteed renewable up to age 100 ⁵ (Please note that benefits may be revised by Sun Life to reflect various factors including but not limited to medical developments and medical inflation upon renewal. The terms and benefits will not be less favourable than the latest version of the Standard Plan terms and benefits published by the Government at the time of renewal, as long as Sun Life maintains the registration as a VHIS provider.)
Premium Payment Term	To age 100
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, medical inflation and benefit changes over time).

Remark:

13 "Age" means the attained age of the Insured Person.

Benefit Schedule

Benefit items ^{14,15}	Benefit limit	
(a) Room and board	HKD750 per day Maximum 180 days per Policy Year	
(b) Miscellaneous charges	HKD14,000 per Policy Year	
(c) Attending doctor's visit fee	HKD750 per day Maximum 180 days per Policy Year	
(d) Specialist's fee ¹⁶	HKD4,300 per Policy Year	
(e) Intensive care	HKD3,500 per day Maximum 25 days per Policy Year	
(f) Surgeon's fee	Subject to surgical category for the surgery/procedure in the Schedule of Surgical Procedures ⁶ :	
	Surgical category	Benefit limit (per surgery)
	Complex	HKD50,000
	Major	HKD25,000
	Intermediate	HKD12,500
Minor	HKD5,000	
(g) Anaesthetist's fee	35% of Surgeon's fee payable ¹⁹	
(h) Operating theatre charges	35% of Surgeon's fee payable ¹⁹	
(i) Prescribed Diagnostic Imaging Tests ^{16,17}	HKD20,000 per Policy Year Subject to 30% Coinsurance	
(j) Prescribed Non-surgical Cancer Treatments ¹⁸	HKD80,000 per Policy Year	
(k) Pre- and post-Confinement/Day Case Procedure outpatient care ¹⁶	HKD580 per visit, up to HKD3,000 per Policy Year <ul style="list-style-type: none"> 1 prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure 3 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure) 	
(l) Psychiatric treatments	HKD30,000 per Policy Year	
Other benefits		
(1) Death or surgical benefit due to medical negligence	Death benefit: HKD80,000 Surgery benefit: HKD80,000 per Policy Year	
(2) Compassionate death benefit	HKD10,000	
(3) Day surgery cash benefit	HKD1,000 per surgical procedure	
Other limits		
Annual Benefit Limit for benefit items (a) – (l)	HKD420,000 per Policy Year	
Lifetime Benefit Limit for benefit items (a) – (l)	Nil	

Remarks:

- 14 Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above.
- 15 All benefits are not subject to any restriction in the choice of healthcare services providers and ward class in Hospital. All benefits are applicable worldwide except for psychiatric treatment.
- 16 The Company shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
- 17 Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
- 18 Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- 19 The percentage here applies to the Surgeon's fee actually payable or the benefit limit for the Surgeon's fee according to the surgical categorisation, whichever is the lower.

Key Product Risks:

1. Premium of this Certified Plan 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 Certified Plan and the expected claim costs in the future;
 - b. Expenses directly related to and indirect expenses allocated to the Policy.
2. Irrespective of whether the Company revises these Terms and Benefits upon Renewal, the Company shall have the right to adjust the Standard Premium according to the prevailing Standard Premium Schedule adopted by the Company on an overall Portfolio basis. For the avoidance of doubt, if the Premium Loading is set as a percentage of the Standard Premium (i.e. rate of Premium Loading), the amount of Premium Loading payable shall be automatically adjusted according to the change in Standard Premium.

During each Policy Year and upon Renewal, the Company shall not impose any additional rate of Premium Loading (or any additional amount of Premium Loading if the Premium Loading is set in monetary terms rather than as a percentage of the Standard Premium) or Case-based Exclusion(s) on the Insured Person by reason of any change in the Insured Person's health conditions.

