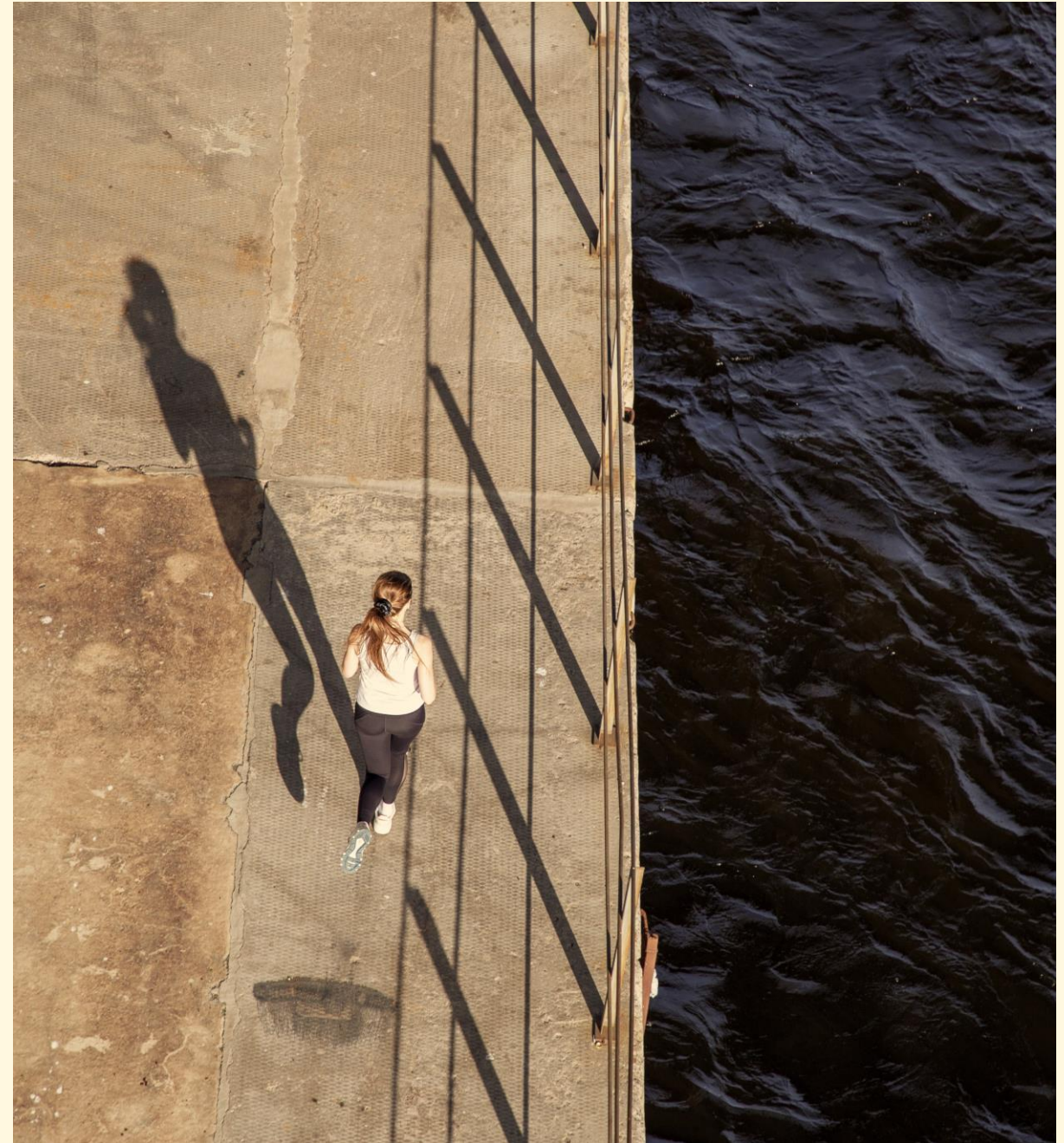


Sunlife OFW Health Protect Prevention and Wellness Benefits

Client Guide



Introduction

Sunlife OFW Health Protect is an insurance plan designed to help address specific health protection needs of Overseas Filipinos and their loved ones. It offers comprehensive critical illness coverage from prevention, diagnosis, treatment, up until recovery – helping Overseas Filipinos protect their savings and lead a healthier life.

