

Life Insurance - Medical Protection



# WeHealth Prestige

*VHIS Certified Flexi Plan*

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

Distributed by:  
**Dah Sing Bank, Limited**



Wouldn't it be great if

## you could enjoy a peaceful recovery journey without worrying about the cost

Adequate rest in a comfortable and private area is important for a smooth recovery journey. However, the cost of private healthcare is rising. What you need is a plan that will provide you with comprehensive medical coverage in the comfort of a Semi-private Room, so you can get back on your feet as quickly as possible.

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 Prestige**, a VHIS Certified Flexi Plan designed to give you comprehensive Asia<sup>1</sup> medical coverage for lifelong support and peace of mind, plus tax benefits in Hong Kong<sup>2</sup>.

Remarks:

- 1 Asia shall mean Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland 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.
- 2 Whether tax deduction is allowable for the qualified premiums paid under this Certified Plan are subject to the prevailing tax laws of Hong Kong, as well as the individual circumstances of the Policy Holder (as taxpayer in Hong Kong) and the Insured Person(s). Please refer to the website of the Inland Revenue Department and the Inland Revenue Ordinance (Cap.112) for details. Sun Life Hong Kong Limited (the "Company" or "Sun Life") and Dah Sing Bank, Limited do not provide tax advice and you should consult an independent tax advisor for tax advice.

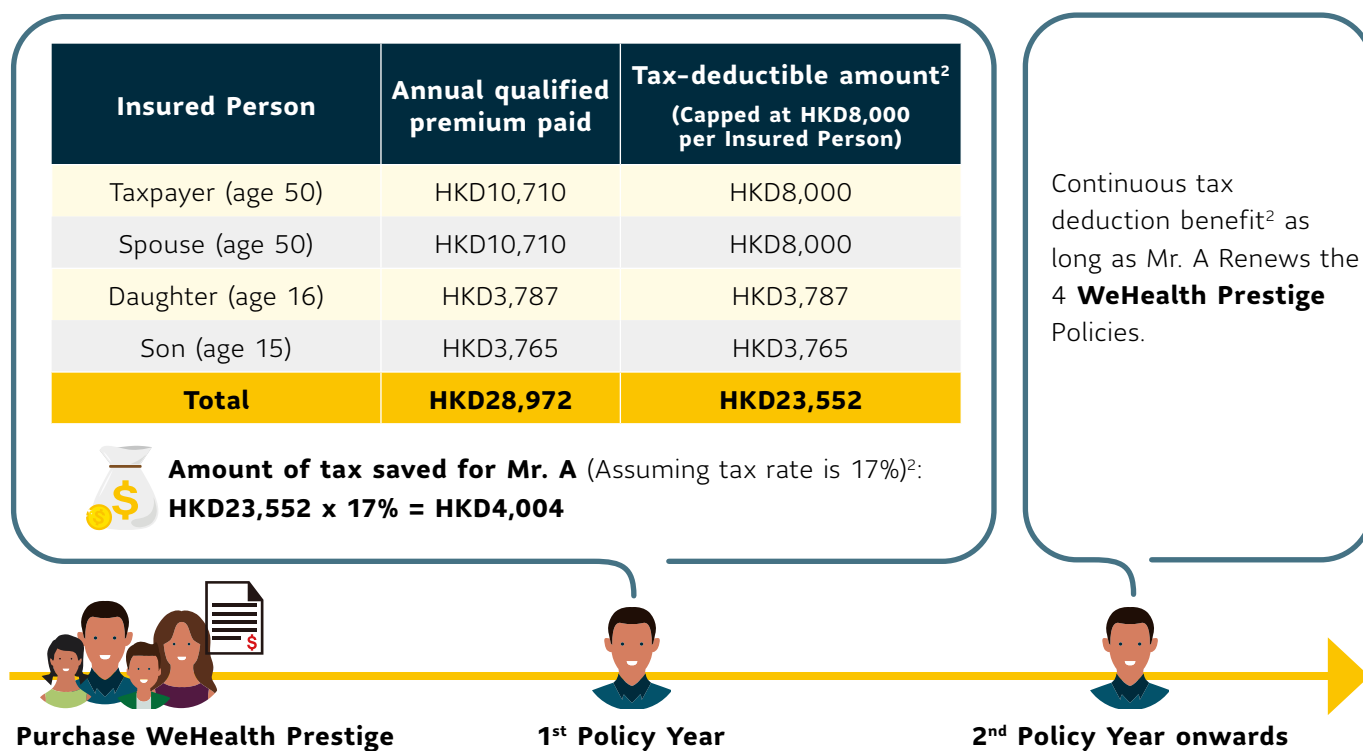
## How can WeHealth Prestige help you?

**WeHealth Prestige** is an individual indemnity Hospital insurance plan not only offers comprehensive medical coverage in a Semi-private Room in Asia<sup>1</sup>, if you admit to a private room in the public or VIP department in any Hospital rated Class 3A in mainland China<sup>3</sup>, there will be no adjustment factor applied in this room upgrade, in other words, a free room upgrade in admission of such designated Hospitals. With full cover for major medical expenses with no itemized benefit limits<sup>4</sup>, as well as extended benefits for cancer patients and beyond, you can rest assured that you will have adequate financial support during challenging times.

The qualifying premiums you pay for yourself and every dependent<sup>5</sup> you insure under this plan could be applied for up to HKD8,000 tax deduction<sup>2</sup> per Insured Person per fiscal year in Hong Kong. There is no upper limit on the number of insured dependents. As long as you are the Policy Holder, you could be eligible to apply for more tax deduction<sup>2</sup> amount by protecting your whole family. This way, you can enjoy the medical cover for yourself and your loved ones, with the valuable tax deduction<sup>2</sup> benefits.

### Illustration for tax benefits

Mr. A (a Hong Kong taxpayer) purchases 4 **WeHealth Prestige** Policies in annual payment mode (each with HKD20,000 Deductible<sup>16</sup>) for himself and his family.



The tax deduction<sup>2</sup> shown here is for illustrative purposes only. The figures shown are rounded to the nearest number. Assume no waiver of premium during the Policy term. The actual tax deduction<sup>2</sup> amount depends on the individual circumstances of the taxpayer. For more details, please consult an independent tax advisor.

Remarks:

- Please refer to the detail Hospital list from [www.sunlife.com.hk/wehealthprestige-en](http://www.sunlife.com.hk/wehealthprestige-en).
- Full cover shall mean no itemized benefit sublimit, the actual amount of Eligible Expenses and other expenses charged after deducting the remaining Deductible (if any) and is subject to the Annual Benefit Limit and Lifetime Benefit Limit. Full cover applies to selected benefit items only, while other benefit items are not fully reimbursable and subject to the respective benefit item's limits. Please refer to the Benefit Schedule and Terms and Benefits of this Certified Plan and point 4 of the Limitations of Benefits in this product brochure.
- Dependent refers to "specified relative" as defined in the Inland Revenue Ordinance (Cap. 112), subject to the then prevailing underwriting and administrative rules of the Company. For meaning of "specified relative", please refer to the website of the Inland Revenue Department.



## Key Product Features

### 1. Full medical expense coverage with guaranteed lifetime Renewal

**WeHealth Prestige** offers comprehensive medical protection in Asia<sup>1</sup>, including full cover<sup>4</sup> for major medical expense with no itemized benefit sublimit in a Semi-private Room of up to HKD40 million per life and HKD10 million per Policy Year. Additionally, as the plan offers lifetime guaranteed Renewal<sup>6</sup>, you can enjoy peace of mind regardless of any change in your health condition.

Moreover, **WeHealth Prestige** provides full coverage for unknown Pre-existing Conditions<sup>7</sup>, offering crucial support even if life takes an unexpected turn. This begins in 31 days after the Policy Effective Date.

Days after the Policy Effective Date	Coverage for unknown Pre-existing Condition(s)
First 30 days of the first Policy Year	0%
31 <sup>st</sup> day of the first Policy Year onwards	100%

Remarks:

- 6 The Renewal of this Policy is guaranteed provided this plan is continually offered by Sun Life. The plan will remain Renewable as long as Sun Life maintains its registered status as a VHIS provider. For details, please refer to the Terms and Benefits of this Certified Plan.
- 7 Pre-existing Condition(s) shall mean, in respect of the Insured Person, any Sickness, Disease, Injury, physical, mental or medical condition or physiological degradation, including Congenital Condition, that has existed prior to the Policy Issuance Date or the Policy Effective Date, whichever is the earlier. An ordinary prudent person shall be reasonably aware of a Pre-existing Condition, where (a) it has been diagnosed; (b) it has manifested clear and distinct signs or symptoms; or (c) medical advice or treatment has been sought, recommended or received. 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. Extended support if you are unfortunately diagnosed with designated critical illness<sup>13</sup>

### Comprehensive Cancer Care

When cancer strikes, it disrupts your life unexpectedly and creates a huge financial burden for you and your family. To lighten your financial load, **WeHealth Prestige** provides crucial support to ease your financial concerns. In addition to the coverage for surgical cancer treatments, we also provide you:

#### Full cover<sup>4</sup> on the Eligible Expense resulting from non-surgical cancer treatments



including radiotherapy, chemotherapy, targeted therapy, immunotherapy, and hormonal therapy, so that you can get appropriate treatments without worrying the medical bills.