3. We will renew this Policy automatically at each anniversary of this Policy for another Policy 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 Policy will continue in effect. If a premium has not been paid to us by the date on which the grace period expires, the Policy will lapse automatically on the due date.
4. 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.
5. This Certified Plan 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.
6. This Policy shall be automatically terminated on the earliest of the followings:
 - a. where this Policy is terminated due to non-payment of premiums after the grace period of thirty one (31) days after the due date;
 - b. the day immediately following the death of the Insured Person; or
 - c. the Company has ceased to have the requisite authorisation under the Insurance Ordinance to write or continue to write this Policy;

Termination shall be effective at 00:00 hours of the effective date of termination.

7. Eligible Expenses arising from Pre-existing Condition(s) that the Policy Holder and/or Insured Person was not aware and would not reasonably have been aware of at the time of submission of Application, including any updates of and changes to the required information (if so requested by the Company under Section 8 of Part 1 of the Terms and Benefits of Certified Plan), shall be payable in accordance with the Terms and Benefits, subject to the following waiting period and reimbursement arrangement:

1 st Policy Year	No coverage
2 nd Policy Year	25% reimbursement
3 rd Policy Year	50% reimbursement
4 th Policy Year onwards	Full coverage

For example, Mr. B is diagnosed with coronary heart disease in the 3rd policy year and the amount payable is HKD30,000. However, if it is arising from Pre-existing Condition that Mr. B was not aware of at the time of submission of Application, the amount payable will be HKD30,000 x 50% = HKD15,000.

General Exclusions:

The Company shall not pay any benefits in relation to or arising from the following expenses:

1. Expenses incurred for treatments, procedures, medications, tests or services which are not Medically Necessary.
2. Expenses incurred for the whole or part of the Confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy, unless such procedure or service is recommended by a Registered Medical Practitioner for Medically Necessary investigation or treatment of a Disability which cannot be effectively performed in a setting for providing Medical Services to a Day Patient.
3. Expenses arising from Human Immunodeficiency Virus ("HIV") and its related Disability, which is contracted or occurs before the Policy Effective Date. Irrespective of whether it is known or unknown to the Policy Holder or the Insured Person at the time of submission of Application, such Disability shall be generally excluded from any coverage of the terms and benefits of this Certified Plan if it exists before the Policy Effective Date. If evidence of proof as to the time at which such Disability is first contracted or occurs is not available, manifestation of such Disability within the first five (5) years after the Policy Effective Date shall be presumed to be contracted or occur before the Policy Effective Date, while manifestation after such five (5) years shall be presumed to be contracted or occur after the Policy Effective Date.

However, the exclusion under this entire Section 3 shall not apply where HIV and its related Disability is caused by sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth, and in such cases the other terms of the terms and benefits of this Certified Plan shall apply.

4. Expenses incurred for Medical Services as a result of Disability arising from or consequential upon the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae (except for HIV and its related Disability, where Section 3 of this General Exclusions applies).
5. Any charges in respect of services for:
 - a. beautification or cosmetic purposes, unless necessitated by Injury caused by an Accident and the Insured Person receives the Medical Services within ninety (90) days of the Accident; or
 - b. correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services.
6. Expenses incurred for prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, screening or surveillance procedures based on the health history of the Insured Person and/or his family members, Hair Mineral Analysis (HMA), immunisation or health supplements. For the avoidance of doubt, this Section 6 does not apply to:
 - a. treatments, monitoring, investigation or procedures with the purpose of avoiding complications arising from any other Medical Services provided;
 - b. removal of pre-malignant conditions; and
 - c. treatment for prevention of recurrence or complication of a previous Disability.
7. Expenses incurred for dental treatment and oral and maxillofacial procedures performed by a dentist except for Emergency Treatment and surgery during Confinement arising from an Accident. Follow up dental treatment or oral surgery after discharge from Hospital shall not be covered.
8. Expenses incurred for Medical Services and counselling services relating to maternity conditions and its complications, including but not limited to diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction or pre-mature ejaculation, regardless of cause.
9. Expenses incurred for the purchase of durable medical equipment or appliances including but not limited to wheelchairs, beds and furniture, airway pressure machines and masks, portable oxygen and oxygen therapy devices, dialysis machines, exercise equipment, spectacles, hearing aids, special braces, walking aids, over-the-counter drugs, air purifiers or conditioners and heat appliances for home use. For the avoidance of doubt, this exclusion shall not apply to rental of medical equipment or appliances during Confinement or on the day of the Day Case Procedure.
10. Expenses incurred for traditional Chinese medicine treatment, including but not limited to herbal treatment, bone-setting, acupuncture, acupressure and tui na, and other forms of alternative treatment including but not limited to hypnotism, qigong, massage therapy, aromatherapy, naturopathy, hydrotherapy, homeotherapy and other similar treatments.
11. Expenses incurred for experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority, in the locality where the treatment, procedure, test or service is received.
12. Expenses incurred for Medical Services provided as a result of Congenital Condition(s) which have manifested or been diagnosed before the Insured Person attained the Age of eight (8) years.
13. Eligible Expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third-party.
14. Expenses incurred for treatment for Disability arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.

