

SunHealth Medical Premier

永明滿心醫療保

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



SunHealth Medical Premier

Wouldn't it be great if you could get superior lifetime medical protection

As your family has dreams and aspirations that depend on your continued health, you deserve extensive protection with easy access to state-of-the-art medical treatment when you need it, anywhere in the world.

This is where Sun Life steps in - your trusted partner for life's journey and achieving life's dreams. With **SunHealth Medical Premier**, you can secure timely treatment in comfort and luxury, with a plan that takes care of you so you can support your family for a worry-free life.



How can SunHealth Medical Premier help you?

SunHealth Medical Premier is a richly featured medical plan offering you full reimbursement for major medical expenses, including hospitalization and surgical expenses¹ in a hospital Standard Private Room² for peaceful recuperation. With medical assistance that spans the globe through our extensive high-quality medical network, you can rest assured knowing your comprehensive medical protection travels with you, wherever you go.

This plan is easy to apply for, making it convenient for you to protect yourself for a peace of mind. It is available as basic plan or rider benefit attached to designated basic plan(s). Please contact your Advisor for details.

1. Full hospitalization and surgical expenses coverage up to HKD20 million per year with no limit on confinement hours



2. Guaranteed renewal to age 100 and easy application process



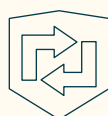
3. Cashless arrangement during hospitalization or clinical surgery to focus on getting your health back



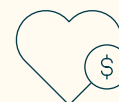
4. Global network of hospitals and clinics with the Value-added Services for ultimate convenience



5. Flexible protection to meet changing medical and financial needs during different life stages



6. Supporting you if unfortunately diagnosed with a designated critical illness



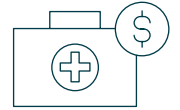
Remarks:

- 1 These benefits are subject to the principles of Reasonable and Customary and Medically Necessary, an Annual Deductible, an Annual Limit, and a Lifetime Limit. Please refer to the Policy Document and Schedule of Benefits for details.
- 2 Standard Private Room means a standard single occupancy room with a private bathroom in a hospital other than a suite / VIP / deluxe room of a hospital or a similarly classed room.

SunHealth Medical Premier

Key features

1. Full hospitalization and surgical expenses coverage up to HKD20 million per year with no limit on confinement hours



SunHealth Medical Premier provides you a wide range of medical coverage, including full reimbursement on hospitalization and surgical expenses¹ in a Standard Private Room up to HKD20 million / USD2.5 million per year. Moreover, without the limitation on confinement hours, you can opt for the treatment; no matter it is performed in hospital or clinic, which suits you best.

There are three geographical coverage options namely Worldwide, Worldwide excluding the U.S.³ and Asia⁴, with varying Annual Limit and Lifetime Limit to best fit your lifestyle. It also offers various Extended Benefits to give you all-round protection including:

- Cancer Treatment Benefit
- Kidney Dialysis Treatment Benefit
- Advanced Diagnostic Imaging Benefit
- Pregnancy Complications Benefit

2. Guaranteed renewal to age 100 and easy application process



Applying for **SunHealth Medical Premier** is easy and convenient, with just a few underwriting questions to answer. With guaranteed renewal to age 100⁵, you can enjoy peace of mind regardless of any change in your health condition as long as this plan remains available. The renewal premium will be based on the prevailing premium rates at the time of the renewal.

Remarks:

³ Worldwide excluding the US means anywhere in the world excluding the United States of America.

⁴ Asia means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan, and Vietnam.

⁵ The renewal of this policy is guaranteed provided this plan is continually offered by Sun Life Hong Kong Limited ("Sun Life HK").

3. Cashless arrangement during hospitalization or clinical surgery to focus on getting your health back



Worried about paying your medical bills during hospitalization or clinical surgery? Once the cashless arrangement⁶ is approved prior to the hospital admission or clinical surgery, you can simply present your personal identification document upon hospital admission, then all eligible medical expenses incurred during your hospital stay or clinical surgery will be settled on your behalf⁷, allowing you to be free from any claim procedures after discharge or performed clinical surgery, so you can focus on recovery.



Get pre-approval of cashless arrangement



Present personal identification document upon hospital admission or perform clinical surgery



Discharge from hospital or clinical surgery without paying medical bills⁷



Remarks:

- 6 Approval for this benefit is subject to the terms and conditions of the relevant policy provisions and the acceptance of the Letter of Guarantee (LoG) by the designated hospitals. The giving of the LoG or subsequent LoG from Sun Life 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. Please refer to the *Quick Guide to Sun Life Value-added Services and Easy Claim* for pre-approval procedures.
- 7 You may need to settle your deductible and the shortfall of your medical bill. Please refer to the *Quick Guide to Sun Life Value-added Services and Easy Claim* for details.

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4. Global network of hospitals and clinics with the Value-added Services for ultimate convenience



Want the option of seeking medical treatment outside your home country? **SunHealth Medical Premier** provides global access to the quality care that you need. To enhance your medical protection, we provide the following Value-added Services⁸ as extra safeguards.

a. Medical Concierge Services

Benefit from our extensive network of quality hospitals in Hong Kong, let us take care of scheduling your specialist consultations, doctor referrals, day surgeries, and hospital admissions in Hong Kong, ensuring you receive timely and appropriate care.

b. Local Urgent Care

In the event of an emergency, we can arrange the necessary medical assisted transportation and necessary medical escort to transfer you from a Hospital Authority hospital or emergency room to a private medical facility at no cost.

c. AdvicePro (Second Medical Opinion)

If you are diagnosed with an Eligible Medical Condition⁹ by a registered medical practitioner, you can seek face-to-face second medical opinion consultation or remote teleconsultation¹⁰ from our network of medical experts¹¹ in Hong Kong. For each Eligible Medical Condition, the first AdvicePro consultation is free of charge.

d. Cashless Arrangement Service

Once the cashless arrangement is approved prior to your hospital admission or clinical surgery, all eligible medical expenses incurred during your hospital stay or clinical surgery will be settled on your behalf⁷ - allowing you to focus on recovery without having to worry about making claims upon discharge or performed clinical surgery.

Remarks:

- 8 The Value-added Services are provided by third-party service provider(s). Sun Life HK is not the service provider of any of the Value-added Services and we do not guarantee the end results of your use of the Value-added Services. We make no representation, warranty or undertaking as to the quality and availability of the services and shall not be responsible for any act, negligence or failure to act on the part of any third-party service provider(s). Sun Life HK will not be liable to you for any loss or damage, costs or other expenses whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with the Value-added Services provided by any third-party service provider(s).
- 9 An Eligible Medical Condition refers to the covered medical conditions under this service, which include any medical conditions except the following:
- It is not the first diagnosis of the medical condition of the insured;
 - The insured has not been evaluated by a registered medical practitioner for the medical condition within the last 12 calendar months;
 - If the insured has developed an acute or life-threatening condition and should seek immediate medical assistance from the registered medical practitioner treating them, rather than delaying rescue while waiting for the arrival of this service; or
 - The medical condition which requires physical evaluation of the insured.
- 10 For the insured who resides in Mainland China but is unable to travel to Hong Kong or the insured who resides in Hong Kong but is unable to visit the designated clinics, a teleconsultation could be arranged subject to the third-party service provider's approval and in compliance with both the Hong Kong and Mainland China medical practices and regulatory requirements.
- 11 The list of network hospitals and medical centers, and the procedures for medical consultation under AdvicePro Second Medical Opinion may be changed from time to time by the third-party service provider without prior notice. For details, please contact your Advisor for more details.

e. Mainland China VIP Medical Navigation Service

Whenever you stay in Mainland China, this plan provides doctor referral and booking assistance for hospitalization in Mainland China and provides accompanying and navigation service to you at the Mainland China VIP Hospital Network, coordinates AdvicePro (Second Medical Opinion Service) as needed, supporting you wherever you are in Mainland China.

f. 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

g. Cancer and Stroke Family Support Program

If you are unfortunate to diagnose with a cancer related illness or suffers from a stroke, you can connect with the network psychologist and sign up for two free psychological support sessions for you and your immediate family members¹² as the mental health support.

h. 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:

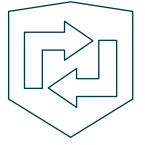
- Medical evacuation and repatriation
- Pre-paid hospital admission deposit
- Transportation of essential medication and medical equipment, and more

Remark:

¹² An immediate family member refers to the legal spouse, children and parents of the policy owner or the insured.

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5. Flexible protection to meet changing medical and financial needs during different life stages



This plan is available with four different Annual Deductible options for greater budget flexibility.

| Four Annual Deductible options | |
|--------------------------------|-----------------------|
| HKD0 / USD0 | HKD20,000 / USD2,500 |
| HKD50,000 / USD6,250 | HKD80,000 / USD10,000 |

Upon the first policy anniversary when the insured, who is the person protected under the policy, reaches age 50, 55, 60 or 65, you can opt to reduce your Annual Deductible once per lifetime without the need to submit any medical evidence. Moreover, this plan provides you the flexibility to convert this plan to other medical reimbursement plan with lower premium and suitable medical coverage issued by us.

6. Supporting you if unfortunately diagnosed with a designated critical illness



Cover You More Benefit

To ease your financial burden during difficult times, if the insured is unfortunately diagnosed with one of the critical illnesses below¹³ and confined in a hospital due to such critical illness, Annual Deductible will be waived in respect of such confinement and / or treatment. That way, you can obtain the treatment you need without worrying about paying the Annual Deductible.

| Critical Illnesses | |
|--|--|
| <ul style="list-style-type: none"> • Cancer • Heart-related diseases: <ul style="list-style-type: none"> - Cardiomyopathy - Dissecting Aortic Aneurysm - Eisenmenger's Syndrome - Heart Attack - Infective Endocarditis - Primary Pulmonary Arterial Hypertension - Replacement of Heart Valve - Surgery for Disease of the Aorta - Surgery to Coronary Arteries | <ul style="list-style-type: none"> • Stroke • Kidney Failure • Diabetes Complications • Major Organ Transplant |

CompanionCare Benefit

We understand that family support is important to you; the CompanionCare Benefit will pay a travel allowance for an Immediate Family Member to be there with you if you are unfortunately diagnosed with one of the above critical illnesses. This benefit enables the Immediate Family Member to visit your current location from anywhere within China, Hong Kong, Macau, and Taiwan and is payable once per lifetime.

