

THE ONE *cierge*  
ONE TEAM HEALTH MANAGEMENT

# ONE PLAN ONE TEAM ONE STOP SOLUTION

Everyone would like to be along with a reliable partner, so as to focus on their recovery and enjoy life even when facing any health problems. As your trusted partner, in addition to providing you with comprehensive medical protection, FWD also customises dedicated health services especially for your needs. THE ONEcierge One Team Health Management (the "Service")<sup>1</sup> gives you priority treatment from a professional health management team with a one stop approach, helping you when you needed help most. You can relax with ease knowing FWD is there to take care of all aspects of your health.

## PROFESSIONAL & EXPERIENCED MEDICAL TEAM AS YOUR PARTNER

A professional medical service provider is undoubtedly your best assurance to receiving prompt & suitable medical advice and treatment. That's why the Service provides you with a dedicated network of specialists so that you could receive the most suitable treatment from the best-suited doctor. With this professional team of experts as your guardian angel, you can be hassle free even when facing with any illnesses or diseases.

## PREMIER HOSPITALISATION ARRANGEMENT

The Service always puts your interest first. Should you require hospitalisation as diagnosed by your consulting doctor of the Service, the team of specialists will arrange you to admit to hospital and receive treatment promptly. You can then continue to live your life.

## EFFICIENT AND SEAMLESS CLAIMS RESOLUTION AND CASHLESS FACILITY<sup>2</sup>

The team of specialists of the Service will assist you to apply for Efficient and Seamless Claims Resolution arrangement to FWD. Upon successful arrangement of whole process of this resolution, FWD would then provide Cashless Facility and pay the hospitalisation fees & charges on your behalf. Payment and claim requests for such fees can be dispensed and you can manage your cash reserve more effectively!

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

**The ONEcierge**  
**One Team Health Management Hotline :**  
**Hong Kong: (852) 8120 9066**  
**Toll-free number for Mainland: 400 9303078**  
**24-hour full support<sup>3</sup>**

For any enquiries about policy information, please contact your advisors or our customer service hotline 3123 3123.

Note:

- The claimable amount of medical expenditure is subject to the benefit of Eligible Plans, including but not limited to benefit items and benefit amount.
- Please seek doctor's individual advice on appropriateness of any medical service to be provided. Doctors of HMG and its healthcare network team are all individual healthcare personnel instead of employees or representatives of FWD. FWD shall not be responsible for any act, negligence or omission of medical service or treatment on the part of them.
- You hereby consent to FWD, HMG and its healthcare network team, 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. You agree that failure to provide the relevant personal data may result in the said service providers being unable to provide the relevant services to you.

The above information is for reference only and is indicative of the key features of the Service instead of the benefit of Eligible Plans. For a complete explanation of the terms and conditions of Eligible Plans, please refer to their Policy Provisions. In the event of any discrepancy between the English and Chinese version of this leaflet, the English version shall prevail.

1/ The Service, provided by HealthMutual Group Limited ("HMG") and its healthcare network team, is not a part of the Policy or benefit item under the Policy Provisions and only applicable to TheOne Medical Solution and designated insurance basic plans or riders ("Eligible Plans"). FWD Life Insurance Company (Bermuda) Limited ("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. The Service is only available in Hong Kong region.

2/ Cashless Facility is an administrative arrangement to pay the covered expenditures when the insured is under confinement, but not a benefit item under Policy Provisions or guaranteed successful arrangement. 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 after successful arrangement of Cashless Facility. If there is Annual Deductible balance (if any) of Eligible Plans, policyowners are required to pay such balance when admission of hospitalisation. If the medical cost paid by FWD is higher than the maximum amount of benefit, FWD would seek reimbursement from policyowners for such amount.

3/ This hotline is cooperated by FWD & HMG. HMG will handle the reservation calls from 8:00a.m. to 10:00p.m., Monday to Sunday and FWD will be responsible for any calls afterwards. Please note that this hotline is for non-emergent reservation of doctor consultation instead of for emergency purpose. The Toll-free number for Mainland operates only from 8:00a.m. to 10:00p.m., Monday to Sunday.

