

TheOne Medical Solution

Privileged Medical Care
for the Privileged Ones

Medical • Non-participating Life



FWD Life Insurance Company (Macau) Limited

TheOne Medical Solution

Health is the most precious treasure in life which deserves the greatest defence.

Your current peaceful, enjoyable life can be disturbed by unexpected illnesses. Despite the ever-increasing medical costs, we all want to ensure we can enjoy high quality medical services at different life stages without impact to our quality of life. TheOne Medical Solution (the “Plan”) offers you comprehensive medical coverage that gives you a peace of mind.

Comprehensive protection throughout life

To ensure you have an all-round protection during your life’s journey, the Plan provides a Lifetime Limit of up to HK\$100 million¹, including a range of hospitalization and surgical benefits, as well as providing First-dollar Coverage – Deductible Waived for Designated Critical Illness². What’s more, it provides reimbursement for your regular health screen³. Hospitalization and surgical benefits include daily hospital accommodation in a Standard Private Room⁴, surgery fees, physician’s visit and specialist’s fees, etc.



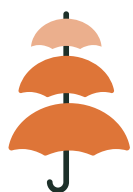
9 different plan options to fit your specific needs

The Plan provides 3 different types of plans that cover 3 different geographic areas. Furthermore, 3 Annual Deductible⁵ options (HK\$0, HK\$40,000 and HK\$80,000) could be chosen to tailor your most ideal life protection. For example, Premier Plan with HK\$0 deductible could provide a worldwide full medical coverage to you. If you have employer-sponsored medical coverage and are looking for additional medical coverage in Asia, our Standard Plan with Annual Deductible⁵ of HK\$40,000 or HK\$80,000 may satisfy your needs.



First-dollar Coverage – Deductible Waived for Designated Critical Illness Benefit²

Heavy stress and unhealthy habits raise the risk of suffering from critical illnesses. In Hong Kong, 1 out of every 4 men or 5 women is diagnosed with cancer before the age of 75⁶. Critical illnesses may cause an unexpected financial burden on you and your family. The Plan is focused around your concerns and needs, offering First-dollar Coverage – Deductible Waived for Designated Critical Illness² to ease your and your family's financial stress due to related medical expenses (The amount of benefit is subject to applicable Annual Limit, Lifetime Limit and limits for specific benefit items). The Plan provides protection for your family as well as your health.



Tailored extra benefits

In the event that the insured needs specific treatments and organ transplantation to receive better medical services, on top of its original Annual Limit, the Plan provides additional Annual Limit of up to HK\$2 million to cover medical expenses of organ and bone marrow transplantation, chemotherapy, radiotherapy, immunotherapy, target therapy, cancer hormonal therapy, proton therapy and kidney dialysis⁷.



Lifetime renewal privilege for peace of mind⁸

The lifetime renewal privilege of the Plan takes away your concern over policy discontinuity due to old age and changes in health conditions. Regardless of any significant changes in your health, financial condition or claim history, FWD will renew your policy until the age of 100 (Age Next Birthday)⁸ of the Insured, subject to the continual availability of the Plan, terms and conditions applicable, the benefits and the prevailing premium rates of the Plan at the time of renewal. Benefits and premium are not guaranteed and subject to change by FWD.



Flexible protection aligned to your future needs

Your needs vary as you go through different life stages. The Plan enables you to switch to a lower Annual Deductible⁵ option once (per lifetime) when you turn 50, 55, 60 or 65 (Age Next Birthday) without the need to provide proof of insurability⁹, meeting any changing needs in the future for protection.



Worldwide support service

If you meet an accident or suffer an illness whilst abroad, your needs will be well taken care of with our Worldwide Emergency Assistance. All you need to do is call our 24-hour emergency assistance hotline to enjoy round-the-clock worldwide support and assistance provided by International SOS¹⁰ 24-hour Worldwide Assistance Services that includes phone medical advice, emergency medical evacuation and repatriation of mortal remains, etc.

Plan Information

Plan Type	Basic Plan
Issue Age (Age Next Birthday)	1 (15 days) - 70
Benefit Term	Yearly renewable ⁸ to age 100 of the Insured
Premium Payment Term	To age 100 of the Insured
Premium Payment Mode	Annually / Semi-annually / Monthly
Currency	USD / HKD

Schedule of Benefit

Benefit Schedule	Maximum Benefit Limit		
	Standard Plan	Superior Plan	Premier Plan
Plan Level	Standard Plan	Superior Plan	Premier Plan
Area of Cover	Asia ¹¹	Worldwide ex USA ¹²	Worldwide ¹³
Annual Limit	HK\$8,000,000 / US\$1,000,000	HK\$12,000,000 / US\$1,500,000	HK\$16,000,000 / US\$2,000,000
Lifetime Limit ¹	HK\$40,000,000 / US\$5,000,000	HK\$60,000,000 / US\$7,500,000	HK\$100,000,000 / US\$12,500,000
Annual Deductible ⁵ options (Only available for item 1 – 5 of this Schedule of Benefit)	HK\$0 / 40,000 / 80,000 US\$0 / 5,000 / 10,000		

