

PREMIER THE ONEcierge One Team Health Management

One Plan One Team One Stop Pan-Asia Health Solution

Everyone would like to be with a reliable partner to focus on their recovery and enjoy life even when facing any health problems. FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (“FWD”), as your trusted partner, not only provides you with comprehensive medical protection coverage, but also customises dedicated health services especially for your needs. **PREMIER THE ONEcierge One Team Health Management** (the “Service”)¹ offers you priority and tailor-made treatment with an one-stop approach in the territories of the Pan-Asia Region (including Hong Kong, Macau, Mainland China, Taiwan, Singapore and Japan) (the “Pan-Asia Region”) from a professional health management team, helping you when you need help most. You can relax with ease knowing that all aspects of your wellness have been taken care of.

Professional & Experienced Medical Specialist Team as your Partner

A professional medical service provider is undoubtedly your best assurance to receiving prompt and suitable medical advice and treatment. The Service provides you with a leading network of specialists so you can receive the most suitable treatment from the best suited doctor and top-tiered network hospitals² in the Pan-Asia Region.

The Service also provides you with extensive professional medical advice, through the Inpatient Medical Advice Service³, so you can feel comfortable with the medical assessment and treatment. With our professional team of experts as your guardian angel, you will be hassle free even when facing any illness or disease.

Superior Hospitalization Arrangement where you prefer

The Service always puts your interest first. Should you require hospitalization as diagnosed by your consulting doctor of the Service⁴, the team of specialists will arrange for you to be admitted to hospital and receive treatment promptly. Besides, the Service will provide you with personalized travel-related assistance⁵ in flights, accommodation, ground transfers and visa application. The medical team of the Service arranges what is needed in advance so you can rest assured that you will receive treatment and recover well.

Efficient and Seamless Claims Resolution and Cashless Facility⁶

The team of specialists of the Service will assist you to apply for an efficient and seamless claims resolution arrangement with FWD prior to hospital admission. Upon the successful arrangement of the whole process of this resolution, FWD will then provide you with a Cashless Facility (if applicable) and pay the hospitalization fees and charges on your behalf, subject to respective benefit limits (if applicable). Payment and claim requests for such fees and charges can be dispensed with and you can focus on recovery and managing your cash reserve more effectively!

From now on, let the Service be your partner in safeguarding your health!

**PREMIER THE ONEcierge
One Team Health Management Hotline⁷:**
Hong Kong: (852) 8120 9066
Toll-free number for Mainland: 400 9303078
24-hour full support

For any enquiries about Policy information, please contact your advisors or FWD's Service Hotline at (852) 3123 3123.

Note:

- Any medical advice, opinion or services are provided by doctors of HealthMutual Group Limited (“HMG”), its healthcare team and Parkway, who are all external third-party service providers. They are independent contractors and are not agents of FWD. For any specific questions on medical matters or situations, please consult your doctor or other healthcare professionals. FWD shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them.
- You are required to consent to FWD, HMG, its healthcare network team and Parkway, recording, sharing, using and archiving your personal data in pursuance of the Service 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.
- This product material should be read along with the illustration documents and/or other relevant marketing materials of the vTheOne Medical Plan.

Remarks:

- The Service, provided by HMG and its healthcare network team and Parkway Hospitals Singapore (“Parkway”), is provided by external third party providers. It does not form a part of the Policy or benefit item under the Policy provisions and only applicable to the designated insurance plan. FWD reserves the right to suspend, terminate or vary the Service in its sole discretion without further notice. FWD is not the supplier of the Service and shall have no obligation or not be responsible for any act, negligence or failure to act on the part of HMG and its healthcare network team and Parkway. The Service is only applicable in the Pan-Asia Region.
- Hospital means a variety of network hospitals in the Pan-Asia Region providing medical advice and treatment under the Service. Please contact FWD's Service Hotline at (852) 31233123 to get more information about the list of hospitals in the Pan-Asia Region.
- Inpatient Medical Advice Service is provided by HMG and its healthcare network team which are not employees and/or agents of FWD and this service offers inpatient medical advice for the Insured Person of the designated insurance plan. FWD shall not be responsible or liable to the Policy Holder or the Insured Person for anything in relation to such service given by HMG and its healthcare network team. Should the Insured Person be diagnosed with serious diseases and obtain a hospital admission letter, HMG will make an assessment based on the Insured Person's medical reports as appropriate, including explanations of the medical report, alternative medical treatment and associated estimated medical expenses in the Pan-Asia Region. A final decision on the medical treatment arrangement shall be made solely by the Insured Person. Please note that Inpatient Medical Advice shall not be considered as medical consultation. If the Insured Person would like to have medical consultation, all relevant costs will be borne by the Insured Person. FWD reserves the right to terminate or vary this service in its sole discretion without further notice.
- The list of doctors of the Service may be revised from time to time without prior notice.
- The Insured Person is responsible for all relevant fees and charges required of the travel and accommodation related items. Travel related assistance is only applicable to Taiwan, Singapore & Japan.
- Cashless Facility (“Cashless Facility”) is an administrative arrangement to pay the covered expenditures when the Insured Person is under confinement, but not a benefit item under Policy provisions or a guaranteed successful arrangement. FWD reserves the right to terminate or vary the service in its sole discretion without further notice. FWD would pay the medical cost to the relevant hospital on behalf of the Insured Person after successful arrangement of Cashless Facility. If there is Deductible balance (if any) of the designated insurance plan, Policy Holders are required to pay such balance when admitted to the hospital. If the medical cost paid by FWD is higher than the maximum amount of benefit, FWD would seek reimbursement from Policy Holders for such amount.
- This hotline is operated by HMG. Please note that this hotline is for non-emergency reservation of doctor consultation instead of for emergencies.

The information above is for reference only and none of the above is binding upon FWD or HMG.

The service is provided by HMG, its healthcare network team and Parkway and it is not guaranteed renewable. FWD shall not be responsible for any act or failure to act on the part of HMG, its healthcare network team, Parkway and the professionals. FWD reserves the right to amend, suspend or terminate the PREMIER THE ONEcierge One Team Health Management and to amend the relevant terms and conditions at any time without prior notice.

This benefit/service is optional and does not form part of the Terms and Benefits of the VHS Certified Plan – vTheOne Medical Plan (Certification Number: F00067). You have the right to opt-out this benefit/service. Please inform FWD in writing if you do not want to receive this free additional benefit/service.

Second Medical Opinion Service

As part of the Company's promise of care, you are given the access to some of the highest ranked medical institutions in the US through International SOS once your claim is approved and such claim is relevant to designated diseases. For the list of designated diseases, please call the International SOS at (852) 3122 2900 for details.

What is Second Medical Opinion Service?

The objective of the Second Medical Opinion Service is to meet the public's increasing demands for the best possible medical treatment bearing in mind the continual development of leading-edge treatments for diseases. This is why we offer the Second Medical Opinion Service to our valuable Insured Person via International SOS.

Understand this distinguished service, you have access to a panel of specialists at leading medical institutions in the US to obtain alternative advice on your medical condition and confirmation of the diagnosis in the event that you have been diagnosed as suffering from designated disease made by your attending physician, plus any other relevant medical advice.

Panel of Second Medical Opinion Specialists

The panel provides you to access to some of the highest ranked medical institutions in the US, together with more than 15,000 specialists who practice there, including:

- Harvard Medical School
- Johns Hopkins Hospital, Baltimore
- Massachusetts General Hospital
- Brigham and Women's Hospital, Boston
- Dana-Faber Cancer Institute
- Cedars-Sinai Medical Center, Los Angeles

The list of medical institutions may be revised from time to time without prior notice.

How to seek Second Medical Opinion Service?

When you have been diagnosed with a major disease, you are required to follow the instruction below to obtain the Second Medical Opinion Service. Call International SOS at (852) 3122 2900 and request for the Second Medical Opinion Service.

