

# MINDcierge

With Sincere Care and  
Dedicated Support



## Comprehensive Services Offered For Better Mental Wellness

The comprehensive mental health related services (the “Services”) are offered to you under **Mind+ Critical Illness Protection Plan** and other selected plan(s) as specified by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (“FWD”) from time to time (“Designated FWD Product(s)”).

Apart from the policy benefits of Designated FWD Product(s), you will be able to enjoy the Services, which include an emotional wellness management and child development referral service



### 1. Emotional Wellness Management And Child Development Referral Service Program

The Services provide you with the Emotional Wellness Management and Child Development Referral Service Program<sup>1</sup>. When you wish to seek assistance in enquiring about or resolving mental health issues, you can call the number below for arrangement of emotional wellness counselling and child development services and/or preliminary medical consultation and other mental health service support.



### 2. Mainland China Emotional Counselling Service

The Services also provide you with 6 free counselling consultations annually in Mainland China either through phone call or face to face for any emotional concerns<sup>2</sup>. By dialing the number below, you may schedule a 45-minute consultation of emotional wellness counselling. A dedicated support team offers assistance when you need it most.



### 3. Child Talent Gene Test

The Child Talent Gene Test<sup>5,6,7</sup> (“Gene Test”) allows you to understand more about your child’s aptitude. Knowing your child’s strengths and weaknesses is critical to his or her physical and mental development growth. Not only does it facilitate better communications between you and your child, but it also fosters the development of his or her special capabilities.

Discover how your child’s genes impact his or her characters and talents, the following Gene Test items can fulfill this purpose.

#### Behaviour

- Attention
- Interpersonal Relationship
- Aggression
- Anti-Stress

#### Intelligence

- Speech and Language Ability
- Cognitive Function
- Cognitive Ability
- Reading Ability

#### Health

- Teeth Development
- Heritable Atopic Dermatitis

In addition, to further analyze your child’s mental health development, child online development screener at a preferred price<sup>7,8</sup> is made available to you upon request by calling MINDcierge Hotline - Professional Service (Hong Kong) Referral Hotline.

program<sup>1</sup>, mental health service support in Hong Kong and the Mainland China Emotional Counselling Service<sup>2,3</sup>, with flexibility and convenience by simply making a call to the MINDcierge Hotline<sup>4</sup> (the “MINDcierge Hotline”). You will never feel helpless when encountering any mental health issues.

If you have applied the policy of Designated FWD Product(s) for your child, he or she will be eligible to participate in the Child Talent Gene Test<sup>5,6,7</sup>, which helps you to understand your child’s aptitude.

**MINDcierge Hotline - Professional Service (Hong Kong) Referral Hotline**  
Hong Kong: (852) 8120 9066  
Toll-free number for Mainland China: 400 9303078  
24-hour full support

### **A Preliminary Medical Consultation**

A preliminary diagnosis and advices from doctors or other medical professionals are what you need when you face mental health problems and have no idea how to tackle them. With the consultation service, you will be able to receive guidance and advice from a team of medical professionals who can alleviate your worries. The preliminary medical consultation service is offered to you at the preferred price<sup>7</sup>.

Further consultation referral to professionals from related fields will be arranged (when required)<sup>7</sup>.

**MINDcierge Hotline - Mainland China Emotional Counselling Service**  
Toll-free number for Mainland China: 400 9210104  
24-hour full support<sup>3</sup>

Any additional counselling services will be provided at a preferred price<sup>7</sup>.

### **Act now**

Upon the successful application of the policy of Designated FWD Product(s) for your child and the sum insured of the policy is HKD 400,000 or above, he or she will be eligible to participate in the Gene Test<sup>5,6,7</sup> with free of charge. If the sum insured of the policy is below HKD 400,000, you may participate in the Gene Test at the discounted price of HKD 1,000.

### **Gene Test in few steps**

- After receiving the client letter<sup>9</sup> from FWD, please call the designated HMG hotline<sup>10</sup> to request the sample collection kit.
- Fill-in the form attached to the sample collection kit.
- Collect the DNA sample and return the sample as well as the completed form to the designated laboratory.

### **Gene Test Report Phone Consultation**

After you receive the Gene Test report<sup>9</sup> for your child, you can schedule one 15-minute complimentary phone consultation which can assist you to understand the report, as well as answer any questions relating to the report you may have.

### **Premium Discount Offer**

If the Gene Test is completed on or before the expiry date as shown in the client letter from FWD, you will be eligible for a 5% premium discount for policy year 2 and policy year 3 for Designated FWD Product(s)<sup>11</sup>.

The above information is for reference only and is indicative of the key features of the Services instead of the policy benefits of the Designated FWD Product(s). For a complete explanation of the terms and conditions of the Designated FWD Product(s), please refer to their policy provisions. In the event of any discrepancy between the English and Chinese version of this leaflet, the English version shall prevail.