1. Hospitalization Benefits

Room and Board (Standard Private Room ⁴)	Full Cover		
Companion Bed	Full Cover		
Private Nursing Care's Fee ¹⁴	Full Cover (up to a max. of 30 days per policy year)	Full Cover (up to a max. of 60 days per policy year)	Full Cover (up to a max. of 90 days per policy year)
	(maximum 180 days per lifetime)		
Specialist's Fee	Full Cover		
Physician's Hospital Visit	Full Cover		
Charges for Intensive Care	Full Cover		
Miscellaneous Hospital Charges ¹⁵	Full Cover		

What this plan covers

Schedule of Benefit (Continued)

Benefit Schedule	Maximum Benefit Limit		
Daily Hospital Cash for Voluntary Room and Board Stay Below Private Room (Stay in private hospital in Macau or Hong Kong)	HK\$1,500 / US\$187.5 (up to a max. of 30 days per policy year)		
Psychiatric Treatment	Not Applicable	Full Cover (up to 30 days per policy year and 180 days per lifetime)	
2. Surgical Benefits			
Surgery Fee (including Surgeon Fee, Operation Theatre Fee, Anaesthetist's Fee and Outpatient Surgery Fee)	Full Cover		
Organ and Bone Marrow Transplantation	Full Cover		
Medical Appliances	Specified Items ¹⁶ : Full Cover Other Items: HK\$96,000 / US\$12,000 per item per life		
3. Pre- and Post-Hospitalization Benefits			
Pre-Hospitalization Outpatient ¹⁷	Full Cover (within 31 days before hospitalization and maximum 1 visit per day)		
Post-Hospitalization Outpatient	Full Cover (within 60 days immediately after discharge from hospitalization and maximum 1 visit per day)		
Post-Hospitalization Home Nursing ¹⁴	Full Cover (up to a maximum of 31 days per policy year within 31 days after discharge from hospitalization)		
4. Extended Benefits			
First-dollar Coverage – Deductible waived for Designated Critical Illness ² (Only applicable to Annual Deductible policies)	First-dollar coverage – Waive Annual Deductible ^{2,5}		
	Designated Critical Illnesses		
	• Cancer	• Fulminant Hepatitis	• Chronic Liver Disease
	• End Stage Lung Disease	• Cardiomyopathy	• Heart Valve Surgery
	• Primary Pulmonary Arterial Hypertension	• Coronary Artery Disease Surgery	• Stroke
	• Kidney Failure	• Surgery to Aorta	• Major Organ Transplantation
• Severe Rheumatoid Arthritis	• Heart Attack	• Parkinson's Disease	
• Terminal Illness			
Chemotherapy and Radiotherapy	Full Cover (including immunotherapy, target therapy, cancer hormonal therapy and proton therapy)		
Kidney Dialysis	Full Cover		
Additional Annual Limit for Organ and Bone Marrow Transplantation, Chemotherapy and Radiotherapy and Kidney Dialysis ⁷	HK\$1,000,000 / US\$125,000	HK\$1,500,000 / US\$187,500	HK\$2,000,000 / US\$250,000

Schedule of Benefit (Continued)

Benefit Schedule	Maximum Benefit Limit		
HIV / AIDS Treatment ¹⁸	HK\$800,000 / US\$100,000 (per lifetime)		
Pregnancy Complications ¹⁹	Full Cover		
Traditional Chinese Medicine	Not Applicable	HK\$350 / US\$43.75 per visit (within 60 days after discharge from hospitalization. Maximum 1 visit per day and up to 10 visits per policy year)	
5. Emergency Dental Treatment Benefit			
Emergency Dental Treatment ¹⁵	Full Cover (Due to Accident)		
6. Health Screening Benefit			
Health Screen ²⁰	Not Applicable	Once and up to HK\$4,000 / US\$500 for every 2 policy years (For policies with Annual Deductible ⁵ , once and up to HK\$2,000 / US\$250 per 2 policy years)	Once and up to HK\$6,000 / US\$750 for every 2 policy years (For policies with Annual Deductible ⁵ , once and up to HK\$3,000 / US\$375 per 2 policy years)
7. Life Protection			
Death Benefit	HK\$80,000 / US\$10,000		
Accidental Death Benefit	HK\$80,000 / US\$10,000		
8. Other			
Guaranteed Convertibility to Reduce Annual Deductibles ⁵ at Specified Ages	Privilege to reduce Annual Deductible ⁵ within 31 days before or after the Policy Anniversary at age 50 / 55 / 60 / 65 (Age Next Birthday) without providing proof of insurability. The premium would be based on factors, including but not limited to new Annual Deductible ⁵ , Plan Level and age of the Insured and the premium table applicable at that time. This right can only be exercised once by lifetime.		
24-Hour Worldwide Assistance Services ¹⁰	Service Program		
Second Medical Opinion ¹⁰	Service Program		

You may refer to the deductible example or other information at FWD's website.