Important Notes:

Effective from January 1, 2018, all Policy Holders 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 Effective Date or anniversary of the Policy. 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 and it does not contain the full terms and benefits of the Policy. Please refer to a sample Certified Plan for details including definitions of capitalized terms and full terms and benefits 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.

Glossary of Terminology:

The following terminologies used in **WeHealth** are different from Sun Life's existing terminologies presented in the forms, correspondences, e-Services, My Sun Life HK mobile app and other platforms (if applicable). We therefore provide you the mapping table for your easy reference.

Terminologies in WeHealth	Existing Terminologies
Policy Holder	Policy Owner
Insured Person	Insured
Policy Issuance Date	Issue Date
Policy Effective Date	Policy Date
Policy Schedule	Policy Summary
Case-base Exclusion	Exclusion
Confinement/Confined	Admission
Premium Loading	Loading
Schedule of Surgical Procedures	Surgical Schedule

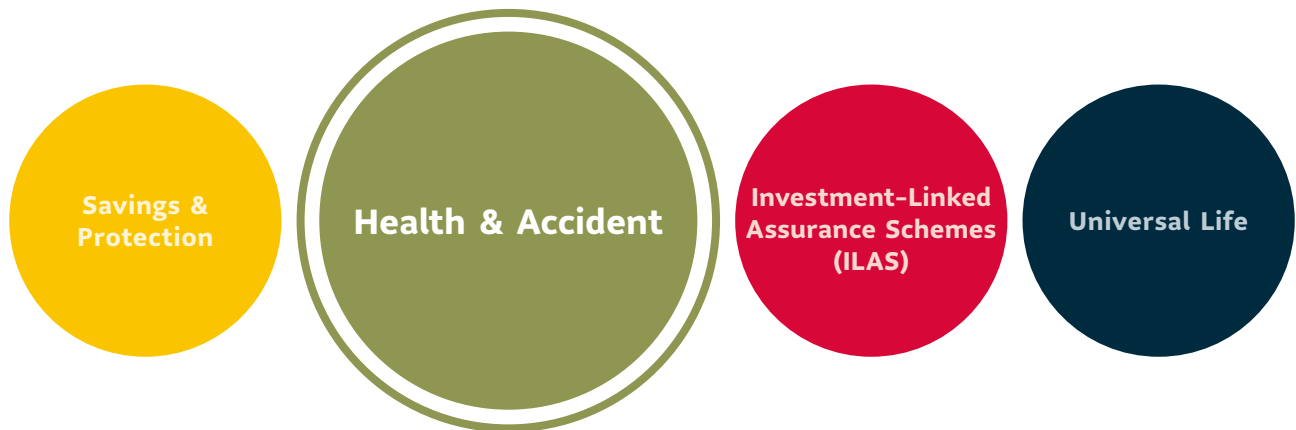
Welcome to the World of Sun Life

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. **WeHealth** 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
- ▶ Client Service Hotline: 2103 8928
- ▶ Please contact your Advisor

This brochure is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any products of Sun Life Hong Kong Limited outside Hong Kong. Please refer to a sample Certified Plan, which will be provided upon request, for details including definitions, full terms and benefits, and exclusions. If there is any conflict between the Certified Plan and this brochure, the Certified Plan shall prevail.

