

Sun Life OFW Health Protect – Prevention and Wellness Benefits

Client Guide

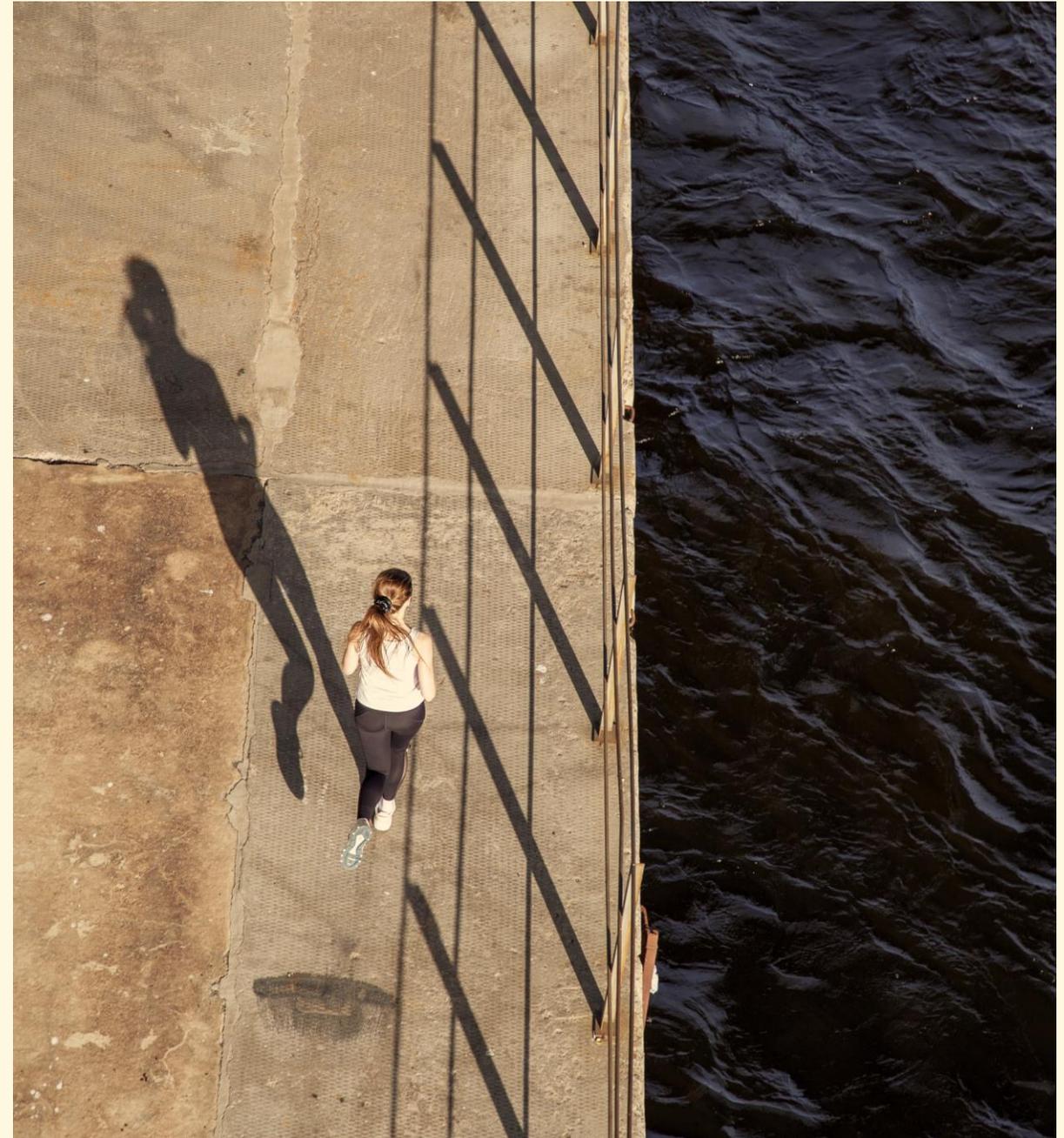


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Introduction

Sun Life 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 live a healthier life.

