

Exclusive Medical Services for SunJoy Global

Sun Life understands how stressful a sickness can be to you and your loved ones. As your trusted partner in health, Sun Life goes beyond the traditional insurance to offer you the all-rounded care and services you need to recover with peace of mind - every step of the way. Sun Life is delighted to provide a variety of exclusive medical services¹ to the policy owner, the insured, and their immediate family members² who have applied for, SunJoy Global, during the promotion period.



Promotion period

- From **March 1, 2025 to June 30, 2025**
- With policy issue date **on or before July 31, 2025**



Medical services

1. **Medical Concierge Services**
2. **AdvicePro (Face-to-face second medical opinion service)**
3. **Mainland China VIP Medical Navigation Service**
4. **Medical Green Channel**
5. **Overseas Medical Referral and Arrangement Service**
6. **Comprehensive Genomic Profiling**

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

Distributed by : Dah Sing Bank, Limited





Eligibility and scope of services

Life Insurance Plan	Medical Services ³	Premium requirement	Service period (Effective from Policy Issue Date)	Eligible Person
SunJoy Global	<ul style="list-style-type: none"> • Medical Concierge Service • AdvicePro (Face-to-face second medical opinion service) 	A	7 years	Policy owner + Insured + 4 immediate family members
	<ul style="list-style-type: none"> • Mainland China VIP Medical Navigation Service 	B	6 years	Policy owner + Insured + 2 immediate family members
	<ul style="list-style-type: none"> • Medical Green Channel • Overseas Medical Referral and Arrangement Service 	C	5 years	Policy owner + Insured + 1 immediate family member
	<ul style="list-style-type: none"> • Comprehensive Genomic Profiling 	A / B / C	Policy in-force	Policy owner OR Insured (once per policy)

Premium requirement	Annualized first year premium					
	(GBP)	(USD)	(CAD)	(AUD)	(RMB)	(HKD)
A	140,000 or above	200,000 or above	240,000 or above	300,000 or above	1,400,000 or above	1,600,000 or above
B	70,000 - 139,999	100,000 - 199,999	120,000 - 239,999	150,000 - 299,999	700,000 - 1,399,999	800,000 - 1,599,999
C	35,000 - 69,999	50,000 - 99,999	60,000 - 119,999	75,000 - 149,999	350,000 - 699,999	400,000 - 799,999

Medical Services at a glance

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



At the point
of diagnosis

Medical Concierge Services

Arrange appointments for specialist consultation, doctor referrals, day case surgery and accessing hospitalization in Hong Kong from our network of quality medical services.

AdvicePro (Face-to-face second medical opinion service)

Receive one free face-to-face second medical opinion consultation or remote consultation⁴ for each Eligible Medical Condition⁶ during the service period from our network of medical experts⁵ in Hong Kong.

Mainland China VIP Medical Navigation Services

Provide doctor referral, appointment booking and escort assistance for hospitalization at our Mainland China VIP Network Hospitals.



◀ Please download the List of Mainland China VIP Network Hospitals by scanning the QR code

Medical Green Channel

Secure priority booking for outpatient or hospitalization appointments with medical specialists at our extensive hospital network, which encompasses over 2,000 3A-Grade public hospitals and premier private hospitals across Mainland China.



◀ Please download the List of Network Hospitals under Medical Green Channel by scanning the QR code

Overseas Medical Referral and Arrangement Service

If you reside in Hong Kong, Macau, or Mainland China and unfortunately suffer from an Eligible Medical Condition that requires medical treatment overseas, we offer comprehensive one-stop overseas medical services support. For the detail list of services provided, please refer to the Quick Guide to Sun Life Medical Services.

Comprehensive Genomic Profiling

In the event of a solid tumor diagnosis, you are entitled to a one-time free Comprehensive Genomic Profiling test per policy, which uses a liquid biopsy blood sample to identify gene mutations in cancer cells, enabling medical practitioners to develop a personalized treatment plan tailored to your genetic profile.



During
treatment



For more information on how to use the free medical services, please download the **Quick Guide to Sun Life Medical Services** by scanning the QR code or contact your Advisor for details



Remarks:

1. The Medical Services are referring to Medical Concierge Service, AdvicePro (Face-to-face second medical opinion service), Mainland China VIP Medical Navigation Service, Medical Green Channel, Overseas Medical Referral and Arrangement Service, and Comprehensive Genomic Profiling, which are provided by a designated third-party service provider, HealthMutual Group Limited ("HMG"). The Medical Services are subject to terms and conditions, and renewal of these services are not guaranteed. You are advised to read the Terms and Conditions of the Medical Services for SunJoy Global carefully before using any medical services.
2. An immediate family member refers to the legal spouse, children and parents of the policy owner or the insured.
3. Each medical service is subject to respective usage limits or requirements. For details, please refer to the Quick Guide to Sun Life Medical Services.
4. For the policy owner, the insured or their immediate family member(s) ("Eligible Person") who resides in Mainland China but is unable to travel to Hong Kong or the Eligible Person who resides in Hong Kong but is unable to visit the designated clinics, a remote consultation could be arranged subject to HMG's approval and in compliance with the Hong Kong and Mainland China medical practices and regulatory requirements.
5. The list of network hospitals and medical centers, and the procedures for medical consultation under AdvicePro (Face-to-face second medical opinion service) may be changed from time to time by HMG without prior notice. For the full list of network hospitals and medical centers, please contact HMG at (852) 3002 0816 or the China Toll Free Hotline 400 616 0151.
6. An Eligible Medical Condition refers to the covered medical conditions under the Medical Services, which includes any medical conditions except the following:
 - (i) It is not the first diagnosis of the medical condition of Eligible Person;
 - (ii) The Eligible Person has not been evaluated by a registered medical practitioner for the medical condition within the last 12 calendar months;
 - (iii) If the Eligible Person has developed an acute or life-threatening condition and the Eligible Person should seek immediate medical assistance from the registered medical practitioner treating them, rather than delaying rescue while waiting for the arrival of this service; or
 - (iv) The medical condition which requires physical evaluation of the Eligible Person.
 - (v) Dah Sing Bank, Limited (the "Bank"), registered as a licensed insurance agency (Insurance Intermediary License No: FA3022), is the authorized licensed insurance agency of Sun Life HK and distributes the insurance products for Sun Life HK. The life insurance products distributed by the Bank are underwritten by Sun Life HK and are products of Sun Life HK but not the 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 the Bank and the Client out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the Client. Life insurance products are not bank deposits nor bank saving plans with free life insurance coverage.

Terms and Conditions of the Medical Services for SunJoy Global

1. The promotion period of the Medical Services is from March 1, 2025 to June 30, 2025 both days inclusive ("Promotion Period").
2. The Medical Services are only applicable upon the successful application(s) of SunJoy Global which fulfills the requirements stated in Clause 3 and submitted during the Promotion Period and such policy(ies) is / are issued by Sun Life Hong Kong Limited ("Sun Life HK") on or before July 31, 2025 ("Eligible Application").
3. All Eligible Applications that meet the following annualized first year premium ("AFYP") requirement (as stated in the policy summary at policy issuance) would entitle the Eligible Person (as stated in the table below) to Medical Services for corresponding service period stated below. The AFYP is calculated based on the premium of the basic plan of the Eligible Application, which includes any premium loading, but excludes levy.

Life Insurance Plan	Medical Services*	Premium requirement	Service period (Effective from Policy Issue Date)	Eligible Person
SunJoy Global	• Medical Concierge Service	A	7 years	Policy owner + Insured + 4 immediate family members
	• AdvicePro (Face-to-face second medical opinion service)			
	• Mainland China VIP Medical Navigation Service	B	6 years	Policy owner + Insured + 2 immediate family members
	• Medical Green Channel • Overseas Medical Referral and Arrangement Service	C	5 years	Policy owner + Insured + 1 immediate family member
	• Comprehensive Genomic Profiling	A / B / C	Policy in-force	Policy owner OR Insured (once per policy)

* Each medical service is subject to respective usage limits or requirements. For details, please refer to the Quick Guide to Sun Life Medical Services.

Premium requirement	Annualized first year premium					
	(GBP)	(USD)	(CAD)	(AUD)	(RMB)	(HKD)
A	140,000 or above	200,000 or above	240,000 or above	300,000 or above	1,400,000 or above	1,600,000 or above
B	70,000 - 139,999	100,000 - 199,999	120,000 - 239,999	150,000 - 299,999	700,000 - 1,399,999	800,000 - 1,599,999
C	35,000 - 69,999	50,000 - 99,999	60,000 - 119,999	75,000 - 149,999	350,000 - 699,999	400,000 - 799,999

