LIFE INSURANCE | MEDICAL PROTECTION

Sun Life 永明金融

WeHealth Prestige
永明港卓越醫療保

VHIS Certified Flexi Plan

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



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[1] medical coverage for lifelong support and peace of mind, plus tax benefits in Hong Kong[2].



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) 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 "Sun Life HK" does 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[1], if you admit to a private room in the public or VIP department in any Hospital rated Class 3A in mainland China[3], 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[4], 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[5] you insure under this plan could be applied for up to HKD8,000 tax deduction[2] 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[2] 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 benefits.

Illustration for tax benefits

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

Insured Person	Annual qualified premium paid	Tax-deductible amount[2] (Capped at HKD8,000 per Insured Person)
Taxpayer (age 50)	HKD11,995	HKD8,000
Spouse (age 50)	HKD11,995	HKD8,000
Daughter (age 16)	HKD4,241	HKD4,241
Son (age 15)	HKD4,217	HKD4,217
Total	**HKD32,448**	**HKD24,458**



Amount of tax saved for Mr. A (Assuming tax rate is 17%)[2]:
HKD24,458 x 17% = HKD4,158

Continuous tax deduction benefit[2] as long as Mr. A Renews the four **WeHealth Prestige** Policies.



Purchase WeHealth Prestige



1st Policy Year



2nd Policy Year onwards

The tax deduction 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 amount depends on the individual circumstances of the taxpayer.

Remarks:

3 Please refer to the detail Hospital list from www.sunlife.com.hk/wehealthprestige-en.

4 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.

5 Dependent refers to "specified relative" as defined in the Inland Revenue Ordinance (Cap. 112), subject to the then prevailing underwriting and administrative rules of Sun Life HK. For meaning of "specified relative", please refer to the website of the Inland Revenue Department.

Key features

1. Full medical expense coverage with guaranteed lifetime Renewal



WeHealth Prestige offers comprehensive medical protection in Asia[1], including full cover[4] 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[6], 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[7], offering crucial support even if life takes an unexpected turn. This begins in 31 days after the Policy Effective Date.

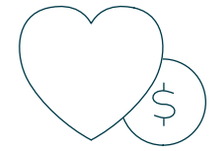
Days after the Policy Effective Date	Coverage for unknown Pre-existing Condition(s)
First 30 days of the first Policy Year	0%
31st day of the first Policy Year onwards	100%

Remarks:

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

7 If the Policy Holder or the Insured Person is requested but fails to disclose to Sun Life HK 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, Sun Life HK 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



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[4] 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.



Best-in-class premium waiver in the market upon Designated Cancer[8] diagnosis, with a prolonged premium waiver of 36 months effective from the next premium due date after the date of Designated Cancer[8] diagnosis, allowing a greater financial flexibility during the critical time.



Comprehensive Cancer Care

If you are suffering from an Eligible Medical Condition[9] per diagnosis from a medical specialist, you can seek a **face-to-face second medical consultation or teleconsultation[11]** (**AdvicePro**) given by our network doctor[10] in Hong Kong. Each Insured Person is eligible for this service once free of charge per diagnosis[12] of each Eligible Medical Condition.



In the unfortunate event that you are diagnosed with a solid tumour, we will provide you with a **complimentary Comprehensive Genomic Profiling[12]** 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 An Eligible Medical Condition refers to the covered medical conditions under this service, which include any medical conditions except the following:
   a. It is not the first diagnosis of the medical condition of the Insured Person; or
   b. The Insured Person has not been evaluated by a registered medical practitioner for his / her medical condition within the last 12 calendar months; or
   c. 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
   d. 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 (Second Medical Opinion) 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 but is unable to travel to Hong Kong or the Insured Person who resides in Hong Kong but is unable to visit the designated clinics, a remote consultation could be arranged subject to the approval of third-party service provider and in compliance with the Hong Kong and Mainland China medical practices and regulatory requirements.

12 The Value-added Services are provided by third-party service provider(s), are not guaranteed, and may be changed, suspended or terminated from time to time. 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 Value-added 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).

Cover You More – waiver of Deductible for designated critical illnesses ("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 below and Confined in a Hospital due to such critical illness[13], the Deductible (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.

Designated critical illnesses:

- 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
 **Diagnosis**	• Full cover for pre-Confinement and Day Case Procedure outpatient care (subject to the limit of number of visits)[4,14] • Full cover for designated Prescribed Diagnostic Imaging Tests[4,14,15]
 **Procedures / Treatments**	• Full cover for major medical costs, plus the cost incurred on the extra beds for family member, private nurse and pregnancy complications[4,14] • Full cover for designated Prescribed Non-surgical Cancer Treatments[4,14] • Full cover for outpatient kidney dialysis treatments[4,14] • Full cover for specified medical appliances items[4,14]
 **Recovery**	• Full cover for post-Confinement and Day Case Procedure outpatient care (subject to the limit of number of visits)[4,14] • Full cover for home nursing for 30 days per Policy Year within 90 days immediately after discharge from Hospital[4,14] • Coverage for rehabilitation, reconstructive surgery, post-Confinement and Day Case Procedure Chinese medicine practitioner outpatient care[14]

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 four different Deductible options below and allows you to adjust according to personal needs[16].