Remark:

¹³ Please refer to the Policy Document regarding definitions of designated critical illnesses.

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Case study



Ms. A, age 55

SunHealth Medical Premier – Worldwide excluding the US Annual Deductible: HKD20,000

3rd Policy Year

Ms. A has to remove the fibroadenoma. She receives medical treatment[#], including

- Pre-surgical visits cost HKD2,000
- Diagnostic scanning cost HKD4,000 (USG breast)
- Hospitalization & surgery costs HKD60,000
- Post-surgical follow-up visits cost HKD2,000

Annual Deductible HKD20,000 is applicable.
HKD68,000 - HKD20,000 = HKD48,000 will be reimbursed.

Total medical treatment cost:
HKD68,000

In the same policy year, Ms. A is diagnosed with gastritis. She receives medical treatment[#], including

- Pre-surgical visits cost HKD1,000
- Diagnostic scanning cost HKD8,000 (USG whole abdomen)
- Hospitalization & surgery costs HKD40,000
- Post-surgical follow-up visits cost HKD2,000

Remaining Annual Deductible for this policy year is HKD0.
Full reimbursement HKD51,000 without any deductible.

Total medical treatment cost:
HKD51,000

When Ms. A retires at age 65, she is no longer covered by her company's group medical plan. She reduces the Annual Deductible to HKD0. Any future medical claims will then be reimbursed without any deductible.



Ms. B, age 38

SunHealth Medical Premier – Worldwide excluding the US Annual Deductible: HKD20,000

3rd Policy Year

Ms. B is diagnosed with lung cancer[^]. She receives medical treatment[#], including

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

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

Total medical treatment cost:
HKD710,000

The above cases are the examples for illustrative purpose only. Claims of medical treatment cost must comply with the principles of Reasonable and Customary and Medically Necessary.

Remarks:

Subject to terms and conditions, please refer to Policy Document for details.

^ Complied with the definition of critical illness

Key product information

| Plan | SunHealth Medical Premier | | |
|---------------------------------------|--|--|--|
| | Worldwide | Worldwide excluding the US ³ | Asia ⁴ |
| Lifetime Limit | HKD60,000,000 / USD7,500,000 | HKD45,000,000 / USD5,625,000 | HKD30,000,000 / USD3,750,000 |
| Annual Limit | HKD20,000,000 / USD2,500,000 | HKD15,000,000 / USD1,875,000 | HKD10,000,000 / USD1,250,000 |
| Issue Age | 15 days - age 70 | | |
| Benefit Term | Guaranteed renewable up to age 100 ⁵ (Please note that benefits may be revised by Sun Life HK to reflect various factors including but not limited to medical developments and medical inflation.) | | |
| Room Type | Standard Private Room | | |
| Premium Payment Term | To age 100 | | |
| Currency | HKD / USD | | |
| Geographical Cover | Worldwide | Worldwide excluding the United States of America | Asia including Australia & New Zealand |
| Annual Deductible | Four Annual Deductible options: <ul style="list-style-type: none"> • HKD0 / USD0 • HKD20,000 / USD2,500 • HKD50,000 / USD6,250 • HKD80,000 / USD10,000 | | |
| Premium Structure¹⁴ | Premium amount is determined based on geographical coverage, option of Annual Deductible, attained age, and currency. Premiums are not guaranteed and may be revised to reflect actual experience (e.g. claim experience, medical inflation, and benefit changes) over time. | | |

Remark:

¹⁴ Sun Life HK reserves the right to revise the premium at every policy anniversary. Sun Life HK will renew SunHealth Medical Premier automatically at each policy anniversary for another policy year based on the new terms and conditions as determined by us, provided that premiums are paid on the premium due date and SunHealth Medical Premier is continually offered by Sun Life HK.

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Schedule of benefits

The following benefits are provided in the event of hospitalization or clinical surgery due to an illness or accident and are subject to the Annual Deductible.





 Attending doctor's referral is required.



| Plan Level | Maximum Limit | | |
|-----------------------|------------------------------|------------------------------|------------------------------|
| | Worldwide | Worldwide excluding the US | Asia |
| Lifetime Limit | HKD60,000,000 / USD7,500,000 | HKD45,000,000 / USD5,625,000 | HKD30,000,000 / USD3,750,000 |
| Annual Limit | HKD20,000,000 / USD2,500,000 | HKD15,000,000 / USD1,875,000 | HKD10,000,000 / USD1,250,000 |
| Room Type | Standard Private Room | | |

| Benefit# | How it works | Maximum Limit | | |
|---|--|---|----------------------------|------|
| | | Worldwide | Worldwide excluding the US | Asia |
| A. Confinement Benefits | | | | |
| 1. Daily Hospital Room and Board Benefit | Reimburses the actual room and board charges of a Standard Private Room for confinement. | Full Cover | | |
| 2. Intensive Care Benefit | Reimburses the actual amount charged for the confinement in intensive care unit. | Full Cover | | |
| 3. Daily Doctor's Visit Benefit | Reimburses the actual amount charged by the attending doctor. | Full Cover | | |
| 4. Inpatient Specialist's Fees Benefit | Reimburses the actual amount charged by a specialist during confinement. | Full Cover | | |
| 5. Miscellaneous Expenses Benefit | Reimburses the actual amount charged for the services that are customarily prescribed in the hospital or clinic in respect of the disability. | Full Cover | | |
| 6. Private Nurse's Fees Benefit | Reimburses the actual amount charged for the Medically Necessary services provided by a qualified nurse following treatment or the insured's discharge from intensive care unit and while the insured is still confined in hospital. | Full Cover (up to 30 days per policy year) | | |

| Benefit# | How it works | Maximum Limit | | |
|--|---|---|----------------------------|------|
| | | Worldwide | Worldwide excluding the US | Asia |
| 7. Extra Bed for Family Members Benefit | Reimburses the actual amount charged for an extra bed for the insured's family member at the time of confinement. | Full Cover | | |
| 8. Daily Hospital Cash Benefit* | Payable once per day for the insured's confinement in the general ward of a hospital that is wholly funded by the Hong Kong Government and operated by the Hospital Authority. | HKD2,000 / USD250 per day (up to 90 days per policy year) | | |
| B. Surgical Benefits | | | | |
| 1. Surgical Fees Benefit | Reimburses the actual surgical fees for the Medically Necessary surgeries performed in hospital including the surgeon's fee, anaesthetist's fee and operation theatre fee and the cost of consumable items and equipment used during the use of operating theatre charged to the insured. | Full Cover | | |
| 2. Clinical Surgery Benefit | Reimburses the actual surgical fees for the Medically Necessary surgeries on an out-patient basis including the consultation, medication, surgeon's fee, anaesthetist's fee and operating theatre fee or the room fee for operation and the cost of consumable items and equipment used during the use of operation theatre or the room for operation charged to the insured. | Full Cover | | |
| 3. Medical Appliances Benefit | <ul style="list-style-type: none"> Specified items: pace maker; stents for Percutaneous Transluminal Coronary Angioplasty; intraocular lens; artificial cardiac valve; metallic or artificial joints for joint replacement; prosthetic ligaments for replacement or implantation between bones; or prosthetic intervertebral disc | Full Cover | | |
| | <ul style="list-style-type: none"> Non specified items Reconstructive devices or materials | HKD100,000 / USD12,500 per lifetime | | |

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| Benefit# | How it works | Maximum Limit | | |
|--|---|---|--|--|
| | | Worldwide | Worldwide excluding the US | Asia |
| C. Pre- and Post-hospitalization Benefits | | | | |
| 1. Pre-admission / Clinical Surgery Out-Patient Consultation Benefit | Reimburses the actual amount charged of the out-patient consultation for any Medically Necessary consultation, treatment, diagnostic tests or medication which occurs within 30 days immediately before the confinement or treatment performed. | Full Cover | | |
| 2. Post-hospitalization / Clinical Surgery Out-Patient Consultation Benefit | Reimburses the actual charges of the follow-up visit for any Medically Necessary consultation, treatment, diagnostic tests or medication which occurs within 90 days immediately after the insured being discharged from hospital or treatment performed. | Full Cover | | |
|  3. Post-hospitalization Home Nursing Expenses Benefit | Reimburses the actual charges for the Medically Necessary home nursing services provided by a qualified nurse within 90 days immediately after confinement or relevant surgery. | Full Cover (up to 120 days per policy year) | Full Cover (up to 60 days per policy year) | Full Cover (up to 30 days per policy year) |
|  4. Rehabilitation Benefit | Reimburses the actual charges for confinement in a rehabilitation centre for the Medically Necessary rehabilitation treatment within 90 days after the insured being discharged from hospital. | HKD80,000 / USD10,000 per policy year | | |
|  5. Palliative Care Benefit | Reimburses the actual charges for nursing service during confinement following a terminal illness has been diagnosed which is highly likely to lead to death within 12 calendar months from the date of diagnosed. | HKD100,000 / USD12,500 per lifetime | | |
| 6. Post-hospitalization Auxiliary Treatment Benefit | Treatment within 90 days immediately after confinement or the relevant surgeries | | | |
| | <ul style="list-style-type: none"> Registered Chiropractor / Physiotherapist / Occupational Therapist / Speech Therapist.  Registered Chinese Medical Practitioner. | HKD1,000 / USD125 per visit (up to 30 visits per policy year) | | |
| | | HKD600 / USD75 per visit (up to 20 visits per policy year) | | |

| Benefit# | How it works | Maximum Limit | | |
|---|---|---------------|--------------------------------|------|
| | | Worldwide | Worldwide excluding the US | Asia |
| D. Extended Benefits | | | | |
| 1. Cover You More Benefit | <p>Waive of Annual Deductible (if any) in respect of such confinement and / or treatment if the insured is confined in a hospital due to the below designated critical illnesses which confirmed by the attending doctor:</p> <ul style="list-style-type: none"> • Cancer • Cardiomyopathy • Dissecting Aortic Aneurysm • Eisenmenger's Syndrome • Heart Attack • Infective Endocarditis • Primary Pulmonary Arterial Hypertension • Replacement of Heart Valve • Surgery for Disease of the Aorta • Surgery to Coronary Arteries • Stroke • Kidney Failure • Diabetes Complications • Major Organ Transplant | | Not Applicable | |
| 2. CompanionCare Benefit* | Payable once per lifetime for the insured's Immediate Family Member from anywhere within China, Hong Kong, Macau, and Taiwan to the current location of the insured, upon diagnosis of designated critical illness. | | HKD5,000 / USD625 per lifetime | |
|  3. Cancer Treatment Benefit | Reimburses the actual amount charged for the Medically Necessary cancer treatments including chemotherapy, target therapy, radiotherapy, hormonal therapy, immunotherapy, proton therapy, gamma knife and cyber-knife. | | Full Cover | |
|  4. Kidney Dialysis Treatment Benefit | Reimburses the actual amount charged for the Medically Necessary kidney dialysis treatment when the insured receives regular haemodialysis or peritoneal dialysis during the period of confinement or on an out-patient basis. | | Full Cover | |

