

Ready to help

**FWD Professional Health
Assistance Services**

Critical Illness Protection Plan - 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, as your trusted partner, not only provides you with comprehensive medical protection coverage, but also customises dedicated health services especially for your needs. **Critical Illness Protection Plan - PREMIER THE ONEcierge One Team Health Management** (the “Service”) ¹ offers you priority and tailor-made treatment with a one-stop approach in the territories of the Pan-Asia Region (including Hong Kong, 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 FWD is there to take care of all aspects of your wellness.

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 Hospitalisation

Arrangement where you prefer

The Service always puts your interest first. Should you require hospitalisation as diagnosed by your consulting doctor of the Service, the team of specialists will arrange for you to be admitted to hospital and receive treatment promptly. In addition, the Service arranges medical treatment for you in Pan-Asia Region and provides you with personalised travel-related assistance⁴ 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

The Service will assist you to apply for an efficient and seamless claims resolution arrangement with FWD so you can leave the formalities of claims submission to our team of specialists.

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

**Critical Illness Protection Plan -
PREMIER THE ONEcierge
One Team Health Management Hotline⁵:**
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 advisor or our Service Hotline at (852) 3123 3123.

Note:

- Please seek doctor's individual advice on appropriateness of any medical service to be provided. Doctors of HMG and its healthcare network team and Parkway are all individual healthcare personnel instead of employees or representatives of FWD. FWD shall not be responsible for any act, negligence or omission of medical 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 Plan.

Remarks:

1. The Service, currently provided by HealthMutual Group Limited ("HMG") and its healthcare network team and Parkway Hospitals Singapore ("Parkway"), is not a part of the Policy or benefit item under Policy Provisions. FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("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 and Parkway. The Service is only applicable in the Pan-Asia Region.
2. 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) 3123 3123 to get more information about the list of hospitals in the Pan-Asia Region.
3. Inpatient Medical Advice Service is provided by HMG and its healthcare network team and this service offers inpatient medical advice for the Insured of the Plan. Should the Insured be diagnosed with serious diseases and obtain a hospital admission letter, HMG will make an assessment based on the Insured'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. Please note that Inpatient Medical Advice shall not be considered as medical consultation. If the Insured would like to have medical consultation, all relevant costs will be borne by the Insured. FWD reserves the right to terminate or vary this service in its sole discretion without further notice.
4. The Insured 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.
5. 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, HMG or Parkway.

The service is currently 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 Critical Illness Protection Plan - PREMIER THE ONEcierge One Team Health Management and to amend the relevant terms and conditions at any time without prior notice.

Second Medical Opinion Service

As part of FWD'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 major diseases. This is why we offer the Second Medical Opinion Service to our valuable Insured via International SOS.

Under this distinguished service, the Insured has access to a panel of world-class specialists at leading medical institutions in the US to obtain alternative advice on the Insured's medical condition and confirmation of the diagnosis in the event that the Insured has 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

How to seek Second Medical Opinion Service?

When the Insured has been diagnosed with designated disease, the Insured is required to follow the instruction below to obtain the Second Medical Opinion Service.

Call International SOS at (852) 3122 2900 and request the Second Medical Opinion Service.

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

Service Flow

- 1) Receive "Information Request Form" from International SOS via fax or email. International SOS will advise the medical documents required.
- 2) International SOS will assess the case and reply to the Insured if his/her case is eligible for the service. The Insured needs 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)
- 3) The panel of Second Medical Opinion will send an 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 the Insured.
- 4) After evaluation, the written Second Medical Opinion report and advice will be faxed/emailed to International SOS within 3-5 US working days depending on complexity of the report.
- 5) On receipt of the Second Medical Opinion report, International SOS will send it to the Insured and his/her 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 THE INSURED.

* **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:

- 1) 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 providers being unable to provide the relevant services to you.
- 2) The Second Medical Opinion Service provided to you is purely advisory and recommendatory in nature and is not 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.
- 3) International SOS, and/or its affiliates and the panel providing the Second Medical Opinion do not have any authority or responsibility to determine the benefits/amounts payable, its eligibility, claim processing etc.

Family Care Services

As part of FWD's promise of care, the Insured will be provided with assistance in making arrangement for various Family Care Services through Aspire Lifestyles ("Aspire") provided that Crisis Benefit for Major Crises, Serious Diseases or Juvenile Diseases has been paid and the policy is in force.

What is Family Care Services?

The objective of Family Care Services is to help take care of the Insured's home, especially during the period when the Insured needs to undergo medical treatment and naturally already have plenty of other concerns. Under this distinguished caring offer, Aspire will assist the Insured in making arrangements for the following services (listed in below table).

How to seek Family Care Services?

The Insured can contact Aspire at (852) 3122 2900 anytime to request assistance in making arrangements for the following services (listed in below table).

Scope of Services:

1. Pet Care Assistance

Aspire will assist the Insured in making arrangements for the following services:

- (a) Pet grooming services – to collect from the Insured's residence or from the address given by the Insured to the pet grooming center, and have the pet returned to the requested place.
- (b) Delivery services – to arrange for the delivery of pet food and other related pet articles to the Insured's residence subject to a minimum purchased amount as set forth by the service providers.
- (c) Pet sitting services – to arrange for pet sitter to provide daily care to the pet by:
 - (i) feeding the pet; or
 - (ii) walking the pet.
- (d) Pet transportation services – to arrange for pet taxi to / from the veterinary.
- (e) Pet lodging services – to arrange for pet accommodation upon the Insured's request.

2. Laundry Pick-up/Drop-off Services

Aspire will assist in arranging on behalf of the Insured laundry service providers who are able to provide a 'pick-up / drop-off' service from / to the Insured's home.