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:
16 The Deductible option can be adjusted upon each Policy Renewal and fulfilling designated requirements.

WeHealth Prestige



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: HKD20,000

Guaranteed Lifetime Renewal

Smart Tips: Ms. A is entitled to both medical protection and tax deduction[2] as long as she Renews the Policy.

At 3rd Policy Year:

Journey	Details
Diagnosis	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.
	Expenses • Pre-Confinement outpatient expense - HKD2,200 • Prescribed Diagnostic Imaging Tests - HKD9,000 • Surgeon's fee - HKD8,000
	WeHealth Prestige offers 36 months of waiver of premium upon Designated Cancer diagnosis.
Procedures / Treatments	Per doctor advice, she decides to go for partial mastectomy and reconstruction surgery and was Confined in Semi-private Room for six days, followed by two weeks of radiotherapy.
	Expenses • Room & board - HKD10,767 • Miscellaneous charges - HKD64,800 • Attending doctor's visit fee - HKD12,000 • Specialist's fee - HKD6,000 • Surgeon's fee - HKD100,000 • Anesthetist's fee - HKD46,000 • Operating theater charges - HKD32,720 • Reconstructive surgery fee - HKD120,000 • Prescribed Non-surgical Cancer Treatments - HKD80,000
Recovery	After being discharged, Ms. A pays a total of five follow-up outpatient visits to a physiotherapist and a Chinese medicine practitioner. She also employs a home nurse for two days. Finally, she completes the treatment and fully recovers.
	Expenses • Post-Confinement outpatient expense - HKD9,000 • Home nursing expenses - HKD1,800

Total Expenses: HKD502,287

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. Sun Life HK 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.

What's more?

To enhance your medical protection, **WeHealth Prestige** offers the following Value-added Services[12] as extra safeguards.

Medical Concierge Services	Local Urgent Care
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.	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.
AdvicePro (Second Medical Opinion)	**Claimable Amount Estimate and Cashless Arrangement Service[17]**
If you are suffering from an Eligible Medical Condition[9] per diagnosis from a medical specialist, you can seek a face-to-face second medical consultation or teleconsultation[11] given by our network doctor[10] in Hong Kong. Each Insured Person is eligible for this service once free of charge per diagnosis of each Eligible Medical Condition.	Before undergoing any treatment or surgery, you can understand the coverage and the estimated claimable amount, and then apply for a cashless arrangement. 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[18] - allowing you to focus on recovery without having to worry about making claims upon discharge or performed Designated Day Case Procedure.
Mainland China VIP Medical Navigation Service	**Comprehensive Genomic Profiling[19]**
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, coordinates AdvicePro (Second Medical Opinion) as needed, supporting you wherever you are in Mainland China.	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.

Remarks:

17 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.

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 HK or our designated medical service providers shall not be deemed as admission of our liability to pay and / or reimburse the Policy Holder under the Policy or a waiver of any breach of the Terms and Benefits of the Policy. Please refer to the *Quick Guide to Sun Life Value-added Services and Easy Claim* for pre-approval procedures.

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

Family Care Benefit	Cancer and Stroke Family Support Program
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	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 members[20] as the mental health support.

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:
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
Type of medical insurance product	Basic plan
Issue Age[21]	15 days - age 80
Benefit Term	Whole life (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 upon Renewal. The Terms and Benefits will not be less favourable than the latest version of the Standard Plan Terms and Benefits published by the Government at the time of Renewal, as long as Sun Life HK maintains its registered status as a VHIS provider.)
Currency	HKD
Premium Payment Term	Whole life
Premium Payment Mode	Annually / Semi-Annually / Monthly
Premium Structure	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).

Remark:
21 Age means the attained age of the Insured Person.

Benefit schedule

Benefit Coverage	Benefit limit
Geographical limitation[22]	Asia[1]
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 for designated critical illnesses[23] (This waiver of Deductible is applicable to the Policy if it is shown on the Benefit Schedule.)	If the Insured Person is Confined or receives Day Case Procedure due to any of the designated critical illnesses, the remaining balance of Deductible (if any) in respect of such Confinement or Day Case Procedure shall be reduced to HKD0
Wavier of premium upon Designated Cancer diagnosis[23]	Waiver of premiums for next 36 months upon diagnosis of Designated Cancer