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| Benefit# | How it works | Maximum Limit | | |
|---|--|---|----------------------------|------|
| | | Worldwide | Worldwide excluding the US | Asia |
|  5. Advanced Diagnostic Imaging Benefit | Reimburses the actual amount charged for the Medically Necessary Magnetic Resonance Imaging (MRI), Computerized Tomography Scan (CT Scan), and Positron Emission Tomography Scan (PET Scan) performed either in hospital or on an out-patient basis for the same disability 30 days immediately before or within 90 days immediately after confinement or treatment. | Full Cover | | |
| 6. HIV / AIDS Treatment Benefit | <ul style="list-style-type: none"> Reimburses the actual amount charged for any Medically Necessary HIV / AIDS treatment Waiting period: five years | HKD800,000 / USD100,000 per lifetime | | |
| 7. Surgery on Organ Transplantation Benefit | <ul style="list-style-type: none"> Reimburses the actual amount charged for the Medically Necessary surgery of heart, kidney, lung, liver, pancreas or bone marrow transplantation if the insured is a recipient of the said organ transplant. | Full Cover | | |
| | <ul style="list-style-type: none"> Reimburses the actual amount charged for the surgery to remove the above organs or bone marrow from the donor. | HKD500,000 / USD62,500 per insured's lifetime | | |
|  8. Pregnancy Complications Benefit | <ul style="list-style-type: none"> Reimburses the actual amount charged for the confinement in hospital or the treatment due to the covered pregnancy complications. The covered pregnancy complications are only limited to ectopic pregnancy, molar pregnancy, disseminated intravascular coagulopathy, pre- eclampsia, miscarriage, threatened abortion, medically prescribed induced abortion, foetal death, postpartum hemorrhage requiring hysterectomy, eclampsia, amniotic fluid embolism, pulmonary embolism of pregnancy. Waiting period: 300 days | Full Cover | | |
| 9. Psychiatric Inpatient Treatment Benefit | Reimburses the actual amount charged for the Medically Necessary treatment on mental, behavioral, psychiatric or psychological disorder during the confinement in hospital, mental or psychiatric hospital. | HKD40,000 / USD5,000 per policy year | | |
|  10. Reconstructive Surgery Benefit | Reimburses the actual amount charged for the insured's surgery incurred within 12 months from the date of accident or mastectomy for reconstructive surgery or reconstruction of the insured's breast. | HKD160,000 / USD20,000 per Accidental Injury / Sickness | | |

| Benefit# | How it works | Maximum Limit | | |
|---|--|------------------------|----------------------------|------|
| | | Worldwide | Worldwide excluding the US | Asia |
| E. Emergency Treatment Benefits | | | | |
| 1. Emergency Out-Patient Treatment Benefit | Reimburses the actual amount charged for the treatment received in an out-patient department of a hospital within 24 hours of the accident. | Full Cover | | |
| 2. Emergency Dental Benefit | Reimburses the actual amount for an emergency dental treatment to healthy natural tooth / teeth received in a dental clinic or hospital including consultation, staunch bleeding, x-ray, tooth extraction and root canal treatment by a registered dentist within 14 days from the accident. | Full Cover | | |
| F. Death Benefits | | | | |
| 1. Compassionate Death Benefit* | | HKD100,000 / USD12,500 | | |
| 2. Accidental Death Benefit* | | HKD100,000 / USD12,500 | | |

The "Full Cover" shown above means the actual amount of eligible medical expenses charged after deducting the Annual Deductible and is subject to the Annual Limit and Lifetime Limit as specified in the Schedule of Benefits, which shall be paid by Sun Life HK in accordance with the relevant provisions of this plan. Please refer to a sample Policy Document for details.

- # Claims of eligible medical expenses must comply with the principles of "Reasonable and Customary" and "Medically Necessary".
- "Reasonable and Customary" means any medical charge that is charged for Treatment, supplies or medical services which is Medically Necessary to treat the Insured's Disability and does not exceed the usual level of charges for similar Treatment, supplies or medical services in the locality where the expenses are incurred, and does not include charges that would not have been incurred if no insurance had been in place.
- "Medically Necessary" refers to a medical service or Treatment that is:
- furnished at the most appropriate level which can be safely and effectively provided to the insured;
 - with respect to a Confinement, not furnished primarily for diagnostic scanning purpose, imaging examination or physical therapy;
 - in accordance with standards of good and prudent medical practice;
 - consistent with the diagnosis and customary medical Treatments for the relevant condition at a Reasonable and Customary charge;
 - necessary for such a diagnosis or Treatment; and
 - not furnished primarily for the convenience of the Insured, Doctor, Chinese medicine practitioner, Physiotherapist, anaesthetist or any other medical service provider, and the term "Medically Necessarily" shall be construed accordingly.

* Annual Deductible is not applicable to these benefits.

SunHealth Medical Premier

Important information

Key Product Risks

1. SunHealth Medical Premier is available as a basic plan or rider benefit attached to designated basic plan(s). Premium of this basic plan / rider benefit is expected to increase with age and may be reviewed and adjusted from time to time, in order to reflect the experience and change in future expectation. We reserve the right to adjust the premium for any group of insureds with similar risk profiles at every Policy Anniversary / Benefit Anniversary during the premium payment term. Factors include but not limited to the following would be considered and reflected during the review:
 - a. Claim costs incurred under this basic plan / rider benefit and the expected claim costs in the future
 - b. Expenses directly related to and indirect expenses allocated to the policy
2. This basic plan / rider benefit is a yearly renewable plan. We will renew this basic plan / rider benefit automatically at each Policy Anniversary / Benefit Anniversary for another policy year / benefit year provided that premiums are paid on the premium due date and this basic plan / rider benefit is continually offered by Sun Life HK. If you do not pay a premium on or before the premium due date, a grace period of 31 days from its due date will be allowed for the payment, during which time this basic plan / rider benefit will continue in effect. If a premium has not been paid to us by the date on which the grace period expires, this basic plan / rider benefit will lapse automatically on the due date.
3. Similarly, we may from time to time revise the benefit payable under this basic plan / rider benefit. We will notify you in writing at least 30 days before the Policy Anniversary / Benefit Anniversary specifying, among other things, the revised benefits, the new premium, the revised policy provisions (if any) and their effective date.
4. We have the right to terminate this basic plan / rider benefit upon the earliest of the following:
 - a. premium is still unpaid and the grace period expires;
 - b. the insured passes away;
 - c. the insured attains age 100;
 - d. the insured converts this basic plan / rider benefit to other Sun Life HK's medical reimbursement plan; or
 - e. the date on which the basic plan, to which it is attached, is terminated (applicable to rider benefit).

In addition, we have the right to terminate this basic plan / rider benefit if:

 - a. any material fact is incorrectly stated or misrepresented in the application or any statement or declaration made by the policy owner or the insured;
 - b. this basic plan / rider benefit is obtained through any misstatement, misrepresentation or undue influence;
 - c. in case of fraud;
 - d. there is exaggeration in your claim; or
 - e. the policy owner or the insured fails to act in utmost good faith.
5. Any transaction involving conversion between policy currency and other currencies would be exposed to foreign exchange risks such as the fluctuation in exchange rate against policy currency.
6. The cost of living in the future is likely to be higher than it is today due to inflation, so the benefit may be insufficient to meet your needs even if we meet our contractual obligation. You should hence consider the impact of inflation when you plan the benefit.
7. This basic plan / rider benefit is an insurance policy issued by Sun Life HK and your benefits are subject to the paying ability of Sun Life HK. In the event that we become insolvent and unable to meet the contractual obligation under the policy, you may lose all or part of your premiums paid and benefits.

Key Exclusions

We will not pay any claim (other than a claim under Compassionate Death Benefit of this basic plan / rider benefit provision) directly or indirectly caused by or resulting from any of the following:

