



Ready to help

FWD Professional Health Assistance Services



GBA Healthcierge

One Plan One Team One Stop GBA Health Solution

Everyone would like to be with a reliable partner to focus on their recovery and enjoy life even when facing any health problems. FWD, as your trusted partner, not only provides you with comprehensive medical protection coverage, but also customises dedicated health services especially for your needs. Covers Hong Kong, Macao and other cities in the Greater Bay Area (“GBA”)², the network of **GBA Healthcierge** (the “Service”)¹ offers you quality and tailor-made treatment with a one-stop approach in the territories from our professional health management team, helping you when you need help most. You can relax with ease knowing that all aspects of your wellness have been taken care of.

Professional & Experienced

Medical Specialist Team as your Partner

A professional medical service provider is undoubtedly your best assurance of receiving prompt and suitable medical advice and treatment. The Service provides you with a high-quality network of specialists so you can receive the most suitable treatment from the best-suited doctor and top-tiered network hospitals³ in the GBA.

Superior Hospitalization

Arrangement at the GBA

The Service always puts your interest first. Should you require hospitalization as diagnosed by your consulting doctor of the Service⁴ (if applicable), the team of specialists will arrange for your hospital admission and receive treatment promptly.

Efficient and Seamless Claims Resolution

and Cashless Facility⁵

The team of specialists of the Service will assist you to apply for an efficient and seamless claims resolution arrangement with FWD prior to designated day case procedure or specified diagnostic imaging tests in Hong Kong¹; or prior to hospital admission to the network hospitals in the GBA cities in mainland China (including all Grade 3A hospitals). Upon the successful arrangement of the whole process of this resolution, FWD will then provide you with a Cashless Facility⁵ and pay the fees and charges on your behalf⁶. Payment and reimbursement requests for such fees and charges can be dispensed with and you can focus on recovery and managing your cash reserve more effectively!

Medical Companion Service

in GBA Cities in Mainland China

This service will arrange to escort the Insured Person to the designated network hospitals at the GBA cities in mainland China. The Insured Person will be accompanied during booking and hospital admission registration, to accelerate the Insured Person's access to medical services^{7,8}.

Cancer Second Medical Opinion Service

Offers Prompt Professional Advice

If the Insured Person is diagnosed with cancer, they may want to receive timely and sufficient professional advice to determine an appropriate treatment plan. Thus, this service will have the following arrangement for the Insured Person:

1. Review the medical report and conduct face-to-face consultation;
2. Cross-border cancer Doctor-to-Doctor Tele-Opinion between doctors from Hong Kong and designated network hospitals at the GBA cities in mainland China, based on the personal and health condition of the Insured Person to recommend treatment plan and estimate treatment cost.

Note:

- Please seek doctor's individual advice on appropriateness of any medical service to be provided. HealthMutual Group Limited, its healthcare team ("HMG") and the professionals referred by HMG are all individual healthcare personnel instead of employees, agents or representatives of FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD"). FWD shall not be responsible for any act, negligence or omission of medical service or treatment on the part of them. FWD would not provide any medical advice and you should consult your own medical advisors for professional advice.
- You are required to consent to FWD and HMG recording, sharing, using and archiving your personal data in pursuance of the Service 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.

The information above is for reference only and none of the above is binding upon FWD or HMG.

Remarks:

1. The Service, provided by third-party service provider namely HMG, is not guaranteed renewable. The Service is not a part of the Policy or benefit item under the Policy provisions and only applicable to designated plan level of One&All Medical Insurance Plan, please refer to the policy provisions for details. 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. For definition of designated day case procedure and specified diagnostic imaging tests, please refer to the Policy provisions of One&All Medical Insurance Plan. For availability of designated day case procedure and specified diagnostic imaging tests, please confirm with HMG.
2. It means Guangdong-Hong Kong-Macao Greater Bay Area, for details, please visit <https://www.bayarea.gov.hk/en/home/index.html>.
3. Hospital for this Service means a variety of network hospitals in the GBA providing treatment under the Service.
4. The list of doctors of the Service may be revised from time to time without prior notice.
5. Terms and conditions apply to the Cashless Facility that can be accessed at <https://www.fwd.com.hk/en/support/cashless-facility/>. Cashless Facility is an administrative arrangement to pay the covered expenditures when the Insured Person is at the day surgery centre/ clinic or under confinement, but not a benefit item under Policy provisions or a guaranteed successful arrangement ("Cashless Facility"). 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 hospital on behalf of the Insured Person after successful arrangement of Cashless Facility. If there is co-insurance (if any) of One&All Medical Insurance Plan (the "Eligible Plan"), Policy Owners must pay the amount when Insured Persons are at the day surgery centre/ clinic or admitted to the hospital. If the medical expenses paid by FWD is higher than the claims amount payable, FWD will collect the balance from the Policy Owners.
6. Payment of fees and charges is subject to benefit limit, medical necessity and reasonable and customary charges limitations. For details, please refer to the policy provisions of One&All Medical Insurance Plan.
7. For any enquiries about Policy information and the list of hospitals in the GBA, please contact your advisors or FWD's Service Hotline at (852) 31233123.
8. Medical companion service will be provided via the International VIP access, International Medical Center or Special Need Department (if any) provided by the designated network hospitals at the GBA cities in mainland China.
9. FWD reserves the right to amend, suspend or terminate the Service and to amend the relevant terms and conditions at any time without prior notice.

From now on, let the Service be your partner in safeguarding your health!

GBA Healthcierge Hotline#:

Hong Kong: (852) 8120 9066

Toll-free number for 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.



Second Medical Opinion Service

As part of FWD's promise of care, you are given the access to some of the highest ranked medical institutions in the US through International SOS once your claim is approved and such claim is relevant to designated diseases. For the list of designated diseases, please call the International SOS at (852) 3122 2900 for details.

What is Second Medical Opinion Service?

The objective of the Second Medical Opinion Service is to meet the public's increasing demands for the best possible medical treatment bearing in mind the continual development of leading-edge treatments for diseases. This is why we offer the Second Medical Opinion Service to our valuable Insured Person via International SOS.

Under this distinguished service, Insured Person have access to a panel of specialists at leading medical institutions in the US to obtain alternative advice on his/her medical condition and confirmation of the diagnosis in the event that Insured Person have been diagnosed as suffering from designated disease made by Insured Person's attending physician, plus any other relevant medical advice.

Panel of Second Medical Opinion Specialists

The panel provides you to access to some of the highest ranked medical institutions in the US, together with more than 15,000 specialists who practice there, including:

- Harvard Medical School
- Johns Hopkins Hospital, Baltimore
- Massachusetts General Hospital
- Brigham and Women's Hospital, Boston
- Dana-Faber Cancer Institute
- Cedars-Sinai Medical Center, Los Angeles

The list of medical institutions may be revised from time to time without prior notice.

How to seek Second Medical Opinion Service?

When you have been diagnosed with a major disease, you are required to follow the instruction below to obtain the Second Medical Opinion Service.

1. Call International SOS at (852) 3122 2900 and request for the Second Medical Opinion Service.
2. Within 24 hours International SOS will confirm membership and whether medical condition is eligible for the service.
3. If your medical condition is eligible for the service, the Second Medical Opinion will be provided to you by phone.

How to seek for an additional Second Medical Opinion Report

1. Receive "Information Request Form" from International SOS via fax or email.
2. International SOS will assess the case and reply to you if your case is eligible for the report. You need to complete the Information Request Form and send to International SOS together with the relevant medical documents for the Second Medical Opinion Report*. (via courier or registered mail at your own cost)
3. The panel of Second Medical Opinion will send acknowledgement to International SOS after receipt. If additional medical information is required, the panel of Second Medical Opinion will inform International SOS who in turn contact you.
4. After evaluation, written Second Medical Opinion report and advice will be faxed/mailed to International SOS within 3-5 US working days depending on complexity of the report.
5. Upon receipt of the Second Medical Opinion report, International SOS will send it to you and your treating physicians, as required.