This Client Guide is a complete and handy tool for Sunlife OFW Health Protect Life Insureds. This includes information to know how they can conveniently access the Prevention and Wellness Benefits of their policy.

For more detailed information, clients are encouraged to refer to their Sunlife OFW Health Protect policy contract or reach out to a Sunlife Advisor for assistance.



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Choice of Prevention and Wellness Benefits

Choose one (1) benefit per eligible policy year

for the Life Insured, from your 2nd through your 6th policy year.

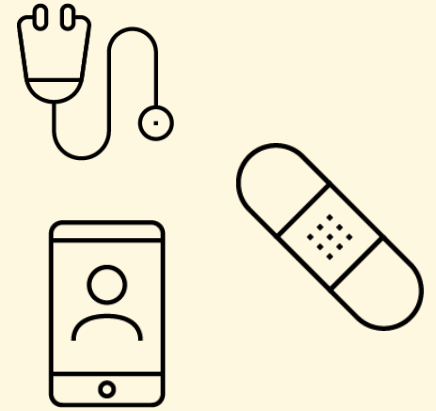
Annual Physical Examination

Vaccination

Choose either flu or pneumonia vaccination.

Teleconsultation

Up to seven (7) consultations with a General Practitioner (GP) per policy year.



Important: Use your chosen benefit within the eligible policy year and as scheduled. Otherwise, you forfeit it.

Benefits are subject to Sunlife guidelines and the provisions of your policy contract. Options undergo regular review and may change depending on the availability of programs, tests, or procedures.



The Letter of Authorization (LOA)

Letter of Authorization – Sun Life OFW Health Protect Prevention and Wellness Benefit



Sun Life of Canada (Philippines), Inc.
A member of the Sun Life group of companies

Date of Issue: _____

This certifies that you are entitled to avail of one (1) Prevention and Wellness Benefit:

Life Insured's Complete Name <Sonny Dela Cruz>	
Age <30>	Sex <Male>

You may select only one (1) Prevention and Wellness Benefit from the list below. For more details of your available benefits, you may refer to the Sun Life OFW Health Protect Client Guide under the Prevention benefits: <https://www.sunlife.com.ph/en/insurance/health-protection/sun-life-ofw-health-protect/>

☐ Physical Examination

☐ Vaccine (please specify): _____

☐ Teleconsultation

Not all benefits are available in all accredited medical facilities. You may refer to the Sun Life OFW Health Protect Client Guide for details.

The LOA is valid up to the next business day following

Accomplish LOA by indicating only one (1) Prevention and Wellness Benefit option of choice.

This is a system generated letter which does not require a signature.

Important Notes:

- Who can use the benefit:** Only the Life Insured can use the Prevention and Wellness benefits.
- Help is available:** Your Servicing Advisor will be copied on the email and is available to assist you. To ensure you receive important updates and benefit notifications, please keep your email address updated by informing your Servicing Advisor or updating your details through your Client Portal or Mobile App. You may also update your contact information directly with Sunlife: (<https://www.sunlife.com.ph/en/about-us/where-to-find-us/>).
- Booking your visit:** The Life Insured should schedule an appointment with the accredited service partner prior to any availment of the Prevention and Wellness Benefits. For Annual Physical Examination or Vaccination that will be availed while in the Philippines, the Life Insured should also send a printed or digital copy of the filled-out LOA to the accredited provider as a prerequisite in confirming your appointment.
- What to bring:** One valid government ID with photo (SSS, driver's license, NBI clearance) or a company ID with photo and full name.

1) What is a LOA?

A Letter of Authorization (LOA) confirms the Life Insured's entitlement to one Prevention and Wellness Benefit.

2) How do I get a LOA?

Sunlife will email the LOA to the policy owner when the benefit is available. The policy owner will forward the LOA to the Life Insured.

3) Is there a validity period?

Yes, the LOA is valid for 2 months from the date indicated in the LOA.