#### Premium waiver upon Designated Cancer<sup>8</sup> diagnosis,

with a period of 36 months effective from the next premium due date after the date of Designated Cancer<sup>8</sup> diagnosis, allowing a greater financial flexibility during the critical time.



### Comprehensive Cancer Care

If you are suffering from qualifying medical condition<sup>9</sup> per diagnosis from a medical specialist, you can seek a **face-to-face second medical consultation or teleconsultation<sup>11</sup> (AdvicePro)** given by our network doctor<sup>10</sup> in Hong Kong. Each Insured Person is eligible for this service once free of charge per diagnosis<sup>12</sup> which satisfies the qualifying medical condition<sup>9</sup>.



In the unfortunate event that you are diagnosed with a solid tumour, we will provide you with a **complimentary Comprehensive Genomic Profiling<sup>12</sup>** up to one time per Policy, aiming to provide our support along the road to recovery.



#### Remarks:

- 8 Diagnosis of cancer should be confirmed by Registered Medical Practitioner and biopsy report is required.
- 9 Qualifying Medical Conditions mean the covered medical conditions for this service, which include any medical conditions with the following exceptions: (i) It is not the first diagnosis of the medical condition of the Insured Person; or (ii) The Insured Person has not been evaluated by a registered medical practitioner for his/her medical condition within the last 12 calendar months; or (iii) The Insured Person has developed an acute or life threatening condition and should seek the immediate medical care of his/her treating registered medical practitioner that should not be delayed by the arrival of this service; or (iv) The medical condition which requires physical evaluation of the Insured Person.
- 10 The list of Hospital and medical centers in our network and the AdvicePro (Face-to-face Second Medical Opinion Services) procedures may be changed from time to time without prior notice. For the full list of medical centers, please contact your advisor for more details.
- 11 For the Insured Person who resides in Mainland China and could not make a trip to Hong Kong or Insured Person who resides in Hong Kong but could not travel to the selected clinic, a teleconsultation could be arranged subject to third-party company's approval and comply with both Hong Kong and Mainland China medical practices and regulatory requirements.
- 12 The Value-added Services are provided by third-party company and are not guaranteed to be renewable. Please refer to "Value-added Services" section under our company website [www.sunlife.com.hk](http://www.sunlife.com.hk) for more details. Sun Life is not responsible for any act, negligence or failure to act on the part of the designated third-party company or 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.



### **Cover You More – waiver of Deductible<sup>16</sup> for designated critical illnesses<sup>13</sup> (“Cover You More”)**

To ease your financial burden during difficult times, if the Insured Person is unfortunately diagnosed with one of the designated critical illnesses<sup>13</sup> below and Confined in a Hospital or receives Day Case Procedure due to such critical illness<sup>13</sup>, the Deductible<sup>16</sup> (if applicable) will be waived in respect of such Confinement and/or treatment. That way, you can obtain the treatment you need without worrying about the Deductible<sup>16</sup>.

#### **Designated critical illnesses<sup>13</sup>:**




- Amputation of Foot due to Diabetic Complications
- Designated Cancer
- Heart-related diseases:
  - Aortic Dissection
  - Cardiac Failure caused by Cardiomyopathy
  - Cardiac Failure caused by Primary Pulmonary Arterial Hypertension
  - Coronary Artery Bypass Graft (Open Chest Surgery)
  - Eisenmenger’s Syndrome
  - Heart Attack
  - Replacement of Heart Valve
  - Surgery for Disease of the Aorta
  - Valvular Impairment caused by Infective Endocarditis
- Kidney Failure
- Major Organ Transplant
- Stroke

Remark:

13 Please refer to the Terms and Benefits of the Certified Plan regarding definitions of designated critical illnesses.

### 3. Accompanying you in every stage of your treatment journey

We understand that it could be frightening to walk alone on the road to recovery. We are therefore always stand by you at every stage along your recovery journey, from diagnosis to procedures/treatments to recovery. **WeHealth Prestige** offers you all-in-one solutions with:

Journey	Details
 <b>Diagnosis</b>	<ul style="list-style-type: none"> <li>• Full cover for pre-Confinement and Day Case Procedure outpatient care (subject to the limit of number of visits)<sup>4,14</sup></li> <li>• Full cover for designated Prescribed Diagnostic Imaging Tests<sup>4,14,15</sup></li> </ul>
 <b>Procedures/ Treatments</b>	<ul style="list-style-type: none"> <li>• Full cover for major medical costs, plus the cost incurred on the extra beds for family member, private nurse and pregnancy complications<sup>4,14</sup></li> <li>• Full cover for designated Prescribed Non-surgical Cancer Treatments<sup>4,14</sup></li> <li>• Full cover for outpatient kidney dialysis treatments<sup>4,14</sup></li> <li>• Full cover for specified medical appliances items<sup>4,14</sup></li> </ul>
 <b>Recovery</b>	<ul style="list-style-type: none"> <li>• Full cover for post-Confinement and Day Case Procedure outpatient care (subject to the limit of number of visits)<sup>4,14</sup></li> <li>• Full cover for home nursing for 30 days per Policy Year within 90 days immediately after discharge from Hospital<sup>4,14</sup></li> <li>• Coverage for rehabilitation, reconstructive surgery, post-Confinement and Day Case Procedure Chinese medicine practitioner outpatient care<sup>14</sup></li> </ul>

Furthermore, to safeguard your all-round health and wellbeing, **WeHealth Prestige** also provides coverage for psychiatric treatments in Hong Kong to care for your mental wellbeing. That way, you can maintain peak performance in the face of personal or professional challenges.

Remarks:

14 For details of each benefit, please refer to the Terms and Benefits of the Certified Plan.

15 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.

## 4. Flexible protection to meet changing medical and financial needs

Your financial priorities and protection needs may change over time. Whether you are looking for full coverage for major medical expenses or a top-up cover to supplement other medical insurance plans, different Deductible options allow flexibility to specify how much you are willing to pay before you claim. That's why this plan comes with 4 different Deductible options below and allows you to adjust according to personal needs<sup>16</sup>.

Deductible	VHIS Certification Number
HKD0	F00063-01-000-01
HKD20,000	F00063-02-000-01
HKD50,000	F00063-03-000-01
HKD80,000	F00063-04-000-01

Remark:

<sup>16</sup> Deductible shall mean a fixed amount of Eligible Expenses that, in a Policy Year, the Policy Holder must pay before the Company shall reimburse the remaining Eligible Expenses. The Deductible option can be adjusted upon each Policy Renewal and fulfilling designated requirements.



## Case Study

Ms. A has watched her family fight cancer and is worried about how a cancer diagnosis might affect her own finances. She decides to take up **WeHealth Prestige** so she can feel better prepared and enjoy extra financial security in case the unthinkable happens. She is healthy at the start of her Policy.






**Ms. A**  
**Deductible<sup>16</sup>: HKD20,000**

**Guaranteed Lifetime Renewal**

**Smart Tips:** Ms. A is entitled to both medical protection and tax deduction<sup>2</sup> as long as she Renews the Policy.

### At 3<sup>rd</sup> Policy Year:

Journey	Details
 <b>Diagnosis</b>	<p>Ms. A discovers breast cysts during annual body check and undergoes a breast scan and fine needle aspiration of breast cyst as recommended by the doctor. She is then diagnosed with breast cancer.</p>
	<p><b>Expenses</b></p> <ul style="list-style-type: none"> <li>• Pre-Confinement outpatient expense - HKD2,200</li> <li>• Prescribed Diagnostic Imaging Tests - HKD9,000</li> <li>• Surgeon's fee - HKD8,000</li> </ul>
	<p><b>WeHealth Prestige offers 36 months of waiver of premium upon Designated Cancer<sup>8</sup> diagnosis.</b></p>
 <b>Procedures/ Treatments</b>	<p>Per doctor advice, she decides to go for partial mastectomy and reconstruction surgery and is Confined in Semi-private Room for 6 days, followed by 2 weeks of radiotherapy.</p>
	<p><b>Expenses</b></p> <ul style="list-style-type: none"> <li>• Room &amp; board - HKD10,767</li> <li>• Miscellaneous charges - HKD64,800</li> <li>• Attending doctor's visit fee - HKD12,000</li> <li>• Specialist's fee - HKD6,000</li> <li>• Surgeon's fee - HKD100,000</li> <li>• Anesthetist's fee - HKD46,000</li> <li>• Operating theater charges - HKD32,720</li> <li>• Reconstructive surgery fee - HKD120,000</li> <li>• Prescribed Non-surgical Cancer Treatments - HKD80,000</li> </ul>
 <b>Recovery</b>	<p>After being discharged, Ms. A pays a total of 5 follow-up outpatient visits to a physiotherapist and a Chinese medicine practitioner. She also employs a home nurse for 2 days. Finally, she completes the treatment and fully recovers.</p>
	<p><b>Expenses</b></p> <ul style="list-style-type: none"> <li>• Post-Confinement outpatient expense - HKD9,000</li> <li>• Home nursing expenses - HKD1,800</li> </ul>
<p><b>Total Expenses: HKD502,287</b></p>	

With Cover You More, the HKD20,000 Deductible will be waived at this Policy Year upon cancer diagnosis.

