

MINDcierge

**First in HK+ comprehensive services offered
for better mental wellness**



MINDcierge

The comprehensive mental health related services (the “Services”) are offered to you under the Crisis OneMaster/Crisis OneMaster Pro (collectively referred to as “Crisis OneMaster Plans”) and other selected plan(s) as specified by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (“FWD”, “We”, “Us” or “Our”) from time to time (collectively referred to as “Designated FWD Product(s)”).

Apart from the policy benefits of Designated FWD Product(s), you can enjoy the Services, which include an initial on-line assessment¹, emotional wellness management and child development referral service program², mental health service support in Hong Kong and the Mainland China emotional counselling service^{3,4}, with flexibility and convenience by simply making a call to the MINDcierge Hotline⁵ (the “MINDcierge Hotline”). The Services are always ready to help when you encounter mental health issues.

If We pay a claim for Crisis Benefit for designated Serious Diseases⁶ under Crisis OneMaster Plans, We will make available to one of the Insured’s family members a caretaker support program with a provider that we select.⁷

¹ 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 mental health related services including an initial on-line assessment, emotional wellness management and child development referral service program, Mainland China emotional counselling service and caretaker support program which are provided by third party service providers.

Initial on-line assessment (“An examination into my own mental health”)¹

Spend 10 minutes online to assess your current state.

You and/or the Insured can regularly conduct self-assessment available on the following website to continuously understand the mental health status.

<http://www.hksp-mentalscreening.com/en/>



Emotional wellness management and child development referral service program

The Services provide you with the emotional wellness management and child development referral service program². 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.

MINDcierge Hotline -
Professional Service (Hong Kong)
Referral Hotline: (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, Clinical Psychologists or other medical professionals are what the Insured needs when facing mental health problems and having no idea how to tackle them. With the consultation service, the Insured can receive guidance and advice from a team of medical professionals who can alleviate the worries. The preliminary medical consultation service is offered to you at the preferred price⁸.

Further consultation referral to professionals from related fields will be arranged (when required).⁸

Mainland China emotional counselling service

The Services also provide the Insured with 6 free counselling consultations annually in Mainland China either through phone call or face to face setting for any emotional concerns³. By dialing the number below, the Insured may schedule a 45-minute consultation of emotional wellness counselling. A dedicated support team offers assistance when the Insured needs it most.

MINDcierge Hotline - Mainland China Emotional Counselling Service
Toll-free number for Mainland China: 400 9210104
24-hour full support⁴

Any additional counselling services will be provided at a preferred price⁸.

Caretaker support program⁷

We understand that mental illness does not only impact on an individual, but his/ her family as well. This is the reason why We also make a caretaker support program available to one of the Insured’s family members, to provide support and care. This service is available following the payment of a claim by Us for Crisis Benefit for designated Serious Diseases⁶ under Crisis OneMaster Plans.

Remarks:

- 1 The content contained in the website is extracted from the Depression Anxiety Stress Scales (DASS) (www2.psy.unsw.edu.au/dass/) developed by Lovibond, SH & Lovibond, P.F. (1995) and translated by Taouk, M., Lovibond, P.F. & Laube, R. (2001). The content is further modified by The Hong Kong Society of Psychiatrists ("HKSP") and its usage is authorised by HKSP and approved by the original authors for local use. All information and analysis provided are for reference only. They should not be considered as professional opinion or contain any intention or inducement to form an insurance contract. FWD reserves the right to make changes and corrections to its opinions expressed and information contained in the website at any time, without any prior notice. The examination should only be regarded as initial assessment and you are advised to seek independent advice from appropriate professionals (such as doctors, financial consultants or psychiatrists, etc) if you have any enquires about the examination. FWD expressly disclaims all liability for the use or interpretation by others of information contained in this website.
- 2 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 relevant 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.
- 3 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.
- 4 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 this hotline operates 24 hours, Mon-Sun and the counselling service hour is 8am-8pm, Monday-Sunday (except Chinese New Year Public Holiday).
- 5 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.
- 6 The designated Serious Diseases only include Severe Psychiatric Illness, Bipolar Disorder, Major Depression, Obsessive Compulsive Disorder and Schizophrenia. Please refer to the definitions of above designated Serious Diseases in the policy provisions for details of Serious Diseases.
- 7 Caretaker support program is currently provided by HMG and its healthcare network team. If FWD pays a claim for Crisis Benefit for designated Serious Diseases under Crisis OneMaster Plans, FWD will pay for one of the Insured's family members to participate in a caretaker support program with a provider that FWD selects. The following conditions apply to the caretaker support program:
 - i. This caretaker support program will only be provided once for one of the Insured's family members under all policies of Crisis OneMaster Plans that cover the same Insured.
 - ii. The family member must attend the caretaker support program within 6 months from the date the Crisis Benefit for designated Serious Diseases under Crisis OneMaster Plans is paid by Us.
 - iii. If you request any program in addition to this caretaker support program, this caretaker support program will not cover any costs of that additional program.
 - iv. This caretaker support program is provided by an independent third party service provider, and not by FWD. FWD shall not be responsible for any act or failure to act on the part of HMG and its healthcare network team.
- 8 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, VHS and their healthcare network teams.

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 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 your doctor's independent and professional advice on the 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.
5. 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.