1. Any sickness or disease with signs or symptoms first occur within 30 days after this basic plan / rider benefit is effective, issued or reinstated, whichever is the latest;
2. Any pre-existing condition which has exhibited signs or symptoms, or for which, the insured has received from a doctor medical treatment or surgery, advice for medical treatment, diagnosis, consultation or prescribed drugs within five years period prior to this basic plan / rider benefit is effective, issued or reinstated, whichever is latest;
3. The insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
4. The insured's flying or undertaking any other aerial activity except as a fare-paying passenger on a licensed public or chartered air service;
5. The insured's pregnancy, surrogacy, childbirth, or termination of pregnancy (unless otherwise provided by Pregnancy Complications Benefit under Extended Benefits of this basic plan / rider benefit), birth control, infertility of human assisted reproduction, or sterilization of either sex;
6. War (whether declared or undeclared), insurrection, civil war or any warlike operation, riot, terrorist act, nuclear contamination, biological contamination or chemical contamination, whether or not the insured was actively participating in them;
7. Atomic explosion, nuclear fission, radioactive gas, ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or from any nuclear weapons material;
8. The insured's committing or attempting to commit a criminal offence or participating in any brawl;
9. Routine physical examinations, health check-ups or tests, rest cure, sanatorium care, vaccinations, immunizations, injections, preventive medication or genetic testing; or quarantine purposes which is not Medically Necessary; expenses relating to sleep test for sleep apnoea;
10. Any Confinement primarily for physiotherapy or for the investigation of signs and / or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures;
11. Treatment or tests carried out in a relation to the insured's injury or illness which are not consistent with Reasonable and Customary medical Treatment or diagnosis;
12. The insured's taking or absorbing or being under the influence of, accidentally or otherwise, any alcohol, drug, narcotic, medicine, sedative or poison, except as prescribed by a Doctor;
13. Any expense for health or dietary supplements and all specialized Chinese herbs and / or tonic medicine such as but not limited to bird's nest, lingzhi, any kind of ginseng, American ginseng, radix ginseng silvestris, cordiceps sinensis, agaricus blazei murill, sika deer antler, donkey-hide gelatin, hippocampus, antelope horn powder, placenta hominis, musk, and pearl powder, etc.;
14. Any Treatment or investigation related to dental, gum or jaw bone conditions, Treatment of refractive errors, cosmetic surgery or plastic surgery, except and to the extent that any such Treatment is necessary for cure or alleviation of Accidental Injury to the insured and not being replacement of natural teeth or installation, removal or replacement of denture;
15. The insured's participating in any kind of racing on horse or wheel, any form of combat, scuba diving or any professional sports, or where the insured would or could earn any remuneration from engaging in such sport or race;
16. Mental disorder, psychological, or psychiatric conditions, behavioral problems or personality disorder of the insured unless such occurrence is covered by Psychiatric Inpatient Treatment Benefit under Extended Benefits of the basic plan / rider benefit;
17. Congenital abnormalities arising out of the same or resulting therefrom, including but not limited to epilepsy, strabismus and hydrocephalus;
18. Any Treatment, investigations or Confinement which is not Medically Necessary; or where the insured has applied for home leave or otherwise left the hospital (whether for any time or for all the remaining Confinement period) during a Confinement period, we will not cover the days in which he or she took the relevant leave;
19. Charges for non-medical services such as guest meals, internet access, telephone, television, radio, photocopy, medical report charges, taxes and the like;
20. Experimental and / or unconventional medical technology / procedure / therapy performed on the insured; or novel drugs / medicines / stem cell therapy not yet approved by the government, relevant authorities and recognized medical association in the locality;
21. Treatment of obesity (including morbid obesity), weight control programs or bariatric surgery (except when bariatric surgery is necessary as confirmed by a Specialist after failure of conventional treatments and approved by us in advance);
22. Venereal diseases and sexually transmitted diseases;
23. Treatment for learning difficulties in child(ren), such as dyslexia or behavioral problems, attention deficit, hyperactivity disorder, or development problems such as shortness of stature;
24. Treatment or surgery for tonsils, adenoids, hernia or a disease peculiar to the female reproductive organs, unless the insured has been continuously covered under this basic plan / rider benefit for a period of 120 days immediately preceding the manifestation of signs and symptoms of such disease;
25. Any activity or disease which falls under the exclusion(s) as shown on the Endorsement (if any) of this basic plan / rider benefit.

SunHealth Medical Premier

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, MU Tower B, No. 18 Hung Luen Road, Hung Hom, Kowloon, Hong Kong) 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 Sun Life HK under the policy has been made prior to the request for cancellation.

SunHealth Medical Premier



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. **SunHealth Medical Premier** is part of Sun Life Hong Kong's Health & Accident series, providing effective financial support when you need it.



What's next? You can find out more:

Website: sunlife.com.hk

Client Service Hotline: 2103 8928

Please contact your Advisor

Celebrating our shared success together



10Life 5-Star Insurance Award 2025 – 10Life

- Life Insurer of the Year (2023-2025)
- 14 5-Star Accolades Awards



Awards for Excellence in Finance 2025 – Ming Pao

- Award for Excellence in MPF Creativity (Wealth Management Services)
- Award for Excellence in Talent Nurturing (Retirement Planning Service)



The Insurance Asia News Awards – Insurance Asia News

- Marketing Campaign of the Year



The Hong Kong Insurance Awards 2024 – The Hong Kong Federation of Insurers

- Outstanding Campaign for Targeted Community (Grand Award)
- Most Innovative Product and Service Award (Life Insurance) – Top 3 Finalist
- Outstanding Community Intermediary of the Year – Top 3 Finalist



Financial Services Awards of Excellence 2024 – Hong Kong Economic Journal

- Excellence in ESG Savings and Life Insurance Award
- Excellence in Critical Illness Insurance Award



01 Gold Medal Awards – HK01

- Outstanding Retirement Product



GBA Insurance Award 2024 (HK & Macau) – Metro Finance

- Outstanding MPF Products / Services Award
- Outstanding Contributions to Legacy Planning Award (Family Office)



NowTV Leadership Business Award – NowTV

- ESG Insurance Product Award of Excellence



Sing Tao Service Awards 2024 – Sing Tao Daily

- Critical Illness Insurance
- Savings Products
- Greater Bay Area Wealth Inheritance Services (Hong Kong)



Excellence Awards 2023 – Hong Kong Economic Times

- Excellence in Sustainable Wealth Inheritance (Insurance)
- Excellence in Greater Bay Area Insurance Customer Service



The Hong Kong Council of Social Service

- Caring Company 22nd consecutive year (2002-2024)

MPF Awards



2025 MPF Awards – MPF Ratings

- 10 Year Consecutive Gold
- Best MPF ESG Product
- Sustainably Friendly
- Total nine Awards



Financial Institutions 2025 – Bloomberg Businessweek

- Excellence Performance, Investment Sector – MPF Provider of the Year



Top Fund Awards 2024 – Bloomberg Businessweek (Chinese Edition)

- Three Top Fund Awards of MPF category



MPF of the Year Award 2023 – Benchmark

- Sponsor of the Year
- Four Sponsor Awards
- Two Trustee Awards

For more details, please refer to www.sunlife.com.hk/award

This brochure and product are intended for distribution only in Hong Kong and place(s) where such distribution is lawful and allowed. In no event shall this brochure be distributed in the Mainland China. Please refer to a sample Policy Document, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions. If there is any conflict between the Policy Document and this brochure, the Policy Document shall prevail.

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

Client Service Centre

G/F, MU Tower B, No. 18 Hung Luen Road,
Hung Hom, Kowloon, Hong Kong

Client Service Hotline: 2103 8928

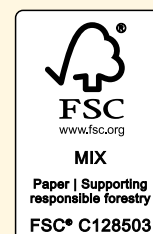
Fax: 2103 8938

sunlife.com.hk

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SunHealth Medical Premier - Premium Table (HKD)

永明滿心醫療保 — 保費表 (港元)