Important Contact Information



Sunlife Claims Department

For LOA Concerns, kindly reach out to **phil_claims@sunlife.com**



Hi-Precision Diagnostics

For Annual Physical Examination or Vaccination appointment setting requests, please email: **sales.endorsement@hi-precision.com.ph**

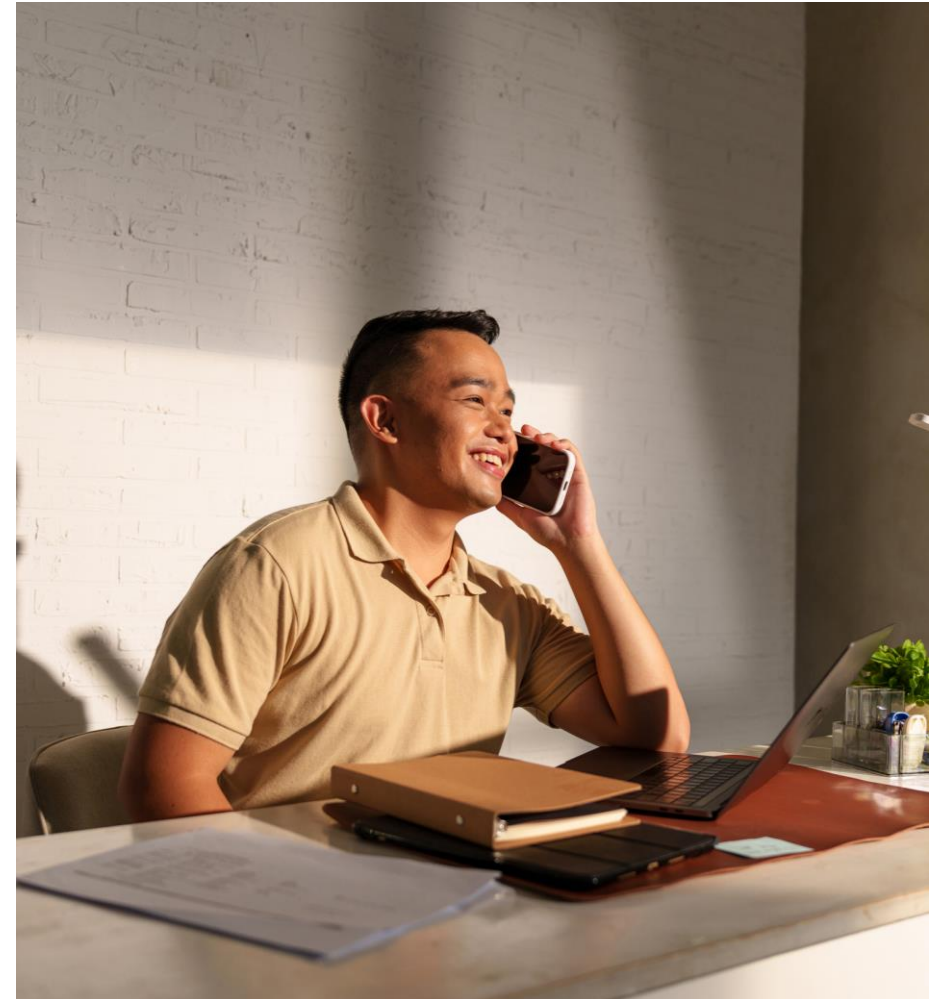
or

You may call Hi-Precision Diagnostics' Sales Coordinators: **0977-8271816 or 0933-8193873**



Doctor Anywhere

For Teleconsultation sending of LOA and additional inquiries, please email: **askus.php@doctoranywhere.com**



Sun Life of Canada (Philippines), Inc. is regulated by the Philippines' Insurance Commission (IC).

For client assistance, know about our process at sunlife.co/SunLifeCAMS or contact:

☎ 02-8849-9888

✉ sunlink@sunlife.com

📍 Sun Life Centre, 5th Ave. cor Rizal Drive, BGC Taguig.

