

# Employee Benefits 僱員福利



**FWD Life Insurance Company (Bermuda) Limited**  
(Incorporated in Bermuda with limited liability)

**富衛人壽保險(百慕達)有限公司**  
(於百慕達註冊成立之有限公司)

# Why choose FWD employee benefits?

## 為何選擇富衛僱員福利

FWD understands that every business is unique and so are your employees. Taking care of your employees is the key to your business success.

With FWD employee benefits, we offer a series of group life and group medical insurance schemes including standard package, tailor-made plan and flexi benefit plan to suit different companies' size and needs, whilst keep your employees physical and mental healthy. Ultimate help you to retain and attract talents.

富衛明白每個企業與每位僱員都是獨一無二的，而保障您的僱員更是企業成功的關鍵。

無論您的公司規模大小，我們都能靈活配合企業及僱員的需求，提供一系列團體人壽及團體醫療保險產品，包括標準計劃，度身訂造計劃及靈活自選計劃，全面照顧您的僱員身、心、靈健康，助您留住並吸引更多人才。

## Competitive features 特色優勢



**Flexible and customised group insurance schemes to cater different companies' size and needs**  
彈性和度身訂造的團體保險計劃以靈活配合不同規模企業所需



**Designated operation and service team for HR enquiry**  
指定的營運及服務團隊處理人力資源查詢



**Extensive healthcare network**  
強大醫療網絡

- About 3,500 panel doctors in Hong Kong 約3,500位香港網絡醫生
- Around 4,000 panel doctors in Hong Kong, Macau and South East Asia 約4,000位網絡醫生(包括香港、澳門及東南亞)