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

| Age 年齡 | Worldwide 環球 | | | | Worldwide excluding the US 環球不包括美國 | | | | Asia 亞洲 | | | |
|-----------|-------------------------|--------|--------|--------|---------------------------------------|--------|--------|--------|------------|--------|--------|--------|
| | Annual Deductible 每年墊底費 | | | | | | | | | | | |
| | 0 | 20,000 | 50,000 | 80,000 | 0 | 20,000 | 50,000 | 80,000 | 0 | 20,000 | 50,000 | 80,000 |
| 0 | 24,679 | 13,552 | 11,616 | 10,247 | 15,930 | 8,044 | 7,352 | 6,940 | 12,792 | 7,479 | 6,849 | 6,359 |
| 1 | 24,160 | 13,088 | 11,398 | 10,063 | 15,852 | 8,031 | 7,341 | 6,906 | 12,768 | 7,305 | 6,694 | 6,218 |
| 2 | 23,642 | 12,624 | 11,182 | 9,875 | 15,771 | 8,017 | 7,330 | 6,874 | 12,745 | 7,130 | 6,537 | 6,076 |
| 3 | 23,124 | 12,158 | 10,964 | 9,688 | 15,692 | 8,000 | 7,319 | 6,840 | 12,722 | 6,955 | 6,383 | 5,936 |
| 4 | 22,604 | 11,693 | 10,747 | 9,500 | 15,610 | 7,987 | 7,310 | 6,808 | 12,697 | 6,780 | 6,226 | 5,794 |
| 5 | 22,086 | 11,229 | 10,530 | 9,314 | 15,532 | 7,972 | 7,299 | 6,776 | 12,676 | 6,607 | 6,071 | 5,652 |
| 6 | 22,169 | 11,255 | 10,381 | 9,178 | 15,326 | 7,887 | 7,255 | 6,761 | 12,557 | 6,596 | 6,032 | 5,612 |
| 7 | 22,252 | 11,281 | 10,232 | 9,042 | 15,120 | 7,802 | 7,211 | 6,746 | 12,440 | 6,582 | 5,994 | 5,574 |
| 8 | 22,334 | 11,306 | 10,082 | 8,907 | 14,916 | 7,718 | 7,165 | 6,731 | 12,320 | 6,571 | 5,955 | 5,533 |
| 9 | 22,417 | 11,332 | 9,934 | 8,770 | 14,710 | 7,632 | 7,123 | 6,716 | 12,203 | 6,560 | 5,918 | 5,495 |
| 10 | 22,501 | 11,358 | 9,785 | 8,635 | 14,507 | 7,547 | 7,079 | 6,702 | 12,085 | 6,547 | 5,878 | 5,455 |
| 11 | 22,581 | 11,384 | 9,635 | 8,499 | 14,301 | 7,462 | 7,033 | 6,687 | 11,967 | 6,536 | 5,841 | 5,415 |
| 12 | 22,663 | 11,409 | 9,485 | 8,363 | 14,095 | 7,378 | 6,991 | 6,672 | 11,848 | 6,524 | 5,800 | 5,377 |
| 13 | 22,747 | 11,435 | 9,338 | 8,227 | 13,892 | 7,293 | 6,945 | 6,656 | 11,732 | 6,513 | 5,764 | 5,336 |
| 14 | 22,831 | 11,459 | 9,187 | 8,091 | 13,686 | 7,208 | 6,900 | 6,643 | 11,613 | 6,500 | 5,726 | 5,298 |
| 15 | 22,913 | 11,484 | 9,039 | 7,954 | 13,483 | 7,123 | 6,857 | 6,628 | 11,495 | 6,490 | 5,687 | 5,258 |
| 16 | 23,223 | 11,678 | 9,276 | 8,163 | 13,808 | 7,273 | 6,973 | 6,739 | 11,769 | 6,591 | 5,844 | 5,404 |
| 17 | 23,536 | 11,870 | 9,513 | 8,371 | 14,134 | 7,425 | 7,091 | 6,852 | 12,041 | 6,691 | 6,003 | 5,550 |
| 18 | 23,848 | 12,063 | 9,752 | 8,577 | 14,460 | 7,574 | 7,208 | 6,965 | 12,316 | 6,793 | 6,160 | 5,694 |
| 19 | 24,159 | 12,256 | 9,989 | 8,785 | 14,786 | 7,724 | 7,327 | 7,076 | 12,588 | 6,895 | 6,318 | 5,840 |
| 20 | 24,473 | 12,449 | 10,227 | 8,993 | 15,113 | 7,874 | 7,443 | 7,189 | 12,863 | 6,995 | 6,475 | 5,985 |
| 21 | 24,782 | 12,641 | 10,465 | 9,199 | 15,439 | 8,025 | 7,561 | 7,301 | 13,137 | 7,095 | 6,632 | 6,131 |
| 22 | 25,095 | 12,835 | 10,703 | 9,406 | 15,764 | 8,175 | 7,678 | 7,413 | 13,410 | 7,198 | 6,790 | 6,277 |
| 23 | 25,408 | 13,027 | 10,940 | 9,615 | 16,091 | 8,325 | 7,795 | 7,524 | 13,684 | 7,299 | 6,948 | 6,421 |
| 24 | 25,719 | 13,220 | 11,178 | 9,822 | 16,419 | 8,474 | 7,912 | 7,637 | 13,958 | 7,401 | 7,105 | 6,567 |
| 25 | 26,030 | 13,411 | 11,417 | 10,029 | 16,744 | 8,626 | 8,030 | 7,751 | 14,231 | 7,502 | 7,263 | 6,712 |
| 26 | 27,047 | 13,932 | 11,845 | 10,397 | 17,416 | 8,914 | 8,264 | 7,935 | 14,798 | 7,792 | 7,479 | 6,909 |
| 27 | 28,067 | 14,454 | 12,274 | 10,768 | 18,088 | 9,205 | 8,501 | 8,119 | 15,367 | 8,083 | 7,696 | 7,105 |
| 28 | 29,085 | 14,972 | 12,704 | 11,134 | 18,762 | 9,491 | 8,735 | 8,305 | 15,934 | 8,375 | 7,912 | 7,303 |
| 29 | 30,102 | 15,492 | 13,133 | 11,504 | 19,432 | 9,781 | 8,971 | 8,490 | 16,501 | 8,666 | 8,128 | 7,499 |
| 30 | 31,119 | 16,013 | 13,562 | 11,871 | 20,103 | 10,069 | 9,206 | 8,676 | 17,068 | 8,957 | 8,345 | 7,696 |
| 31 | 32,137 | 16,532 | 13,990 | 12,241 | 20,777 | 10,360 | 9,441 | 8,862 | 17,634 | 9,248 | 8,559 | 7,891 |
| 32 | 33,154 | 17,053 | 14,421 | 12,609 | 21,449 | 10,647 | 9,677 | 9,046 | 18,203 | 9,539 | 8,777 | 8,087 |
| 33 | 34,173 | 17,573 | 14,850 | 12,978 | 22,121 | 10,937 | 9,911 | 9,232 | 18,769 | 9,832 | 8,994 | 8,286 |
| 34 | 35,190 | 18,093 | 15,279 | 13,346 | 22,793 | 11,226 | 10,148 | 9,418 | 19,337 | 10,123 | 9,209 | 8,482 |
| 35 | 36,207 | 18,613 | 15,708 | 13,714 | 23,465 | 11,514 | 10,382 | 9,603 | 19,903 | 10,414 | 9,426 | 8,678 |
| 36 | 37,203 | 19,158 | 16,148 | 14,083 | 24,123 | 11,818 | 10,679 | 9,860 | 20,452 | 10,670 | 9,644 | 8,905 |
| 37 | 38,200 | 19,705 | 16,587 | 14,451 | 24,781 | 12,121 | 10,973 | 10,118 | 21,003 | 10,926 | 9,862 | 9,128 |
| 38 | 39,196 | 20,250 | 17,025 | 14,818 | 25,438 | 12,425 | 11,268 | 10,376 | 21,551 | 11,182 | 10,082 | 9,353 |
| 39 | 40,193 | 20,796 | 17,464 | 15,187 | 26,098 | 12,730 | 11,565 | 10,634 | 22,102 | 11,439 | 10,299 | 9,579 |
| 40 | 41,188 | 21,340 | 17,905 | 15,556 | 26,754 | 13,033 | 11,861 | 10,892 | 22,650 | 11,695 | 10,518 | 9,803 |
| 41 | 42,184 | 21,887 | 18,343 | 15,923 | 27,411 | 13,336 | 12,158 | 11,151 | 23,198 | 11,952 | 10,736 | 10,027 |
| 42 | 43,182 | 22,431 | 18,781 | 16,291 | 28,070 | 13,639 | 12,454 | 11,409 | 23,749 | 12,208 | 10,957 | 10,252 |
| 43 | 44,178 | 22,976 | 19,221 | 16,660 | 28,728 | 13,944 | 12,750 | 11,667 | 24,298 | 12,464 | 11,175 | 10,476 |
| 44 | 45,173 | 23,520 | 19,660 | 17,027 | 29,387 | 14,246 | 13,045 | 11,925 | 24,848 | 12,719 | 11,393 | 10,701 |
| 45 | 46,170 | 24,067 | 20,098 | 17,397 | 30,042 | 14,552 | 13,342 | 12,183 | 25,396 | 12,978 | 11,611 | 10,926 |
| 46 | 49,159 | 25,518 | 21,287 | 18,411 | 32,009 | 15,512 | 14,116 | 12,867 | 27,040 | 13,805 | 12,322 | 11,526 |
| 47 | 52,146 | 26,970 | 22,474 | 19,423 | 33,976 | 16,475 | 14,892 | 13,551 | 28,685 | 14,631 | 13,034 | 12,124 |
| 48 | 55,134 | 28,422 | 23,665 | 20,437 | 35,946 | 17,434 | 15,665 | 14,236 | 30,330 | 15,459 | 13,745 | 12,724 |
| 49 | 58,121 | 29,873 | 24,855 | 21,450 | 37,913 | 18,395 | 16,438 | 14,919 | 31,975 | 16,287 | 14,456 | 13,323 |

Remarks 備註：

- Premiums are not guaranteed and may be revised to reflect actual experience (e.g. claim experience, medical inflation, and benefit changes) over time.
- The above annual premium table is for reference only and is subject to change by Sun Life Hong Kong Limited from time to time without notice.
- 保費並非保證不變及有可能因反映實際經驗 (例如：賠償經驗、醫療費用上漲及保障改變) 而不時作出調整。
- 以上之每年保費表只供參考，並由香港永明金融有限公司不時作出變動而不另作通知。

SunHealth Medical Premier - Premium Table (HKD)

永明滿心醫療保 — 保費表 (港元)