For consumer concerns, contact IC (Manila, Cebu & Davao) at

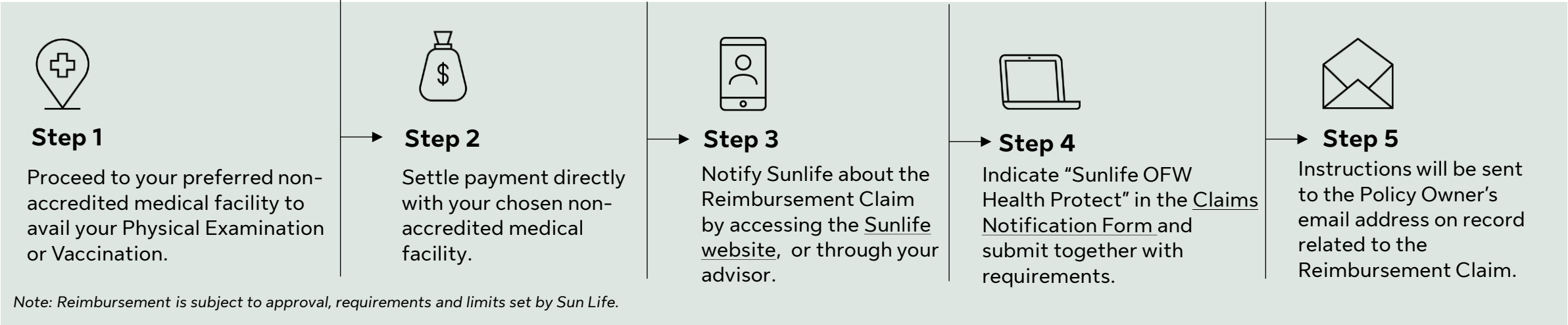
☎ 02-8523-8461 loc 103/127

✉ publicassistance@insurance.gov.ph



Reimbursement Guidelines & Requirements

You may also avail Physical Examination or Vaccination in non-accredited clinics or hospitals via Reimbursement.



In case of reimbursement, you may file the requirements mentioned below through your **financial advisor or any Sunlife Customer Service Center (CSC) nearest you.**

Requirements:

- ✓ Original Billing Statement and Invoice
 - ✓ Invoice should be named under Sun Life of Canada (Philippines), Inc.
 - ✓ TIN: 204-962-522-000
- ✓ Copy of LOA from Sunlife

Additional Requirements:

- ✓ If via credit to account: Policy Owner's Valid ID, Copy of Deposit Form, and Policy Owner's Proof of bank account

For more details about Claims, kindly visit:

<https://www.sunlife.com.ph/en/about-us/how-to-file-a-claim-video/>

Notes: We will reimburse in Philippine Peso (PHP) the cost of the eligible Prevention and Wellness Benefits availed from a Non-Accredited Medical Facility including those in overseas, **subject to certain amount limits**, requirements, review and approval of Sunlife Claims Department. For reimbursement abroad, exchange rate to be used will be based on receipt date of complete requirements.

Reimbursement is not allowed for the Teleconsultation service.

Reimbursed amount will be given to the policy owner.



02.

Hi-Precision Diagnostics

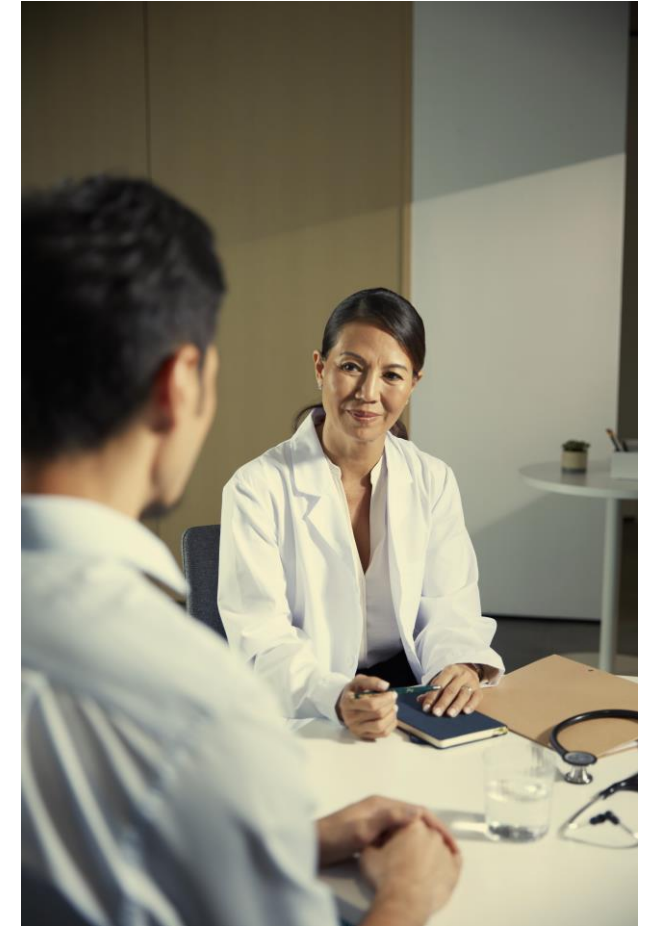
Sunlife OFW Health Protect – Prevention and Wellness Benefits