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WeHealth (VHIS Certified Standard Plan)
永明健康医疗保 (自愿医保认可产品标准计划)



Annual Standard Premium schedule (in HKD)
年缴标准保费表 (港元)

Age Last Birthday 已届年龄	Male 男	Female 女	Age Last Birthday 已届年龄	Male 男	Female 女
0	2,280	1,746	50	3,488	3,951
1	2,280	1,746	51	3,664	4,132
2	2,280	1,746	52	3,847	4,320
3	2,280	1,746	53	4,040	4,517
4	2,091	1,624	54	4,243	4,698
5	1,902	1,502	55	4,500	4,886
6	1,713	1,380	56	4,680	5,082
7	1,524	1,258	57	4,914	5,286
8	1,336	1,138	58	5,161	5,498
9	1,336	1,138	59	5,419	5,682
10	1,336	1,138	60	5,692	5,873
11	1,336	1,138	61	5,958	6,052
12	1,336	1,138	62	6,237	6,234
13	1,336	1,138	63	6,530	6,424
14	1,336	1,138	64	6,835	6,656
15	1,336	1,138	65	7,155	6,895
16	1,318	1,328	66	7,491	7,143
17	1,318	1,328	67	7,842	7,401
18	1,318	1,328	68	8,209	7,667
19	1,318	1,328	69	8,594	8,035
20	1,318	1,328	70	8,996	8,419
21	1,330	1,381	71	9,448	8,851
22	1,342	1,434	72	9,924	9,304
23	1,354	1,487	73	10,421	9,782
24	1,366	1,540	74	10,946	10,259
25	1,378	1,592	75	11,610	10,867
26	1,422	1,665	76	12,194	11,396
27	1,469	1,741	77	12,807	11,951
28	1,518	1,821	78	13,449	12,534
29	1,568	1,881	79	14,125	12,984
30	1,620	1,943	80	14,835	13,448
31	1,664	1,995	81	15,207	13,597
32	1,709	2,049	82	15,589	13,747
33	1,755	2,104	83	15,979	13,899
34	1,802	2,157	84	16,381	14,235
35	1,888	2,256	85	16,792	14,580
36	1,939	2,313	86	17,213	14,935
37	1,991	2,373	87	17,646	15,296
38	2,045	2,433	88	18,088	15,668
39	2,100	2,492	89	18,542	16,061
40	2,157	2,552	90	19,007	16,464
41	2,263	2,671	91	19,430	16,831
42	2,375	2,795	92	19,865	17,205
43	2,492	2,925	93	20,307	17,588
44	2,614	3,053	94	20,760	17,980
45	2,743	3,185	95	21,222	18,380
46	2,878	3,325	96	21,696	18,789
47	3,020	3,470	97	22,180	19,206
48	3,169	3,621	98	22,673	19,633
49	3,325	3,783	99	23,180	20,070

The above table is for illustrative purpose only. 以上只供说明之用。

WeHealth (VHIS Certified Standard Plan)

永明健康医疗保 (自愿医保认可产品标准计划)

Semi-annual Standard Premium schedule (in HKD)

半年缴标准保费表 (港元)