4. The Medical Services are only applicable during the services period stated in Clause 3 above. When using these Medical Services, the relevant policy of the Eligible Application must be in-force.
5. New policy(ies) created by the exercise of the Policy Split Option under the original policy of the Eligible Application shall not be eligible for the Medical Services.
6. Clients who had previously applied for SunJoy Global, withdrew the application or terminated the policy during the Promotion Period, and then reapplied for SunJoy Global, are not eligible to receive the Medical Services.
7. Other than the Client offers for SunJoy Global, these Medical Services cannot be used in conjunction with any other Client offer(s) issued by Sun Life HK.
8. All Medical Services are not for sales, and not convertible to cash or other medical services.
9. The appointment and / or referral services under the Medical Services are free of charge, all the actual costs of the further services referred or arranged shall be borne by the Eligible Person. For the avoidance of doubt, the following two items are complimentary to Eligible Persons: 1) the first consultation for each Eligible Medical Condition under AdvicePro, and 2) Comprehensive Genomic Profiling once per policy.
10. If the Eligible Person chooses to use the Medical Services, they are asked to give permission to Sun Life HK and HMG for recording, sharing, using, and storing their personal data as part of providing the services. Failure to provide the relevant personal data may result in the said service providers being unable to provide the relevant Medical Services to them.
11. HMG shall use its best endeavor to handle any request from Eligible Person to reschedule or cancel any Medical Services arranged provided that any such request must be made through the telephone hotline of Sun Life HK in advance.
12. Eligible Person must acknowledge that any reschedule or cancellation is subject to the respective terms and conditions of the relevant service providers. The service providers may charge fees for certain Medical Services booked / reserved, as well as fees for the reschedule or cancellation of Medical Services. All fees involved in the process, including but not limited to reappointment or cancellation, shall be borne by the Eligible Person.
13. The Medical Services are provided by HMG. The Medical Services are value-added services and do not form part of the contractual benefits of the insurance policy issued by Sun Life HK. Sun Life HK is not the service provider of any of the Medical Services and Sun Life HK do not guarantee the end results of your use of the Medical Services. Sun Life HK make no representation, warranty or undertaking as to the quality and availability of the Medical Services and shall not be responsible for any act, negligence or failure to act on the part of HMG. Sun Life HK will not be liable to the Eligible Person for any loss or damage, costs or other expenses whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with the Medical Services provided by HMG (no matter what and how such loss or damage is caused).
14. Sun Life HK reserves the right to vary, suspend or cancel any of these Medical Services and amend the terms and conditions at any time without prior notice. In the event of any disputes, the decision of Sun Life HK will be final and conclusive.
15. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong"). Any dispute arising under these terms and conditions shall be subject to the exclusive jurisdiction of the courts of Hong Kong.
16. A person who is not a party to these terms and conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong).

Notes:

- One of the policy currencies for SunJoy Global is RMB. The value of RMB is subject to the fluctuation of its exchange rate. There may be exchange rate loss suffered by you due to such fluctuation if you convert RMB into other currencies (including Hong Kong Dollars).
- RMB is currently not completely freely convertible. You can be offered to conduct conversion of RMB by Dah Sing Bank using offshore rates and may occasionally not be able to do so fully or immediately as it is subject to the RMB position and market conditions at that time. You should understand and consider the possible impact on the liquidity of RMB funds. The exchange rate for the offshore RMB market in Hong Kong may be at a premium or discount when compared to the onshore market in the People's Republic of China and there may be significant bid and offer spreads.
- You should choose relevant insurance products according to your own or actual needs. Please consider your own needs and affordability before buying additional insurance products.
- You should disclose your financial information and personal data to sales staff in order to complete financial needs analysis. Sales staff should clearly explain to you that without such information, the application would not be completed, and consequently this would likely result in the authorized insurer rejecting the application.
- If, and only if, a Policy Owner is entitled to the Offer (i.e. all the above terms and conditions of the Offer have been complied with), the above terms and conditions of the Offer shall form part of the Eligible Policy.
- This material contains general information only. In addition, the above information is for reference only and does not contain the full terms of the relevant products. It is intended to be published in Hong Kong only. It shall not be construed as an offer, solicitation or recommendation to provide or sell or a solicitation to purchase any insurance plans. For more details of the product features including the risk disclosure, please refer to the relevant product brochure. Please also refer to a sample Policy Document, which will be provided upon request, for details including but not limited to definitions, full terms and conditions, and exclusions. If there is any conflict between the Policy Document and this leaflet, the Policy Document shall prevail.
- Dah Sing Bank, Limited ("Dah Sing Bank"), registered as a licensed insurance agency (Insurance Intermediary License No: FA3022), is the authorized licensed insurance agency of Sun Life HK and distributes the insurance products for Sun Life HK. The life insurance products distributed by Dah Sing Bank are underwritten by Sun Life HK and are products of Sun Life HK but not 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. Life insurance products are not bank deposits nor bank saving plans with free life insurance coverage.
- Please read, fully understand and accept the terms and conditions, policy coverage, policy exclusions, premium, key product risks, important notes, policy dividend (if applicable), investment policy (if applicable) etc. stated in the relevant documents and policy contract before applying for any insurance plan.
- Sun Life HK is solely responsible for all coverage and compensation, and reserves the right of final approval of the relevant insurance plan.
- Policy owners are subject to the credit risk of relevant insurance company.

For more information of the above offers and plans, please contact your Advisor.

This leaflet 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 a provision of any of Sun Life Hong Kong's products outside Hong Kong.

This service(s)/product(s) mentioned herein is/are not targeted at Clients in the EU.

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