

PREMIER THE ONEcierge One Team Health Management

One Plan One Team One Stop Pan-Asia 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 Life Insurance Company (Macau) Limited (“FWD”), as your trusted partner, not only provides you with comprehensive medical protection coverage, but also customises dedicated health services especially for your needs. **PREMIER THE ONEcierge One Team Health Management** (the “**Service**”) offers you priority and tailor-made treatment with an one-stop approach in the territories of the Pan-Asia Region (including Macau, Hong Kong, Mainland China, Taiwan, Singapore and Japan) (the “**Pan-Asia Region**”) from a professional health management team, helping you when you need help most. You can relax with ease knowing FWD is there to take care of all aspects of your wellness.

Professional & Experienced Medical Specialist Team as your Partner

A professional medical service provider is undoubtedly your best assurance to receiving prompt and suitable medical advice and treatment. The Service provides you with a leading network of specialists so you can receive the most suitable treatment from the best suited doctor and top-tiered network hospitals² in the Pan-Asia Region.

The Service also provides you with extensive professional medical advice, through the Inpatient Medical Advice Service³, so you can feel comfortable with the medical assessment and treatment. With our professional team of experts as your guardian angel, you will be hassle free even when facing any illness or disease.

Superior Hospitalization Arrangement where you prefer

The Service always puts your interest first. Should you require hospitalization as diagnosed by your consulting doctor of the Service⁴, the team of specialists will arrange for you to be admitted to hospital and receive treatment promptly. Besides, the Service arranges medical treatment for you in the Pan-Asia Region and provides you with personalized travel-related assistance⁵ in flights, accommodation, ground transfers and visa application. The medical team arranges what is needed in advance so you can rest assured that you will receive treatment and recover well.

Efficient and Seamless Claims Resolution⁶

The team of specialists of the Service will assist you to apply for an efficient and seamless claims resolution arrangement with FWD prior to hospital admission. Upon the successful arrangement of the whole process of this resolution, FWD will then provide you with a Cashless Facility and pay the hospitalization fees and charges on your behalf. Payment and claim requests for such fees and charges can be dispensed with and you can focus on recovery and managing your cash reserve more effectively!

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

PREMIER THE ONEcierge One Team Health Management Hotline⁷:

Macau: (853) 8988 6066 / Hong Kong: (852) 8120 9066
Toll-free number for Mainland: 400 9303078
24-hour full support

For any enquiries about Policy information, please contact your advisors or FWD's Service Hotline at (853) 8988 6060.

Note:

- Please seek doctor's individual advice on appropriateness of any medical service to be provided. Doctors of HealthMutual Group Limited (“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 are required to consent to FWD, HMG and its healthcare network team and Parkway Hospitals Singapore (“Parkway”) (whether within or outside Macau), 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 hereby consent to the transfer of your personal data outside Macau. 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.

The service is currently provided by HMG and it is not guaranteed renewable. FWD shall not be responsible for any act or failure to act on the part of HMG and the professionals. FWD reserves the right to amend, suspend or terminate the PREMIER THE ONEcierge One Team Health Management Hotline and to amend the relevant terms and conditions at any time without prior notice.

Remarks:

1. The Service, provided by HMG and its healthcare network team and Parkway, is not a part of the Policy or benefit item under the Policy provisions and only applicable to the Plan. 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 and Parkway. The Service is only applicable in the Pan-Asia Region.
2. Hospital means a variety of network hospitals in the Pan-Asia Region providing medical advice and treatment under the Service. Please contact our Service Hotline (853) 8988 6060 to get more information about the list of hospitals in the Pan-Asia Region.
3. Inpatient Medical Advice Service is provided by HMG and its healthcare network team and this service offers inpatient medical advice for you. Should you be diagnosed with serious diseases and obtain a hospital admission letter, HMG will make an assessment based on your medical reports as appropriate, including explanations of the medical report, alternative medical treatment and associated estimated medical expenses in the Pan-Asia Region. A final decision on the medical treatment arrangement shall be made solely by you. Please note that Inpatient Medical Advice shall not be considered as medical consultation. If you would like to have medical consultation, all relevant costs will be borne by you. FWD reserves the right to terminate or vary this service in its sole discretion without further notice.
4. The list of doctors of the Service may be revised from time to time without prior notice.
5. You are responsible for all relevant fees and charges required of the travel and accommodation related items. Travel related assistance is only applicable to Taiwan, Singapore & Japan.
6. Cashless Facility (“Cashless Facility”) is an administrative arrangement to pay the covered expenditures when you are under confinement, but not a benefit item under Policy provisions or a 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 you after successful arrangement of Cashless Facility. If there is Deductible balance (if any) of Eligible Plan, Policy Holders are required to pay such balance when admission of hospitalization. If the medical cost paid by FWD is higher than the maximum amount of benefit, FWD would seek reimbursement from Policy Holders for such amount.
7. This hotline is operated by HMG. Please note that this 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.

Understand this distinguished service, you have access to a panel of world-class specialists at leading medical institutions in the US to obtain alternative advice on your medical condition and confirmation of the diagnosis in the event that you have been diagnosed as suffering from designated disease made by your attending physician, plus any other relevant medical advice.

Panel of Second Medical Opinion Specialists

The panel provides you access to some of the highest ranked medical institutions in the US, together with more than 15,000 leading 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 designated disease, you are to follow the instruction below to obtain the Second Medical Opinion Service.

Call International SOS and request for the Second Medical Opinion Service.

Second Medical Opinion Service: International SOS: (852) 3122 2900

Within 24 hours International SOS will confirm membership and whether medical condition is eligible for the Service.

How to seek for an additional Second Medical Opinion Report

- 1) Receive “Information Request Form” from International SOS via fax or email. International SOS will notify you to submit medical documents.
- 2) International SOS will assess the case and reply to you if your case is eligible for the Service. 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)
- 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/emailed 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 cost 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 or failure to act on the part of International SOS and the professionals. 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 provided to you is purely advisory and recommendatory in nature and is not 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. International SOS, and/or its affiliates and the panel providing the medical opinion 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 you when travelling outside the Home Country or Usual Country of Residence for periods not exceeding 90 consecutive days per trip.

The Worldwide Assistance Services is provided as a benefit by International SOS (“Intl.SOS”). FWD is not an agent of Intl.SOS and shall not accept any liability for the services provided by Intl.SOS, or their availability. The contract between Intl.SOS and you is 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 hospitalisation, Intl.SOS will assist you 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 you 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 to you 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

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 yours to join who, when travelling alone, is 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 or below, unmarried] to the Home Country or Usual Country of Residence if they are left unattended as a result of the accompanying your illness, accident or Emergency Medical Evacuation. Escort will be provided, when necessary, at no charge.

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 hospitalisation. 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 if you have lost your 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 if you have lost your 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 you 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 you prior to rendering such services on a fee-for-service basis.

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**Ready
to
help**

FWD Professional Health Assistance Services