

## FWD Care digital service




Launch of new network  
doctor eBooking function  
for individual  
medical insurance  
on eServices






FWD strives to provide customers with thoughtful insurance experience. With numerous FWD Care professional health assistance services, FWD caters to the healthcare needs of customers and their family members from prevention, treatment to recovery. To enable more convenient access to medical assistance, FWD integrates digital elements into FWD Care and launches a network doctor eBooking function for individual medical insurance on FWD eServices, a one-stop, 24/7 policy service hub. Eligible customers<sup>1</sup> can now pick a hospital/clinic and/or doctor available on the eBooking platform<sup>2</sup> according to the desired location, specialty or day surgery and make an appointment for the following services anytime, anywhere in just a few steps!



The list of groups of designated FWD individual medical insurance products and the health assistance services available for network doctor eBooking (hereafter “List 1”):

Groups of designated FWD individual medical insurance products	Health assistance services available for network doctor eBooking <sup>2,6</sup>
 <b>Prime product group</b>	<ul style="list-style-type: none"> <li>✓ Designated day surgeries performed in Hong Kong and cashless facility<sup>2,3,4,6</sup> (including outpatient colonoscopy and gastroscopy service, cataract surgery and wart treatment*)</li> <li>✓ Hong Kong doctor’s referral and cashless facility<sup>2,4,6</sup></li> <li>✓ Mainland China VIP hospitals network appointment and accompanying services<sup>2,6</sup></li> </ul>
 <b>Supreme product group</b>	<ul style="list-style-type: none"> <li>✓ Designated day surgeries performed in Hong Kong and cashless facility<sup>2,3,4,6</sup> (including outpatient colonoscopy and gastroscopy service, cataract surgery and wart treatment*)</li> <li>✓ Hong Kong doctor’s referral and cashless facility for covered cancers<sup>^2,4,6</sup></li> </ul>
 <b>Standard product group</b>	<ul style="list-style-type: none"> <li>✓ Hong Kong doctor’s referral and cashless facility for covered cancers<sup>2,4,6</sup></li> </ul>

The list of groups and corresponding designated FWD individual medical insurance products (hereafter “List 2”):


 <p><b>Prime product group</b></p>	<ul style="list-style-type: none"> <li>• vTheOne Medical Plan<sup>7</sup></li> <li>• vPrime Signature Medical Plan<sup>7</sup></li> <li>• vPrime Medical Plan<sup>7</sup></li> <li>• NobleCare Premier Medical Plan</li> </ul>	<ul style="list-style-type: none"> <li>• vBooster Medical Plan<sup>7</sup></li> <li>• TheOne Medical Solution/ Rider<sup>*5</sup></li> <li>• MyMillion Medical Plan<sup>*</sup></li> </ul>
 <p><b>Supreme product group</b></p>	<ul style="list-style-type: none"> <li>• vCANSurance Medical Plan<sup>7</sup></li> <li>• CANSurance Full Medical Plan/Rider<sup>*5</sup></li> <li>• vFamily Medical Plan<sup>7</sup></li> </ul>	<ul style="list-style-type: none"> <li>• vCare Supreme Medical Plan<sup>^7</sup></li> <li>• vCare Medical Plan<sup>^7</sup></li> <li>• vCore Medical Plan<sup>^7</sup></li> </ul>
 <p><b>Standard product group</b></p>	<ul style="list-style-type: none"> <li>• CANSurance Cancer Protection Plan/Rider</li> <li>• MediSaver Supreme<sup>5</sup></li> </ul>	


\* Cashless facility for outpatient wart treatment is not applicable to TheOne Medical Solution/Rider, MyMillion Medical Plan and CANSurance Full Medical Plan/Rider.

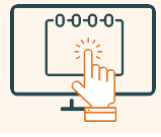
^ Cashless facility for covered cancers is not applicable to vCare Supreme Medical Plan, vCare Medical Plan and vCore Medical Plan.


Steps of making an appointment for network doctor for individual medical insurance on FWD eServices

**Convenient and fast eBooking can be completed within as short as 90 seconds<sup>8</sup>!**

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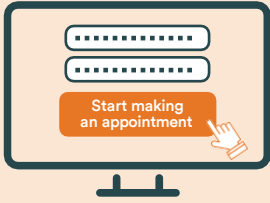
Click “Book a network doctor” after logging in to FWD eServices
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After entering the “Book a network doctor” page, customers are given options to make an appointment online or via phone
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After clicking “Book online”, customers can select the insured person of the Eligible Policy(ies) for eBooking
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Customers are then re-directed to the eBooking platform of the third-party service provider HMG<sup>2</sup>

**5**



The last name of the insured person and the policy number will be displayed automatically and customers can then start making an appointment after inputting the first name of the insured person

**Download FWD eServices and experience the FWD Care digital service**




In case of enquiry, please contact FWD’s service hotline +852 3123 3123.