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

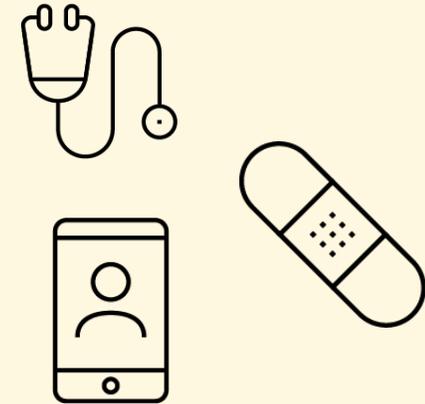
For more detailed information, clients are encouraged to refer to their Sun Life OFW Health Protect policy contract or reach out to a Sun Life Advisor for assistance.



Choice of Prevention and Wellness Benefits

Sun Life OFW Health Protect comes with your choice of preventive health care benefits that can be availed **annually starting on the 2nd year of your policy up to your 6th policy year**. You may **CHOOSE any ONE (1)** of the following benefits below:

- Annual Physical Examination
- Vaccination
 - Flu Vaccination; or
 - Pneumonia Vaccination
- Teleconsultation with a General Practitioner (GP) doctor up to seven (7) teleconsultations per policy year



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. The options included under the Prevention and Wellness Benefits are subject to regular review and may change over time depending on the availability of relevant programs, tests, or procedures. Availment of the benefit should be within the policy when benefit is available. If not availed, within the policy year or as scheduled, this benefit will be forfeited.

The Letter of Authorization (LOA)

Important Notes:

- The Prevention and Wellness Benefits can only be availed by the Life Insured.
- A Letter of Authorization (LOA) will be sent directly to the policy owner’s email address on record as a reminder that the Life Insured may avail of the Prevention and Wellness benefit scheduled during the specific policy years, so that he/she in turn can inform the Life Insured.
- The Servicing Advisor will also be copied in the email to the policy owner to ensure available support in case assistance is needed when the Prevention and Wellness benefits is availed of by the Life Insured. In addition, the Servicing Advisor should ensure that the email is always accurate and updated.
- The Life Insured will schedule his / her appointment with the accredited medical facility and bring a printed or electronic copy of the accomplished LOA on appointment schedule. Also, he / she must bring at least one (1) valid government-issued ID with picture (i.e. SSS, Driver’s License, NBI Clearance, etc.), or a Company ID with picture and complete name for proper identification.

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:

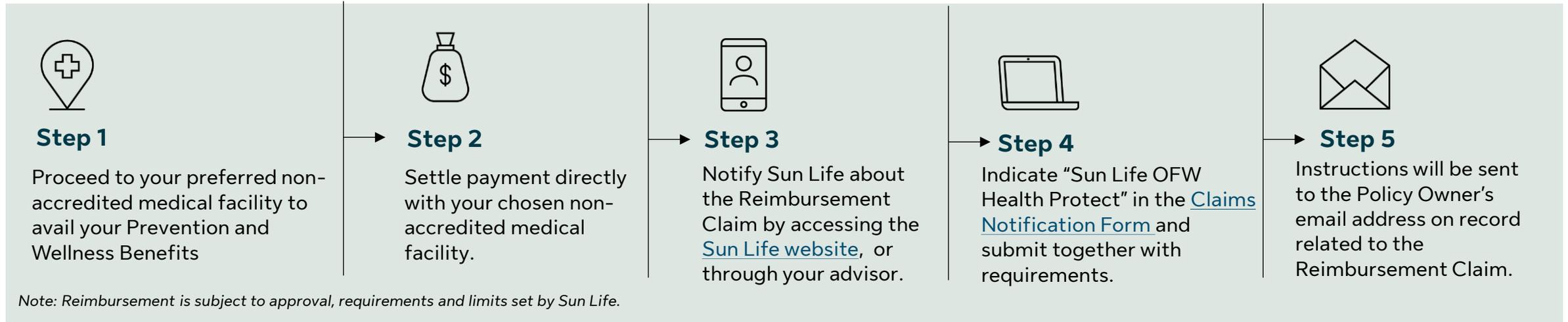
| | |
|---|----------------------|
| Life Insured’s Complete Name <Sonny Dela Cruz> | |
| Age <30> | Sex <Male> |
| You may select only one (1) Prevention and Wellness Benefit from the list below. For more details of your available benefits, you may refer to the Sun Life OFW Health Protect Client Guide under the Prevention benefits: https://www.sunlife.com.ph/en/insurance/health-protection/sun-life-ofw-health-protect/ | |
| <input type="checkbox"/> Physical Examination | |
| <input type="checkbox"/> Vaccine (please specify): _____ | |
| <input type="checkbox"/> 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 <date = 2 months from the date of letter>. | |

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.

