

Holistic Elderly Care Services



FWD supports you to prepare for the mature life stage by going the extra mile for your well-being. To keep our commitment, we join hands with Senior Citizen Home Safety Association ('SCHSA')¹² to provide holistic Elderly Care Services for FWD customers who have in-force Designated Insurance Plans¹ ('Eligible Customer(s)')². The Elderly Care Services include Dementia Support Package and EasyHome[®] Services¹¹ that aim at supporting the elderly and their caregivers.

Dementia Support Package



FWD Claims Ambassador by your side

If an Eligible Customer has the First Confirmed Diagnosis⁶ of Alzheimer's disease by a registered medical practitioner, with just a call, FWD Claims Ambassador will help arrange eligible claims settlement under the policy as well as refer the case to SCHSA for the Package enrollment.

Even if an Eligible Customer suspects he/she or his/her parent(s)⁷ is having Alzheimer's disease, the FWD Claims Ambassador is here to help refer the case to SCHSA for a phone assessment at no cost. Parent(s) of the Eligible Customers can enroll in the Package at a discounted price at his/her own decision after the phone assessment.



Stay connected with 24-hour Care-on-Call Service for 24 months

A Care-on-Call Smartwatch⁸ ('Smartwatch') from SCHSA is ready for each Alzheimer's disease patient who enrolls in the Package and the Smartwatch is free of charge. Connecting with the 24-hour Care-on-Call Service⁹, the Smartwatch allows the patients to maintain their daily routines independently. The Smartwatch is a 5-in-1 smart wearable device with these highlighted functions:

- 1. Location tracking** caregivers can keep track of patients' location through the Care-on-Call Carer App ('Carer App') with which a home area will be defined according to the patient's residential address. As and when the system detects that the patient is leaving from or returning to the home area, a notification from the Carer App will be sent to the Carer within 15 minutes in average.
- 2. Detection** if the Smartwatch has been inactive for one day, the operators from the Call Centre of the Care-on-Call Service ('Call Centre') will contact the patients or their caregivers for safety check.

3. Emergency call during an emergency, the Call Centre operators can remotely activate the Smartwatch for direct communication with the patients to ensure their safety.

4. Low battery alert when the Smartwatch's battery level falls below 20%, the Call Centre operators will remind the patients to recharge it.

Interface of Care-on-Call Smartwatch

Care-on-call Button

Press once to connect with Care-on-Call 24-hour Call Centre



Interface of Care-on-Call Carer App



Training for patients and caregivers⁸

The Package also offers free-of-charge training ("Training") programs within a 12-month period from the enrollment for both Alzheimer's disease patients and their caregivers to let them have a better understanding of the disease, help the patients remain in good shape inside and out, and support them to stay strong and positive.

Training for family caregivers (4 sessions, 1 hour per session)

Target: Family caregivers

Increase family caregivers' understanding of Dementia and introduce to them the relevant resources in the community; enhance the communications between patients and their family caregivers; help family caregivers to cope with patients' behavior and emotion; to learn daily care techniques and decoration for home safety, etc.

Training for live-in domestic caregivers (2 sessions, 4 hours per session)

Target: Live-in domestic caregivers

Increase domestic caregivers' understanding of Dementia; enhance the communications between patients and their domestic caregivers; help domestic caregivers to cope with patients' behaviors and emotions; and learn daily care techniques and decoration for home safety, etc.

Online brain health group activities (6 sessions, 45 minutes per session)

Target: Patients of Alzheimer's disease

Through activities including group cognition exercises, physical exercises, reality orientation and reminiscence therapy to help patients to slow down the deterioration in the comfort of their home.

Occupational therapy at home (3 sessions, 1 hour per session)

Target: Patients of Alzheimer's disease

Activities designed by occupational therapists that are suitable for patients to practice at home. Out of the 3 sessions, 1 session is conducted by occupational therapist and the other 2 sessions by assistant occupational therapist.

EasyHome® Service

Eligible Customers² who is confirmed to have the First Confirmed Diagnosis of Alzheimer's disease or Parkinson's disease³ by a registered medical practitioner, with just a call, FWD Claims Ambassador will help arrange eligible claims application under the policy as well as refer the case to SCHSA for the EasyHome® Service enrollment at Designated Amount for free^{9,11}. That Designated Amount can be used to book EasyHome® Service from SCHSA and at 10% off from the original price. EasyHome® Service can help Eligible Customers and their families maintain normal daily living according to their needs.