If requested, International SOS will arrange transportation, accommodation and admission to the identified treating facility and with a medical escort, if medically necessary. ALL RELATED COSTS to International SOS WILL BE BORNE BY YOU.

* Second Medical Opinion Report is US\$850. (The cost may be reviewed from time to time)

The information above is for reference only and none of the above is binding upon FWD or International SOS. The service is currently provided by International SOS and it is not guaranteed renewable. FWD shall not be responsible for any act of failure to act on the part of International SOS and the professionals referred by International SOS. FWD reserves the right to amend, suspend or terminate the Second Medical Opinion Service and to amend the relevant terms and conditions at any time without prior notice.

- Note:**
1. FWD, the medical panel, International SOS and/or any of its affiliates, record, share, use and archive your personal data in pursuance of the services being offered to you as well as for their training and quality assurance purposes. The failure to provide the relevant personal data may result in the said service providers being unable to provide the relevant services to you.
 2. The Second Medical Opinion Service and report (if applicable) are provided by panel of second medical opinion specialists of International SOS who are not employees and/or agents of FWD. The opinion and report (if applicable) are general in nature to meet your healthcare needs and should not be used as a substitute for medical services. It is for you and your physician or consulting hospital to decide the appropriate medical course of action to be pursued. FWD shall not be responsible or liable to you for anything in relation to such opinion and report (if applicable) given by panel of second medical opinion specialists of International SOS. FWD would not provide any medical advice and you should consult your own medical advisors for professional advice.
 3. International SOS, and/or its affiliates and the panel providing the Second Medical Opinion and Report (if applicable) do not have any authority or responsibility to determine the benefits/amounts payable, its eligibility claim procedures etc.



International SOS 24-hour Worldwide Assistance Services

General Benefits and Terms

The following SOS benefits are available to FWD's Insured Persons when travelling outside the home country or usual country of residence for periods not exceeding 90 consecutive days per trip.

The International SOS 24-hour Worldwide Assistance Services is provided as a benefit by International SOS ("Intl.SOS"). Intl.SOS is not an agent of FWD and FWD shall not accept any liability for the services provided by Intl.SOS, or their availability. The contract between Intl.SOS and you are separate and independent to the Policy.

Medical Assistance:

1. **Telephone Medical Advice**
Intl.SOS will arrange for the provision of medical advice to you over the telephone.
2. **Arrangement and Payment of Emergency Medical Evacuation**
Intl.SOS will arrange and pay for the air and/or surface transportation and communication for moving you to the nearest hospital where appropriate medical care is available.
3. **Arrangement and Payment of Emergency Medical Repatriation**
Intl.SOS will arrange and pay for the return of you to the home country or usual country of residence following an emergency medical evacuation for subsequent in-hospital treatment in a place outside the home country or usual country of residence.
4. **Arrangement and Payment of Repatriation of Mortal Remains**
Intl.SOS will arrange for transporting your mortal remains from the place of death to the home country or usual country of residence and pay for all expenses reasonably and unavoidably incurred in such transportation so arranged by Intl.SOS or alternatively pay the cost of burial at the place of death as approved by Intl.SOS.