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

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. Sun Life HK 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[24,25,26]	Benefit limit
Enhanced benefits	
(i) Extra bed for family members benefit	Full cover[4]
(ii) Private nurse's fee benefit[23]	Full cover[4] • Maximum 30 days per Policy Year • Maximum one Qualified Nurse during any given time slot on each day
(iii) Home nursing expenses benefit[23]	Full cover[4] • Maximum 30 days per Policy Year • Maximum one Qualified Nurse during any given time slot on each day (within 90 days after discharge from Hospital following surgery or admission to Intensive Care Unit)
(iv) Outpatient kidney dialysis treatment benefit[23]	Full cover[4]
(v) Emergency outpatient treatment benefit	Full cover[4]
(vi) Reconstructive surgery benefit[23]	HKD160,000 per Accident / per mastectomy
(vii) Medical appliances benefit	Specified items[28]: Full cover[4] Other items[28]: HKD100,000 per Policy Year
(viii) Post-Confinement / Day Case Procedure Chinese medicine practitioner outpatient care benefit[23]	HKD1,000 per visit • Maximum 20 outpatient visits per Policy Year, one visit per day (within 90 days after discharge from Hospital or completion of Day Case Procedure)
(ix) Rehabilitation benefit[23]	HKD80,000 per Policy Year (within 90 days after discharge from Hospital)
(x) Cardiac rehabilitation treatment benefit[23]	HKD10,000 per Policy Year (within 90 days after discharge from Hospital or completion of Day Case Procedure)
(xi) Hospice care benefit[23]	HKD100,000 per Policy Year
(xii) Donor's Benefit	HKD500,000 per Major Organ Transplant
(xiii) Pregnancy complications benefit[23]	Full cover[4]

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

	Other benefits
(i) Daily hospital cash benefit[29] (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[4] (within 90 days from the Accident)
(iv) Compassionate death benefit	HKD100,000
(v) Death benefit due to medical negligence	HKD80,000

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

Important information

Key Product Risks

1. Premium of this Certified Plan is expected to increase with age and may be reviewed and adjusted from time to time, in order to reflect the experience and change in future expectation. We reserve the right to adjust the premium for any group of 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. Irrespective of whether Sun Life HK revises the Terms and Benefits upon Renewal, Sun Life HK shall have the right to adjust the Standard Premium according to the prevailing Standard Premium schedule adopted by Sun Life HK 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, Sun Life HK 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.

   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. We will Renew this Policy automatically at each anniversary of this Policy for another Policy Year provided that premiums are paid on the premium due date. If you do not pay a premium on or before the premium due date, unless the wavier 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. The cost of living in the future is likely to be higher than it is today due to inflation, so the benefit may be insufficient to meet your needs even if we meet our contractual obligation. You should hence consider the impact of inflation when you plan the benefit.

5. This Certified Plan is an insurance Policy issued by Sun Life Hong Kong Limited and your benefits are subject to the paying ability of Sun Life Hong Kong Limited. In the event that we become insolvent and unable to meet the contractual obligation under this Policy, you may lose all or part of your premiums paid and benefits.

6. This Policy shall be automatically terminated on the earliest of the followings:

   a. where this Policy is terminated due to non-payment of premiums after the grace period of 31 days after the due date;

   b. the day immediately following the death of the Insured Person; or

   c. Sun Life HK has ceased to have the requisite authorisation under the Insurance Ordinance to write or continue to write this Policy;

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

7. Eligible Expenses arising from Pre-existing Condition(s) that the Policy Holder and / or Insured Person was not aware and would not reasonably have been aware of at the time of submission of Application, including any updates of and changes to the required information (if so requested by Sun Life HK 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
31st 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 these Terms and Benefits, 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 this Part 1 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 Sun Life HK 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 this Part 1 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 these Terms and Benefits.

d. For the avoidance of doubt, notwithstanding Section 2(b) of this Part 1 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 Sun Life HK's discretion. Policy Holder and / or Insured Person is recommended to refer to Sun Life HK'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 Sun Life HK 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, Sun Life HK 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 these Terms and Benefits of the Certified Plan, Sun Life HK 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 Sun Life HK 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 these Terms and Benefits 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 years after the Policy Effective Date shall be presumed to be contracted or occur before the Policy Effective Date, while manifestation after such five 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 these Terms and Benefits 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 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, hydropathy, 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 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 HK'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

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 or Insurance Authority's website at www.ia.org.hk.

This brochure is for reference only. Please refer to a sample Certified Plan for details including definitions of capitalized terms and full Terms and Benefits of coverage.

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.

Celebrating our shared success together

10Life 5-Star Insurance Awards 2026
- Insurer of the Year for 4 consecutive years
- 5-Star Savings Insurance Awards: 6 badges
- 5-Star Medical Insurance Awards: 3 badges
- 5-Star Critical Illness Insurance Awards: 1 badge
- 5-Star QDAP Awards: 4 badges
- 5-Star Immediate Annuities Awards: 3 badges
- 5-Star Whole Life Protection Awards: 3 badges

The Hong Kong Insurance Awards 2025 – The Hong Kong Federation of Insurers Top 3 Finalists:
- Most Innovative Product/Service Award – Life Insurance
- Outstanding MPF/Employees' Benefit Product/ Service Award
- Excellence in Customer Acquisition and Engagement Award

Hong Kong Business High Flyers Award 2026 – Hong Kong Business
- Best Insurance Company – HNW Value Added Service

Financial Institutions Awards 2025 – Bloomberg Businessweek (Chinese Edition)
- High Net Worth (Product) Excellence Awards

Wealth Management Awards 2025 – Hong Kong Economic Times
- Best Annuity Product Award

Greater Bay Area Insurance Awards 2025 – Metro Finance Radio
- Outstanding Personal Accident Insurance Award

Awards for Excellence in Finance 2025 – Ming Pao
- Wealth Management Services – Award for Excellence in MPF Creativity

Sing Tao Service Awards 2024 – Sing Tao Daily
- Critical Illness Insurance Awards
- Savings Products Awards
- Greater Bay Area Wealth Inheritance Services Awards (Hong Kong)

01 Gold Medal Awards – HK01
- Outstanding Retirement Product Awards

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 2024 – Benchmark
- MPF Sponsor of the Year
- MPF Trustee of the Year
- Five Trustee Awards
- Two Sponsor Awards
- One Sustainability Award

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

Welcome to the world of Sun Life

Sun Life has been rooted in Hong Kong since 1892, helping the city shine brighter over the course of 130 years by providing excellent products and services.