## Terms and conditions

1. Eligible customers, namely customers holding in-force policy(ies) of the designated individual medical insurance products underwritten by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD") as stated in List 2 ("Eligible Policies"), are allowed to make appointment(s) for the insured person of the Eligible Policy(ies) they hold as the policy holder via FWD eServices.
2. The aforementioned health assistance services available for network doctor eBooking and the eBooking platform are provided by a third-party service provider namely HealthMutual Group Limited ("HMG") and its healthcare network team. FWD is not the supplier of the service. HMG and its healthcare network team are not FWD's employees, agents or representatives. FWD makes no representation, warranty or undertaking as to the availability and quality of the service. FWD shall not accept any responsibility or liability for their services, opinions, treatment, negligence, omission or failure to act by such third-party service providers. FWD reserves the right to replace any of such service provider or cease and/or suspend the provision of such services without prior notice. FWD does not provide any medical advice and customers should consult their own medical advisors for professional advice.
3. Only intravenous sedation, monitored anesthesia care, polypectomy and/or histopathology including pre and post consultation fee, surgery fee, facility fee, closet for gastroscopy, extra surgeon charge for polypectomy, biopsy, histopathology fee are included for cashless facility of outpatient colonoscopy and gastroscopy service. Only pre-consultation fee for basic checkup of cataract, intraocular lens measurement test, cataract - phacoemulsification and intraocular lens (standard monofocal lens) implantation, surgery fee, facility fee, anesthesia fee, post-consultation fee and basic medication are included for cashless facility of outpatient cataract surgery. Only basic treatment fees and basic medication are included for cashless facility of outpatient wart treatment.
4. Cashless facility is an administrative arrangement to pay the covered expenditures when the insured person receives approved medical procedures in a network hospital or a specialist medical service centre, but not a benefit item under an Eligible Policy, and it is not 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 or specialist medical service centre on behalf of the insured person after successful arrangement of cashless facility. If there is deductible balance (if applicable) of the Eligible Policy, policy holders are required to pay such balance when the insured person is admitted to the hospital or at the specialist medical service centre. 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.
5. TheOne Medical Solution/Rider, CANsurance Full Medical Plan/Rider and MediSaver Supreme are no longer available for new business.
6. The service scopes and network hospitals, clinics and doctors available for booking of designated day surgeries performed in Hong Kong and cashless facility, Hong Kong doctor's referral and cashless facility and Mainland China VIP hospitals network appointment and accompanying services vary across different medical insurance products. For details of designated day surgeries performed in Hong Kong and cashless facility, please refer to the "Appointment booking for designated day surgeries and arrangement for cashless facility" leaflet available on the relevant product pages of FWD's corporate website. For details of Hong Kong doctor's referral and Mainland China VIP hospitals network appointment and accompanying services, please refer to the brochure and/or policy documents of the relevant products.
7. vTheOne Medical Plan (VHIS plan certification number: F00067); vPrime Signature Medical Plan (VHIS plan certification number: F00070); vPrime Medical Plan (VHIS plan certification number: F00045); vBooster Medical Plan (VHIS plan certification number: F00069); vCANsurance Medical Plan (VHIS plan certification number: F00051); vFamily Medical Plan (VHIS plan certification number: F00072); vCare Supreme Medical Plan (VHIS plan certification number: F00032); vCare Medical Plan (VHIS plan certification number: F00015) are flexi plans certified by the Hong Kong Special Administrative Region Government (the "Government") under the VHIS and underwritten by FWD. vCore Medical Plan (VHIS plan certification number: S00036) is a standard plan certified by the Government under VHIS and is underwritten by FWD. VHIS provider registration number is 00036.  
The above health assistance services available for network doctor eBooking are optional and do not form part of the terms and benefits of VHIS certified plans. Customers have the right to opt-out the services. Customers should inform FWD in writing if they do not want to receive these free additional services.
8. The completion time for eBooking indicated above is for reference only and the actual time needed may vary with individuals.
9. Customers are required to consent to FWD, HMG and its healthcare network team, recording, sharing, using and archiving the customers' personal data in pursuance of the services being offered to the customers 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 the customers.
10. In respect of the issue date and the termination date of an Eligible Policy, FWD's system record shall be conclusive. FWD shall not be responsible for any delay, loss, error or unrecognized situation due to computer and/or Internet connection, technical problem, malfunction or accident.
11. This leaflet is issued by 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.

**Any promotional offer(s) or material(s) should be read in conjunction with the relevant product brochure. Customers should not apply for the relevant insurance product(s) solely on the basis of any promotional offer(s) or material(s). The above does not contain the full terms and conditions of the relevant insurance plans. For full terms and conditions, details and risk disclosures of the relevant insurance plans, please refer to relevant product brochures and policy documents.**