Annual Premium Table for Basic Plan/Rider Benefit

基本計劃 / 附加保障之每年保費表

| Age 年齡 | Worldwide 環球 | | | | Worldwide excluding the US 環球不包括美國 | | | | Asia 亞洲 | | | |
|-----------|-------------------------|---------|---------|---------|---------------------------------------|---------|---------|---------|------------|---------|---------|---------|
| | Annual Deductible 每年墊底費 | | | | | | | | | | | |
| | 0 | 20,000 | 50,000 | 80,000 | 0 | 20,000 | 50,000 | 80,000 | 0 | 20,000 | 50,000 | 80,000 |
| 50 | 61,109 | 31,325 | 26,041 | 22,465 | 39,879 | 19,356 | 17,213 | 15,604 | 33,618 | 17,114 | 15,168 | 13,924 |
| 51 | 64,096 | 32,777 | 27,232 | 23,478 | 41,846 | 20,316 | 17,985 | 16,288 | 35,263 | 17,941 | 15,879 | 14,522 |
| 52 | 67,085 | 34,228 | 28,419 | 24,492 | 43,814 | 21,278 | 18,762 | 16,972 | 36,907 | 18,768 | 16,589 | 15,122 |
| 53 | 70,072 | 35,680 | 29,608 | 25,506 | 45,781 | 22,239 | 19,534 | 17,657 | 38,551 | 19,598 | 17,300 | 15,721 |
| 54 | 73,061 | 37,132 | 30,796 | 26,521 | 47,748 | 23,199 | 20,307 | 18,341 | 40,195 | 20,423 | 18,014 | 16,322 |
| 55 | 76,046 | 38,583 | 31,985 | 27,534 | 49,716 | 24,160 | 21,082 | 19,025 | 41,840 | 21,251 | 18,723 | 16,920 |
| 56 | 82,446 | 41,622 | 34,518 | 29,709 | 53,603 | 25,777 | 22,517 | 20,315 | 44,754 | 22,727 | 20,013 | 18,222 |
| 57 | 88,846 | 44,661 | 37,049 | 31,885 | 57,494 | 27,396 | 23,955 | 21,606 | 47,664 | 24,203 | 21,305 | 19,522 |
| 58 | 95,242 | 47,700 | 39,578 | 34,057 | 61,380 | 29,011 | 25,390 | 22,895 | 50,576 | 25,678 | 22,594 | 20,823 |
| 59 | 101,642 | 50,742 | 42,110 | 36,232 | 65,267 | 30,628 | 26,827 | 24,186 | 53,486 | 27,155 | 23,883 | 22,123 |
| 60 | 108,040 | 53,781 | 44,641 | 38,408 | 69,158 | 32,245 | 28,262 | 25,477 | 56,398 | 28,631 | 25,175 | 23,426 |
| 61 | 114,441 | 56,821 | 47,175 | 40,582 | 73,046 | 33,864 | 29,698 | 26,766 | 59,311 | 30,107 | 26,464 | 24,725 |
| 62 | 120,838 | 59,860 | 49,706 | 42,757 | 76,934 | 35,479 | 31,136 | 28,058 | 62,222 | 31,585 | 27,753 | 26,025 |
| 63 | 127,236 | 62,899 | 52,238 | 44,931 | 80,824 | 37,096 | 32,571 | 29,347 | 65,133 | 33,061 | 29,043 | 27,326 |
| 64 | 133,634 | 65,941 | 54,769 | 47,106 | 84,711 | 38,715 | 34,009 | 30,636 | 68,045 | 34,537 | 30,334 | 28,628 |
| 65 | 140,033 | 68,980 | 57,302 | 49,281 | 88,600 | 40,330 | 35,443 | 31,928 | 70,956 | 36,013 | 31,624 | 29,928 |
| 66 | 147,455 | 72,644 | 60,363 | 51,921 | 93,050 | 42,363 | 37,242 | 33,553 | 74,125 | 37,627 | 33,052 | 31,287 |
| 67 | 155,110 | 76,421 | 63,514 | 54,635 | 97,669 | 44,496 | 39,131 | 35,262 | 77,427 | 39,329 | 34,562 | 32,722 |
| 68 | 162,987 | 80,304 | 66,755 | 57,430 | 102,465 | 46,693 | 41,077 | 37,018 | 80,861 | 41,084 | 36,119 | 34,198 |
| 69 | 171,079 | 84,307 | 70,103 | 60,313 | 107,443 | 48,972 | 43,096 | 38,844 | 84,434 | 42,911 | 37,736 | 35,732 |
| 70 | 179,386 | 88,421 | 73,541 | 63,251 | 112,593 | 51,327 | 45,174 | 40,693 | 88,135 | 44,796 | 39,399 | 37,281 |
| 71 | 187,888 | 92,644 | 77,076 | 66,308 | 117,931 | 53,767 | 47,333 | 42,648 | 91,983 | 46,757 | 41,131 | 38,932 |
| 72 | 196,587 | 96,956 | 80,687 | 69,429 | 123,460 | 56,299 | 49,574 | 44,678 | 95,986 | 48,803 | 42,942 | 40,655 |
| 73 | 205,468 | 101,372 | 84,385 | 72,631 | 129,176 | 58,929 | 51,905 | 46,792 | 100,141 | 50,936 | 44,831 | 42,458 |
| 74 | 214,523 | 105,871 | 88,155 | 75,887 | 135,084 | 61,635 | 54,303 | 48,968 | 104,447 | 53,138 | 46,780 | 44,317 |
| 75 | 223,742 | 110,420 | 91,959 | 79,151 | 141,189 | 64,435 | 56,781 | 51,191 | 108,909 | 55,420 | 48,800 | 46,218 |
| 76 | 233,098 | 115,080 | 95,893 | 82,565 | 147,486 | 67,324 | 59,341 | 53,533 | 113,533 | 57,789 | 50,897 | 48,238 |
| 77 | 242,595 | 119,797 | 99,837 | 85,977 | 153,991 | 70,308 | 61,984 | 55,924 | 118,308 | 60,220 | 53,037 | 50,266 |
| 78 | 252,207 | 124,533 | 103,774 | 89,381 | 160,695 | 73,414 | 64,742 | 58,422 | 123,237 | 62,728 | 55,246 | 52,360 |
| 79 | 261,921 | 129,378 | 107,850 | 92,901 | 167,605 | 76,553 | 67,516 | 60,930 | 128,324 | 65,317 | 57,527 | 54,523 |
| 80 | 271,710 | 134,214 | 111,909 | 96,371 | 174,675 | 79,783 | 70,364 | 63,502 | 133,568 | 67,984 | 59,877 | 56,750 |
| 81 | 281,551 | 139,110 | 116,031 | 99,930 | 181,907 | 83,086 | 73,278 | 66,128 | 138,971 | 70,736 | 62,300 | 59,045 |
| 82 | 291,440 | 144,060 | 120,206 | 103,519 | 189,290 | 86,459 | 76,252 | 68,814 | 144,537 | 73,569 | 64,796 | 61,411 |
| 83 | 301,325 | 148,948 | 124,284 | 107,032 | 196,820 | 89,899 | 79,286 | 71,552 | 150,270 | 76,486 | 67,364 | 63,846 |
| 84 | 311,186 | 153,822 | 128,351 | 110,535 | 204,493 | 93,403 | 82,377 | 74,341 | 156,169 | 79,489 | 70,010 | 66,352 |
| 85 | 320,997 | 158,670 | 132,398 | 114,018 | 212,304 | 96,969 | 85,522 | 77,178 | 162,237 | 82,578 | 72,730 | 68,932 |
| 86 | 330,728 | 163,482 | 136,412 | 117,477 | 220,242 | 100,596 | 88,719 | 80,067 | 168,478 | 85,755 | 75,527 | 71,584 |
| 87 | 340,362 | 168,241 | 140,384 | 120,899 | 228,301 | 104,276 | 91,964 | 82,994 | 174,890 | 89,019 | 78,404 | 74,307 |
| 88 | 349,866 | 172,941 | 144,306 | 124,271 | 236,470 | 108,009 | 95,258 | 85,967 | 181,476 | 92,370 | 81,355 | 77,105 |
| 89 | 359,215 | 177,560 | 148,161 | 127,593 | 244,745 | 111,788 | 98,590 | 88,972 | 188,240 | 95,811 | 84,387 | 79,978 |
| 90 | 368,382 | 182,093 | 151,942 | 130,849 | 253,112 | 115,610 | 101,962 | 92,015 | 195,177 | 99,343 | 87,497 | 82,926 |
| 91 | 377,342 | 186,523 | 155,638 | 134,032 | 261,726 | 120,084 | 106,303 | 95,938 | 202,869 | 103,259 | 90,945 | 86,193 |
| 92 | 386,067 | 190,834 | 159,236 | 137,132 | 270,647 | 124,255 | 110,044 | 99,325 | 210,187 | 107,634 | 95,262 | 90,313 |
| 93 | 394,530 | 195,017 | 162,727 | 140,139 | 279,063 | 128,198 | 113,583 | 102,534 | 217,142 | 111,271 | 98,523 | 93,413 |
| 94 | 402,708 | 199,060 | 166,099 | 143,043 | 286,903 | 131,879 | 116,897 | 105,537 | 223,676 | 114,693 | 101,598 | 96,340 |
| 95 | 410,568 | 202,948 | 169,342 | 145,834 | 294,116 | 135,270 | 119,958 | 108,314 | 229,754 | 117,877 | 104,464 | 99,067 |
| 96 | 418,092 | 206,666 | 172,445 | 148,507 | 300,621 | 138,347 | 122,738 | 110,837 | 235,297 | 120,795 | 107,097 | 101,576 |
| 97 | 425,250 | 210,202 | 175,397 | 151,049 | 306,374 | 141,073 | 125,212 | 113,083 | 240,273 | 123,423 | 109,476 | 103,843 |
| 98 | 432,022 | 213,550 | 178,191 | 153,454 | 311,321 | 143,432 | 127,361 | 115,041 | 244,638 | 125,740 | 111,581 | 105,850 |
| 99 | 438,383 | 216,695 | 180,813 | 155,714 | 315,421 | 145,400 | 129,163 | 116,681 | 248,357 | 127,719 | 113,387 | 107,573 |

Remarks 備註：

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- 以上之每年保費表只供參考，並由香港永明金融有限公司不時作出變動而不另作通知。

SunHealth Medical Premier - Premium Table (USD)

永明滿心醫療保 — 保費表(美元)