Within 24 hours International SOS will confirm membership and whether medical condition is eligible for the service.

If your medical condition are eligible for the service, the Second Medical Opinion will be provided to you by phone.

How to seek for an additional Second Medical Opinion Report

- Receive “Information Request Form” from International SOS via fax or email.
- International SOS will assess the case and reply to you if your case are eligible for the report. You need to complete the Information Request Form and send to International SOS together with the relevant medical documents for the Second Medical Opinion Report*. (via courier or registered mail at your own cost)
- The panel of Second Medical Opinion will send acknowledgement to International SOS after receipt. If additional medical information is required, the panel of Second Medical Opinion will inform International SOS who in turn contact you.
- After evaluation, written Second Medical Opinion report and advice will be faxed/mailed to International SOS within 3-5 US working days depending on complexity of the report.
- Upon receipt of the Second Medical Opinion report, International SOS will send it to you and your treating physicians, as required.

If requested, International SOS will arrange transportation, accommodation and admission to the identified treating facility and with a medical escort, if medically necessary.

ALL RELATED COSTS to International SOS WILL BE BORNE BY YOU.

* **Second Medical Opinion Report is US\$850.** (The cost may be reviewed from time to time)

The information above is for reference only and none of the above is binding upon FWD or International SOS.

The service is currently provided by International SOS and it is not guaranteed renewable. FWD shall not be responsible for any act of failure to act on the part of International SOS and the professionals. FWD reserves the right to amend, suspend or terminate the Second Medical Opinion Service and to amend the relevant terms and conditions at any time without prior notice.

Note:

- FWD, the medical panel, International SOS and/or any of its affiliates, record, share, use and archive your personal data in pursuance of the services being offered to you as well as for their training and quality assurance purposes. The failure to provide the relevant personal data may result in the said service provides being unable to provide the relevant services to you.
- The Second Medical Opinion Service and report (if applicable) are provided by panel of second medical opinion specialists of International SOS who are not employees and/or agents of FWD. The opinion and report (if applicable) are general in nature to meet your healthcare needs and should not be used as a substitute for medical services. It is for you and your physician or consulting hospital to decide the appropriate medical course of action to be pursued. FWD shall not be responsible for liable to you for anything in relation to such opinion and report (if applicable) given by panel of second medical opinion specialists of International SOS.
- International SOS, and/or its affiliates and the panel providing the Second Medical Opinion and Report (if applicable) do not have any authority or responsibility to determine the benefits/amounts payable, its eligibility claim procedures etc.

This product material should be read along with the illustration documents and/or other relevant marketing materials of the vTheOne Medical Plan.

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International SOS 24-hour Worldwide Assistance Services

General Benefits and Terms

The following SOS benefits are available to FWD's Insured Persons when travelling outside the home country or usual country of residence for periods not exceeding 90 consecutive days per trip.

The International SOS 24-hour Worldwide Assistance Services is provided as a benefit by International SOS (“Intl.SOS”). Intl.SOS is not an agent of FWD and FWD shall not accept any liability for the services provided by Intl.SOS, or their availability. The contract between Intl.SOS and you are separate and independent to the Policy.

Medical Assistance:

- Telephone Medical Advice**
Intl.SOS will arrange for the provision of medical advice to you over the telephone.
- Arrangement and Payment of Emergency Medical Evacuation**
Intl.SOS will arrange and pay for the air and/or surface transportation and communication for moving you to the nearest hospital where appropriate medical care is available.
- Arrangement and Payment of Emergency Medical Repatriation**
Intl.SOS will arrange and pay for the return of you to the home country or usual country of residence following an emergency medical evacuation for subsequent in-hospital treatment in a place outside the home country or usual country of residence.
- Arrangement and Payment of Repatriation of Mortal Remains**
Intl.SOS will arrange for transporting your mortal remains from the place of death to the home country or usual country of residence and pay for all expenses reasonably and unavoidably incurred in such transportation so arranged by Intl.SOS or alternatively pay the cost of burial at the place of death as approved by Intl.SOS.
- Arrangement of Hospital Admission and Guarantee of Hospital Admission Deposit**
If the medical condition of you are of such gravity as to require hospitalisation, Intl.SOS will assist such Insured Person in the hospital admission. In case of hospital admission duly approved by Intl. SOS and you are without means of payment of the required hospital admission deposit, Intl.SOS will on behalf of your guarantee or provide such payment up to US\$5,000. The provision of such guarantee by Intl.SOS is subject to Intl.SOS first securing payment from you through your credit card or from the funds from your family. Intl.SOS shall not be responsible for any third party expenses which shall be solely your responsibility.
- Delivery of Essential Medicine**
Intl.SOS will arrange to deliver you the essential medicine, drugs and medical supplies that are necessary for your care and/or treatment but which are not available at your location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. Intl.SOS will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof.
- Arrangement and Payment of Compassionate Visit and Hotel Accommodation (US\$1,000 subject to a sub-limit US\$250 per day)**
Intl.SOS will arrange and pay for one economy class return airfare and hotel accommodations for a relative or a friend of you to join who, when travelling alone, are hospitalised outside the home country or usual country of residence for a period in excess of seven (7) consecutive days, subject to Intl.SOS' prior approval and only when judged necessary by Intl.SOS on medical and compassionate grounds.
- Arrangement and Payment of Return of Minor Children**
Intl.SOS will arrange and pay for the economy class one-way airfare for the return of minor children [aged 18 years old and below, unmarried] to the home country or usual country of residence if they are left unattended as a result of the accompanying Insured Person's illness, accident or emergency medical evacuation. Escort will be provided, when necessary, at no charge.
- Arrangement and Payment of Convalescence Expenses (US\$1,000 subject to a sub-limit US\$250 per day)**
Intl.SOS will arrange and pay for the additional hotel accommodation expenses necessarily and unavoidably incurred by you related to an incident requiring emergency medical evacuation, emergency medical repatriation or hospitalisation. Intl.SOS' prior approval, subject to its determination on medical grounds, is required in respect of such payment.

10 Arrangement and Payment of Unexpected Return to the Home Country or Usual Country of Residence

In the event of the death of your close relative in your home country or usual country of residence while you are travelling overseas (save for in the case of migration) and necessitating an unexpected return to your home country or usual country of residence, Intl.SOS will arrange and pay for one economy class return airfare for the return of you to your home country or usual country of residence.

11 Arrangement and Payment of Return of Insured Person to Original Work Site

Following your emergency medical evacuation or emergency medical repatriation and within one (1) month period, Intl.SOS will, upon your request, arrange and pay for a one-way economy class airfare to return you to the original work location.

Travel Assistance:

1 Inoculation and Visa Requirement Information

Intl.SOS shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organization Publication "Vaccination Certificates Requirements and Health Advice for International Travel" (for inoculations) and the "ABC Guide to International Travel Information" (for visas). This information will be provided to you at any time, whether or not you are travelling or an emergency has occurred.

2 Lost Luggage Assistance

Intl.SOS will assist you who has lost his/her luggage while travelling outside the home country or usual country of residence by referring you to the appropriate authorities involved.

3 Lost Passport Assistance

Intl.SOS will assist you who has lost his/her passport while travelling outside the home country or usual country of residence by referring you to the appropriate authorities involved.

4 Legal Referral

Intl.SOS will provide you with the name, address, telephone numbers, if requested by you and if available, office hours for referred lawyers and legal practitioners. Intl.SOS will not give any legal advice to you.

5 Emergency Travel Service Assistance

Intl.SOS shall assist you in making reservations for air ticket or hotel accommodation on an emergency basis when travelling overseas.

Intl.SOS, at its sole discretion, may provide medical assistance as described above to Insured Persons on a fee-for-service basis for those cases which do not fall within the service scope, subject to Intl.SOS receiving additional financial guarantees or indemnification from FWD and/or its Insured Person(s) prior to rendering such services on a fee-for-service basis.

