



Sun Life OFW Health Protect

A health insurance plan
for overseas Filipinos



As an Overseas Filipino Worker (OFW), your hard work and sacrifices for your loved ones deserve the best protection for your health and well-being. Sun Life is here to make sure that you can continue to do so with **Sun Life OFW Health Protect**.

Sun Life OFW Health Protect is a comprehensive life and health protection plan tailored for the evolving health protection needs of OFWs like you!

Sun Life OFW Health Protect has got you covered in four ways: Prevention, Diagnosis, Treatment, and Rehabilitation - giving you the peace of mind you deserve as you work hard to provide for your loved ones back home.



PREVENTION¹

Maintain your health proactively!

With Sun Life OFW Health Protect, you can avail any one of these three prevention and wellness benefits at Sun Life's accredited medical facilities or providers:

- Annual Physical Examination
- Vaccination (Flu or Pneumonia)
- Teleconsultations (up to 7 times)

You can start enjoying this benefit starting in the 2nd policy year up until the 6th policy year (up to 5 availments).



DIAGNOSIS & TREATMENT²

Don't let health concerns affect your work or your family's future.

Sun Life OFW Health Protect provides benefits that may help replace the funds you spent on diagnostic procedures or fund further medical exams needed, if you are diagnosed with any of the 100+ covered critical conditions, from minor to major stages. You also get additional coverage for expenses related to hospitalization and follow-up care with a specialist.



REHABILITATION

Get access to home recovery benefits to help you regain your health and continue pursuing your dreams for your loved ones with confidence.



BENEFIT BOOSTER

With Sun Life OFW Health Protect, you can have peace of mind knowing that you'll receive an additional cash benefit equivalent to 50% of the Face Amount upon the first diagnosis of any covered specific cancer condition. You can also get 50% more for your hospitalization, post hospitalization, home recovery and palliative care benefits. These "Specific Cancer Booster Benefits" are designed to help ease the financial strain on your family caused by such serious illness.

Enjoy All These Features Too!

Life Insurance Protection³

Secure your loved ones' future with guaranteed life insurance protection equivalent to the policy's Face Amount until age 100.

Special Bonus and Dividend Earnings⁴

Be rewarded with a special bonus at the end of the premium-paying period, plus annual dividend earnings thereafter. Withdraw these anytime or leave them with Sun Life and allow them to accumulate.

Guaranteed Cash Benefits³

By availing this plan, you get to enjoy in advance 5% of your policy's Face Amount for eight consecutive years as early as age 65.

Note: Benefits indicated in this material are subject to the specific guidelines set by Sun Life and the actual provisions of the insurance policy contract. This product is subject to exclusions and/or provisions on pre-existing conditions and gives you the right to a cooling-off period, as stated in the insurance policy contract. Overseas Filipino clients may avail of Sun Life solutions while they are physically present in the Philippines.

Flexible Premium Payments

Sun Life OFW Health Protect may be paid in 10, 15, or 20 annual installments with a fixed amount throughout the chosen period. You may also opt to pay semi-annually, quarterly, or monthly.

Aside from this, you may choose to avail a payment option that aligns with your overseas work contract, ensuring that premiums are paid conveniently in 3, 6, 9, or 12 monthly installments.⁶

- ¹The prevention and wellness benefits are subject to regular review and may change over time depending on availability of relevant programs, tests, or procedures.
- ²Diagnosis of critical condition and any surgery performed related to such condition must be aligned with the definitions indicated in the insurance policy contract.
- ³Benefits may be reduced by any amount previously paid for Minor Critical Illness Benefit and/or Anticipated Endowments.
- ⁴Special "paid-up" bonus and dividend earnings are not guaranteed.
- ⁵Monthly payment through Auto-Debit or Auto-Charge may also be arranged after payment of the initial quarterly premium.
- ⁶Subject to Advance Premium Option (APO) arrangement.

Sun Life OFW Health Protect is the health insurance plan you deserve, keeping you protected no matter where life takes you, all the way to age 100.



Eduardo Jose (30 years old, Restaurant manager in UAE, Non-smoker) purchased Sun Life OFW Health Protect 10

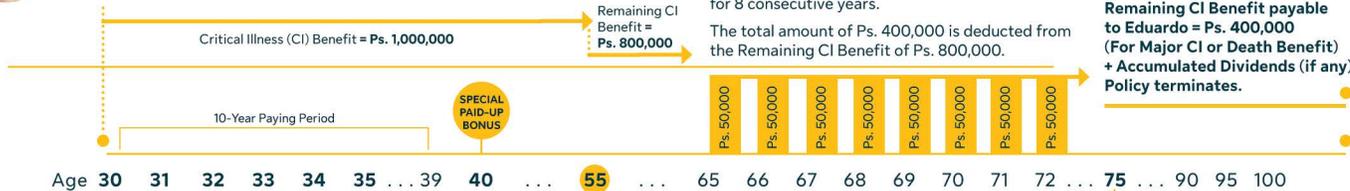
Face Amount = **Ps. 1,000,000**

Annual Premium = **Ps. 58,050**

Guaranteed cash benefits = 5% of the Original Face Amount to be given each year starting age 65 for 8 consecutive years.

The total amount of Ps. 400,000 is deducted from the Remaining CI Benefit of Ps. 800,000.

Remaining CI Benefit payable to Eduardo = Ps. 400,000 (For Major CI or Death Benefit) + Accumulated Dividends (if any) Policy terminates.