**Customer service hotline and chatbot for member enquiry**  
客戶服務熱線及聊天機器人解答僱員查詢



**Doctor referral letter is waived for outpatient specialists**  
豁免門診專科醫生的轉介信



**Wellness program arrangement**  
安排健康計劃



**eClaims with speedy settlement within 24 hours\* upon claims submission**  
醫療索償最快於遞交電子索償申請24小時\*內賠償



**Top Up privilege for existing group medical member**  
現有會員的升級保障尊屬優惠



**Customised reports for claims review and analysis**  
度身訂造的索償報告作理賠審查和分析



**Conversion privilege for group medical resignee and retiree**  
離職及退休人士的可轉保權益尊屬優惠



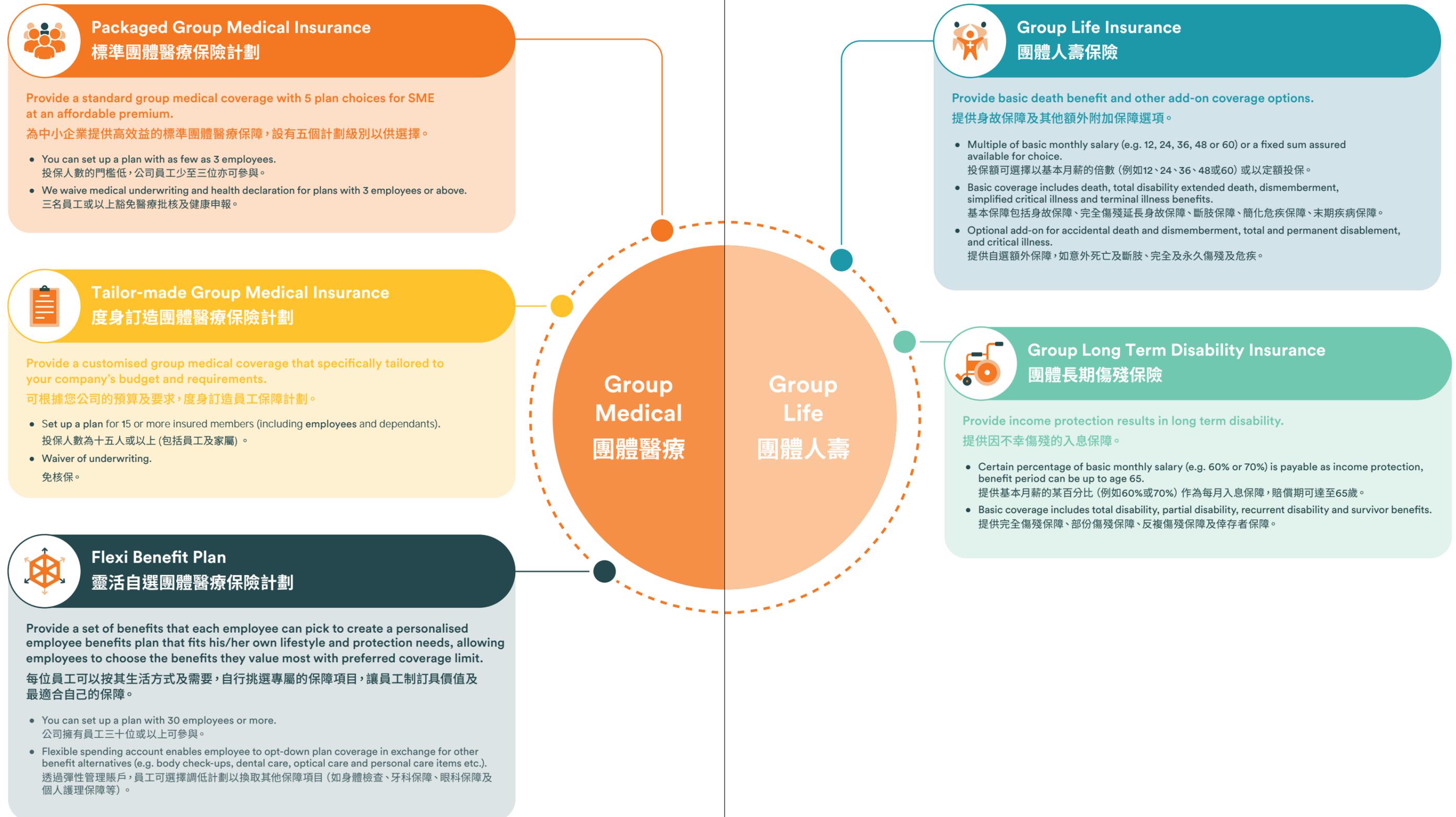
**State-of-Art mobile app (eServices) and services portal (iConnect) for policy management**  
流動程式 (eServices) 及保單服務平台 (iConnect) 處理保單事宜



**24-hour Worldwide Emergency Assistance Service**  
24小時全球緊急支援服務

\* Applicable to group medical outpatient eClaims submitted before 8:00pm on Monday to Friday (excluding public holidays), and the payment will be settled in bank account within 24 hours (bank deposit arrangement not available on Saturday, Sunday and public holidays).  
適用於星期一至五晚上八時前遞交之團體醫療保單之門診電子索償申請 (公眾假期除外)，賠償可於24小時內轉賬至銀行戶口(銀行入賬不適用於星期六、星期日及公眾假期)。

## We provide flexible and customised group insurance schemes 我們提供彈性和度身訂造的團體保險計劃



### Packaged Group Medical Insurance 標準團體醫療保險計劃

Provide a standard group medical coverage with 5 plan choices for SME at an affordable premium.

為中小企業提供高效益的標準團體醫療保障，設有五個計劃級別以供選擇。

- You can set up a plan with as few as 3 employees.  
投保人數的門檻低，公司員工少至三位亦可參與。
- We waive medical underwriting and health declaration for plans with 3 employees or above.  
三名員工或以上豁免醫療批核及健康申報。



### Tailor-made Group Medical Insurance 度身訂造團體醫療保險計劃

Provide a customised group medical coverage that specifically tailored to your company's budget and requirements.

可根據您公司的預算及要求，度身訂造員工保障計劃。

- Set up a plan for 15 or more insured members (including employees and dependants).  
投保人數為十五人或以上 (包括員工及家屬)。
- Waiver of underwriting.  
免核保。



### Flexi Benefit Plan 靈活自選團體醫療保險計劃

Provide a set of benefits that each employee can pick to create a personalised employee benefits plan that fits his/her own lifestyle and protection needs, allowing employees to choose the benefits they value most with preferred coverage limit.