Reimbursement Guidelines & Requirements

You may also avail your Prevention and Wellness Benefits (Physical Examination and 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 Sun Life Customer Service Center (CSC) nearest you.

Requirements:

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

Additional Requirements:

- ✓ If via deposit: 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 Sun Life 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.

Important Contact Information



Sun Life Claims Department

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



Hi-Precision Diagnostics

For Appointment Setting Requests, please email: sales.endorsement@hi-precision.com.ph; and SALESteamWalkin@hi-precision.com.ph

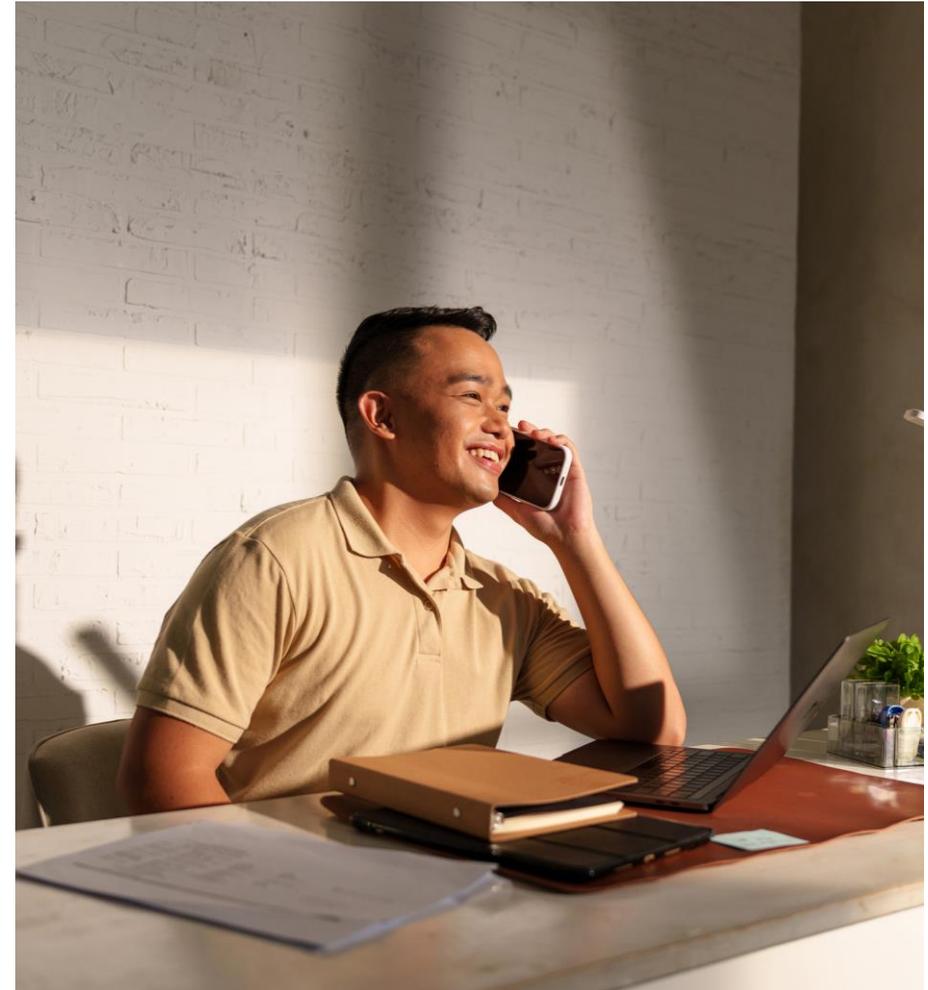
or

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



Doctor Anywhere

For 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:

☎ 02-88 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.

02.