**Terms and Conditions:**

1. In order to be eligible for the Emotional Wellness Management and Child Development Referral Service Program, the policy(ies) of Designated FWD Product(s) must remain in force. The service program is provided by HealthMutual Group Limited (“HMG”) and its healthcare network team. All fees and charges will be paid by you. This service program is only available in Hong Kong region. This service program is not a part of the policy or benefit item under the policy provisions and is only available to the insured covered by the Designated FWD Product(s). FWD reserves the right to terminate or vary the service in its sole discretion without further notice. FWD shall not be responsible for any act, negligence or failure to act on the part of HMG and its healthcare network team.
2. In order to be eligible for the Mainland China Emotional Counselling Service, the policy(ies) of Designated FWD Product(s) must remain in force. The service is provided by Valurise Health Solutions International Limited (“VHS”) and its healthcare network team. You are eligible for 6 free counselling sessions annually. All fees and charges will be paid by you for additional counselling sessions at a preferred price. This service is only available in the Mainland China region. This service is not a part of the policy or benefit item under the policy provisions and is only available to the insured covered by the Designated FWD Product(s). FWD reserves the right to terminate or vary the service in its sole discretion without further notice. FWD shall not be responsible for any act, negligence or failure to act on the part of VHS and its healthcare network team.
3. Mainland China Emotional Counselling Service is operated by VHS. Please note that this hotline is for non-emergency reservation of counselling services on emotional wellness and/or professional referral on further medical consultation as appropriate. Please note that the Hotline service hour is 24 hour, Mon-Sun and the counselling service hour is 8am-8pm Mon-Sun (except Chinese New Year Public Holiday).
4. The MINDcierge Hotline is operated by HMG and VHS. Please note that this hotline is for non-emergency reservation of medical consultation, professional referral (including child development) and/or counselling services on emotional wellness.
5. In order to be eligible for the Gene Test, the policy(ies) of Designated FWD Products must meet all applicable requirements below:
  - a. Customers must successfully apply and submit the first year premium to FWD for the Designated FWD Product(s);
  - b. The policy(ies) of Designated FWD Product(s) must remain in force and be kept at or above the first year’s total annualised premium level determined at the time of application of such policy(ies);
  - c. All the premiums must be fully settled when due;
  - d. The insured of the policy(ies) of Designated FWD Product(s) must be aged 15 or below; and
  - e. The insured is only entitled to one Gene Test irrespective of the number of Designated FWD Product(s) under which they are covered.
6. The Gene Test, provided by HMG and its healthcare network team, is not a part of the policy or benefit item under the policy provisions and only applicable to the policy(ies) of Designated FWD Product(s). FWD reserves the right to terminate or vary the conditions of the Gene Test in its sole discretion without further notice. FWD shall not be responsible for any act, negligence or failure to act on the part of HMG and its healthcare network team.
7. For any additional service provided by HMG, VHS and their healthcare network teams, the policy owner(s) of Designated FWD Product(s) should settle the payment directly with HMG and VHS.
8. The professional service fee for child online development screener is offered to you at current preferred rate of HKD 200 which is to be paid by you. HMG reserves the right to vary the preferred price offered for the child online development screener without further notice.
9. The client letter of the Gene Test will be delivered to you after the cooling-off period of the policy of Designated FWD Product(s). The Gene Test must be completed on or before the expiry date as shown in the client letter from FWD, or else eligibility for the Gene Test will be forfeited. The sample collection kit will not be provided again if lost or damaged. The Gene Test report will be sent to you via email within 4-8 weeks after the Gene Test is completed. The Gene Test report will not be shared between HMG and FWD and will not be used for any underwriting or claims assessment purpose under any circumstances. HMG will share the receipt status of the Gene Test report (only whether the Gene Test report is received or not) with FWD for the purpose of determining the premium discount.
10. Please refer to the client letter of the Gene Test for the designated HMG hotline.
11. The 5% premium discount for policy year 2 and policy year 3 for the policy of Designated FWD Product(s) will be offered and applied to the basic plan’s premium of the Designated FWD Product(s) only, if the policy remains in effect during this time. The premium discount will be applied to the actual premium due for the corresponding policy years. All rider and loading premium will be excluded. This premium discount offer cannot be redeemed for cash, used in conjunction with any other promotion offers and will not be applicable to any other existing insurance basic plans. FWD reserves the right to make any amendment of the terms and conditions of this premium discount offer, including discontinuing this offer at any time without prior notice. In case of any dispute, the decisions of FWD shall be final.

**Notes:**

1. The Designated FWD Product(s) is/are subject to all its respective policy terms and conditions. Please refer to the relevant terms and conditions in the product brochure and policy provisions for more details.
2. FWD reserves the right to make any amendment of the terms and conditions of the Services, including discontinuing the Services at any time without prior notice. In case of any dispute, the decisions of FWD shall be final.
3. Please seek doctor’s individual advice on appropriateness of any medical service to be provided. Doctors and medical professionals of HMG, VHS and their healthcare network teams are all individual healthcare personnel instead of employees or representatives of FWD. FWD will not be responsible for any act, negligence or omission of medical service or treatment on the part of them.
4. You are required to consent to FWD, HMG, VHS and their healthcare network teams, recording, sharing, using and archiving your personal data in pursuance of the Services being offered to you as well as for their training and quality assurance purposes. Failure to provide the relevant personal data may result in the said service providers being unable to provide the relevant services to you.

PMH096AE2012