Age Last Birthday 已届年龄	Male 男	Female 女	Age Last Birthday 已届年龄	Male 男	Female 女
0	1,185.60	907.92	50	1,813.76	2,054.52
1	1,185.60	907.92	51	1,905.28	2,148.64
2	1,185.60	907.92	52	2,000.44	2,246.40
3	1,185.60	907.92	53	2,100.80	2,348.84
4	1,087.32	844.48	54	2,206.36	2,442.96
5	989.04	781.04	55	2,340.00	2,540.72
6	890.76	717.60	56	2,433.60	2,642.64
7	792.48	654.16	57	2,555.28	2,748.72
8	694.72	591.76	58	2,683.72	2,858.96
9	694.72	591.76	59	2,817.88	2,954.64
10	694.72	591.76	60	2,959.84	3,053.96
11	694.72	591.76	61	3,098.16	3,147.04
12	694.72	591.76	62	3,243.24	3,241.68
13	694.72	591.76	63	3,395.60	3,340.48
14	694.72	591.76	64	3,554.20	3,461.12
15	694.72	591.76	65	3,720.60	3,585.40
16	685.36	690.56	66	3,895.32	3,714.36
17	685.36	690.56	67	4,077.84	3,848.52
18	685.36	690.56	68	4,268.68	3,986.84
19	685.36	690.56	69	4,468.88	4,178.20
20	685.36	690.56	70	4,677.92	4,377.88
21	691.60	718.12	71	4,912.96	4,602.52
22	697.84	745.68	72	5,160.48	4,838.08
23	704.08	773.24	73	5,418.92	5,086.64
24	710.32	800.80	74	5,691.92	5,334.68
25	716.56	827.84	75	6,037.20	5,650.84
26	739.44	865.80	76	6,340.88	5,925.92
27	763.88	905.32	77	6,659.64	6,214.52
28	789.36	946.92	78	6,993.48	6,517.68
29	815.36	978.12	79	7,345.00	6,751.68
30	842.40	1,010.36	80	7,714.20	6,992.96
31	865.28	1,037.40	81	7,907.64	7,070.44
32	888.68	1,065.48	82	8,106.28	7,148.44
33	912.60	1,094.08	83	8,309.08	7,227.48
34	937.04	1,121.64	84	8,518.12	7,402.20
35	981.76	1,173.12	85	8,731.84	7,581.60
36	1,008.28	1,202.76	86	8,950.76	7,766.20
37	1,035.32	1,233.96	87	9,175.92	7,953.92
38	1,063.40	1,265.16	88	9,405.76	8,147.36
39	1,092.00	1,295.84	89	9,641.84	8,351.72
40	1,121.64	1,327.04	90	9,883.64	8,561.28
41	1,176.76	1,388.92	91	10,103.60	8,752.12
42	1,235.00	1,453.40	92	10,329.80	8,946.60
43	1,295.84	1,521.00	93	10,559.64	9,145.76
44	1,359.28	1,587.56	94	10,795.20	9,349.60
45	1,426.36	1,656.20	95	11,035.44	9,557.60
46	1,496.56	1,729.00	96	11,281.92	9,770.28
47	1,570.40	1,804.40	97	11,533.60	9,987.12
48	1,647.88	1,882.92	98	11,789.96	10,209.16
49	1,729.00	1,967.16	99	12,053.60	10,436.40

The above table is for illustrative purpose only. 以上只供说明之用。

WeHealth (VHIS Certified Standard Plan)

永明健康医疗保 (自愿医保认可产品标准计划)

Monthly Standard Premium schedule (in HKD)

月缴标准保费表 (港元)