Hi-Precision Diagnostics

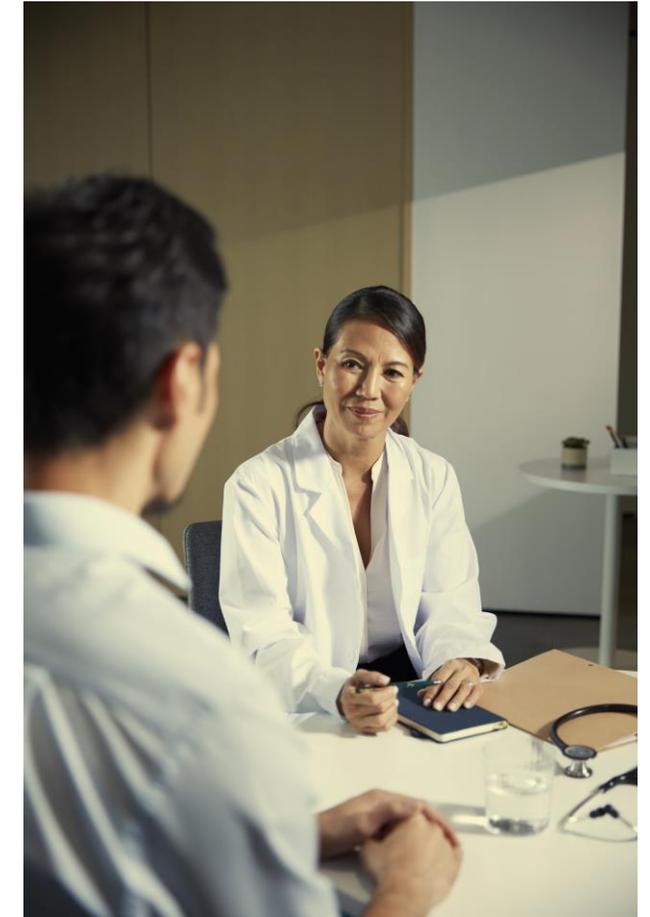
Sun Life OFW Health Protect – Prevention and Wellness Benefits

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, Fecalysis, Chest X-Ray and Complete Physical Exam) | ✓ * Chest AP / Lat (Pedia) | ✓ | ✓ | ✓ | ✓ |
| FBS | ✓ | ✓ | ✓ | ✓ | ✓ |
| Cholesterol | ✓ | ✓ | X | X | X |
| Triglycerides | ✓ | ✓ | X | X | X |
| ECG | ✓ | ✓ | ✓ | ✓ | ✓ |
| Lipid Profile (Cholesterol, Triglycerides, HDL / LDL) | X | X | ✓ | ✓ | ✓ |
| Creatinine | X | X | ✓ | ✓ | ✓ |
| Uric Acid | X | X | ✓ | ✓ | ✓ |
| BUN | X | X | ✓ | ✓ | ✓ |
| SGPT | X | X | ✓ | ✓ | ✓ |
| SGOT | X | X | ✓ | ✓ | ✓ |
| LDH | X | X | ✓ | ✓ | ✓ |
| PSA | X | X | X | X | ✓ |

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 Sun Life, a [claim for reimbursement](#) may be submitted. However, approval is subject to the review of Sun Life 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.
- All trademarks / copyrights are the property of their respective owners.



Prevention and Wellness Benefits: Hi-Precision Diagnostics - Vaccination



Immunization to protect against flu or pneumonia

- If you prefer to avail Flu or Pneumonia vaccine from Hi-Precision Diagnostics, their on-site Doctors are available for consultation before the procedure, subject to additional fee charged to the client. You can also get a vaccine prescription by consulting your own Doctor. The non-reimbursable cost of the said consultations should be paid directly by the client to Hi-Precision Diagnostics or to the Doctor of choice.
- Vaccination at Hi-Precision Diagnostics is administered to adults only. For clients who are 17 years old and below (MINOR insured), flu or pneumonia vaccine may be done in other hospitals or clinics outside Hi-Precision Diagnostics. The cost for which can be reimbursed from Sun Life, subject to certain amount limits, requirements and approval of Sun Life Claims Department.
- Hard copy of doctor's request or prescription is mandatory and shall be presented on the day of vaccination. This is in addition to the LOA and ID requirements.
- Vaccines are pre-ordered by Hi-Precision Diagnostics (HPD). The Patient needs to call HPD prior to set appointment date to confirm if the vaccine has arrived to the HPD clinic.
- 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 Sun Life, a [claim for reimbursement](#) may be submitted. However, approval is subject to the review of Sun Life 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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Availing the Prevention and Wellness Benefit: Hi-Precision Diagnostics



Letter of Authorization

Avail of the Prevention and Wellness Benefit upon receipt of Sun Life's email which includes 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.