Sun Life is a leading international financial services organization providing a diverse range of products and services to individuals and corporate clients through our professional and experienced distributors. We provide comprehensive solutions to address your life and health protection, wealth management, and retirement planning needs. Besides offering a wide range of products, we are also an experienced group benefit and third-party administrator in the pension administration business.

We truly understand the needs of your various life stages and offer a wide range of products including Savings & Protection, Health & Accident, Universal Life, and Investment-Linked Assurance Schemes. **WeHealth Prestige** is part of Sun Life Hong Kong's Health & Accident series, providing effective financial support when you need it.

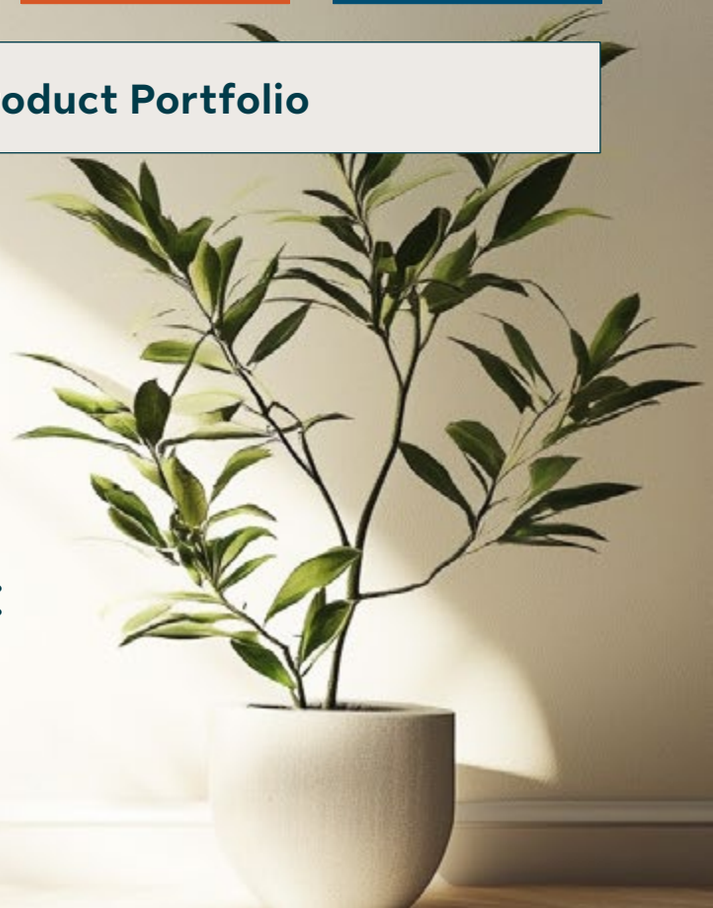
Savings & Protection

Health & Accident

Investment-Linked Assurance Schemes (ILAS)

Universal Life

Sun Life Hong Kong Product Portfolio



What's next? You can find out more:

Website: sunlife.com.hk
Client Service Hotline: 2103 8928
Please contact your Advisor

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

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

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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 (HKD)
年繳*標準保費*表(港元)