Annual Premium Table for Basic Plan/Rider Benefit

基本計劃 / 附加保障之每年保費表

| Age 年齡 | Worldwide 環球 | | | | Worldwide excluding the US 環球不包括美國 | | | | Asia 亞洲 | | | |
|-----------|-------------------------|-------|-------|--------|---------------------------------------|-------|-------|--------|------------|-------|-------|--------|
| | Annual Deductible 每年墊底費 | | | | | | | | | | | |
| | 0 | 2,500 | 6,250 | 10,000 | 0 | 2,500 | 6,250 | 10,000 | 0 | 2,500 | 6,250 | 10,000 |
| 0 | 3,086 | 1,694 | 1,453 | 1,283 | 1,992 | 1,005 | 920 | 868 | 1,599 | 936 | 857 | 796 |
| 1 | 3,021 | 1,637 | 1,426 | 1,258 | 1,983 | 1,004 | 919 | 862 | 1,597 | 914 | 837 | 778 |
| 2 | 2,956 | 1,580 | 1,398 | 1,235 | 1,971 | 1,002 | 917 | 859 | 1,594 | 892 | 817 | 760 |
| 3 | 2,891 | 1,520 | 1,371 | 1,212 | 1,962 | 1,001 | 916 | 856 | 1,590 | 870 | 799 | 743 |
| 4 | 2,827 | 1,462 | 1,344 | 1,188 | 1,950 | 1,000 | 915 | 851 | 1,587 | 849 | 778 | 725 |
| 5 | 2,761 | 1,405 | 1,318 | 1,164 | 1,943 | 997 | 914 | 847 | 1,585 | 827 | 760 | 706 |
| 6 | 2,772 | 1,407 | 1,298 | 1,148 | 1,916 | 987 | 908 | 846 | 1,570 | 826 | 754 | 702 |
| 7 | 2,782 | 1,410 | 1,280 | 1,132 | 1,890 | 977 | 903 | 844 | 1,557 | 824 | 750 | 699 |
| 8 | 2,793 | 1,415 | 1,261 | 1,113 | 1,865 | 966 | 897 | 842 | 1,540 | 822 | 746 | 692 |
| 9 | 2,803 | 1,417 | 1,242 | 1,097 | 1,839 | 955 | 892 | 839 | 1,526 | 820 | 741 | 688 |
| 10 | 2,814 | 1,420 | 1,223 | 1,080 | 1,814 | 944 | 884 | 837 | 1,511 | 818 | 735 | 682 |
| 11 | 2,823 | 1,425 | 1,206 | 1,063 | 1,789 | 934 | 880 | 836 | 1,497 | 817 | 730 | 678 |
| 12 | 2,834 | 1,427 | 1,187 | 1,047 | 1,762 | 922 | 873 | 835 | 1,481 | 815 | 726 | 672 |
| 13 | 2,845 | 1,430 | 1,168 | 1,029 | 1,738 | 912 | 869 | 833 | 1,466 | 814 | 722 | 668 |
| 14 | 2,855 | 1,432 | 1,150 | 1,012 | 1,713 | 900 | 862 | 832 | 1,452 | 813 | 717 | 663 |
| 15 | 2,864 | 1,436 | 1,130 | 996 | 1,686 | 892 | 858 | 831 | 1,437 | 812 | 711 | 657 |
| 16 | 2,904 | 1,460 | 1,159 | 1,021 | 1,727 | 911 | 872 | 843 | 1,473 | 825 | 730 | 677 |
| 17 | 2,943 | 1,484 | 1,189 | 1,047 | 1,768 | 931 | 888 | 857 | 1,505 | 837 | 751 | 693 |
| 18 | 2,983 | 1,509 | 1,220 | 1,074 | 1,810 | 946 | 900 | 871 | 1,540 | 850 | 771 | 712 |
| 19 | 3,021 | 1,533 | 1,249 | 1,099 | 1,850 | 966 | 916 | 884 | 1,574 | 861 | 790 | 729 |
| 20 | 3,060 | 1,558 | 1,280 | 1,125 | 1,889 | 985 | 932 | 899 | 1,608 | 876 | 810 | 749 |
| 21 | 3,099 | 1,582 | 1,309 | 1,151 | 1,931 | 1,003 | 945 | 914 | 1,643 | 888 | 831 | 766 |
| 22 | 3,138 | 1,606 | 1,340 | 1,177 | 1,971 | 1,023 | 960 | 926 | 1,676 | 900 | 850 | 785 |
| 23 | 3,178 | 1,630 | 1,368 | 1,202 | 2,012 | 1,042 | 976 | 942 | 1,713 | 914 | 869 | 803 |
| 24 | 3,215 | 1,652 | 1,398 | 1,229 | 2,053 | 1,060 | 990 | 955 | 1,746 | 924 | 890 | 822 |
| 25 | 3,255 | 1,676 | 1,428 | 1,255 | 2,094 | 1,078 | 1,004 | 969 | 1,779 | 939 | 910 | 838 |
| 26 | 3,383 | 1,744 | 1,481 | 1,301 | 2,178 | 1,114 | 1,032 | 992 | 1,851 | 976 | 936 | 864 |
| 27 | 3,508 | 1,807 | 1,536 | 1,346 | 2,262 | 1,152 | 1,063 | 1,016 | 1,922 | 1,012 | 964 | 890 |
| 28 | 3,637 | 1,873 | 1,588 | 1,393 | 2,346 | 1,187 | 1,092 | 1,040 | 1,992 | 1,048 | 990 | 914 |
| 29 | 3,763 | 1,937 | 1,642 | 1,438 | 2,430 | 1,222 | 1,123 | 1,062 | 2,065 | 1,085 | 1,018 | 938 |
| 30 | 3,891 | 2,003 | 1,695 | 1,484 | 2,514 | 1,260 | 1,152 | 1,086 | 2,134 | 1,121 | 1,044 | 964 |
| 31 | 4,017 | 2,068 | 1,750 | 1,532 | 2,598 | 1,296 | 1,181 | 1,109 | 2,204 | 1,157 | 1,071 | 988 |
| 32 | 4,146 | 2,132 | 1,803 | 1,577 | 2,682 | 1,331 | 1,211 | 1,132 | 2,277 | 1,194 | 1,098 | 1,012 |
| 33 | 4,272 | 2,199 | 1,858 | 1,623 | 2,767 | 1,368 | 1,239 | 1,154 | 2,347 | 1,231 | 1,125 | 1,035 |
| 34 | 4,400 | 2,263 | 1,911 | 1,669 | 2,850 | 1,404 | 1,268 | 1,178 | 2,418 | 1,266 | 1,152 | 1,062 |
| 35 | 4,527 | 2,327 | 1,964 | 1,715 | 2,933 | 1,439 | 1,298 | 1,201 | 2,488 | 1,302 | 1,178 | 1,086 |
| 36 | 4,653 | 2,396 | 2,019 | 1,761 | 3,015 | 1,477 | 1,338 | 1,234 | 2,558 | 1,334 | 1,207 | 1,113 |
| 37 | 4,775 | 2,463 | 2,074 | 1,807 | 3,099 | 1,515 | 1,372 | 1,266 | 2,627 | 1,367 | 1,234 | 1,141 |
| 38 | 4,901 | 2,531 | 2,130 | 1,854 | 3,181 | 1,555 | 1,408 | 1,298 | 2,695 | 1,398 | 1,261 | 1,170 |
| 39 | 5,025 | 2,602 | 2,182 | 1,900 | 3,264 | 1,592 | 1,448 | 1,329 | 2,763 | 1,430 | 1,287 | 1,197 |
| 40 | 5,149 | 2,669 | 2,239 | 1,945 | 3,344 | 1,630 | 1,483 | 1,363 | 2,831 | 1,462 | 1,317 | 1,225 |
| 41 | 5,275 | 2,737 | 2,294 | 1,991 | 3,427 | 1,668 | 1,520 | 1,394 | 2,902 | 1,496 | 1,343 | 1,255 |
| 42 | 5,397 | 2,804 | 2,349 | 2,037 | 3,509 | 1,705 | 1,558 | 1,427 | 2,969 | 1,527 | 1,370 | 1,283 |
| 43 | 5,522 | 2,872 | 2,402 | 2,082 | 3,592 | 1,745 | 1,595 | 1,459 | 3,038 | 1,559 | 1,398 | 1,310 |
| 44 | 5,647 | 2,941 | 2,457 | 2,130 | 3,674 | 1,781 | 1,631 | 1,491 | 3,106 | 1,590 | 1,426 | 1,340 |
| 45 | 5,772 | 3,010 | 2,514 | 2,176 | 3,755 | 1,819 | 1,669 | 1,524 | 3,177 | 1,623 | 1,452 | 1,367 |
| 46 | 6,145 | 3,190 | 2,662 | 2,301 | 4,003 | 1,939 | 1,767 | 1,609 | 3,380 | 1,727 | 1,540 | 1,441 |
| 47 | 6,519 | 3,373 | 2,809 | 2,429 | 4,248 | 2,058 | 1,862 | 1,694 | 3,586 | 1,830 | 1,630 | 1,516 |
| 48 | 6,893 | 3,553 | 2,959 | 2,555 | 4,494 | 2,180 | 1,959 | 1,780 | 3,792 | 1,933 | 1,718 | 1,590 |
| 49 | 7,267 | 3,736 | 3,106 | 2,682 | 4,740 | 2,300 | 2,055 | 1,865 | 3,996 | 2,036 | 1,807 | 1,667 |

Remarks 備註：

- Premiums are not guaranteed and may be revised to reflect actual experience (e.g. claim experience, medical inflation, and benefit changes) over time.
- The above annual premium table is for reference only and is subject to change by Sun Life Hong Kong Limited from time to time without notice.
- 保費並非保證不變及有可能因反映實際經驗(例如：賠償經驗、醫療費用上漲及保障改變)而不時作出調整。
- 以上之每年保費表只供參考，並由香港永明金融有限公司不時作出變動而不另作通知。

SunHealth Medical Premier - Premium Table (USD)

永明滿心醫療保 — 保費表 (美元)