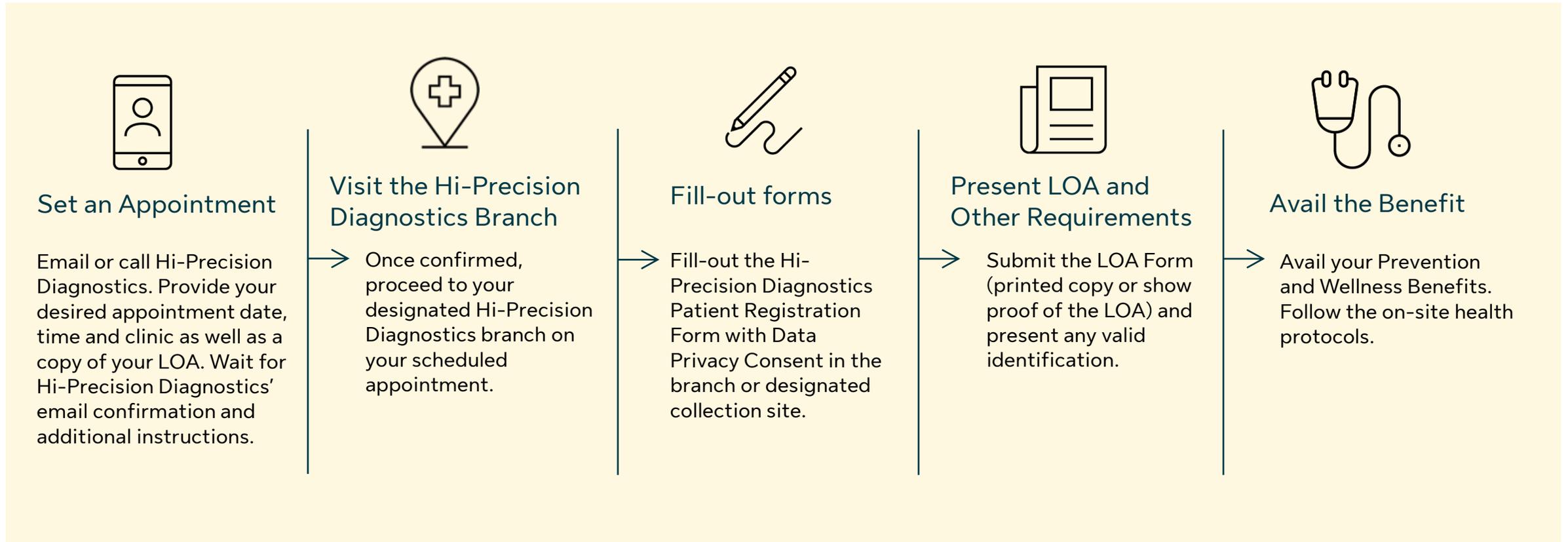
Avail the Prevention and Wellness Benefit

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

Things to remember:

1. An email from Sun Life 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 Sun Life, 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 |
| Medical Exam | 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 Sun Life 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 | <ul style="list-style-type: none"> Client missed the appointment date set with Hi-Precision Diagnostics. LOA has not expired based on the LOA “valid date”. | Email or call Hi-Precision Diagnostics to request for a new appointment. No need to request for a new LOA. |
| 2 | <ul style="list-style-type: none"> 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 Sun Life Claims and request for a new LOA. Then email or call Hi-Precision Diagnostics to request for a new appointment. |
| 3 | <ul style="list-style-type: none"> 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. |

Note: Requests for extension on the validity period of the LOA is subject to review and assessment of the Sun Life Claims Department. All trademarks/copyrights are the property of their respective owners.

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).

Note: Kindly refer to page 7 for Important Contact Information. All trademarks/copyrights are the property of their respective owners.

03.

Doctor Anywhere

Sun Life 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.



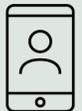
Welcome E-mail from Doctor Anywhere

Within 48 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 Sun Life" 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 key your personal details like address, upload a government issued ID with photo, and mobile number.

Things to remember:

1. An email from Sun Life 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.
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").

Note: Virtual Private Network (VPN) may be required to access the Doctor Anywhere App depending on the country where the life insured is located. All trademarks/copyrights are the property of their respective owners.

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



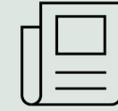
Doctor Teleconsultation

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 Sun Life" as it is covered up to seven (7) consultations. Once the covered seven (7) consultations have been used within a policy year, consulting with a General Practitioner is still available for 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) may be required to access the Doctor Anywhere App depending on the country where the life insured is located. All trademarks/copyrights are the property of their respective owners.