Age Last Birthday 已屆年齡	Deductible 自付費			
	HKD0	HKD20,000	HKD50,000	HKD80,000
0	11,187	5,171	3,866	3,358
1	10,976	5,103	3,844	3,356
2	10,571	5,034	3,820	3,352
3	10,174	4,964	3,798	3,349
4	9,768	4,892	3,776	3,345
5	9,355	4,820	3,753	3,341
6	9,323	4,771	3,705	3,296
7	9,292	4,722	3,656	3,252
8	9,258	4,672	3,606	3,209
9	9,224	4,621	3,558	3,164
10	9,190	4,570	3,510	3,119
11	9,156	4,517	3,462	3,074
12	9,074	4,442	3,412	3,031
13	8,995	4,367	3,359	2,986
14	8,913	4,292	3,315	2,942
15	8,832	4,217	3,266	2,899
16	9,106	4,241	3,310	2,942
17	9,229	4,264	3,354	2,987
18	9,278	4,286	3,399	3,033
19	9,326	4,301	3,427	3,078
20	9,522	4,314	3,450	3,123
21	9,612	4,374	3,531	3,166
22	9,899	4,545	3,576	3,212
23	10,296	4,717	3,620	3,257
24	10,590	4,890	3,665	3,302
25	11,564	4,988	3,708	3,347
26	11,966	5,235	3,847	3,396
27	12,368	5,407	3,975	3,427
28	12,770	5,674	4,110	3,471
29	13,172	5,923	4,247	3,515
30	13,577	6,170	4,336	3,548
31	13,979	6,368	4,527	3,786
32	14,381	6,461	4,720	4,031
33	14,783	6,554	4,917	4,250
34	15,186	6,651	5,103	4,453
35	15,588	6,821	5,251	4,594
36	15,737	6,991	5,356	4,689
37	15,917	7,161	5,518	4,784
38	16,085	7,332	5,706	4,879
39	16,407	7,502	5,821	4,971
40	16,706	7,672	5,935	5,067
41	16,999	7,839	6,049	5,162
42	17,390	8,118	6,163	5,257
43	18,164	8,553	6,278	5,351
44	19,121	8,696	6,646	5,445
45	20,136	8,840	6,779	5,541
46	21,224	9,448	7,138	5,911
47	22,058	10,070	7,497	6,283
48	22,930	10,700	7,839	6,654
49	23,899	11,343	8,215	7,026
50	24,388	11,995	8,575	7,396
51	25,259	12,534	8,934	7,728
52	26,335	13,072	9,292	8,055
53	27,303	13,610	9,651	8,466
54	28,566	14,148	10,011	8,790
55	29,730	14,687	10,369	9,157
56	31,482	15,817	11,197	9,738
57	33,518	16,949	12,024	10,320
58	35,074	18,079	12,852	10,901
59	38,003	19,211	13,680	11,602
60	40,932	20,341	14,508	12,189

Age Last Birthday 已屆年齡	Deductible 自付費			
	HKD0	HKD20,000	HKD50,000	HKD80,000
61	43,860	21,474	15,336	13,035
62	46,789	22,604	16,164	13,894
63	49,718	23,736	16,992	14,746
64	52,647	24,867	17,819	15,597
65	55,576	25,999	18,647	16,415
66	58,504	27,699	19,569	17,226
67	61,433	29,399	20,546	18,090
68	64,362	31,099	21,554	18,971
69	67,433	33,015	22,556	19,859
70	70,606	34,932	23,948	21,146
71	73,884	36,848	25,340	22,434
72	77,276	38,764	26,732	23,720
73	80,776	40,681	28,123	25,007
74	84,382	42,597	29,515	26,294
75	88,088	44,507	30,905	27,462
76	91,902	46,430	32,254	28,682
77	95,837	48,653	33,640	29,919
78	99,883	50,876	35,101	31,219
79	104,039	53,099	36,543	32,500
80	108,286	55,322	37,882	33,835
81	112,643	57,322	39,262	35,265
82	117,114	59,433	40,606	36,399
83	121,697	61,992	41,959	37,541
84	126,392	64,215	43,314	38,684
85	131,195	66,438	44,667	39,816
86	136,119	68,662	45,910	40,870
87	141,146	69,805	47,146	41,919
88	146,283	72,344	48,373	42,962
89	151,563	74,956	49,693	44,012
90	156,603	77,809	51,629	45,734
91	161,643	80,614	53,538	47,428
92	166,683	83,360	55,423	49,102
93	171,723	85,404	57,266	50,738
94	176,763	88,031	59,052	52,328
95	181,803	90,563	60,778	53,864
96	186,843	92,987	62,431	55,335
97	191,883	95,290	64,006	56,737
98	196,923	97,459	65,491	58,060
99	201,963	99,482	66,879	59,291
100	207,012	102,267	68,762	60,928
101	212,084	105,066	70,654	62,567
102	217,184	107,880	72,556	64,214
103	222,308	110,708	74,468	65,869
104	227,457	113,549	76,388	67,533
105	232,632	116,405	78,319	69,205
106	237,834	119,276	80,259	70,885
107	243,061	122,160	82,209	72,574
108	248,314	125,058	84,169	74,271
109	253,594	127,972	86,138	75,976
110	258,900	130,900	88,118	77,690
111	264,233	133,842	90,107	79,412
112	269,593	136,799	92,107	81,144
113	274,979	139,772	94,116	82,884
114	280,392	142,759	96,134	84,633
115	285,832	145,760	98,164	86,390
116	291,300	148,777	100,203	88,156
117	296,793	151,803	102,253	89,932
118	302,316	154,857	104,312	91,715
119	307,866	157,919	106,383	93,508
120+	313,443	160,997	108,463	95,310

The above table is for illustrative purposes only. 以上只供説明之用。

Valid from April 1, 2026 • 由2026年4月1日起生效

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)