Prevention and Wellness Benefits: Hi-Precision Diagnostics – Physical Exam Packages

Exam Checklist	Ages 17 and below	Ages 18 – 35 (Male & Female)	Ages 36 – 49 (Male & Female)	Ages 50 & Above (Female)	Ages 50 & Above (Male)
Basic 5 (Complete Blood Count with Platelet Count, Urinalysis, Fecalalysis, Chest X-Ray and Complete Physical Exam)	✓ * Chest AP / Lat (Pedia)	✓	✓	✓	✓
FBS	✓	✓	✓	✓	✓
Cholesterol	✓	✓	✗	✗	✗
Triglycerides	✓	✓	✗	✗	✗
ECG	✓	✓	✓	✓	✓
Lipid Profile (Cholesterol, Triglycerides, HDL / LDL)	✗	✗	✓	✓	✓
Creatinine	✗	✗	✓	✓	✓
Uric Acid	✗	✗	✓	✓	✓
BUN	✗	✗	✓	✓	✓
SGPT	✗	✗	✓	✓	✓
SGOT	✗	✗	✓	✓	✓
LDH	✗	✗	✓	✓	✓
PSA	✗	✗	✗	✗	✓

Important Notes:

- For the MINOR insured, the policy owner will facilitate the requirements needed to avail of the Prevention and Wellness Benefits.
- For Prevention and Wellness Benefits not performed in the appointed medical facility by Sunlife, a claim for reimbursement may be submitted. However, approval is subject to the review of Sunlife Claims Department.
- The benefit is non-transferrable and can only be used by the life insured.
- The Prevention and Wellness Benefits are subject to regular review and may change over time depending on availability of relevant programs, tests, or procedures.
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Prevention and Wellness Benefits: Hi-Precision Diagnostics - Vaccination



Flu or Pneumonia immunization for the Life Insured

1) Who can get vaccinated?

- Adults (18+): Can get Flu or Pneumonia vaccines at Hi-Precision Diagnostics.
- Minors (17 and under): Must get vaccines at other hospitals or clinics. Policy owner will facilitate the requirements.
- Reimbursement for Minors: Sunlife will reimburse vaccination costs for minors, subject to amount limits, specific requirements and Sunlife Claims Department approval.

2) What are the requirements?

- Doctor's request or prescription:
- Use Hi-Precision's on-site doctors (additional fee applies) or consult your own doctor for a prescription.
- Pay the consultation fees directly to Hi-Precision or your doctor. These costs are not reimbursable.
- Letter of Authorization (LOA)
- Valid ID
- Confirmed schedule with Hi-Precision

3) Other important information:

- Benefit can only be used by the Life Insured and non-transferrable.
- Vaccination in non-accredited clinics or hospitals may be reimbursed, subject to approval of Sunlife Claims Department ([see Reimbursement Guidelines & Requirements page for details](#)).



Life Insured: Prevention & Wellness Benefit at Hi-Precision Diagnostics



Letter of Authorization

Avail the Prevention and Wellness Benefit upon receipt of Sunlife's email with a Letter of Authorization (LOA).



Select Preferred Prevention and Wellness Benefit

Check correctness of all personal information in the LOA and indicate the Prevention and Wellness Benefit that you prefer to avail.



Plan Ahead

Plan your desired schedule including your appointment date on or before the "expiry date" in your LOA, time and the Hi-Precision Diagnostics branch to visit.



Contact and Arrange Appointment

Book your appointment with Hi-Precision Diagnostics and wait for their confirmation email. You will be given specific instructions to follow. You will also be asked to send them a copy of your accomplished LOA via email, Viber or Messenger.