On-site elderly care services

EasyHome® Service provides all-rounded care to Eligible Customers, the service staff have been trained in basic medical knowledge on Alzheimer's disease and Parkinson's disease as well as how to communicate with and care for Alzheimer's disease patients and Parkinson's patients. EasyHome® Service includes:

- 1. Medical escort** accompany the elderly or people in need to go out, attend medical appointments or discharged from hospitals
- 2. Home care** three levels of care from standard to advanced depending on the needs of the elderly
- 3. House cleaning** from general cleaning to major house cleaning. Suitable for families who with different needs of cleaning of their homes
- 4. Rehabilitation Service** therapists to provide assessment with home visit and tailor-made suitable rehabilitation plans

About Senior Citizen Home Safety Association

Senior Citizen Home Safety Association ('SCHSA' / 'the Association') was founded in 1996 as a non-profit charitable organization with a self-financing model. Today it is one of the most established social enterprises in Hong Kong. SCHSA provides Care-on-Call™ Service, a comprehensive 24/7 support service in the territory consisting of emergency aid, integrated care, around-the-clock vigilance service, health management, and day-to-day living assistance. In addition, SCHSA's EasyHome® Service provides at-home care to elderly consisting of elderly care, medical escort, house cleaning and rehabilitation services, to take care of the elderly's daily life and reduce the burden on caregivers. SCHSA innovates and leverages technology to deliver people-centric services, strives to enable elderly to age in place and lead quality lives independently.

For details, please call your FWD insurance adviser or our service hotline: (852) 3123 3123.

Notes:

1. Designated insurance plans include the plans underwritten by FWD Life Insurance (Bermuda) Company Limited (incorporated in Bermuda with limited liability) ('FWD'):
 - Applicable to the holistic Dementia Support Package: Crisis OneMaster (Pro), Crisis OneMaster, Crisis USupporter (Pro), Crisis USupporter, Crisis USupporter (Pro) - Kid Starter, Crisis USupporter - Kid Starter, vTheOne Medical Plan, and products discontinued for sale to the public: Crisis OneCover Prime, Crisis XDefender Signature Plus and Crisis XDefender Signature.
 - Applicable to EasyHome® Service: Crisis OneMaster Pro and Crisis OneMasterThe respective Designated Insurance Plans are subject to change as determined by FWD Life Insurance (Bermuda) Company Limited (incorporated in Bermuda with limited liability) ('FWD') ('Designated Insurance Plans') from time to time without further notice. The policies of the Designated Insurance Plans are subject to the respective policies' terms and conditions. Please refer to the product brochures and policy provisions for details.
2. Eligible Customers refer to the Insureds or Insured Person of the Designated Insurance Plans; whose policy of Designated Insurance Plans was issued after age 35 at the next birthday of the Insured or Insured Person ('Eligible Customer(s)').
3. The definitions of Alzheimer's disease, Parkinson's disease and First Confirmed Diagnosis are specified in policy provisions for respective Designated Insurance Plans. Please refer to respective policy provisions for details.

Dementia Support Package

4. The Dementia Support Package ("Package") will start within six(6) months from the date of first confirmed diagnosis of Alzheimer's Disease. Only Eligible Customers are eligible to enroll in the package for free once per lifetime.
5. Parent(s) shall mean the parent(s) or parent(s)-in-law of the Eligible Customer.
6. FWD or SCHSA reserve the right to provide similar Care-on-Call™ product ("Similar Product") to replace the Smartwatch without further notice. FWD is not the supplier of the Smartwatch or Similar Product or the organization to provide Training for patients and their caregivers, the description and photos in relation to the Smartwatch is for reference only. Any enquiry or complaint in relation to the quality of the Smartwatch or Similar Product or the Training provided for patients and their caregivers shall be directed to SCHSA. FWD shall not bear any liability or responsibility in respect of the Smartwatch or Similar Product and the Training for patients and their caregivers.
7. Service scope of the 24-hour Care-on-Call™ Service includes: a) monitoring of the patient's location; b) emergency call; c) low battery alarm of the Smartwatch or similar product (if applicable); d) professional social worker counselling; e) professional nursing care support for medicine-taking reminder; f) home safety and cognitive assessment (if decided to be necessary by SCHSA nurses); and g) EasyHome® at-home elderly care, medical escort and rehabilitation services (for additional charges). For details of the service scope of the 24-hour Care-on-Call™ Service, please enquire with SCHSA and their healthcare network teams (if any). SCHSA and their healthcare network teams (if any) reserve their absolute discretion to vary the Care-on-Call™ Service without further notice.