Age Last Birthday 已屆年齡	Deductible 自付費			
	HKD0	HKD20,000	HKD50,000	HKD80,000
0	5,817.24	2,688.92	2,010.32	1,746.16
1	5,707.52	2,653.56	1,998.88	1,745.12
2	5,496.92	2,617.68	1,986.40	1,743.04
3	5,290.48	2,581.28	1,974.96	1,741.48
4	5,079.36	2,543.84	1,963.52	1,739.40
5	4,864.60	2,506.40	1,951.56	1,737.32
6	4,847.96	2,480.92	1,926.60	1,713.92
7	4,831.84	2,455.44	1,901.12	1,691.04
8	4,814.16	2,429.44	1,875.12	1,668.68
9	4,796.48	2,402.92	1,850.16	1,645.28
10	4,778.80	2,376.40	1,825.20	1,621.88
11	4,761.12	2,348.84	1,800.24	1,598.48
12	4,718.48	2,309.84	1,774.24	1,576.12
13	4,677.40	2,270.84	1,746.68	1,552.72
14	4,634.76	2,231.84	1,723.80	1,529.84
15	4,592.64	2,192.84	1,698.32	1,507.48
16	4,735.12	2,205.32	1,721.20	1,529.84
17	4,799.08	2,217.28	1,744.08	1,553.24
18	4,824.56	2,228.72	1,767.48	1,577.16
19	4,849.52	2,236.52	1,782.04	1,600.56
20	4,951.44	2,243.28	1,794.00	1,623.96
21	4,998.24	2,274.48	1,836.12	1,646.32
22	5,147.48	2,363.40	1,859.52	1,670.24
23	5,353.92	2,452.84	1,882.40	1,693.64
24	5,506.80	2,542.80	1,905.80	1,717.04
25	6,013.28	2,593.76	1,928.16	1,740.44
26	6,222.32	2,722.20	2,000.44	1,765.92
27	6,431.36	2,811.64	2,067.00	1,782.04
28	6,640.40	2,950.48	2,137.20	1,804.92
29	6,849.44	3,079.96	2,208.44	1,827.80
30	7,060.04	3,208.40	2,254.72	1,844.96
31	7,269.08	3,311.36	2,354.04	1,968.72
32	7,478.12	3,359.72	2,454.40	2,096.12
33	7,687.16	3,408.08	2,556.84	2,210.00
34	7,896.72	3,458.52	2,653.56	2,315.56
35	8,105.76	3,546.92	2,730.52	2,388.88
36	8,183.24	3,635.32	2,785.12	2,438.28
37	8,276.84	3,723.72	2,869.36	2,487.68
38	8,364.20	3,812.64	2,967.12	2,537.08
39	8,531.64	3,901.04	3,026.92	2,584.92
40	8,687.12	3,989.44	3,086.20	2,634.84
41	8,839.48	4,076.28	3,145.48	2,684.24
42	9,042.80	4,221.36	3,204.76	2,733.64
43	9,445.28	4,447.56	3,264.56	2,782.52
44	9,942.92	4,521.92	3,455.92	2,831.40
45	10,470.72	4,596.80	3,525.08	2,881.32
46	11,036.48	4,912.96	3,711.76	3,073.72
47	11,470.16	5,236.40	3,898.44	3,267.16
48	11,923.60	5,564.00	4,076.28	3,460.08
49	12,427.48	5,898.36	4,271.80	3,653.52
50	12,681.76	6,237.40	4,459.00	3,845.92
51	13,134.68	6,517.68	4,645.68	4,018.56
52	13,694.20	6,797.44	4,831.84	4,188.60
53	14,197.56	7,077.20	5,018.52	4,402.32
54	14,854.32	7,356.96	5,205.72	4,570.80
55	15,459.60	7,637.24	5,391.88	4,761.64
56	16,370.64	8,224.84	5,822.44	5,063.76
57	17,429.36	8,813.48	6,252.48	5,366.40
58	18,238.48	9,401.08	6,683.04	5,668.52
59	19,761.56	9,989.72	7,113.60	6,033.04
60	21,284.64	10,577.32	7,544.16	6,338.28