**And fully reimburse HKD502,287 of the above treatment cost.**

The above case is an example for illustrative purposes only. The Company shall only reimburse "Reasonable and Customary" and "Medically Necessary" Eligible Expenses in accordance with the Terms and Benefits of this Certified Plan. For further details, please refer to the Terms and Benefits of this Certified Plan and point 4 of the Limitations of Benefits in this product brochure.

# Value-added Services

To enhance your medical protection, **WeHealth Prestige** offers the following Value-added Services<sup>12</sup> as extra safeguards.

## 1. Medical Concierge Services

Our Medical Concierge Services can help you choose your suitable doctor and treatment plan within a dedicated network of high-quality specialists to support you for comfortable recovery in an extensive network. Services include:

- Appointment for specialist consultation, doctor referral, Designated Day Case Procedure and accessing Confinement
- Booking for Confinement and treatment at our network Hospitals/clinics

## 2. 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.

## 3. AdvicePro

### (Face-to-face Second Medical Opinion Services)

If you are suffering from qualifying medical condition<sup>9</sup> per diagnosis from a medical specialist, you can seek a face-to-face second medical consultation or teleconsultation<sup>11</sup> given by our network doctor<sup>10</sup> in Hong Kong. Each Insured Person is eligible for this service once free of charge per diagnosis which satisfies the qualifying medical condition<sup>9</sup> from a medical specialist.

## 4. Cashless Arrangement Service<sup>17</sup>

Once the cashless arrangement is approved prior to your Hospital admission or Designated Day Case Procedure, all Eligible Expenses incurred during your Confinement or Designated Day Case Procedure will be settled on your behalf<sup>18</sup> - allowing you to focus on recovery without having to worry about making claims upon discharge or performed Designated Day Case Procedure.

## 5. Mainland China VIP Medical Navigation Service

Whenever you stay in Mainland China, this plan provides doctor referral and booking assistance for Confinement in Mainland China and provides accompanying and navigation service to you at the Mainland China VIP Hospital Network<sup>10</sup>, coordinates AdvicePro as needed, supporting you wherever you are in Mainland China.

## 6. Comprehensive Genomic Profiling<sup>19</sup>

In the unfortunate event that you are diagnosed with a solid tumour, we will provide you with a complimentary Comprehensive Genomic Profiling up to one time per Policy, aiming to provide our support along the road to recovery. Comprehensive Genomic Profiling is a test for patients with solid tumour. A medical practitioner is on hand to help identify gene mutations in your cancer cells using a blood sample liquid biopsy, so that your genetic profile can be matched for a unique and tailored medical treatment to overcome your health challenges with confidence.

## 7. Family Care Benefit

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.

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

## 8. 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 2 free psychological support sessions for you and your immediate family members<sup>20</sup> as the mental health support.

## 9. Worldwide Emergency Assistance Benefits

With our free 24-hour Worldwide Emergency Assistance Benefits, you can enjoy the assurance of emergency medical assistance wherever you travel, including:

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

Remarks:

17 You may need to settle your Deductible and the shortfall of your medical bill. Please refer to the "Value-added Services" section under our company website [www.sunlife.com.hk](http://www.sunlife.com.hk) for details.

18 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 "Value-added Services" section under our company website [www.sunlife.com.hk](http://www.sunlife.com.hk) for pre-approval procedures and designated clinical surgery list.

19 Comprehensive Genomic Profiling can be redeemed once per Policy only for each Insured Person.

20 Immediate family members shall mean the legally married spouse or a child or parent of the Insured Person, or the Policy Holder (as the case may be).

## Key Product Information

VHIS Certified Flexi Plan	WeHealth Prestige
<b>Type of medical insurance product</b>	Basic plan
<b>Issue Age<sup>21</sup></b>	15 days - age 80
<b>Benefit Term</b>	<p>Whole life</p> <p>(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<sup>6</sup>. 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<sup>6</sup>, as long as Sun Life maintains its registered status as a VHIS provider.)</p>
<b>Currency</b>	HKD
<b>Premium Payment Term</b>	Whole life
<b>Premium Payment Mode</b>	Annually/Semi-Annually/Monthly
<b>Premium Structure</b>	<p>The premium amount is determined based on 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).</p>

Remark:

<sup>21</sup> Age means the attained age of the Insured Person.

# Benefit Schedule

Benefit Coverage	Benefit limit
Geographical limitation <sup>22</sup>	Asia <sup>1</sup>
Designated ward class	Semi-private Room
Annual Benefit Limit for benefit items I. Basic benefits (a) – (l) II. Enhanced benefits (i) – (xiii) III. Other benefits (i) – (iii)	HKD10,000,000 per Policy Year
Lifetime Benefit Limit for benefit items I. Basic benefits (a) – (l) II. Enhanced benefits (i) – (xiii) III. Other benefits (i) – (iii)	HKD40,000,000 per life
Deductible for benefit items I. Basic benefits (a) – (l) II. Enhanced benefits (i) – (xiii) III. Other benefits (iii)	HKD0/HKD20,000/HKD50,000/HKD80,000
Cover you more – waiver of Deductible <sup>16</sup> for designated critical illnesses <sup>13,23</sup> (This waiver of Deductible is applicable to Policy with Deductible <sup>16</sup> )	If the Insured Person is Confined or receives Day Case Procedure due to any of the designated critical illnesses <sup>13</sup> , the remaining balance of Deductible (if any) in respect of such Confinement or Day Case Procedure shall be reduced to HKD0
Waiver of premium upon Designated Cancer diagnosis <sup>8,23</sup>	Waiver of premiums for next 36 months upon diagnosis of Designated Cancer <sup>8</sup>

Remarks:

22 Eligible Expenses incurred for any non-Emergency Treatments performed outside Asia shall be payable up to the benefit limits as stated in the benefit schedule attached to the Standard Plan Terms and Benefits. Psychiatric treatments payable under Basic Benefits and the daily hospital cash benefit payable under Other Benefits shall only be payable for Confinement in Hong Kong. Please refer to Section 1 of Part 1 of the Supplement for Limitations of Benefits for details.

23 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.

Benefit items <sup>24, 25, 26</sup>	Benefit limit	
<b>Basic benefits</b>		
(a) Room and board	Full cover <sup>4</sup>	
(b) Miscellaneous charges	Full cover <sup>4</sup> (Subject to the benefit limit of “medical appliances benefit” under enhanced benefits)	
(c) Attending doctor's visit fee	Full cover <sup>4</sup>	
(d) Specialist's fee <sup>23</sup>	Full cover <sup>4</sup>	
(e) Intensive care	Full cover <sup>4</sup>	
(f) Surgeon's fee	Full cover <sup>4</sup> regardless of the surgical category	
(g) Anaesthetist's fee	Full cover <sup>4</sup>	
(h) Operating theatre charges	Full cover <sup>4</sup>	
(i) Prescribed Diagnostic Imaging Tests <sup>15, 23</sup>	Full cover <sup>4</sup>	
(j) Prescribed Non-surgical Cancer Treatments <sup>27</sup>	Full cover <sup>4</sup>	
(k) Pre- and post-Confinement/ Day Case Procedure outpatient care <sup>23</sup>	Full cover <sup>4</sup> per visit	
	Prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure	
	More than 30 days before Confinement or Day Case Procedure	1 visit
	Within 30 days before Confinement or Day Case Procedure	Maximum 1 visit per day
	Follow-up outpatient visits per Confinement/Day Case Procedure	
	Within 90 days after discharge or completion of Day Case Procedure	Maximum 1 visit per day
(l) Psychiatric treatments (applicable to Hong Kong only)	HKD40,000 per Policy Year <sup>22</sup>	

## Remarks:

24 Eligible Expenses and/or expenses incurred shall be subject to the limitations as specified in the Supplement for Limitations of Benefits.

25 Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above unless otherwise specified.