Eduardo may avail any one of the Prevention and Wellness benefits starting on the 2nd policy year up to the 6th policy year

Eduardo was diagnosed with Early Prostate Cancer and was hospitalized for 5 days

- Minor CI Benefits = Ps. 200,000 (20% x 1M for Minor CI)
- + Daily Hospital Income Benefit Ps. 1,250 x 5 = 6,250 (Hospital confinement for 5 days)
- + Home Recovery Benefit Ps. 625 x 5 = 3,125 (Upon discharge from the hospital)
- + Post Hospitalization Benefit = Ps. 5,000 (For follow-up check-up)

Eduardo passed away due to health complications

Total Premiums Paid = Ps. 580,500
Total Benefits Received = Ps. 1,014,375
 + Special Paid-up Bonus (if Any)
 + Accumulated Dividends (if any)

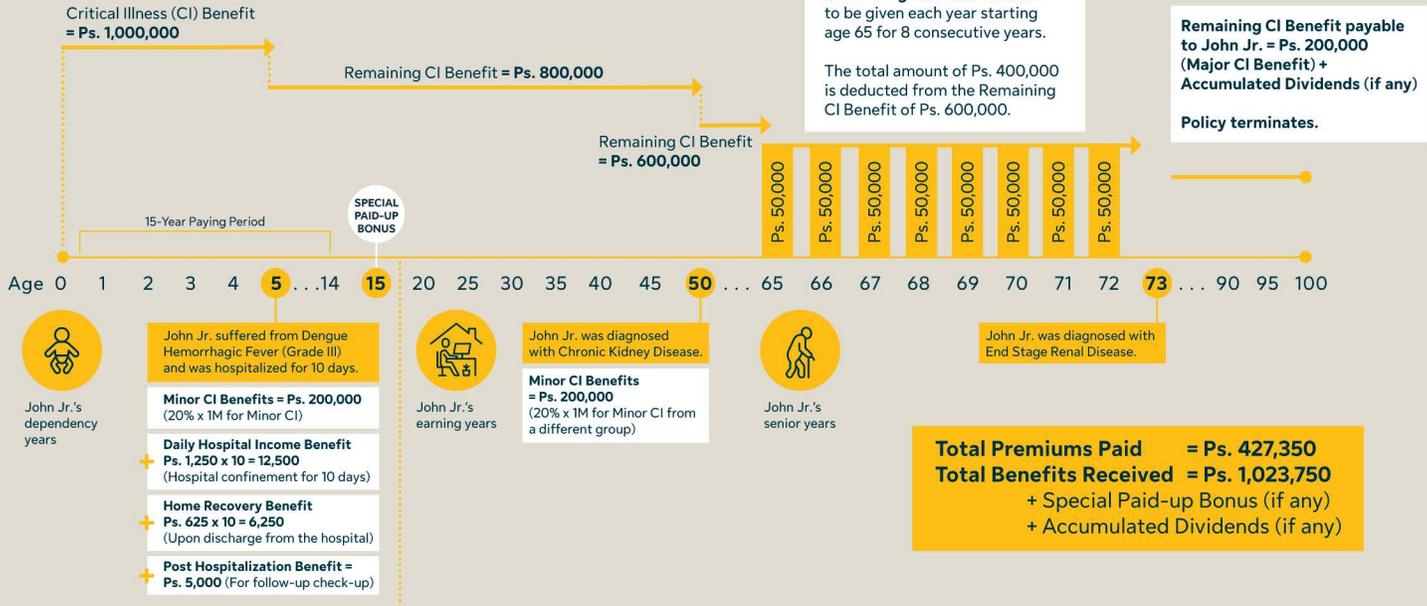
You can also extend this care to your loved ones by availing a separate plan for them. With **Sun Life OFW Health Protect's** "life stage protection" feature, it helps ensure that your dependents can get the best care possible should an illness strike.



John Paul & Mary Jane (30 years old, healthcare workers from Middle East, Non-smoker) purchased Sun Life OFW Health Protect 15 for John Jr.

Child Insured = **0 Age (30-Day Old)**
 Face Amount = **Ps. 1,000,000**
 Annual Premium = **Ps. 28,490 (15-Pay)**

Note: For illustrative purposes only. Actual terms and conditions of the insurance policy apply.



DIAGNOSIS

64 Major Critical Illnesses
34 Minor Critical Illnesses
16 Specific Cancer Conditions

TREATMENT

Hospital Confinement
Post Hospitalization Special Visit

REHABILITATION

Home Recovery
Palliative Care

OTHERS

Death Benefit
Flexible Premium Payments
Cash Benefits
Special Bonus and
Dividend Earnings²

PREVENTION

Prevention and
Wellness Benefits¹

Benefits at a Glance

¹The prevention and wellness benefits are subject to regular review and may change over time depending on availability of relevant programs, tests, or procedures.

²Special bonus and dividend earnings are not guaranteed.



Prioritize your health wherever your journey takes you with
Sun Life OFW Health Protect!

Call 8-849-9888 or contact your Sun Life Advisors.
Visit sunlife.com.ph for more details.

Connect with us     SunLifePH

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 City

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

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

Sun Life is a leading international financial services organization providing asset management, wealth, insurance and health solutions to individual and institutional Clients. Sun Life has operations in a number of markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia and Bermuda. As of September 30, 2024, Sun Life had total assets under management of CDN\$1.51 trillion. For more information, please visit www.sunlife.com.

Sun Life Financial Inc. trades on the Toronto (TSX), New York (NYSE) and Philippine (PSE) stock exchanges under the ticker symbol SLF.

In the Philippines, Sun Life is represented by Sun Life of Canada (Philippines), Inc. which offers life insurance products; Sun Life Asset Management Company, Inc. which distributes the Sun Life Prosperity Funds; Sun Life Financial Plans, Inc. which administers the company's education and pension plans; and Sun Life Investment Management & Trust Corporation which offers multi-strategy portfolio management solutions.

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