Avail the Prevention and Wellness Benefit

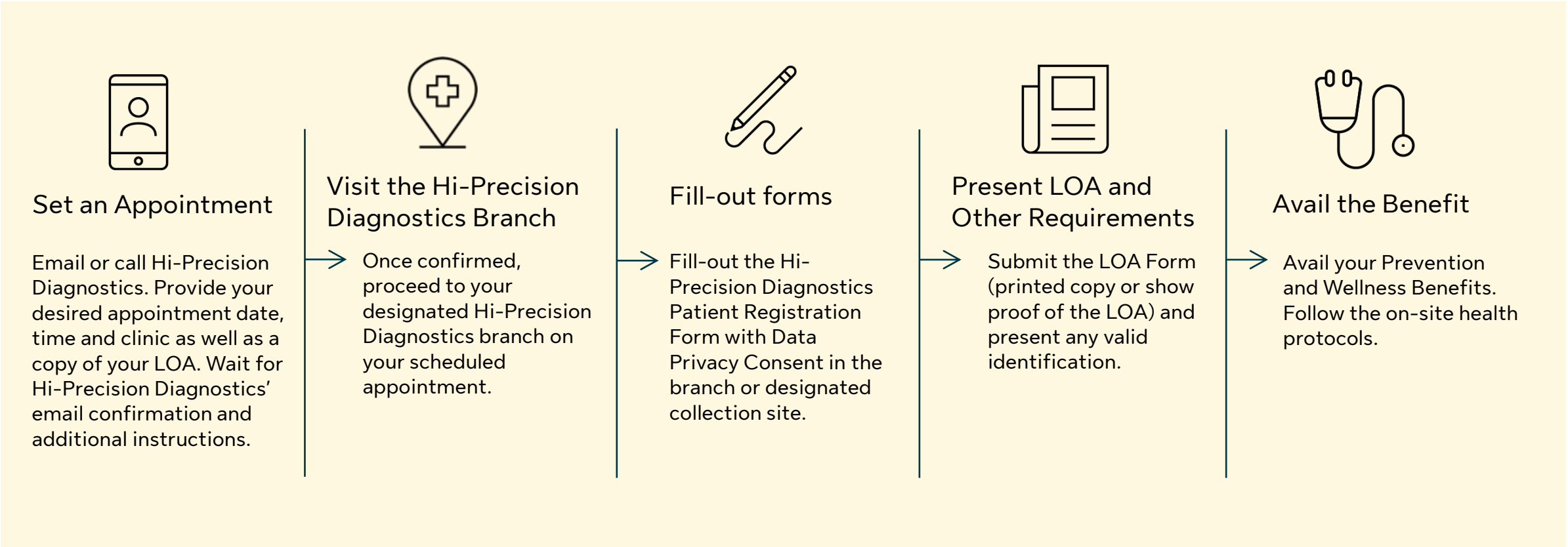
Proceed to the Hi-Precision Diagnostics branch on your designated appointment schedule.

Things To Remember:

1. An email from Sunlife Claims Department, which includes the LOA for the Prevention and Wellness Benefit, will be given annually starting on the 2nd policy year until the 6th policy year.
2. The Life Insured can choose one (1) of the prevention and wellness benefit indicated in the LOA.
3. The benefit may be availed at Hi-Precision Diagnostics. For availment in other medical facilities not accredited by Sunlife, refer to the [Reimbursement Guidelines](#).
4. The Prevention and Wellness Benefit should be availed on or before the date indicated in the letter (valid only until "date").
5. Availment of benefit should be within the policy year when the benefit is available. **If not availed as scheduled or within the policy year, this benefit will be forfeited and cannot be accumulated or carried over to the next year or any subsequent benefit availment period.**



Steps Before & During Appointment: Hi-Precision Diagnostics



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Reminders in Setting Appointments: Hi-Precision Diagnostics

Scheduling an appointment must be coordinated in advance with Hi-Precision Diagnostics:

Prevention and Wellness Benefit	Turn Around Time (TAT)*
Flu or Pneumonia Vaccine	3 – 5 days before the preferred schedule
Physical Exam Package (APE)	2 days before the preferred schedule
Requests received by Hi-Precision Diagnostics between 7:00 am to 1:00 pm shall be processed within the day. Requests received beyond 1:00 pm shall be processed the next day and shall follow the corresponding TAT*.	