26. The Company shall only reimburse “Reasonable and Customary” and “Medically Necessary” Eligible Expenses in accordance with the Terms and Benefits of this Certified Plan. For further details, please refer to the Terms and Benefits of this Certified Plan and point 4 of the Limitations of Benefits in this product brochure.

27 Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.

Benefit items <sup>24, 25, 26</sup>	Benefit limit
<b>Enhanced benefits</b>	
(i) Extra bed for family members benefit	Full cover <sup>4</sup>
(ii) Private nurse's fee benefit <sup>23</sup>	Full cover <sup>4</sup> <ul style="list-style-type: none"> <li>• Maximum 30 days per Policy Year</li> <li>• Maximum 1 Qualified Nurse during any given time slot on each day</li> </ul>
(iii) Home nursing expenses benefit <sup>23</sup>	Full cover <sup>4</sup> <ul style="list-style-type: none"> <li>• Maximum 30 days per Policy Year</li> <li>• Maximum 1 Qualified Nurse during any given time slot on each day</li> </ul> (within 90 days after discharge from Hospital following surgery or admission to Intensive Care Unit)
(iv) Outpatient kidney dialysis treatment benefit <sup>23</sup>	Full cover <sup>4</sup>
(v) Emergency outpatient treatment benefit	Full cover <sup>4</sup>
(vi) Reconstructive surgery benefit <sup>23</sup>	HKD160,000 per Accident/per mastectomy
(vii) Medical appliances benefit	Specified items <sup>28</sup> : Full cover <sup>4</sup> Other items <sup>28</sup> : HKD100,000 per Policy Year
(viii) Post-Confinement/Day Case Procedure Chinese medicine practitioner outpatient care benefit <sup>23</sup>	HKD1,000 per visit <ul style="list-style-type: none"> <li>• Maximum 20 outpatient visits per Policy Year, 1 visit per day</li> </ul> (within 90 days after discharge from Hospital or completion of Day Case Procedure)
(ix) Rehabilitation benefit <sup>23</sup>	HKD80,000 per Policy Year (within 90 days after discharge from Hospital)
(x) Cardiac rehabilitation treatment benefit <sup>23</sup>	HKD10,000 per Policy Year (within 90 days after discharge from Hospital or completion of Day Case Procedure)
(xi) Hospice care benefit <sup>23</sup>	HKD100,000 per Policy Year
(xii) Donor's Benefit	HKD500,000 per Major Organ Transplant
(xiii) Pregnancy complications benefit <sup>23</sup>	Full cover <sup>4</sup>
<b>Other benefits</b>	
(i) Daily hospital cash benefit <sup>29</sup> (applicable to Hong Kong only)	HKD1,200 per day Up to 90 days per Policy Year
(ii) Day Case Procedure cash benefit	HKD1,000 per surgical procedure
(iii) Emergency dental benefit	Full cover <sup>4</sup> (within 90 days from the Accident)
(iv) Compassionate death benefit	HKD100,000
(v) Death benefit due to medical negligence	HKD80,000

Remarks:

28 For details, please refer to Section 7 of Part 1 of the Supplement for Enhanced Benefits.

29 Only applicable to Confinement in a General Ward of a Hong Kong private Hospital.

**Key Product Risks:****1. Non-guaranteed premium rate**

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 Insured Persons 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. Adjustment of premium**

Irrespective of whether the Company revises the 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.

For factors that may affect Premium Loading, please refer to Frequently Asked Questions in our website [www.sunlife.com.hk/en/insurance/voluntary-health-insurance-scheme/](http://www.sunlife.com.hk/en/insurance/voluntary-health-insurance-scheme/).

In future, the Standard Premium for age 120 and above may not be the same as the Certified Plan's Standard Premium. Thus, we will inform you the actual Standard Premium payable for the coming year by a renewal notice sent before the end of each Policy Year.

**3. Premium payment term and related cost**

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. Part of the premiums paid will be used to pay for the insurance and related cost. If you do not pay a premium on or before the premium due date, unless the waiver of premium upon Designated Cancer diagnosis apply, 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. Inflation risk**

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. Credit risk**

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 this Policy, you may lose all or part of your premiums paid and benefits.

**6. Policy termination**

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 authorization 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. Unknown Pre-existing Conditions**

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:

First 30 days of the first Policy Year	No coverage
31 <sup>st</sup> day of the first Policy Year onwards	Full coverage

**Limitations of Benefits:**

**1. Geographical limitation**

- a. Eligible Expenses and/or other expenses incurred within Asia shall be payable in accordance with the Terms and Benefits of this Certified Plan, except for the psychiatric treatments as stated in Section 3(l) of Part 6 of the Terms and Conditions of this Certified Plan, and the benefit payable under Section 1 of Part 1 of the Supplement for Other Benefits which shall be payable for Confinement in Hong Kong only.
- b. For any non-Emergency Treatment received outside Asia
  - i. the Eligible Expenses incurred shall be payable in accordance with the benefit schedule attached to the Standard Plan Terms and Benefits and shall not be subject to the adjustment factor as stated in Section 3(a) of of this Limitation of Benefits below; and
  - ii. no benefit shall be payable under Sections 1 to 13 of Part 1 of the Supplement for Enhanced Benefits, and Sections 1 to 3 of Part 1 of the Supplement for Other Benefits.
- c. For any Emergency Treatment received outside Asia, Eligible Expenses and/or other expenses incurred shall be payable in accordance with these Terms and Benefits of this Certified Plan.

**2. Limitation on choice of Hospital**

- a. The benefit payable under Section 1 of Part 1 of the Supplement for Other Benefits shall only be applicable to Confinement in General Ward of a private Hospital in Hong Kong.
- b. For any Eligible Expenses and/or other expenses charged by Hospitals in mainland China, if such Hospitals are not under the list of designated hospitals in mainland China, or where approval has not been granted by the Company before the Medical Services are provided,
  - i. the Eligible Expenses incurred shall be payable in accordance with the benefit schedule attached to the Standard Plan Terms and Benefits and are not subject to the adjustment factor as stated in Section 3(a) of Part 1 of this Limitation of Benefits below; and
  - ii. no benefit shall be payable under Sections 1 to 13 of Part 1 of the Supplement for Enhanced Benefits, and Sections 1 to 2 and 5 of Part 1 of the Supplement for Other Benefits.
- c. For the avoidance of doubt, in respect of any Eligible Expenses and/or other expenses charged by Hospitals in mainland China, if such Hospitals are under the list of designated hospitals in mainland China mentioned above, such Eligible Expenses and/or other expenses shall be payable in accordance with the Terms and Benefits of this Certified Plan.
- d. For the avoidance of doubt, notwithstanding Section 2(b) of Part 1 of this Limitation of Benefits above, regardless of whether the Insured Person's Confinement is in a private ward of public or VIP department (if available) in any Class 3A Hospitals in the list of designated hospitals in mainland China, the Eligible Expenses and/or expenses incurred shall be payable in accordance with the Terms and Benefits of this Certified Plan.
- e. The list of designated hospitals in mainland China may be varied, updated and amended from time to time at the Company's discretion. Policy Holder and/or Insured Person is recommended to refer to the Company's website for the latest list before admission to the Hospital.

**3. Limitation on choice of ward class**

- a. If the ward class of the Confinement (or confinement in respect of the donor in the context under Section 12 of Part 1 of the Supplement for Enhanced Benefits) is of a class higher than the entitled ward class as stated in the Benefit Schedule, any benefits payable under Section 3(a) to (j) and (l) of Part 6 of the Terms and Conditions and Sections 1, 2, 6, 7, 12 and 13 of Part 1 of the Supplement for Enhanced Benefits are subject to the following adjustment factor:

Entitled ward class as specified in the Benefit Schedule	Confined ward class	Adjustment factor
Semi-private Room	Standard Private Room	50%
Semi-private Room	Any ward class above Standard Private Room	0%

- b. In the event that the Insured Person is Confined in a ward class higher than the Standard Private Room, the Eligible Expenses incurred shall be payable in accordance with the benefit schedule attached to the Standard Plan Terms and Benefits. For the avoidance of doubt, no benefit shall be payable under Sections 1, 2, 6, 7, 12 and 13 of Part 1 of the Supplement for Enhanced Benefits.



- c. The adjustment factor as specified in Section 3(a) above shall not apply when such Confinement in a room of class higher than the entitled ward class is due to:
  - i. unavailability of entitled ward class for Emergency Treatment as a result of ward or room shortage for Confinement;
  - ii. isolation reasons that require a specific class of accommodation;
  - iii. other reasons not involving personal preference of the Policy Holder and/or the Insured Person; or
  - iv. the Insured Person's Confinement is in the private ward of public and/or VIP department (if available) in any Class 3A Hospitals in the list of designated hospitals in mainland China.