- 5 **Arrangement of Hospital Admission and Guarantee of Hospital Admission Deposit**
If the medical condition of you is of such gravity as to require hospitalization, Intl.SOS will assist such Insured Person in the hospital admission. In case of hospital admission duly approved by Intl.SOS and you are without means of payment of the required hospital admission deposit, Intl.SOS will on behalf of your guarantee or provide such payment up to US\$5,000. The provision of such guarantee by Intl.SOS is subject to Intl.SOS first securing payment from you through your credit card or from the funds from your family. Intl.SOS shall not be responsible for any third-party expenses which shall be solely your responsibility.
- 6 **Delivery of Essential Medicine**
Intl.SOS will arrange to deliver you the essential medicine, drugs and medical supplies that are necessary for your care and/or treatment but which are not available at your location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. Intl.SOS will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof.
- 7 **Arrangement and Payment of Compassionate Visit and Hotel Accommodation (US\$1,000 subject to a sub-limit US\$250 per day)**
Intl.SOS will arrange and pay for one economy class return airfare and hotel accommodations for a relative or a friend of you to join who, when travelling alone, are hospitalised outside the home country or usual country of residence for a period in excess of seven (7) consecutive days, subject to Intl.SOS' prior approval and only when judged necessary by Intl.SOS on medical and compassionate grounds.
- 8 **Arrangement and Payment of Return of Minor Children**
Intl.SOS will arrange and pay for the economy class one-way airfare for the return of minor children [aged 18 years old and below, unmarried] to the home country or usual country of residence if they are left unattended as a result of the accompanying Insured Person's illness, accident or emergency medical evacuation. Escort will be provided, when necessary.
- 9 **Arrangement and Payment of Convalescence Expenses (US\$1,000 subject to a sub-limit US\$250 per day)**
Intl.SOS will arrange and pay for the additional hotel accommodation expenses necessarily and unavoidably incurred by you related to an incident requiring emergency medical evacuation, emergency medical repatriation or hospitalization. Intl.SOS' prior approval, subject to its determination on medical grounds, is required in respect of such payment.
- 10 **Arrangement and Payment of Unexpected Return to the Home Country or Usual Country of Residence**
In the event of the death of your close relative in your home country or usual country of residence while you are travelling overseas (save for in the case of migration) and necessitating an unexpected return to your home country or usual country of residence, Intl.SOS will arrange and pay for one economy class return airfare for the return of you to your home country or usual country of residence.
- 11 **Arrangement and Payment of Return of Insured Person to Original Work Site**
Following your emergency medical evacuation or emergency medical repatriation and within one (1) month period, Intl.SOS will, upon your request, arrange and pay for a one-way economy class airfare to return you to the original work location.

Travel Assistance:

- 1 **Inoculation and Visa Requirement Information**
Intl.SOS shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organization Publication "Vaccination Certificates Requirements and Health Advice for International Travel" (for inoculations) and the "ABC Guide to International Travel Information" (for visas). This information will be provided to you at any time, whether or not you are travelling or an emergency has occurred.
- 2 **Lost Luggage Assistance**
Intl.SOS will assist you who has lost his/her luggage while travelling outside the home country or usual country of residence by referring you to the appropriate authorities involved.
- 3 **Lost Passport Assistance**
Intl.SOS will assist you who has lost his/her passport while travelling outside the home country or usual country of residence by referring you to the appropriate authorities involved.
- 4 **Legal Referral**
Intl.SOS will provide you with the name, address, telephone numbers, if requested by you and if available, office hours for referred lawyers and legal practitioners. Intl.SOS will not give any legal advice to you.
- 5 **Emergency Travel Service Assistance**
Intl.SOS shall assist you in making reservations for air ticket or hotel accommodation on an emergency basis when travelling overseas.

Intl.SOS, at its sole discretion, may provide medical assistance as described above to Insured Persons on a fee-for-service basis for those cases which do not fall within the service scope, subject to Intl.SOS receiving additional financial guarantees or indemnification from FWD and/or its Insured Person(s) prior to rendering such services on a fee-for-service basis.

The information above is for reference only and none of the above is binding upon FWD or International SOS.

The service is currently provided by International SOS and the medical advice is provided by medical service providers which are not employee and/or agent of FWD. The service is not guaranteed renewable. FWD shall not be responsible or liable to you or the Policy Owner for anything in relation to such service given by International SOS and the medical service providers referred by International SOS. FWD reserves the right to amend, suspend or terminate the International SOS 24-hour Worldwide Assistance Services and to amend the relevant terms and conditions at any time without prior notice.

This service flyer 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.

This service flyer should be read along with the illustration documents and/or other relevant marketing materials of One&All Medical Insurance Plan. 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.