Annual Premium Table for Basic Plan/Rider Benefit

基本計劃 / 附加保障之每年保費表

| Age 年齡 | Worldwide 環球 | | | | Worldwide excluding the US 環球不包括美國 | | | | Asia 亞洲 | | | |
|-----------|-------------------------|--------|--------|--------|---------------------------------------|--------|--------|--------|------------|--------|--------|--------|
| | Annual Deductible 每年墊底費 | | | | | | | | | | | |
| | 0 | 2,500 | 6,250 | 10,000 | 0 | 2,500 | 6,250 | 10,000 | 0 | 2,500 | 6,250 | 10,000 |
| 50 | 7,638 | 3,916 | 3,256 | 2,808 | 4,985 | 2,420 | 2,153 | 1,950 | 4,203 | 2,140 | 1,896 | 1,741 |
| 51 | 8,014 | 4,099 | 3,403 | 2,936 | 5,231 | 2,540 | 2,250 | 2,036 | 4,408 | 2,243 | 1,986 | 1,815 |
| 52 | 8,385 | 4,279 | 3,553 | 3,062 | 5,477 | 2,660 | 2,346 | 2,122 | 4,613 | 2,346 | 2,074 | 1,890 |
| 53 | 8,759 | 4,462 | 3,702 | 3,189 | 5,724 | 2,781 | 2,443 | 2,207 | 4,819 | 2,451 | 2,163 | 1,967 |
| 54 | 9,133 | 4,642 | 3,850 | 3,315 | 5,969 | 2,902 | 2,539 | 2,294 | 5,025 | 2,553 | 2,252 | 2,041 |
| 55 | 9,507 | 4,825 | 3,997 | 3,443 | 6,216 | 3,021 | 2,636 | 2,378 | 5,231 | 2,658 | 2,342 | 2,116 |
| 56 | 10,307 | 5,203 | 4,315 | 3,715 | 6,702 | 3,223 | 2,816 | 2,540 | 5,595 | 2,842 | 2,503 | 2,279 |
| 57 | 11,107 | 5,583 | 4,632 | 3,985 | 7,187 | 3,424 | 2,995 | 2,701 | 5,958 | 3,026 | 2,664 | 2,441 |
| 58 | 11,906 | 5,963 | 4,948 | 4,258 | 7,674 | 3,628 | 3,175 | 2,863 | 6,324 | 3,210 | 2,826 | 2,604 |
| 59 | 12,706 | 6,344 | 5,264 | 4,529 | 8,159 | 3,828 | 3,354 | 3,023 | 6,687 | 3,396 | 2,987 | 2,767 |
| 60 | 13,505 | 6,724 | 5,580 | 4,802 | 8,644 | 4,032 | 3,533 | 3,185 | 7,051 | 3,579 | 3,147 | 2,929 |
| 61 | 14,304 | 7,103 | 5,897 | 5,072 | 9,131 | 4,234 | 3,714 | 3,347 | 7,414 | 3,764 | 3,310 | 3,092 |
| 62 | 15,105 | 7,484 | 6,215 | 5,345 | 9,617 | 4,437 | 3,893 | 3,508 | 7,779 | 3,949 | 3,469 | 3,254 |
| 63 | 15,906 | 7,864 | 6,530 | 5,618 | 10,104 | 4,638 | 4,073 | 3,669 | 8,142 | 4,133 | 3,631 | 3,417 |
| 64 | 16,705 | 8,243 | 6,846 | 5,891 | 10,589 | 4,840 | 4,252 | 3,830 | 8,506 | 4,318 | 3,792 | 3,579 |
| 65 | 17,505 | 8,623 | 7,163 | 6,161 | 11,075 | 5,042 | 4,431 | 3,992 | 8,869 | 4,502 | 3,955 | 3,741 |
| 66 | 18,432 | 9,082 | 7,546 | 6,492 | 11,631 | 5,297 | 4,656 | 4,195 | 9,265 | 4,705 | 4,131 | 3,911 |
| 67 | 19,389 | 9,555 | 7,940 | 6,832 | 12,209 | 5,563 | 4,892 | 4,408 | 9,679 | 4,917 | 4,320 | 4,091 |
| 68 | 20,373 | 10,040 | 8,345 | 7,180 | 12,810 | 5,837 | 5,135 | 4,627 | 10,108 | 5,137 | 4,516 | 4,276 |
| 69 | 21,384 | 10,539 | 8,763 | 7,541 | 13,431 | 6,122 | 5,387 | 4,855 | 10,555 | 5,364 | 4,718 | 4,467 |
| 70 | 22,425 | 11,052 | 9,193 | 7,908 | 14,075 | 6,415 | 5,647 | 5,086 | 11,018 | 5,600 | 4,925 | 4,661 |
| 71 | 23,487 | 11,581 | 9,635 | 8,290 | 14,742 | 6,722 | 5,918 | 5,332 | 11,498 | 5,844 | 5,143 | 4,868 |
| 72 | 24,574 | 12,121 | 10,088 | 8,679 | 15,434 | 7,038 | 6,197 | 5,585 | 12,000 | 6,101 | 5,368 | 5,083 |
| 73 | 25,685 | 12,671 | 10,550 | 9,079 | 16,148 | 7,368 | 6,489 | 5,851 | 12,519 | 6,367 | 5,605 | 5,308 |
| 74 | 26,816 | 13,234 | 11,021 | 9,486 | 16,887 | 7,704 | 6,789 | 6,120 | 13,057 | 6,643 | 5,848 | 5,541 |
| 75 | 27,968 | 13,803 | 11,496 | 9,895 | 17,650 | 8,055 | 7,099 | 6,400 | 13,614 | 6,928 | 6,101 | 5,778 |
| 76 | 29,138 | 14,386 | 11,988 | 10,321 | 18,438 | 8,416 | 7,417 | 6,691 | 14,192 | 7,224 | 6,364 | 6,030 |
| 77 | 30,325 | 14,977 | 12,480 | 10,748 | 19,249 | 8,788 | 7,751 | 6,992 | 14,790 | 7,528 | 6,630 | 6,283 |
| 78 | 31,528 | 15,567 | 12,972 | 11,175 | 20,088 | 9,178 | 8,093 | 7,304 | 15,406 | 7,842 | 6,906 | 6,545 |
| 79 | 32,742 | 16,173 | 13,483 | 11,613 | 20,952 | 9,570 | 8,440 | 7,618 | 16,041 | 8,165 | 7,191 | 6,816 |
| 80 | 33,965 | 16,778 | 13,988 | 12,047 | 21,835 | 9,974 | 8,796 | 7,938 | 16,697 | 8,501 | 7,486 | 7,094 |
| 81 | 35,195 | 17,389 | 14,506 | 12,492 | 22,738 | 10,386 | 9,161 | 8,267 | 17,372 | 8,843 | 7,788 | 7,381 |
| 82 | 36,431 | 18,008 | 15,027 | 12,939 | 23,663 | 10,808 | 9,533 | 8,602 | 18,068 | 9,196 | 8,102 | 7,676 |
| 83 | 37,666 | 18,619 | 15,536 | 13,380 | 24,603 | 11,239 | 9,911 | 8,944 | 18,784 | 9,561 | 8,422 | 7,981 |
| 84 | 38,899 | 19,229 | 16,046 | 13,817 | 25,563 | 11,677 | 10,297 | 9,294 | 19,522 | 9,936 | 8,752 | 8,295 |
| 85 | 40,125 | 19,834 | 16,550 | 14,253 | 26,538 | 12,122 | 10,691 | 9,647 | 20,281 | 10,322 | 9,092 | 8,616 |
| 86 | 41,342 | 20,436 | 17,052 | 14,685 | 27,531 | 12,574 | 11,091 | 10,009 | 21,061 | 10,720 | 9,442 | 8,950 |
| 87 | 42,546 | 21,031 | 17,549 | 15,113 | 28,540 | 13,035 | 11,496 | 10,374 | 21,863 | 11,129 | 9,802 | 9,290 |
| 88 | 43,734 | 21,618 | 18,039 | 15,535 | 29,559 | 13,503 | 11,908 | 10,747 | 22,685 | 11,547 | 10,172 | 9,639 |
| 89 | 44,903 | 22,195 | 18,521 | 15,949 | 30,593 | 13,974 | 12,326 | 11,122 | 23,531 | 11,977 | 10,550 | 9,998 |
| 90 | 46,049 | 22,762 | 18,993 | 16,357 | 31,640 | 14,452 | 12,745 | 11,503 | 24,397 | 12,418 | 10,938 | 10,366 |
| 91 | 47,168 | 23,317 | 19,455 | 16,755 | 32,716 | 15,011 | 13,288 | 11,992 | 25,359 | 12,909 | 11,370 | 10,776 |
| 92 | 48,259 | 23,856 | 19,905 | 17,142 | 33,832 | 15,533 | 13,757 | 12,416 | 26,272 | 13,455 | 11,908 | 11,289 |
| 93 | 49,317 | 24,377 | 20,341 | 17,518 | 34,883 | 16,025 | 14,198 | 12,817 | 27,144 | 13,910 | 12,316 | 11,678 |
| 94 | 50,339 | 24,884 | 20,763 | 17,881 | 35,864 | 16,485 | 14,615 | 13,192 | 27,960 | 14,337 | 12,701 | 12,042 |
| 95 | 51,321 | 25,369 | 21,167 | 18,230 | 36,764 | 16,910 | 14,996 | 13,540 | 28,721 | 14,736 | 13,059 | 12,385 |
| 96 | 52,262 | 25,835 | 21,555 | 18,563 | 37,578 | 17,293 | 15,344 | 13,855 | 29,413 | 15,100 | 13,387 | 12,696 |
| 97 | 53,158 | 26,277 | 21,925 | 18,880 | 38,298 | 17,634 | 15,652 | 14,136 | 30,034 | 15,429 | 13,685 | 12,981 |
| 98 | 54,003 | 26,695 | 22,275 | 19,182 | 38,915 | 17,930 | 15,921 | 14,381 | 30,580 | 15,718 | 13,949 | 13,232 |
| 99 | 54,800 | 27,088 | 22,602 | 19,466 | 39,428 | 18,175 | 16,145 | 14,587 | 31,045 | 15,967 | 14,174 | 13,446 |

Remarks 備註：

- Premiums are not guaranteed and may be revised to reflect actual experience (e.g. claim experience, medical inflation, and benefit changes) over time.
- The above annual premium table is for reference only and is subject to change by Sun Life Hong Kong Limited from time to time without notice.
- 保費並非保證不變及有可能因反映實際經驗(例如：賠償經驗、醫療費用上漲及保障改變)而不時作出調整。
- 以上之每年保費表只供參考，並由香港永明金融有限公司不時作出變動而不另作通知。

Supplementary Information to Illustrate Premium Adjustment 保費調整之附加資料

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

As a common market practice, Sun Life Hong Kong Limited will review our medical plans regularly to ensure that our clients will have access to the medical services they need. In view of the continue rising in demand of medical services, increased in average medical claims amount as well as plan benefit enhancement, there may be premium adjustments to **SunHealth Medical Premier**.

與市場上一般做法相同，香港永明金融有限公司定期檢視醫療計劃，以確保我們的客戶可享用所需的醫療服務。面對醫療服務的需求增加、平均醫療索償金額上漲及計劃保障之提升，**永明滿心醫療保**之保費日後或會作出調整。

| An illustrative example | 說明例子 |
|-------------------------|---|
| Insured 受保人 | 35-year-old male 35歲男性 |
| Plan Name 計劃名稱 | SunHealth Medical Premier - Worldwide, Annual Deductible: HKD0 永明滿心醫療保 - 環球，每年墊底費：港元 0 |
| Plan Type 計劃類別 | Basic Plan 基本計劃 |

| Age of insured 受保人年齡 | Current annual premiums (HKD) 現時每年保費 (港元) | Illustrative annual premiums following premium adjustments 保費調整後之預計每年保費 | |
|-------------------------|--|--|--|
| | | Assume premium increases 5% each year 假設每年保費向上調整 5% | Assume premium increases 10% each year 假設每年保費向上調整 10% |
| 35 | 36,207 | 36,207 | 36,207 |
| 36 | 37,203 | 39,063 | 40,923 |
| 37 | 38,200 | 42,116 | 46,222 |
| 38 | 39,196 | 45,374 | 52,170 |
| 39 | 40,193 | 48,855 | 58,847 |
| 40 | 41,188 | 52,567 | 66,334 |

Remarks:

- Figures in the above example are hypothetical and for illustrative purposes only.
- Premiums are not guaranteed and may be revised to reflect actual experience (e.g. claim experience, medical inflation, and benefit changes) over time. The illustrative annual premium increases of 5% and 10% are for your reference only and not necessarily prediction of future annual premium increases.
- The above annual premium table is for reference only and is subject to change by Sun Life Hong Kong Limited from time to time without notice.

備註：

- 上述例子之數字純屬假設及僅供說明之用。
- 保費並非保證不變及有可能因反映實際經驗（例如：賠償經驗、醫療費用上漲及保障改變）而不時作出調整。保費調整說明向上調整 5% 及 10% 僅供參考，並不等於每年保費向上調整之預期。
- 以上之每年保費表只供參考，並由香港永明金融有限公司不時作出變動而不另作通知。

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

Client Service Centre

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