#### **4. Limitation of Eligible Expenses**

- a. "Medically Necessary" shall mean the need to have medical service for the purpose of investigating or treating the relevant Disability in accordance with the generally accepted standards of medical practice and such medical service must:
  - i. require the expertise of, or be referred by, a Registered Medical Practitioner;
  - ii. be consistent with the diagnosis and necessary for the investigation and treatment of the Disability;
  - iii. be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the Insured Person, his family, caretaker or the attending Registered Medical Practitioner;
  - iv. be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
  - v. be furnished at the most appropriate level which, in the prudent professional judgment of the attending Registered Medical Practitioner, can be safely and effectively provided to the Insured Person.
- b. "Reasonable and Customary" shall mean, in relation to a charge for Medical Service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar Age, for a similar Disability, as reasonably determined by the Company in utmost good faith. The Reasonable and Customary charges shall not in any event exceed the actual charges incurred.

In determining whether a charge is Reasonable and Customary, the Company shall make reference to the followings (if applicable):

  - i. treatment or service fee statistics and surveys in the insurance or medical industry;
  - ii. internal or industry claim statistics;
  - iii. gazette published by the Government; and/or
  - iv. other pertinent source of reference in the locality where the treatments, services or supplies are provided
- c. Please refer to the Terms and Benefits of the Certified Plan for the detailed definitions of 'Reasonable and Customary' and 'Medically Necessary'.

**General Exclusions:**

Under the Terms and Benefits of this Certified Plan, 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, including any updates of and changes to such requisite information (if so requested by the Company under Section 8 of Part 1 of the Terms and Benefits of this Certified Plan) 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 the above Section 3 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 except to the extent covered by the reconstructive surgery benefit payable under Section 6 of Part 1 in the Supplement for Enhanced Benefits; 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 or to the extent covered by the emergency dental benefit as stated in the Section 3 of Part 1 in the Supplement for Other Benefits. 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; except to the extent covered by the pregnancy complications benefit as stated in the Section 13 of Part 1 in the Supplement for Enhanced Benefits.
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, except to the extent covered by the Post-Confinement/Day Case Procedure Chinese medicine practitioner outpatient care benefit payable under Section 8 of Part 1 in the Supplement for Enhanced Benefits; 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.

## Glossary of Terminology:

The following terminologies used in **WeHealth Prestige** 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 Prestige	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

## Important Notes:

**This brochure is for reference only and does not contain the full Terms and Benefits of this Certified Plan. Please refer to a sample of this Certified Plan on our website for details including but not limited to definitions of capitalized terms and full terms and conditions of coverage and exclusions.**

### 1. Levy on insurance premium

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 companies. The applicable levy rate will be determined by reference to the policy date or policy anniversary date. For levy details, please visit our website at [www.sunlife.com.hk/levy\\_eng](http://www.sunlife.com.hk/levy_eng) or Insurance Authority's website at [www.ia.org.hk](http://www.ia.org.hk).

### 2. Cancellation right

If you are not fully satisfied with your policy, you have the right to cancel your policy within the cooling-off period and obtain a refund of any premium and levy paid.

By giving us a written request, your Policy will then be cancelled and any premium and levy paid will be refunded, provided that: (1) your written request for cancellation must be signed by you and received directly by our office (G/F, Cheung Kei Center Tower B, No. 18 Hung Luen Road, Hunghom, Kowloon) or through email ([hk\\_csd@sunlife.com](mailto:hk_csd@sunlife.com)) within 21 calendar days after the delivery of the Policy or issue of a notice informing you/your representative about the availability of the Policy and the expiry date of the cooling-off period, whichever is the earlier; and (2) no refund can be made if any payment from the Company under the Policy has been made prior to your request for cancellation.

After the cooling-off period, you can request cancellation of this Policy before the end of policy term by giving 30 days prior written notice to the Company. However, no refund of any premium and levy paid can be made under the Policy.

**Important Notes from the Insurance Agent of Dah Sing Bank, Limited:**

**This brochure is for reference only and does not contain the full Terms and Benefits of this Certified Plan. Please refer to a sample of this Certified Plan on our website for details including but not limited to definitions of capitalized terms and full terms and conditions of coverage and exclusions.**

**1. NOT a bank savings plan**

The plan is a life insurance plan without savings element. It is NOT a bank deposit nor a bank savings plan with free life insurance coverage. Your contribution is a payment of life insurance premiums to Sun Life Hong Kong Limited but NOT a banking transaction like placement of savings deposit, withdrawal from a bank or fund transfer.

**2. Suicide clause**

If the Insured Person under this Policy dies by suicide, whether sane or insane, within 1 year of the Policy Effective Date, then we will not pay the Compassionate death benefit as set out in the Terms and Benefits of this Certified Plan.

**3. Guaranteed lifetime Renewal**

This Policy is a yearly renewable plan. The Renewal of this Policy is guaranteed provided this plan is continually offered by Sun Life Hong Kong Limited. The plan will remain Renewable as long as Sun Life Hong Kong Limited maintains its registered status as a VHIS provider. For details, please refer to the Terms and Benefits of this Certified Plan.

**4. Claims procedures**

All claims incurred in respect of the Terms and Benefits shall be submitted to the Company within ninety (90) days after the date on which the Insured Person is discharged from the Hospital, or (where there is no Confinement) the date on which the relevant Medical Service is performed and completed. Claims under this insurance plan must be made by you to Sun Life Hong Kong Limited directly. You can get the appropriate claim form by calling Sun Life Hong Kong Limited Customer Service Hotline (852) 2103 8928 in Hong Kong or visiting [www.sunlife.com.hk](http://www.sunlife.com.hk) or any Sun Life Hong Kong Limited Customer Service Centre. For details, please refer to the Terms and Benefits of this Certified Plan provided by Sun Life Hong Kong Limited. If you wish to know more about claim related matter, you may visit our company website [www.sunlife.com.hk/en/claims/](http://www.sunlife.com.hk/en/claims/)

**5. Product features revision**

Sun Life Hong Kong Limited reserves the right to revise the benefit structure, terms and conditions and/or product features, so as to keep pace with the times for medical advancement and to provide you with continuous protection or any changes in requirements for complying with the VHIS. We will give you a written notice of any revision 30 days before the end of policy year or upon renewal.

**6. Prepayment arrangement**

Prior to the settlement of renewal premium due, prepaid premium will accumulate interest with Sun Life Hong Kong Limited, in a designated account of the policy but will not form part of the paid premium until it is payable, and at a non-guaranteed interest rate which may vary from time to time without prior notice and may be higher or lower than that illustrated in the illustration of the policy. If the prepaid premium is insufficient to pay renewal premium due, the policy owner is required to pay the outstanding premium in order to keep the policy in force, otherwise the policy may lapse after the grace period.

Only full withdrawal of the balance of the prepaid premium and levy on prepaid premium will be accepted by Sun Life Hong Kong Limited. Upon policy cancellation or full withdrawal of the balance of the prepaid premium and levy on prepaid premium before the end of the premium payment term, the relevant balance of the prepaid premium and levy on prepaid premium shall be returned to the policy owner, and any interest on the balance of the prepaid premium and levy on prepaid premium of that policy year will be forfeited.

# Growing Brighter with Brilliant Company Awards



**Sing Tao Service Awards 2022 – Sing Tao Daily**  
Medical Insurance  
Innovative Insurance Products  
Greater Bay Area Wealth Inheritance Services (Hong Kong)



**The Hong Kong Council of Social Service**  
Caring Company 21<sup>st</sup> consecutive year (2002-2023)



**10Life**  
Life Insurer of the Year



**The Hong Kong Insurance Awards 2022 by the Hong Kong Federation of Insurers**  
Most Innovative Product / Service Award  
Life Insurance (Wealth)



**Now Business News Channel Leadership Business Award 2022**  
Greater Bay Area Financial Insurance Award of Excellence



**GBA Corporate Sustainability Awards 2022 – Metro Finance**  
Excellence in Green Sustainability (Climate Action)  
Excellence in Social Sustainability (Sustainable Cities and Communities)



**iMoney Enterprise Brand Awards 2022 – iMoney**  
Best Green Insurance (Financial Service Category)  
Most Caring Society Insurance (Financial Service Category)



**Corporate Brand Awards of Excellence 2022 – Hong Kong Economic Journal**  
Insurance Services and Client Experience  
Digital Innovation Insurance Service