Age Last Birthday 已届年龄	Male 男	Female 女	Age Last Birthday 已届年龄	Male 男	Female 女
0	201.40	154.23	50	308.11	349.00
1	201.40	154.23	51	323.65	364.99
2	201.40	154.23	52	339.82	381.60
3	201.40	154.23	53	356.87	399.00
4	184.70	143.45	54	374.80	414.99
5	168.01	132.68	55	397.50	431.60
6	151.31	121.90	56	413.40	448.91
7	134.62	111.12	57	434.07	466.93
8	118.01	100.52	58	455.89	485.66
9	118.01	100.52	59	478.68	501.91
10	118.01	100.52	60	502.79	518.78
11	118.01	100.52	61	526.29	534.59
12	118.01	100.52	62	550.93	550.67
13	118.01	100.52	63	576.82	567.45
14	118.01	100.52	64	603.76	587.95
15	118.01	100.52	65	632.02	609.06
16	116.42	117.31	66	661.70	630.96
17	116.42	117.31	67	692.71	653.75
18	116.42	117.31	68	725.13	677.25
19	116.42	117.31	69	759.14	709.76
20	116.42	117.31	70	794.65	743.68
21	117.48	121.99	71	834.57	781.84
22	118.54	126.67	72	876.62	821.85
23	119.60	131.35	73	920.52	864.08
24	120.66	136.03	74	966.90	906.21
25	121.72	140.63	75	1,025.55	959.92
26	125.61	147.07	76	1,077.14	1,006.65
27	129.76	153.79	77	1,131.28	1,055.67
28	134.09	160.85	78	1,187.99	1,107.17
29	138.51	166.15	79	1,247.71	1,146.92
30	143.10	171.63	80	1,310.42	1,187.91
31	146.99	176.22	81	1,343.28	1,201.07
32	150.96	180.99	82	1,377.03	1,214.32
33	155.02	185.85	83	1,411.48	1,227.74
34	159.18	190.53	84	1,446.99	1,257.42
35	166.77	199.28	85	1,483.29	1,287.90
36	171.28	204.31	86	1,520.48	1,319.26
37	175.87	209.61	87	1,558.73	1,351.15
38	180.64	214.91	88	1,597.77	1,384.01
39	185.50	220.13	89	1,637.88	1,418.72
40	190.53	225.43	90	1,678.95	1,454.32
41	199.90	235.94	91	1,716.32	1,486.74
42	209.79	246.89	92	1,754.74	1,519.77
43	220.13	258.37	93	1,793.78	1,553.61
44	230.90	269.68	94	1,833.80	1,588.23
45	242.30	281.34	95	1,874.61	1,623.57
46	254.22	293.71	96	1,916.48	1,659.69
47	266.77	306.52	97	1,959.23	1,696.53
48	279.93	319.85	98	2,002.78	1,734.25
49	293.71	334.16	99	2,047.57	1,772.85

The above table is for illustrative purpose only. 以上只供说明之用。

Remarks:

1. The amounts shown in blue rows are only applicable to policy Renewals.
2. The annual, semi-annual and monthly Standard Premium schedules ("Standard Premium Schedules") are applicable to both non-smoker and smoker. The Standard Premium Schedules do not include levy which is collected by the Insurance Authority.
3. Standard Premium is not guaranteed and is expected to increase with age. It may be revised to reflect the medical inflation, experience, change in future expectation and benefit changes over time. Irrespective of whether the Company revises the Terms and Benefits of this Policy upon Renewal, the Company shall have the right to adjust the Standard Premium according to the prevailing Standard Premium Schedules adopted by the Company on an overall Portfolio basis.
4. The Standard Premium Schedules are reference only and are subject to change by Sun Life Hong Kong Limited from time to time without notice.

备注：

1. 在蓝色方格内的保费金额只适用于**续保**。
2. 上述年缴、半年缴和月缴**标准保费表**（“**标准保费表**”）适用于非吸烟者和吸烟者。**标准保费表**并未包括由保险业监管局征收的保费征费。
3. **标准保费**并非保证不变，以及有可能因反映医疗费用上涨、过往经验、修订将来预算和保障改变而作出调整。无论**本公司**在**续保**时有否修订本**保单的条款及保障**，**本公司**将有权根据当时采用的**标准保费表**向所有**同一类别保单**调整**标准保费**。
4. **标准保费表**只供参考，并由香港永明金融有限公司不时作出变动而不另作通知。

Sun Life Hong Kong Limited

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