



Appointment booking for designated day surgeries and arrangement for cashless facility

Efficient and seamless claims resolution cashless facility for outpatient colonoscopy and gastroscopy service, cataract surgery and wart treatment for both designated individual indemnity hospital insurance plan and Voluntary Health Insurance Scheme (“VHIS”) customers^{1,2}

FWD launches a brand-new cashless facility for outpatient colonoscopy and gastroscopy service, cataract surgery and wart treatment to the designated individual indemnity hospital insurance plan and VHIS customers^{1,2} who can just make the application and reservation through the following listed methods³. Simple and convenient!



Hassle free from your instant settlement^{4,5} and complicated medical claims procedure



Given choice to receive outpatient colonoscopy, gastroscopy, cataract surgery and wart treatment in over 35 network specialist day surgery centres⁶ across Hong Kong Island, Kowloon and New Territories without getting hospitalised. So convenient and fast



Over 130 network doctors for selection⁶



Enjoy cash benefit for day-case procedure⁷ (if applicable)

Please apply and make an appointment for efficient and seamless claims resolution and cashless facility for outpatient colonoscopy, gastroscopy, cataract surgery and wart treatment via the following means³.

Hotline:
 +852 8120 9066 (Hong Kong)
 +86 400 9303078 (Mainland China)

WeChat ID: HMG-FWD




Email : support@hmg.com.hk


WhatsApp: +852 5951 4452


FWD Care One-stop and 24/7 policy service hub - FWD eServices


Details can be found from “FWD Care digital service – Launch of new network doctor eBooking function for individual medical insurance on eService” flyer in the related product pages of FWD website

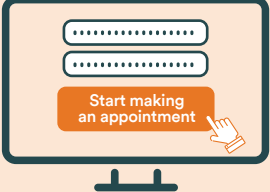
Steps of making an appointment for network doctor on FWD eServices

1  Click “Book a network doctor” after logging in to FWD eServices

2  After entering the “Book a network doctor” page, customers are given options to make an appointment online or via phone

3  After clicking “Book online”, customers can select the insured person of the Eligible Policy(ies) for eBooking

4  Customers are then re-directed to the eBooking platform of the third-party service provider HMG

5  **Start making an appointment**

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

Terms and Conditions:

- Efficient and seamless claims resolution and cashless facility for designated day surgeries (“the Service”) is only applicable to policies of designated individual indemnity hospital insurance plans* and VHIS certified plans(“VHIS^”) underwritten by FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“FWD”). The Service and applicable plans may be revised from time to time without prior notice. The coverage scopes of the Service for different plans are as follows –

	Colonoscopy and gastroscopy service	Cataract surgery	Wart treatment
VHIS^	Applicable	Applicable	Applicable
NobleCare Premier Medical Plan (Non-VHIS)	Applicable	Applicable	Applicable
Other designated individual indemnity hospital insurance plan* (Non-VHIS)	Applicable	Applicable	Not applicable

^ VHIS:

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 Service is optional and does not form part of the terms and benefits of VHIS. Customers have the right to opt-out the Service. Please inform FWD in writing if you do not want to receive this free additional service.

*Designated individual indemnity hospital insurance plan: MyMillion Medical Plan, CANSurance Full Medical Plan/Rider, TheOne Medical Solution/Rider

2. 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. Also, 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.
3. The Service and appointment methods are provided and operated by external third party provider, HealthMutual Group Limited (“HMG”) and its healthcare network team. All appointment methods are for non-emergency use only. Except the hotline, other methods only support communication in text and do not support voice calls. It does not form a part of the policy or benefit item under the policy provisions and is only applicable to the plans specified above. FWD reserves the right to suspend, terminate or vary the Service and the appointment methods in its sole discretion without further notice. FWD shall have no obligation or not be responsible for any act, negligence or failure to act on the part of HMG and/or its healthcare network team. The Service is only applicable in Hong Kong.
4. The Service is an administrative arrangement to pay the covered expenditures when the insured person undergoes outpatient colonoscopy, gastroscopy, cataract surgery and wart treatment in network specialist day surgery centres in Hong Kong, but not a benefit item under policy provisions of the plans specified above 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 network specialist day surgery centres or network doctor on behalf of the insured person after successful arrangement of the Service. If there is annual deductible balance (if any) of the designated individual indemnity hospital insurance plan and VHIS, policy holders are required to pay such balance at the network specialist day surgery centres. 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. Estimation of out-of-pocket amount is for reference only. It does not constitute FWD’s liability for claim payment. The actual claimable amount will be based on the final claim decision that is subject to insured person’s eligibility and case-based exclusion(s), claim documents / information to be received, benefit limits, general exclusions and other terms and conditions as stated in the policy provisions.
6. Please contact FWD’s Service Hotline +852 3123 3123 to get more information about the list of Hong Kong network specialist day surgery centres and network doctors. The list may be revised from time to time without prior notice.
7. Cash benefit for day-case procedure is only applicable to NobleCare Premier Medical Plan, vTheOne Medical Plan, vPrime Signature Medical Plan, vPrime Medical Plan, vBooster Medical Plan, vCANsurance Medical Plan, vFamily Medical Plan, vCare Supreme Medical Plan, vCare Medical Plan, MyMillion Medical Plan. For details, please refer to related product brochure, policy terms and conditions.
8. Any medical advice, opinion or services are provided by doctors of HMG and its healthcare team, 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.
9. Customers are required to consent to FWD, HMG and its healthcare network team, recording, sharing, using and archiving your personal data in pursuance of the Service 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. 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 plan. For full terms and conditions, details and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy documents.