**GBA Insurance Awards 2022 – Metro Finance**  
Outstanding Voluntary Health Insurance Scheme Award

## MPF Awards



"The 2023 MPF Awards" by MPF Ratings



**REFINITIV LIPPER FUND AWARDS**  
2022 WINNER  
HONG KONG

Hong Kong 2022 Refinitiv Lipper Fund Awards

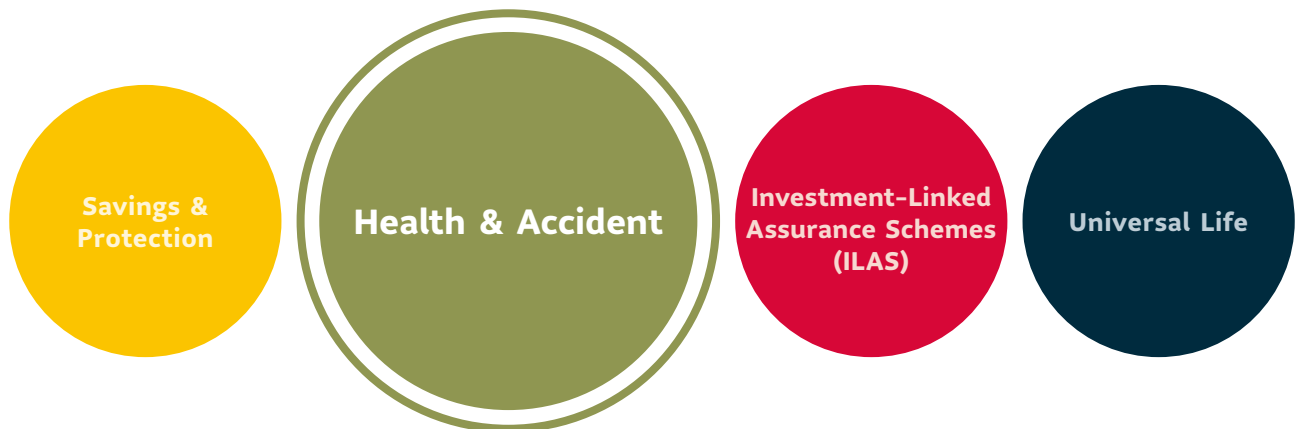
## Welcome to the World of Sun Life Hong Kong

Sun Life Hong Kong is a wholly owned subsidiary of Sun Life Assurance Company of Canada. Since February 22, 1892, Sun Life Hong Kong has been here to helping Hong Kong shine brighter over 130 years by providing excellent products and services.

Sun Life Hong Kong 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 total 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 Prestige** is part of Sun Life's Health & Accident series, providing financial support when you need it.

### Sun Life Product Portfolio



**What's next?**  
**You can find out more:**

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

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*Applicant should seek independent professional advice before making any decision if necessary. **WeHealth Prestige** is underwritten by Sun Life Hong Kong Limited. Dah Sing Bank, registered as a licensed insurance agency, is the authorized licensed insurance agency of Sun Life Hong Kong Limited and distributes the insurance products for Sun Life Hong Kong Limited. **WeHealth Prestige** is the product of Sun Life Hong Kong Limited but not the product of Dah Sing Bank. In respect of an eligible dispute (as defined in the Terms of Reference for Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Dah Sing Bank and the client out of the selling process or processing of the related transaction, Dah Sing Bank is required to enter into a Financial Dispute Resolution Scheme process with the client; however, any dispute over the contractual terms of the product should be resolved directly between Sun Life Hong Kong Limited and the client.*

*The service(s)/product(s) mentioned herein is/are not targeted at customers in the EU.  
"Sun Life", the "Company", "we" or "us" refers to Sun Life Hong Kong Limited.  
"Dah Sing Bank" refers to Dah Sing Bank, Limited.*

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

**Client Service Centre**  
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No. 18 Hung Luen Road, Hunghom, Kowloon

**Client Service Hotline:** 2103 8928  
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*A member of the Sun Life group of companies.  
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# WeHealth Prestige (Certified Flexi Plan)

## 永明港卓越醫療保 (認可靈活產品)

### Annual Standard Premium schedule (in HKD)

### 年繳標準保費表 (港元)



Attained Age 實際年齡	Deductible 自付費			
	HKD0	HKD20,000	HKD50,000	HKD80,000
0	9,988	4,617	3,452	2,998
1	9,800	4,556	3,432	2,996
2	9,438	4,495	3,411	2,993
3	9,084	4,432	3,391	2,990
4	8,721	4,368	3,371	2,987
5	8,353	4,304	3,351	2,983
6	8,324	4,260	3,308	2,943
7	8,296	4,216	3,264	2,904
8	8,266	4,171	3,220	2,865
9	8,236	4,126	3,177	2,825
10	8,205	4,080	3,134	2,785
11	8,175	4,033	3,091	2,745
12	8,102	3,966	3,046	2,706
13	8,031	3,899	2,999	2,666
14	7,958	3,832	2,960	2,627
15	7,886	3,765	2,916	2,588
16	8,130	3,787	2,955	2,627
17	8,240	3,807	2,995	2,667
18	8,284	3,827	3,035	2,708
19	8,327	3,840	3,060	2,748
20	8,502	3,852	3,080	2,788
21	8,582	3,905	3,153	2,827
22	8,838	4,058	3,193	2,868
23	9,193	4,212	3,232	2,908
24	9,455	4,366	3,272	2,948
25	10,325	4,454	3,311	2,988
26	10,684	4,674	3,435	3,032
27	11,043	4,828	3,549	3,060
28	11,402	5,066	3,670	3,099
29	11,761	5,288	3,792	3,138
30	12,122	5,509	3,871	3,168
31	12,481	5,686	4,042	3,380
32	12,840	5,769	4,214	3,599
33	13,199	5,852	4,390	3,795
34	13,559	5,938	4,556	3,976
35	13,918	6,090	4,688	4,102
36	14,051	6,242	4,782	4,187
37	14,212	6,394	4,927	4,271
38	14,362	6,546	5,095	4,356
39	14,649	6,698	5,197	4,438
40	14,916	6,850	5,299	4,524
41	15,178	6,999	5,401	4,609
42	15,527	7,248	5,503	4,694
43	16,218	7,637	5,605	4,778
44	17,072	7,764	5,934	4,862
45	17,979	7,893	6,053	4,947
46	18,950	8,436	6,373	5,278
47	19,695	8,991	6,694	5,610
48	20,473	9,554	6,999	5,941
49	21,338	10,128	7,335	6,273
50	21,775	10,710	7,656	6,604
51	22,553	11,191	7,977	6,900
52	23,513	11,671	8,296	7,192
53	24,378	12,152	8,617	7,559
54	25,505	12,632	8,938	7,848
55	26,545	13,113	9,258	8,176
56	28,109	14,122	9,997	8,695
57	29,927	15,133	10,736	9,214
58	31,316	16,142	11,475	9,733
59	33,931	17,153	12,214	10,359
60	36,546	18,162	12,954	10,883

Attained Age 實際年齡	Deductible 自付費			
	HKD0	HKD20,000	HKD50,000	HKD80,000
61	39,161	19,173	13,693	11,638
62	41,776	20,182	14,432	12,405
63	44,391	21,193	15,171	13,166
64	47,006	22,203	15,910	13,926
65	49,621	23,213	16,649	14,656
66	52,236	24,731	17,472	15,380
67	54,851	26,249	18,345	16,152
68	57,466	27,767	19,245	16,938
69	60,208	29,478	20,139	17,731
70	63,041	31,189	21,382	18,880
71	65,968	32,900	22,625	20,030
72	68,996	34,611	23,868	21,179
73	72,121	36,322	25,110	22,328
74	75,341	38,033	26,353	23,477
75	78,650	39,738	27,594	24,520
76	82,055	41,455	28,798	25,609
77	85,569	43,440	30,036	26,713
78	89,181	45,425	31,340	27,874
79	92,892	47,410	32,628	29,018
80	96,684	49,395	33,823	30,210
81	100,574	51,180	35,055	31,487
82	104,566	53,065	36,255	32,499
83	108,658	55,350	37,463	33,519
84	112,850	57,335	38,673	34,539
85	117,138	59,320	39,881	35,550
86	121,535	61,305	40,991	36,491
87	126,023	62,326	42,095	37,428
88	130,610	64,593	43,190	38,359
89	135,324	66,925	44,369	39,296
90	139,824	69,472	46,097	40,834
91	144,324	71,977	47,802	42,346
92	148,824	74,429	49,485	43,841
93	153,324	76,254	51,130	45,302
94	157,824	78,599	52,725	46,721
95	162,324	80,860	54,266	48,093
96	166,824	83,024	55,742	49,406
97	171,324	85,080	57,148	50,658
98	175,824	87,017	58,474	51,839
99	180,324	88,823	59,713	52,938
100	184,832	91,310	61,395	54,400
101	189,361	93,809	63,084	55,863
102	193,914	96,321	64,782	57,334
103	198,489	98,846	66,489	58,812
104	203,087	101,383	68,204	60,297
105	207,707	103,933	69,928	61,790
106	212,352	106,496	71,660	63,290
107	217,019	109,071	73,401	64,798
108	221,709	111,659	75,151	66,313
109	226,423	114,261	76,909	67,836
110	231,161	116,875	78,677	69,366
111	235,922	119,502	80,453	70,904
112	240,708	122,142	82,238	72,450
113	245,517	124,796	84,032	74,004
114	250,350	127,463	85,834	75,565
115	255,207	130,143	87,646	77,134
116	260,089	132,837	89,467	78,711
117	264,994	135,538	91,297	80,296
118	269,925	138,265	93,136	81,888
119	274,880	140,999	94,985	83,489
120+	279,860	143,747	96,842	85,098

