

FWD x New Frontier  
strategic partnership

## Cross-border Medical Services at the Greater Bay Area



### **FWD** Care

FWD establish strategic partnership with New Frontier, and by cooperating with New Frontier's Guangzhou United Family Hospital and Shenzhen New Frontier United Family Hospital ("UFH"), to launch the pioneer **Cross-border Medical Services at the Greater Bay Area** ("the Service")<sup>1, 2</sup>. The Service aims to allow Eligible Customers<sup>3</sup> to enjoy a more efficient and comprehensive medical service.

#### Cashless facility for hospitalization

Cashless facility for hospitalization ("Cashless Facility")<sup>4</sup> is designed for FWD medical insurance product Policies with PREMIER THE ONEcierge One Team Health Management ("PREMIER THE ONEcierge"). FWD will include UFH as part of its Cashless Facility hospital network allowing Eligible Customers to focus on medical treatment without concerning about payment.

#### Priority appointment with renowned specialists

UFH will provide preferential booking service of UFH doctors as well as physicians from other Grade 3A hospitals in mainland China that have contractual agreements with UFH to Eligible Customers. UFH will assist with the coordination process to ensure Eligible Customers receive timely medical care.

#### Cancer case management

FWD's appointed third-party administer<sup>5</sup> to provide cross-border cancer case coordination services which include:

- arrangement of conducting doctor-to-doctor tele-opinion between UFH and Hong Kong doctors to discuss, plan and develop the most appropriate treatment plan to fit the patients' condition; and
- together with UFH to follow up patients' treatment plans in mainland China and ensure cross-border treatments that required follow-ups are in good order.

## Premium upgrade for gastroscopy and colonoscopy day surgery

Eligible Customers of FWD medical insurance product Policies that include PREMIER THE ONEcierge can make appointments for gastroscopy, colonoscopy, or both gastroscopy and colonoscopy at Shenzhen New Frontier United Family Hospital ("Shenzhen UFH"). For Eligible Customers who need to do colonoscopy or both gastroscopy and colonoscopy, Shenzhen UFH will offer complimentary hospital accommodation the night before the procedure<sup>6</sup>, along with appropriate meal arrangements, allowing for a more relaxed experience.

### Terms and conditions

1. The Service is provided by third-party service providers namely HealthMutual Group Limited ("HMG") and its healthcare network team, New Frontier and its healthcare network team and UFH (collectively "Third-party Service Providers").
2. The Service is only applicable to the medical insurance and critical illness insurance product policies issued by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD") that are in-force and with PREMIER THE ONEcierge ("Policy(ies)"). Terms and conditions apply. The provision of such Service and your acceptance of the same shall constitute a separate contract between you and the Third-party Service Providers. The Service is not guaranteed to be offered continuously. FWD reserves the right to terminate or vary the Service in its sole discretion without further notice. 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 the Third-party Service Providers. FWD reserves the right to change the Third-party Service Providers or replace any of such Third-party Service Providers or cease and/or suspend the provision of such Services without prior notice.
3. Eligible customers mean the insured persons of the Policies ("Eligible Customers"). FWD reserves the right to change the definition of Eligible Customers without prior notice.
4. Terms and conditions apply to the Cashless Facility that can be accessed at <https://www.fwd.com.hk/en/support/cashless-facility/>. It is only applicable to in-force FWD medical insurance product policies with PREMIER THE ONEcierge ("Medical Insurance Policy(ies)"). Cashless Facility is an administrative arrangement to pay the covered expenditures when the Eligible Customer is under confinement, but not a benefit item under the Medical Insurance Policy provisions or a guaranteed successful arrangement. FWD reserves the right to terminate or vary Cashless Facility in its sole discretion without further notice. FWD would pay the medical cost to the relevant hospital on behalf of the Eligible Customer after successful arrangement of Cashless Facility. If there is deductible balance (if any) of the Medical Insurance Policies, Eligible Customers are required to pay such balance when admitted to the hospital. If the medical cost paid by FWD is higher than the maximum amount of benefit, FWD would seek reimbursement from Eligible Customers for such amount.
5. Currently by HMG.
6. After consultation or pre-procedure assessment by a doctor at Shenzhen UFH, if the doctor determines that the Eligible Customer is not suitable for a colonoscopy or both gastroscopy and colonoscopy, the Eligible Customer will not receive the complimentary one-night hospital accommodation and appropriate meal arrangements, and neither FWD, HMG, nor Shenzhen UFH will provide any form of compensation. If the Eligible Customer chooses to use other services at Shenzhen UFH after undergoing gastroscopy, colonoscopy, or both gastroscopy and colonoscopy, the relevant fees must be paid directly to Shenzhen UFH.
7. Before receiving any medical services, please seek doctor's independent advice to ensure your physical condition is suitable for receiving the relevant medical services. Doctors of Third-party Service Providers are not employees or representatives of FWD. FWD shall not be responsible for any act, negligence or omission of medical services or treatments on the part of them. FWD will not provide any medical advice and you should consult your own medical advisors for professional advice.
8. You are required to consent to FWD and Third-party Service Providers for recording, sharing, using and archiving your personal data for the purpose of pursuing the Service being offered to you. This personal data will also be used for 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.

**PREMIER THE ONEcierge**  
**One Team Health Management Hotline#**  
Hong Kong: (852) 8120 9066  
Toll-free mainland China: 400 9303078  
24-hour full support

#The hotline is operated by HMG. Please note that the hotline is for non-emergency reservation of doctor consultation instead of for emergencies.

**For details, please call your FWD Insurance Advisor or  
our Service Hotline (852) 3123 3123.**

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This service flyer should be read along with the illustration documents and/or other relevant marketing materials of designated insurance plans. Any promotional offer(s) or material(s) should be read in conjunction with the relevant product brochure and the terms and conditions of the insurance products. Customers should not purchase 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. Before applying for any insurance products, customers should confirm the product(s) is/are suitable for their insurance needs and objectives.