Age Last Birthday 已屆年齡	Deductible 自付費			
	HKD0	HKD20,000	HKD50,000	HKD80,000
61	22,807.20	11,166.48	7,974.72	6,778.20
62	24,330.28	11,754.08	8,405.28	7,224.88
63	25,853.36	12,342.72	8,835.84	7,667.92
64	27,376.44	12,930.84	9,265.88	8,110.44
65	28,899.52	13,519.48	9,696.44	8,535.80
66	30,422.08	14,403.48	10,175.88	8,957.52
67	31,945.16	15,287.48	10,683.92	9,406.80
68	33,468.24	16,171.48	11,208.08	9,864.92
69	35,065.16	17,167.80	11,729.12	10,326.68
70	36,715.12	18,164.64	12,452.96	10,995.92
71	38,419.68	19,160.96	13,176.80	11,665.68
72	40,183.52	20,157.28	13,900.64	12,334.40
73	42,003.52	21,154.12	14,623.96	13,003.64
74	43,878.64	22,150.44	15,347.80	13,672.88
75	45,805.76	23,143.64	16,070.60	14,280.24
76	47,789.04	24,143.60	16,772.08	14,914.64
77	49,835.24	25,299.56	17,492.80	15,557.88
78	51,939.16	26,455.52	18,252.52	16,233.88
79	54,100.28	27,611.48	19,002.36	16,900.00
80	56,308.72	28,767.44	19,698.64	17,594.20
81	58,574.36	29,807.44	20,416.24	18,337.80
82	60,899.28	30,905.16	21,115.12	18,927.48
83	63,282.44	32,235.84	21,818.68	19,521.32
84	65,723.84	33,391.80	22,523.28	20,115.68
85	68,221.40	34,547.76	23,226.84	20,704.32
86	70,781.88	35,704.24	23,873.20	21,252.40
87	73,395.92	36,298.60	24,515.92	21,797.88
88	76,067.16	37,618.88	25,153.96	22,340.24
89	78,812.76	38,977.12	25,840.36	22,886.24
90	81,433.56	40,460.68	26,847.08	23,781.68
91	84,054.36	41,919.28	27,839.76	24,662.56
92	86,675.16	43,347.20	28,819.96	25,533.04
93	89,295.96	44,410.08	29,778.32	26,383.76
94	91,916.76	45,776.12	30,707.04	27,210.56
95	94,537.56	47,092.76	31,604.56	28,009.28
96	97,158.36	48,353.24	32,464.12	28,774.20
97	99,779.16	49,550.80	33,283.12	29,503.24
98	102,399.96	50,678.68	34,055.32	30,191.20
99	105,020.76	51,730.64	34,777.08	30,831.32
100	107,646.24	53,178.84	35,756.24	31,682.56
101	110,283.68	54,634.32	36,740.08	32,534.84
102	112,935.68	56,097.60	37,729.12	33,391.28
103	115,600.16	57,568.16	38,723.36	34,251.88
104	118,277.64	59,045.48	39,721.76	35,117.16
105	120,968.64	60,530.60	40,725.88	35,986.60
106	123,673.68	62,023.52	41,734.68	36,860.20
107	126,391.72	63,523.20	42,748.68	37,738.48
108	129,123.28	65,030.16	43,767.88	38,620.92
109	131,868.88	66,545.44	44,791.76	39,507.52
110	134,628.00	68,068.00	45,821.36	40,398.80
111	137,401.16	69,597.84	46,855.64	41,294.24
112	140,188.36	71,135.48	47,895.64	42,194.88
113	142,989.08	72,681.44	48,940.32	43,099.68
114	145,803.84	74,234.68	49,989.68	44,009.16
115	148,632.64	75,795.20	51,045.28	44,922.80
116	151,476.00	77,364.04	52,105.56	45,841.12
117	154,332.36	78,937.56	53,171.56	46,764.64
118	157,204.32	80,525.64	54,242.24	47,691.80
119	160,090.32	82,117.88	55,319.16	48,624.16
120+	162,990.36	83,718.44	56,400.76	49,561.20

The above table is for illustrative purposes only. 以上只供説明之用。

Valid from April 1, 2026 • 由2026年4月1日起生效

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)

Age Last Birthday 已屆年齡	Deductible 自付費			
	HKD0	HKD20,000	HKD50,000	HKD80,000
0	988.18	456.77	341.50	296.62
1	969.54	450.76	339.55	296.45
2	933.77	444.67	337.43	296.09
3	898.70	438.49	335.49	295.83
4	862.84	432.13	333.55	295.47
5	826.36	425.77	331.51	295.12
6	823.53	421.44	327.27	291.15
7	820.79	417.11	322.95	287.26
8	817.79	412.69	318.53	283.46
9	814.78	408.19	314.29	279.49
10	811.78	403.68	310.05	275.51
11	808.78	399.00	305.81	271.54
12	801.53	392.38	301.39	267.74
13	794.56	385.75	296.71	263.76
14	787.31	379.13	292.82	259.88
15	780.16	372.50	288.50	256.08
16	804.36	374.62	292.38	259.88
17	815.23	376.65	296.27	263.85
18	819.55	378.60	300.24	267.91
19	823.79	379.92	302.72	271.89
20	841.11	381.07	304.75	275.86
21	849.06	386.37	311.90	279.66
22	874.41	401.47	315.88	283.73
23	909.48	416.67	319.77	287.70
24	935.45	431.95	323.74	291.68
25	1,021.48	440.61	327.54	295.65
26	1,056.99	462.42	339.82	299.98
27	1,092.50	477.62	351.12	302.72
28	1,128.01	501.20	363.05	306.60
29	1,163.52	523.20	375.15	310.49
30	1,199.30	545.01	383.01	313.41
31	1,234.81	562.50	399.88	334.43
32	1,270.32	570.72	416.93	356.07
33	1,305.83	578.93	434.33	375.42
34	1,341.42	587.50	450.76	393.35
35	1,376.93	602.52	463.84	405.80
36	1,390.10	617.54	473.11	414.19
37	1,406.00	632.55	487.42	422.59
38	1,420.84	647.66	504.03	430.98
39	1,449.28	662.67	514.19	439.10
40	1,475.69	677.69	524.26	447.58
41	1,501.57	692.44	534.33	455.97
42	1,536.11	717.09	544.40	464.37
43	1,604.48	755.51	554.55	472.67
44	1,689.02	768.14	587.06	480.97
45	1,778.67	780.86	598.81	489.45
46	1,874.78	834.57	630.52	522.14
47	1,948.45	889.51	662.23	555.00
48	2,025.48	945.16	692.44	587.77
49	2,111.07	1,001.96	725.66	620.63
50	2,154.27	1,059.55	757.46	653.31
51	2,231.20	1,107.17	789.17	682.64
52	2,326.25	1,154.69	820.79	711.52
53	2,411.76	1,202.21	852.50	747.83
54	2,523.32	1,249.74	884.30	776.45
55	2,626.14	1,297.35	915.92	808.87
56	2,780.90	1,397.16	989.06	860.19
57	2,960.75	1,497.16	1,062.12	911.60
58	3,098.19	1,596.97	1,135.26	962.92
59	3,356.92	1,696.97	1,208.40	1,024.84
60	3,615.65	1,796.78	1,281.54	1,076.69