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

# WeHealth Prestige (Certified Flexi Plan)

## 永明港卓越醫療保 (認可靈活產品)

### Semi-annual Standard Premium schedule (in HKD)

### 半年繳標準保費表 (港元)

Attained Age 實際年齡	Deductible 自付費				Attained Age 實際年齡	Deductible 自付費			
	HKD0	HKD20,000	HKD50,000	HKD80,000		HKD0	HKD20,000	HKD50,000	HKD80,000
0	5,193.76	2,400.84	1,795.04	1,558.96	61	20,363.72	9,969.96	7,120.36	6,051.76
1	5,096.00	2,369.12	1,784.64	1,557.92	62	21,723.52	10,494.64	7,504.64	6,450.60
2	4,907.76	2,337.40	1,773.72	1,556.36	63	23,083.32	11,020.36	7,888.92	6,846.32
3	4,723.68	2,304.64	1,763.32	1,554.80	64	24,443.12	11,545.56	8,273.20	7,241.52
4	4,534.92	2,271.36	1,752.92	1,553.24	65	25,802.92	12,070.76	8,657.48	7,621.12
5	4,343.56	2,238.08	1,742.52	1,551.16	66	27,162.72	12,600.12	9,085.44	7,997.60
6	4,328.48	2,215.20	1,720.16	1,530.36	67	28,522.52	13,649.48	9,539.40	8,399.04
7	4,313.92	2,192.32	1,697.28	1,510.08	68	29,882.32	14,438.84	10,007.40	8,807.76
8	4,298.32	2,168.92	1,674.40	1,489.80	69	31,308.16	15,328.56	10,472.28	9,220.12
9	4,282.72	2,145.52	1,652.04	1,469.00	70	32,781.32	16,218.28	11,118.64	9,817.60
10	4,266.60	2,121.60	1,629.68	1,448.20	71	34,303.36	17,108.00	11,765.00	10,415.60
11	4,251.00	2,097.16	1,607.32	1,427.40	72	35,877.92	17,997.72	12,411.36	11,013.08
12	4,213.04	2,062.32	1,583.92	1,407.12	73	37,502.92	18,887.44	13,057.20	11,610.56
13	4,176.12	2,027.48	1,559.48	1,386.32	74	39,177.32	19,777.16	13,703.56	12,208.04
14	4,138.16	1,992.64	1,539.20	1,366.04	75	40,898.00	20,663.76	14,348.88	12,750.40
15	4,100.72	1,957.80	1,516.32	1,345.76	76	42,668.60	21,556.60	14,974.96	13,316.68
16	4,227.60	1,969.24	1,536.60	1,366.04	77	44,495.88	22,588.80	15,618.72	13,890.76
17	4,284.80	1,979.64	1,557.40	1,386.84	78	46,374.12	23,621.00	16,296.80	14,494.48
18	4,307.68	1,990.04	1,578.20	1,408.16	79	48,303.84	24,653.20	16,966.56	15,089.36
19	4,330.04	1,996.80	1,591.20	1,428.96	80	50,275.68	25,685.40	17,587.96	15,709.20
20	4,421.04	2,003.04	1,601.60	1,449.76	81	52,298.48	26,613.60	18,228.60	16,373.24
21	4,462.64	2,030.60	1,639.56	1,470.04	82	54,374.32	27,593.80	18,852.60	16,899.48
22	4,595.76	2,110.16	1,660.36	1,491.36	83	56,502.16	28,782.00	19,480.76	17,429.88
23	4,780.36	2,190.24	1,680.64	1,512.16	84	58,682.00	29,814.20	20,109.96	17,960.28
24	4,916.60	2,270.32	1,701.44	1,532.96	85	60,911.76	30,846.40	20,738.12	18,486.00
25	5,369.00	2,316.08	1,721.72	1,553.76	86	63,198.20	31,878.60	21,315.32	18,975.32
26	5,555.68	2,430.48	1,786.20	1,576.64	87	65,531.96	32,409.52	21,889.40	19,462.56
27	5,742.36	2,510.56	1,845.48	1,591.20	88	67,917.20	33,588.36	22,458.80	19,946.68
28	5,929.04	2,634.32	1,908.40	1,611.48	89	70,368.48	34,801.00	23,071.88	20,433.92
29	6,115.72	2,749.76	1,971.84	1,631.76	90	72,708.48	36,125.44	23,970.44	21,233.68
30	6,303.44	2,864.68	2,012.92	1,647.36	91	75,048.48	37,428.04	24,857.04	22,019.92
31	6,490.12	2,956.72	2,101.84	1,757.60	92	77,388.48	38,703.08	25,732.20	22,797.32
32	6,676.80	2,999.88	2,191.28	1,871.48	93	79,728.48	39,652.08	26,587.60	23,557.04
33	6,863.48	3,043.04	2,282.80	1,973.40	94	82,068.48	40,871.48	27,417.00	24,294.92
34	7,050.68	3,087.76	2,369.12	2,067.52	95	84,408.48	42,047.20	28,218.32	25,008.36
35	7,237.36	3,166.80	2,437.76	2,133.04	96	86,748.48	43,172.48	28,985.84	25,691.12
36	7,306.52	3,245.84	2,486.64	2,177.24	97	89,088.48	44,241.60	29,716.96	26,342.16
37	7,390.24	3,324.88	2,562.04	2,220.92	98	91,428.48	45,248.84	30,406.48	26,956.28
38	7,468.24	3,403.92	2,649.40	2,265.12	99	93,768.48	46,187.96	31,050.76	27,527.76
39	7,617.48	3,482.96	2,702.44	2,307.76	100	96,112.64	47,481.20	31,925.40	28,288.00
40	7,756.32	3,562.00	2,755.48	2,352.48	101	98,467.72	48,780.68	32,803.68	29,048.76
41	7,892.56	3,639.48	2,808.52	2,396.68	102	100,835.28	50,086.92	33,686.64	29,813.68
42	8,074.04	3,768.96	2,861.56	2,440.88	103	103,214.28	51,399.92	34,574.28	30,582.24
43	8,433.36	3,971.24	2,914.60	2,484.56	104	105,605.24	52,719.16	35,466.08	31,354.44
44	8,877.44	4,037.28	3,085.68	2,528.24	105	108,007.64	54,045.16	36,362.56	32,130.80
45	9,349.08	4,104.36	3,147.56	2,572.44	106	110,423.04	55,377.92	37,263.20	32,910.80
46	9,854.00	4,386.72	3,313.96	2,744.56	107	112,849.88	56,716.92	38,168.52	33,694.96
47	10,241.40	4,675.32	3,480.88	2,917.20	108	115,288.68	58,062.68	39,078.52	34,482.76
48	10,645.96	4,968.08	3,639.48	3,089.32	109	117,739.96	59,415.72	39,992.68	35,274.72
49	11,095.76	5,266.56	3,814.20	3,261.96	110	120,203.72	60,775.00	40,912.04	36,070.32
50	11,323.00	5,569.20	3,981.12	3,434.08	111	122,679.44	62,141.04	41,835.56	36,870.08
51	11,727.56	5,819.32	4,148.04	3,588.00	112	125,168.16	63,513.84	42,763.76	37,674.00
52	12,226.76	6,068.92	4,313.92	3,739.84	113	127,668.84	64,893.92	43,696.64	38,482.08
53	12,676.56	6,319.04	4,480.84	3,930.68	114	130,182.00	66,280.76	44,633.68	39,293.80
54	13,262.60	6,568.64	4,647.76	4,080.96	115	132,707.64	67,674.36	45,575.92	40,109.68
55	13,803.40	6,818.76	4,814.16	4,251.52	116	135,246.28	69,075.24	46,522.84	40,929.72
56	14,616.68	7,343.44	5,198.44	4,521.40	117	137,796.88	70,479.76	47,474.44	41,753.92
57	15,562.04	7,869.16	5,582.72	4,791.28	118	140,361.00	71,897.80	48,430.72	42,581.76
58	16,284.32	8,393.84	5,967.00	5,061.16	119	142,937.60	73,319.48	49,392.20	43,414.28
59	17,644.12	8,919.56	6,351.28	5,386.68	120+	145,527.20	74,748.44	50,357.84	44,250.96
60	19,003.92	9,444.24	6,736.08	5,659.16					