EasyHome® Service

8. EasyHome® Service means the "Elderly Home Care Service" benefit of Designated Insurance Plans; and will be provided to Eligible Customers at a limit of designated amount (currently HK\$5,000 which may change from time to time by FWD, SCHSA and their teams (if any)) ("Designated Amount") in the form of account balance to the EasyHome® Service app account of Eligible Customers ('Account Balance'). Eligible Customers will receive Account Balance from SCHSA; with which they can book EasyHome® Service through the EasyHome® Service APP in the following twelve months at 10% off discount from original price (10% off discount valid for a year from the date of first booking). Services from SCHSA will be provided in Hong Kong only. Please note the followings when using the Account Balance.
 - a. Account Balance will be valid for twelve months from the date SCHSA sent it to Eligible Customer ('Valid Period'). During the Account Balance Valid Period, if the spending on EasyHome Service exceeds Account Balance, Eligible Customers will need to pay the shortfall to SCHSA directly.
 - b. The Account Balance will expire at the end of Valid Period. If Eligible Customers fail to use the Account Balance before the end of Valid Period, the unused amount will not be refunded. FWD or SCHSA will not reissue the Account Balance and will not be liable for any responsibilities. Eligible Customers shall be fully responsible for the safe custody of the Account Balance.
 - c. Account Balance cannot be exchanged for cash, resale or redemption for any other services. If the EasyHome® Service app account is lost, stolen or damaged, it will not be reissued.
9. Service scope of EasyHome® Service includes a) Medical Escort; b) Home Care; c) House Cleaning; and d) Rehabilitation Service. SCHSA and their teams (if any) reserve their absolute discretion to vary the EasyHome® Service without further notice. For details of the service scope of the EasyHome® Service, please contact SCHSA and their teams (if any), or visit the website of SCHSA: <https://www.schsa.org.hk/en/easy-home-service/service-introduction>
10. FWD or SCHSA reserve the right to provide similar service ("Similar Service") to replace the EasyHome® Service without further notice. FWD is not the supplier of EasyHome® Service, EasyHome® Service APP or Similar Service or the organization to provide training for the service staff of EasyHome® Service. The description in relation to EasyHome® Service is for reference only. Any enquiry or complaint in relation to EasyHome® Service or Similar Service shall be directed to SCHSA. FWD shall not bear any liability or responsibility in respect of EasyHome® Service or Similar Service.

General Terms and Conditions

11. Dementia Support Package and EasyHome® Service ('the Services'), are provided by SCHSA and their teams (if any). They are not a part of the policy or benefit item under the policy provisions of respective Designated Insurance Plans. The information, price, procedure and arrangements of the Services on this leaflet are provided by SCHSA and their teams (if any) and for reference only. The Services are provided in Hong Kong only. After enjoying the Services, if the FWD customers and/or their caregivers choose to receive extra or other services (if any) from SCHSA and their teams (if any), depending on the services rendered, they have to pay an extra amount to SCHSA and their teams (if any) directly.
12. FWD is not the supplier of the Services. SCHSA and their teams (if any) are not FWD employees, agents or representatives. FWD shall not be liable or responsible for any services, opinions or treatment provided by SCHSA and their teams (if any) under the Services. FWD shall not be liable or responsible for any negligence or omission of any act or failure to act on the part of SCHSA and their teams (if any).
13. FWD reserves its absolute discretion to terminate or vary the Services without further notice. All decisions made by FWD shall be final and binding.
14. In case of any dispute arise in the contents of this leaflet or this promotion, FWD has final interpretation right on the contents of this leaflet.
15. This promotion material is issued by FWD. This promotion material is intended to be distributed in Hong Kong Special Administrative Region ("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 any insurance products involving this promotion must be conducted and completed in Hong Kong.

vTheOne Medical Plan (VHIS Plan Certification Number: F00067) is underwritten by FWD (VHIS provide registration number: 00036). This benefit/service is optional and does not form part of the Terms and Benefits of the VHIS Certified Plan – vTheOne Medical Plan (Certification Number: F00067). You have the right to opt-out this benefit/service. Please inform FWD in writing if you do not want to receive this free additional benefit/service.

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 the 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.