**Some branches may have no operations on weekends and holidays. Client is advised to coordinate with the specific branch for the final TAT.*

Other Reminders:

- You cannot change to another type of Prevention and Wellness Benefit within the designated policy year once you have submitted your LOA and confirmed appointment with the service provider.
- All other tests or expenses outside the Sunlife OFW Health Protect Prevention and Wellness shall be for the client's account and must be settled by the Client directly with the medical facility following the standard branch rate. This includes, among others, the Doctor's Consultation Fee for the request / prescription to avail Vaccination or other charges during the medical exam.

Note: All trademarks/copyrights are the property of their respective owners.



What if I Missed My Appointment with Hi-Precision Diagnostics?

The Prevention and Wellness should be availed on or before the “valid until date” indicated in the LOA. For missed appointments, client should follow these instructions:

Scenario		Instructions
1	- Client missed the appointment date set with Hi-Precision Diagnostics. - LOA has not expired based on the LOA “valid date”.	Email or call <u>Hi-Precision Diagnostics</u> to request for a new appointment. No need to request for a new LOA.
2	- Client missed the appointment date set with Hi-Precision Diagnostics. - LOA expired based on the LOA “valid date”. - Preferred appointment schedule is beyond or after the LOA “valid date” but still within the designated policy year.	Email <u>Sunlife Claims Department</u> and request for a new LOA. Then email or call <u>Hi-Precision Diagnostics</u> to request for a new appointment.
3	- Client missed to avail the Prevention and Wellness Benefit, and the LOA has expired. - Preferred appointment schedule is beyond the designated policy year.	No LOA can be issued. Client needs to wait until the next policy year when the Prevention and Wellness Benefit is available.

Notes:

Requests for extension on the validity period of the LOA is subject to review and assessment of the Sunlife Claims Department.

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Accessing of Results From Hi-Precision Diagnostics

INDIVIDUAL RESULT

For Basic 5

- Hard Copy Results: 3 to 5 Working Days
 - Online Results: 24 hours for the laboratory test and other results within 48 to 72 hours
-

ONLINE ACCESS RESULTS

1. The Life Insured may check results online through the website via **www.hi-precision.com.ph**
2. The Life Insured will be given a PID Access by Hi-Precision Diagnostics during the appointment to be used for logging in the online access provided by Hi-Precision Diagnostics.
3. The completed results shall be available within 24 hours while Physical Examination (PE) / Medical Report with doctor's evaluation and classification shall be made available within 72 hours.
4. If the Life Insured will come on a Saturday, online laboratory results will be available within 24 hours, while imaging and PE will be available on the next working day (Monday).

Notes:

Please refer to [Important Contact Information](#) for related inquiries.

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03.

Doctor Anywhere

Sunlife OFW Health Protect – Prevention and Wellness Benefits

Setting Up Your Doctor Anywhere App Account



Send accomplished LOA

Send your accomplished LOA using your email address to Doctor Anywhere: askus.php@doctoranywhere.com.



Welcome E-mail and User Guide from Doctor Anywhere

Within 72 hours, Doctor Anywhere will send a Welcome E-mail with instructions on how to download and avail the teleconsultation service.



App Sign-up

Once the app is downloaded, sign-up using your email used in sending the LOA and create a password. You will see the consultation with a General Practitioner indicates "Covered by Sunlife" with seven (7) covered consultations.



One-time patient profile creation

Prior to your first consultation, you must undergo a one-time patient profile creation wherein you need to type your personal details like address, upload a government issued ID with photo, and mobile number.



Here's a tip: Set up your Doctor Anywhere account before you actually need it. Getting started now ensures you are ready for a video consultation anytime.

Things to remember:

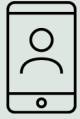
1. An email from Sunlife which includes the LOA for the Prevention and Wellness Benefit, will be given annually starting on the 2nd policy year until the 6th policy year.
2. The Life Insured can choose one (1) of the prevention and wellness benefit option indicated in the LOA.
3. The Teleconsultation benefit can be used up to seven (7) times in a specified policy year. Only General Practitioners are covered under this benefit. If you consult from a Specialist, it will be subject to additional charges.
4. The Teleconsultation benefit can only be availed from Doctor Anywhere.
5. Availment of benefit should be within the policy year when the benefit is available. If not availed as scheduled or within the policy year, this benefit will be forfeited and cannot be accumulated or carried over to the next year or any subsequent benefit availment period.
6. The Prevention and Wellness Benefit should be availed on or before the date indicated in the letter (valid only until "date"). This benefit cannot be availed during emergency cases.