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

# WeHealth Prestige (Certified Flexi Plan)

## 永明港卓越醫療保 (認可靈活產品)

### Monthly Standard Premium schedule (in HKD)

### 月繳標準保費表 (港元)

Attained Age 實際年齡	Deductible 自付費			
	HKD0	HKD20,000	HKD50,000	HKD80,000
0	882.27	407.83	304.93	264.82
1	865.67	402.45	303.16	264.65
2	833.69	397.06	301.30	264.38
3	802.42	391.49	299.54	264.12
4	770.35	385.84	297.77	263.85
5	737.85	380.19	296.00	263.50
6	735.29	376.30	292.21	259.96
7	732.81	372.41	288.32	256.52
8	730.16	368.44	284.43	253.07
9	727.51	364.46	280.63	249.54
10	724.77	360.40	276.84	246.01
11	722.12	356.25	273.04	242.47
12	715.68	350.33	269.06	239.03
13	709.40	344.41	264.91	235.50
14	702.96	338.49	261.47	232.05
15	696.60	332.57	257.58	228.61
16	718.15	334.52	261.02	232.05
17	727.87	336.28	264.56	235.58
18	731.75	338.05	268.09	239.21
19	735.55	339.20	270.30	242.74
20	751.01	340.26	272.07	246.27
21	758.08	344.94	278.51	249.72
22	780.69	358.46	282.05	253.34
23	812.05	372.06	285.49	256.87
24	835.19	385.66	289.03	260.41
25	912.04	393.44	292.47	263.94
26	943.75	412.87	303.42	267.83
27	975.46	426.47	313.49	270.30
28	1,007.18	447.50	324.18	273.74
29	1,038.89	467.11	334.96	277.19
30	1,070.78	486.63	341.94	279.84
31	1,102.49	502.26	357.04	298.57
32	1,134.20	509.59	372.24	317.91
33	1,165.91	516.93	387.78	335.22
34	1,197.71	524.52	402.45	351.21
35	1,229.42	537.95	414.11	362.34
36	1,241.17	551.38	422.41	369.85
37	1,255.39	564.80	435.22	377.27
38	1,268.64	578.23	450.06	384.78
39	1,293.99	591.66	459.07	392.02
40	1,317.58	605.08	468.08	399.62
41	1,340.72	618.24	477.09	407.13
42	1,371.55	640.24	486.10	414.64
43	1,432.59	674.60	495.11	422.06
44	1,508.03	685.82	524.17	429.48
45	1,588.14	697.21	534.68	436.98
46	1,673.92	745.18	562.95	466.22
47	1,739.72	794.20	591.30	495.55
48	1,808.45	843.94	618.24	524.79
49	1,884.86	894.64	647.92	554.11
50	1,923.46	946.05	676.28	583.35
51	1,992.18	988.54	704.63	609.50
52	2,076.98	1,030.94	732.81	635.29
53	2,153.39	1,073.43	761.17	667.71
54	2,252.94	1,115.83	789.52	693.24
55	2,344.81	1,158.31	817.79	722.21
56	2,482.96	1,247.44	883.07	768.06
57	2,643.55	1,336.75	948.35	813.90
58	2,766.25	1,425.88	1,013.62	859.75
59	2,997.24	1,515.18	1,078.90	915.04
60	3,228.23	1,604.31	1,144.27	961.33

Attained Age 實際年齡	Deductible 自付費			
	HKD0	HKD20,000	HKD50,000	HKD80,000
61	3,459.22	1,693.61	1,209.55	1,028.02
62	3,690.21	1,782.74	1,274.83	1,095.77
63	3,921.20	1,872.05	1,340.10	1,163.00
64	4,152.20	1,961.26	1,405.38	1,230.13
65	4,383.19	2,050.48	1,470.66	1,294.61
66	4,614.18	2,184.57	1,543.36	1,358.57
67	4,845.17	2,318.66	1,620.47	1,426.76
68	5,076.16	2,452.75	1,699.97	1,496.19
69	5,318.37	2,603.89	1,778.94	1,566.24
70	5,568.62	2,755.03	1,888.74	1,667.73
71	5,827.17	2,906.17	1,998.54	1,769.32
72	6,094.64	3,057.30	2,108.34	1,870.81
73	6,370.69	3,208.44	2,218.05	1,972.31
74	6,655.12	3,359.58	2,327.85	2,073.80
75	6,947.41	3,510.19	2,437.47	2,165.93
76	7,248.19	3,661.86	2,543.82	2,262.13
77	7,558.59	3,837.20	2,653.18	2,359.65
78	7,877.65	4,012.54	2,768.37	2,462.20
79	8,205.46	4,187.88	2,882.14	2,563.26
80	8,540.42	4,363.22	2,987.70	2,668.55
81	8,884.03	4,520.90	3,096.52	2,781.35
82	9,236.66	4,687.41	3,202.52	2,870.74
83	9,598.12	4,889.25	3,309.23	2,960.84
84	9,968.41	5,064.59	3,416.11	3,050.94
85	10,347.19	5,239.93	3,522.82	3,140.25
86	10,735.59	5,415.27	3,620.87	3,223.37
87	11,132.03	5,505.46	3,718.39	3,306.14
88	11,537.21	5,705.71	3,815.12	3,388.38
89	11,953.62	5,911.71	3,919.26	3,471.15
90	12,351.12	6,136.69	4,071.90	3,607.00
91	12,748.62	6,357.97	4,222.51	3,740.56
92	13,146.12	6,574.56	4,371.17	3,872.62
93	13,543.61	6,735.77	4,516.48	4,001.68
94	13,941.11	6,942.91	4,657.37	4,127.02
95	14,338.61	7,142.63	4,793.49	4,248.21
96	14,736.11	7,333.78	4,923.87	4,364.20
97	15,133.61	7,515.40	5,048.07	4,474.79
98	15,531.11	7,686.50	5,165.20	4,579.11
99	15,928.61	7,846.03	5,274.65	4,676.19
100	16,326.82	8,065.71	5,423.22	4,805.33
101	16,726.88	8,286.46	5,572.42	4,934.56
102	17,129.06	8,508.35	5,722.41	5,064.50
103	17,533.19	8,731.39	5,873.19	5,195.06
104	17,939.34	8,955.49	6,024.68	5,326.23
105	18,347.44	9,180.74	6,176.97	5,458.11
106	18,757.75	9,407.14	6,329.96	5,590.61
107	19,170.00	9,634.60	6,483.75	5,723.82
108	19,584.29	9,863.21	6,638.34	5,857.65
109	20,000.69	10,093.05	6,793.63	5,992.18
110	20,419.21	10,323.95	6,949.80	6,127.33
111	20,839.77	10,556.01	7,106.68	6,263.18
112	21,262.53	10,789.21	7,264.35	6,399.75
113	21,687.33	11,023.64	7,422.82	6,537.02
114	22,114.24	11,259.23	7,582.00	6,674.91
115	22,543.28	11,495.96	7,742.06	6,813.50
116	22,974.52	11,733.93	7,902.92	6,952.80
117	23,407.79	11,972.52	8,064.57	7,092.81
118	23,843.37	12,213.40	8,227.01	7,233.44
119	24,281.06	12,454.91	8,390.34	7,374.86
120+	24,720.96	12,697.65	8,554.37	7,516.99

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

**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, male and female, and does not include levy which is collected by the Insurance Authority, Premium Loading or any discount on premium.
3. The Standard Premium is not guaranteed and may 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 Sun Life Hong Kong Limited ("Sun Life") revises the Terms and Benefits of this Policy upon Renewal, Sun Life shall have the right to adjust the Standard Premium on an overall portfolio basis. The adjusted Renewal premium will become effective from the next Policy anniversary. In future, the Standard Premium for age 120 and above may not be the same as the Certified Plan's Standard Premium. Thus, we will inform you the actual Standard Premium payable for the coming year by a renewal notice sent before the end of each Policy Year.
4. The Standard Premium Schedules are reference only and are subject to change by Sun Life from time to time without notice.

**備注：**

1. 在藍色方格內之保費金額只適用於**續保保單**。
2. 上述年繳、半年繳及月繳**標準保費表**（「**標準保費表**」）適用於非吸煙者及吸煙者、男性及女性；並未包括由**保險業監管局**徵收的保費徵費、**附加保費** 或任何保費折扣。
3. **標準保費**並非保證不變，可能會隨著**年齡**的增長而增加。亦有可能因反映醫療費用上漲、過往經驗、修訂將來預算及保障改變而作出調整。不論香港永明金融有限公司（「**永明金融**」）在**續保**時有否修訂本計劃的**條款及保障**，**永明金融**將有權向所有同一類別保單調整**標準保費**。調整後的**續保**保費將於下一個**保單週年日**生效。120歲或以上的**標準保費**或許於將來不等同於上述**認可產品**的**標準保費**。因此，我們會於每個**保單年度**完結前以**續保通訊**來通知您有關來年需繳交的**實際標準保費**。
4. **標準保費表**只供參考，並由**永明金融**不時作出變動而不另作通知。

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