Age Last Birthday 已屆年齡	Deductible 自付費			
	HKD0	HKD20,000	HKD50,000	HKD80,000
61	3,874.29	1,896.86	1,354.67	1,151.42
62	4,133.01	1,996.68	1,427.81	1,227.30
63	4,391.74	2,096.67	1,500.95	1,302.56
64	4,650.47	2,196.58	1,574.01	1,377.73
65	4,909.19	2,296.57	1,647.15	1,449.99
66	5,167.83	2,446.74	1,728.59	1,521.62
67	5,426.56	2,596.90	1,814.89	1,597.94
68	5,685.29	2,747.07	1,903.93	1,675.77
69	5,956.56	2,916.31	1,992.44	1,754.21
70	6,236.84	3,085.65	2,115.40	1,867.89
71	6,526.40	3,254.89	2,238.36	1,981.66
72	6,826.02	3,424.14	2,361.32	2,095.26
73	7,135.19	3,593.47	2,484.19	2,208.94
74	7,453.72	3,762.72	2,607.15	2,322.63
75	7,781.08	3,931.44	2,729.93	2,425.80
76	8,117.98	4,101.30	2,849.09	2,533.57
77	8,465.57	4,297.67	2,971.52	2,642.84
78	8,822.97	4,494.03	3,100.58	2,757.67
79	9,190.08	4,690.39	3,227.95	2,870.82
80	9,565.23	4,886.76	3,346.23	2,988.75
81	9,950.09	5,063.42	3,468.13	3,115.06
82	10,345.03	5,249.90	3,586.85	3,215.23
83	10,749.86	5,475.94	3,706.36	3,316.11
84	11,164.58	5,672.30	3,826.06	3,417.07
85	11,588.85	5,868.67	3,945.57	3,517.07
86	12,023.80	6,065.12	4,055.37	3,610.17
87	12,467.85	6,166.09	4,164.55	3,702.83
88	12,921.62	6,390.36	4,272.93	3,794.96
89	13,388.01	6,621.09	4,389.53	3,887.71
90	13,833.21	6,873.10	4,560.54	4,039.82
91	14,278.41	7,120.88	4,729.17	4,189.46
92	14,723.61	7,363.44	4,895.68	4,337.33
93	15,168.81	7,543.99	5,058.48	4,481.84
94	15,614.01	7,776.04	5,216.24	4,622.29
95	16,059.20	7,999.70	5,368.70	4,757.97
96	16,504.40	8,213.82	5,514.72	4,887.91
97	16,949.60	8,417.25	5,653.84	5,011.75
98	17,394.80	8,608.85	5,785.02	5,128.61
99	17,840.00	8,787.54	5,907.62	5,237.35
100	18,285.99	9,033.55	6,073.95	5,381.95
101	18,734.02	9,280.79	6,241.08	5,526.73
102	19,184.51	9,529.36	6,409.09	5,672.22
103	19,637.13	9,779.17	6,577.98	5,818.41
104	20,091.96	10,030.12	6,747.58	5,965.39
105	20,549.08	10,282.40	6,918.15	6,113.09
106	21,008.59	10,536.01	7,089.52	6,261.48
107	21,470.31	10,790.76	7,261.77	6,410.68
108	21,934.32	11,046.75	7,434.90	6,560.58
109	22,400.72	11,304.15	7,608.83	6,711.19
110	22,869.41	11,562.79	7,783.73	6,862.59
111	23,340.49	11,822.67	7,959.42	7,014.70
112	23,813.96	12,083.87	8,136.09	7,167.69
113	24,289.72	12,346.48	8,313.55	7,321.39
114	24,767.87	12,610.33	8,491.80	7,475.89
115	25,248.40	12,875.42	8,671.12	7,631.09
116	25,731.40	13,141.92	8,851.23	7,787.08
117	26,216.62	13,409.21	9,032.31	7,943.96
118	26,704.48	13,678.98	9,214.19	8,101.46
119	27,194.73	13,949.46	9,397.13	8,259.84
120+	27,687.36	14,221.35	9,580.86	8,419.02

The above table is for illustrative purposes only. 以上只供説明之用。

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, 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 HK") revises the Terms and Benefits of this Policy upon Renewal, Sun Life HK 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 HK from time to time without notice.

備註：

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；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(「***永明香港***」)在***續保***時有否修訂本計劃的***條款及保障***，***永明香港***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***永明香港***不時作出變動而不另作通知。

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