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The service is currently provided by International SOS and the medical advice is provided by medical service providers which are not employee and/or agent of FWD. The service is not guaranteed renewable. FWD shall not be responsible or liable to you or you for anything in relation to such service given by International SOS and the medical service providers. FWD reserves the right to amend, suspend or terminate the International SOS 24-hour Worldwide Assistance Services and to amend the relevant terms and conditions at any time without prior notice.

vTheOne Medical Plan (VHIS Plan Certification Number: F00067) is underwritten by FWD (VHIS provider registration number: 00036). This benefit/service is optional and does not form part of the Terms and Benefits of the VHIS Certified Plan – vTheOne Medical Plan (Certification Number: F00067). You have the right to opt-out this benefit/service. Please inform FWD in writing if you do not want to receive this free additional benefit/service.

This leaflet is issued by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD") and is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products or services of FWD outside Hong Kong. All selling and application procedures of the insurance plans and services must be conducted and completed in Hong Kong.

MINDcierge Comprehensive Services Offered For Better Mental Wellness

The comprehensive mental health related services (the "MINDcierge Services") are offered to you under the Policy. You will be able to enjoy the MINDcierge Services, which include an emotional wellness management and child development referral service program¹, mental health service support in Hong Kong and the Mainland China Emotional Counselling Service^{2,3}, with flexibility and convenience by simply making a call to the MINDcierge Hotline⁴ (the "MINDcierge Hotline"). You will never feel helpless when encountering any mental health issues.

1. Emotional Wellness Management And Child Development Referral Service Program

The MINDcierge Services provide you with the Emotional Wellness Management and child development Referral Service Program¹. 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 and/or preliminary medical consultation and other mental health service support.

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 advice 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 price⁵.

Further consultation referral to professionals from related fields will be arranged (when required)⁵.

2. Mainland China Emotional Counselling Service

The MINDcierge Services also provide you with 6 free counselling consultations annually in Mainland China either through phone call or face to face for any emotional concerns². 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.

MINDcierge Hotline - Mainland China Emotional Counselling Service

Toll-free number for Mainland China: 400 9210104
24-hour full support³

Any additional counselling services will be provided at a preferred price⁵.

For any enquiries about policy information, please contact your advisors or FWD's Service Hotline at (852) 3123 3123.

The above information is for reference only and is indicative of the key features of the Services instead of the policy benefits of vTheOne Medical Plan ("Designated FWD Product"). For a complete explanation of the terms and conditions of the Designated FWD Product, please refer to their policy provisions.

Terms and Conditions:

- In order to be eligible for the Emotional Wellness Management and Child Development Referral Service Program, the policy(ies) of the Designated FWD Product ("Policy") 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 and to the insured person under the Policy. This service program is not a part of the policy or benefit item under the policy provisions and is only available to the Insured Person covered by the Policy. 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.
- In order to be eligible for the Mainland China Emotional Counselling Service, the Policy 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 and to the Insured Person under the Policy. This service is not a part of the policy or benefit item under the policy provisions and is only available to the Insured Person covered by the Policy. 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.
- 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).
- 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.
- For any additional service provided by HMG, VHS and their healthcare network teams, the Policy Holder of the Policy should settle the payment directly with HMG and VHS.

Notes:

- The Designated FWD Product is 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.
- FWD reserves the right to make any amendment of the terms and conditions of the MINDcierge Services, including discontinuing the MINDcierge Services at any time without prior notice. In case of any dispute, the decisions of FWD shall be final.
- Any medical advice, opinion or services are provided by doctors of HMG, its healthcare team and Parkway, who are all external third-party service providers. They are independent contractors and are not agents of FWD. For any specific questions on medical matters or situations, please consult your doctor or other healthcare professionals. FWD shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them.
- You are required to consent to FWD, HMG, VHS and its healthcare network team, recording, sharing, using and archiving your personal data in pursuance of the MINDcierge 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.
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Ready to help

FWD Professional Health
Assistance Services