Note: Virtual Private Network (VPN) that connects to the Philippines is required to access the Doctor Anywhere App if availing overseas.

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Availing Teleconsultation Service: Doctor Anywhere



Pre-consultation survey

Fill out a quick pre-consultation survey to key in your medical condition which will serve as the reason for the consultation, allergy, medication, and uploading of any medical document. These will help the doctor understand the need of the patient prior to consultation.



→ Doctor Teleconsultation

In the consultation, choose if you wish to see the doctor virtually, speak or chat with the doctor. You may also be asked to upload additional medical documents or switch your camera from front to back.



→ Rate your experience

After the consultation, you may rate your Doctor Anywhere experience by tapping a face icon – sad, neutral, and happy. You may also leave a comment.



→ Wait for your medical documents

Once the doctor is done submitting the medical documents related to the User's consultation, a notification will appear on the User's phone to prompt the availability of the documents within 15 minutes from the time consultation ended.

Reminders:

- The Life Insured may choose between consulting with a General Practitioner immediately within five (5) minutes or schedule an appointment. The Teleconsultation can be accessed twenty-four (24) hours a day, and seven (7) days a week.
- In the Doctor Anywhere app, the Life Insured will see that the consultation with a General Practitioner indicates "Covered by Sunlife" as it is covered up to seven (7) consultations. Once you exceed this limit, or if you consult with a Specialist, you can still use the service by paying an additional fee.
- Documents found in the Doctor Anywhere app are Medical Certificate, Referral to Specialist, Referral for Labs or Imaging, and Prescription. These documents can be viewed by the Life Insured in the Doctor Anywhere (DA) app and can be sent to the enrolled email address.

Note: Virtual Private Network (VPN) that connects to the Philippines is required to access the Doctor Anywhere App if availing overseas.

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Doctor Anywhere: Frequently Asked Questions

How do I activate my account?

Email your accomplished LOA to askus.php@doctoranywhere.com. Doctor Anywhere will send a welcome email within 72 hours. Download the app and sign up using the same email address.

What consultations does the benefit cover?

Up to seven General Practitioner consultations in the specified policy year, through Doctor Anywhere only. The app shows "Covered by Sunlife". Specialist visits and consultations beyond seven cost extra.

When can I consult a doctor?

The service is available 24/7. You may consult a General Practitioner within five minutes or schedule an appointment. This benefit does not cover emergencies.

What should I prepare before consulting?

Complete your patient profile with your address, mobile number and government-issued photo ID. Before each consultation, fill out the survey with your condition, allergies and medications, and upload relevant medical documents.

Can I access the app overseas?

Yes. You need a Virtual Private Network (VPN) that connects to the Philippines to access the Doctor Anywhere app while overseas.

How do I get my medical documents?

The app notifies you within 15 minutes after the consultation when documents are available. View certificates, referrals and prescriptions in the app or send them to your enrolled email address.

Reminder: Use the benefit by the date in your LOA and within the eligible policy year. Unused consultations cannot carry over.



Thank you!

Please visit [Sunlife OFW Health Protect webpage](#) for updates on our Prevention and Wellness benefits. Please ensure that your communication channels (Email, SMS) are always updated for any changes / updates on these services. For any concerns about your Prevention and Wellness benefit availments information and procedure, please get in touch with your Sunlife advisor or reach out to the following contact information:

Sun Life of Canada (Philippines), Inc. is regulated by the Philippines' Insurance Commission (IC). For client assistance, know about our process at [sunlife.co/SunLifeCAMS](#) or contact:

📞 02-88 499888 ✉ sunlink@sunlife.com

📍 Sun Life Centre, 5th Ave. cor Rizal Drive, BGC Taguig.

For consumer concerns, contact IC (Manila, Cebu & Davao) at

📞 02-8523-8461 loc 103/127 ✉ publicassistance@insurance.gov.ph.