

# Employee Benefits 僱員福利



**FWD Life Insurance Company (Bermuda) Limited**  
(Incorporated in Bermuda with limited liability)

**富衛人壽保險(百慕達)有限公司**  
(於百慕達註冊成立之有限責任公司)

# Why FWD Employee Benefits 為何選擇富衛僱員福利

By protecting your employees you're protecting your greatest asset of all: your people. At FWD we offer one of the widest and most competitive product ranges of group life and medical insurances in Hong Kong including standard package as well as tailor-made plans.

保障您的僱員，等於保護您最寶貴的資產——人才。富衛提供全港其中一個最廣泛、最具競爭力的團體人壽及醫療保險產品系列，包括標準計劃，以及為您度身訂做的保險計劃。

- **Flexible and customised group insurance schemes**  
彈性和度身訂造的團體保險計劃
- **State-of-Art FWD Moments App**  
最新FWD Moments流動程式
- **eClaim Submission**  
網上遞交索償
- **Claims statement notice by email, mobile app and online portal**  
透過電郵、手機應用程式及網上平台查詢醫療索償理賠表
- **Designated operation and services team for HR enquiry**  
指定的營運及服務團隊處理人力資源查詢
- **Online HR portal (iConnect)**  
網上人力資源平台 (iConnect)
- **Customised reports for claims review and analysis**  
度身訂造的索償報告作理賠審查和分析
- **Over 3000 panel doctors across Hong Kong, Macau and South East Asia**  
在香港、澳門及東南亞有超過3000位網絡醫生
- **Top Up privilege for existing group medical member**  
現有會員的升級保障尊屬優惠
- **Conversion privilege for group medical resignee and retiree**  
離職及退休人士的可轉保權益尊屬優惠
- **Wellness webinar for existing group medical member**  
為現有會員提供健康主題網上講座
- **Wellness program arrangement**  
安排健康計劃
- **Value added services, e.g. health talk, vaccination, second medical opinion, etc.**  
增值服務，例如健康講座、疫苗、第二醫學意見等等
- **FWD MAX Lifestyle Experimental Platform**  
FWD MAX 生活體驗平台

The information mentioned is for reference only. For details and risk disclosures of the relevant insurance plans, please refer to relevant product brochure/proposal and policy provision.

在此提及的資料僅供參考。有關保險計劃的詳細和風險披露，請參閱相關產品小冊子/銷售建議書和保單條款。

Just call us at (852)3123 3123 and our Customer Service Representatives are at your service to address your insurance needs

致電富衛的服務熱線 (852)3123 3123，我們的客戶服務主任隨時為您服務，處理您的保險需要。

## Product 產品

We provide flexible and customised group insurance schemes.

我們提供彈性和度身訂造的團體保險計劃。

### Group Medical 團體醫療



**Packaged Group Medical Insurance**  
標準團體醫療保險計劃



**Tailor-made Group Medical Insurance**  
度身訂造團體醫療保險計劃



**Flexi Benefit Plan**  
靈活自選團體醫療保險計劃

### Group Life 團體人壽



**Group Life Insurance**  
團體人壽保險



**Group Long Term Disability Insurance**  
團體長期傷殘保險

### Privilege Product 尊屬保險<sup>^</sup>



**Top-up Privilege**  
升級保障尊屬優惠



**Conversion Privilege**  
可轉保權益尊屬優惠

<sup>^</sup> Applicable to Group Medical Insurance only. 只適用於團體醫療保險。



### Ubiquitous Customer Support 全天候客戶支援

FWD iConnect – a dedicated employer services portal with a wide range of policy and claims services include:

- viewing policy information, benefits schedule and claims enquiry
- member information enquiry and member movement submission
- useful information including administration guide, general exclusions and downloading forms, etc.

FWD iConnect - 專為僱主而設的服務網站，提供廣泛的保單及理賠服務，範圍包括：

- 查看保單資料、福利範圍和查詢理賠
- 查詢成員資料和提交成員變動申請
- 實用資料包括行政指南、一般不保事項及下載表格等



## Claims 索償

Via FWD Moments App or [www.fwd.com.hk](http://www.fwd.com.hk) for submission of group medical insurance claims including hospitalisation, outpatient and dental claims. E-claims application can be completed in a matter of minutes. Group Medical claims with speedy approval within 24 hours\*\* upon claims submission.

透過FWD Moments流動程式或登入[www.fwd.com.hk](http://www.fwd.com.hk)遞交團體醫療保單之住院、門診或牙科索償，整個索償過程最快可以於幾分鐘內完成。醫療索償最快於遞交索償申請24小時內\*\*批核。

\*\* Applicable to outpatient claims only, excluding the time of making bank deposit and cheque issuance. The approval time is subject to change without prior notice. FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("FWD Life") reserves the right to change the approval time (Applicable to group medical policies underwritten by FWD Life).

只適用於門診索償，不包括銀行入賬或發出支票所需時間。如批核時間有任何更改，將不作另行通知，富衛人壽保險（百慕達）有限公司（於百慕達註冊成立之有限責任公司）（「富衛人壽」）保留隨時修改之權利（適用於由富衛人壽承保之團體醫療保單）。



## FWD Moments

FWD Moments App allows you

- To access your insurance policies' details in one place
- To access the benefit schedule and online forms anytime, anywhere
- To search for location and contact details of nearby panel doctors quickly
- Use our self-servicing to update information
- Submit any hospitalisation, outpatient and dental claims via our online claims form. Simply upload your receipts and our smart data will auto-fill, saving you the time and effort of entering details manually
- Track claims and new applications in real time

FWD Moments流動程式，客戶可享以下服務

- 保單集於一處以供查閱，保障詳情一目了然
- 可隨時隨地檢視或查詢保障範圍及下載表格
- 助您快捷地搜尋附近醫療網絡醫生的地址及聯絡資料
- 自助更新資料
- 網上遞交住院、門診及牙科索償表格，只須上載有關收據，智能系統即自動填寫資料，毋須人手輸入，省時省力
- 實時跟進索償及投保服務

立即下載  
FWD Moments 流動程式



FWD MOMENTS



## FWD MAX

FWD MAX through your variety of inspirations and epic experiences, we enable you to enjoy all moments, big and small.

FWD MAX 平台，以不同生活啟發和精彩體驗，讓你盡情投入每個大小時刻。

- **Registration Privilege 登記禮遇：**

Additional 3,250 MAX points will be offered to our group medical members on top of basic members' 250 points (total: 3,500 points).

我們的團體醫療客戶可以比普通會員的登記即獲的250 MAX積分外，更額外贈送3,250 MAX積分（總共有3,500 MAX積分）。