每位員工可以按其生活方式及需要，自行挑選專屬的保障項目，讓員工制訂具價值及最適合自己的保障。

- You can set up a plan with 30 employees or more.  
公司擁有員工三十位或以上可參與。
- Flexible spending account enables employee to opt-down plan coverage in exchange for other benefit alternatives (e.g. body check-ups, dental care, optical care and personal care items etc.).  
透過彈性管理賬戶，員工可選擇調低計劃以換取其他保障項目 (如身體檢查、牙科保障、眼科保障及個人護理保障等)。



### Group Life Insurance 團體人壽保險

Provide basic death benefit and other add-on coverage options.

提供身故保障及其他額外附加保障選項。

- Multiple of basic monthly salary (e.g. 12, 24, 36, 48 or 60) or a fixed sum assured available for choice.  
投保額可選擇以基本月薪的倍數 (例如12、24、36、48或60) 或以定額投保。
- Basic coverage includes death, total disability extended death, dismemberment, simplified critical illness and terminal illness benefits.  
基本保障包括身故保障、完全傷殘延長身故保障、斷肢保障、簡化危疾保障、末期疾病保障。
- Optional add-on for accidental death and dismemberment, total and permanent disablement, and critical illness.  
提供自選額外保障，如意外死亡及斷肢、完全及永久傷殘及危疾。



### Group Long Term Disability Insurance 團體長期傷殘保險

Provide income protection results in long term disability.

提供因不幸傷殘的入息保障。

- Certain percentage of basic monthly salary (e.g. 60% or 70%) is payable as income protection, benefit period can be up to age 65.  
提供基本月薪的某百分比 (例如60%或70%) 作為每月入息保障，賠償期可達至65歲。
- Basic coverage includes total disability, partial disability, recurrent disability and survivor benefits.  
提供完全傷殘保障、部份傷殘保障、反復傷殘保障及倖存者保障。

## For employers 僱主



## FWD iConnect

Dedicated employer service portal 專為僱主而設的服務網站

View policy information, benefits schedule and claims enquiry  
查看保單資料、福利範圍和查詢理賠Member information enquiry  
查詢成員資料Premium billing and payment status enquiry  
保費賬單及付款狀況查詢Useful information includes general exclusions, and forms download etc.  
實用資料包括一般不保事項及下載表格等

## For employees 僱員



## FWD eServices

One-stop policy management platform 一站式保單管理平台

Access and view group medical insurance policies details, benefit schedule and forms download  
檢視或查閱團體醫療保單詳情、保障範圍及下載表格Submit outpatient, hospitalisation and dental claims via the platform  
網上遞交門診、住院及牙科索償申請eHealth card to enjoy panel doctor services  
電子醫療卡可使用網絡醫生服務eClaims with speedy settlement within 24 hours\* upon claims submission  
醫療索償最快於遞交電子索償申請 24小時\*內賠償Search for location and contact information of nearby panel doctors or clinic  
搜尋附近醫療網絡醫生的地址及聯絡資料Track claims status in real time, check claims record  
實時跟進索償進度、查閱索償紀錄Access to view life insurance policy (if any)  
檢視人壽保單 (如有)

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## FWD MAX

Lifestyle experimental platform 探索生活互動平台

Exclusive membership privileges include wide array of lifestyle experience, rewards  
尊享禮遇包括參與多元化活動，如生活體驗、獎賞等Exclusive event tickets to music, arts, and culture events or workshops  
尊享演唱會、藝術、文化、工作坊門券Articles or video sharing on health tips or lifestyle contents  
健康貼士、生活品味等人氣文章或短片分享As a member of our group medical insurance, additional 3,250 MAX points will be offered to you (total: 3,500 MAX points)^  
作為富衛的團體醫療保險成員，登記即獲額外贈送3,250 MAX積分 (即總共有3,500 MAX積分)^

^ Authentication with Hong Kong Identity Card number is required 須以香港身分證號碼進行認證

## For more information 想知更多?

Please call our Service Hotline or simply check out our website.

歡迎致電我們的服務熱線，  
或直接瀏覽我們的網站。

fwd.com.hk



Service Hotline 服務熱線  
3123 3123



Leave us message  
留訊息給我們

The information mentioned is for reference only. For details and risk disclosures of the relevant insurance plans, please refer to relevant product brochure/proposal and policy provision.

在此提及的資料僅供參考。有關保險計劃的詳情和風險披露，請參閱相關產品小冊子/銷售建議書和保單條款。