3. Home Grocery Delivery

Aspire will assist in the ordering and delivery of non-perishable groceries to the Insured's home.

4. Massage and Aromatherapy Services

Aspire will assist in the arrangement of a qualified masseur or aromatherapist for home visits to provide a 'spa at home' service for the Insured's holistic well-being.

5. Home Cleaning Assistance

In the event the Insured requires assistance for carpet cleaning, sofa cleaning, window cleaning, wall tiles or floor tiles cleaning for the home, Aspire shall provide referral information on the service providers to the house as well as their charges. Aspire will arrange for a housecall, if necessary and upon the Insured's request.

6. Elder Care Assistance

Upon the request of the Insured, Aspire will assist the Insured by providing referral information for a registered nurse to provide nursing care to the Insured at his / her home. Aspire can refer helper to Insured's home for providing home care after surgery or treatment.

7. Baby Sitting Care Assistance

Upon the request of the Insured, Aspire will assist the Insured by providing referral information to babysitting agency and information on their charges.

8. Dining reservation and referral assistance

Aspire will assist the Insured by providing information of restaurants in Hong Kong. If requested by the Insured and whenever possible Aspire will facilitate in making the reservation on behalf of the Insured. Aspire can also assist the Insured in ordering the Chinese soup and have it deliver to the Insured's home.

The contents above are for reference only and none of the above is binding upon FWD or Aspire.

The service is currently provided by Aspire and it is not guaranteed renewable. All relevant fees and charges (if any) of this service shall be borne by the Insured. FWD shall not be responsible for any act or failure to act on the part of Aspire and / or any of its affiliates. Details of the services or service provider may be revised from time to time without prior notice from FWD.

Note:

- 1) FWD, Aspire 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 providers being unable to provide the relevant services to you.
- 2) The Family Care Services provided to you are purely rendered on referral and / or arrangement basis only. Aspire or FWD shall not be responsible for any third party expenses which shall be the responsibility of the Insured and all third party expenses are charged on a case-by-case basis.

FWD Care

Mainland China Home Care Service First in HK⁺ comprehensive services offered for better care

The Mainland China Home Care Services (the “Services”) in Mainland China are offered to you under the Crisis OneMaster/Crisis OneMaster Pro (collectively referred to as “the Plans”) and other selected plan(s) as specified by FWD from time to time (collectively referred to as “Designated FWD Product(s)”).

Apart from the policy benefits of Designated FWD Product(s), you can also enjoy the Services, which include elderly emotional counselling service¹. It is always ready to help when you encounter mental health issues.

If We approve a claim for Crisis Benefit for Major Crises under the Plans, Professional Home Care Guidance and Premier Home Care Service will provide care guidance for the Insured’s needs in general to caring on activities of daily living.²

With flexibility and convenience by simply making a call to the designated Hotline³ (the “Hotline”) below, you would make caring easier through the Services.

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

⁺ Per a comparison made by FWD on 31 August 2023 among the key insurers in Hong Kong, FWD is the first insurance company in Hong Kong to launch a series of Mainland China Home Care Service including an Elderly Emotional Counselling Service, Professional Home Care Guidance and Premier Home Care Service which are provided by third party service providers.

1. Elderly Emotional Counselling Service

The Services also provide the Insured with 6 free counselling consultations annually in Mainland China either through phone call, video conferencing or face to face setting for any emotional concerns¹. By dialing the Hotline, the Insured may schedule a 45 to 60-minute consultation of emotional wellness counselling. A dedicated support team offers assistance when the Insured needs it most.

2. Professional Home Care Guidance

The Services offer homebound guide² twice a year for free to the Insured and his/her family member on nursing care guidance for the Insured’s road of recovery including personal hygiene management such as bath taking and oral care, assistance in feeding and roll over/muscle massage to alleviate pain and tiredness from lying in bed. By dialing the Hotline, the Insured may schedule a 60-minute session.

3. Premier Home Care Service

The Services offer homebound of visiting nursing staff² 6 times a year for free to care for the Insured’s activities of daily living thoroughly offering help when it is needed. By dialing the Hotline, the Insured may schedule a 60-minute session.

Remarks:

1. In order to be eligible for the Elderly Emotional Counselling Service, the policy(ies) of Designated FWD Product(s) must remain in force for Insured at age next birthday 56 or above. The Insured is eligible for 6 free counselling sessions annually.
2. In order to be eligible for the Professional Home Care Guidance and Premier Home Care Service, FWD must have approved the claim of Crisis Benefit for Major Crises under the Plans. Each session of service is 60 minutes. The service excludes (but not limited to) care for wound dressing management, pressure sore and tracheostomy nursing. Please note that the on-site visiting hour is 9am-6pm, Monday-Sunday (except China Public Holidays).
3. The Hotline is operated by VHS. Please note that this hotline is for non-emergency reservation of counselling services on emotional wellness and also reservation of Professional Home Care Guidance and Premier Home Care Service. Please note that this Hotline operates 24 hours, Monday-Sunday and the service hour is 8am-8pm, Monday-Sunday (except Chinese New Year Public Holiday).

Important Notes:

1. 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 plan. For full terms and conditions, details and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy documents.
2. The information above is for reference only and is indicative of the key features of the Services. FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD", "We", "Us" or "Our") 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. The service is provided by Valurise Health Solutions International Limited ("VHS") and its healthcare network team. 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. All fees and charges will be paid by you for additional counselling sessions and/ or service at a preferred price.
4. Please seek your doctor's independent and professional advice on the appropriateness of any medical service to be provided. Doctors and medical professionals of 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.
5. You are required to consent to FWD, 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.
6. 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.

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