Reasonable and Customary charges for the above benefits will be paid by FWD. Reasonable and Customary – shall mean the following:

- (i) in relation to a fee, a charge or an expense, shall mean any fee or expense which (a) is actually charged for treatment, supplies or medical services that are Medically Necessary and in accordance with standards of good medical practice for the care of an ill or injured person under the care, supervision or order of a Physician; (b) does not exceed the usual or reasonable average level of charges for similar treatment, supplies or medical services in the location where the expense is incurred; (c) does not include charges that would not have been made if no insurance existed; and (d) does not exceed the actual fee, charge or expense incurred. FWD reserves the right to determine whether any particular charge is Reasonable and Customary with reference but not limited to, any relevant publication or information made available, such as schedule of fees, by the government, relevant authorities and recognized medical association at the location where the Eligible Expense is incurred. FWD reserves the right to adjust any and all benefits payable under the Policy which in our opinion is not Reasonable and Customary;
- (ii) in relation to a Confinement shall mean the admission and length of a Confinement, and medical services and treatment received during which, are in accordance with generally accepted professional standards of medical practice, and do not exceed the usual standard for the treatment of similar illness or injury at the location where such Confinement is made.

The above coverage and benefits are applicable to TheOne Medical Solution. For the premium of TheOne Medical Solution, please refer to the corresponding premium table for details.

FWD reserves the right to revise the benefits payable, terms and conditions and the premium at any time.

A 30-day waiting period is applicable for the above benefits, except the specific waiting periods stated above, Life Protection and the treatment due to accident.

Important to know

Remarks

1. Lifetime Limit refers to the maximum aggregate amount of benefits payable under all insurance policies and supplemental benefits (if any) issued by FWD Life Insurance Company (Macau) Limited (“FWD”) covering the insured during his / her lifetime, regardless whether the insurance policies are still in force.
2. Only applicable to policies with Annual Deductible and subject to the Annual Limit and Lifetime Limit. FWD shall not waive the payment of any balance of Annual Deductible if the confinement is related to a designated crises whose symptoms appear or relevant diagnosis or surgery occurs within the first 90 days from the Policy Date or the last policy reinstatement date. Please refer to the Schedule of Benefit of this brochure, Policy Provisions, and Policy Schedule for the details and definition of Designated Critical Illness.
3. Only applicable to designated Plan Level and up to the relevant limit. Please refer to Schedule of Benefit of this brochure and Policy Provisions for details.
4. Standard Private Room means a single occupancy room with adjoining bathroom for the insured’s use during his / her confinement, but excluding any room of upper class with its own kitchen, dining or sitting room(s) in a hospital. If the Insured is confined in a hospital which offers multiple classes of private rooms, the Standard Private Room shall refer to the lowest priced private room offered by the hospital.
5. Annual Deductible shall mean the part of eligible expenses which shall be borne by the policy owner or the insured and which has to be deducted from the reimbursable sum.
6. Source: Information from Hong Kong Cancer Registry, Hospital Authority as of November 2012.
7. When the benefit is payable under Organ and Bone Marrow Transplantation, Chemotherapy, Radiotherapy, immunotherapy, target therapy, proton therapy, cancer hormonal therapy and Kidney Dialysis, FWD shall increase the Annual Limit for that policy year. This benefit is only available once per policy year. The amount of Lifetime Limit shall remain unchanged. Please refer to Policy Provisions for details.
8. Lifetime renewal is subject to the continual availability of the Plan offered by FWD, terms and conditions applicable including but not limited to Termination Provisions, benefits, and premium rates at the time of renewal. Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age (at next birthday) and the premium table applicable upon renewal. Premiums are subject to change based on factors including but not limited to age, medical inflation, claims experience and policy persistency in the same portfolio. FWD reserves the right to revise the benefit payable, terms and conditions and premiums at any time.
9. The application should be made within 31 days immediately before or after the relevant policy anniversary. This right can only be exercised once per lifetime of the insured and is irrevocable.
10. The service is provided by International SOS and is not guaranteed renewable. FWD shall not be responsible for any act or failure to act on the part of International SOS. FWD may revise the details of the services from time to time without prior notice. International SOS benefits are available to FWD’s insureds when travelling outside the home country or country of residence for periods not exceeding 90 consecutive days per trip.
11. Asia includes Afghanistan, Bangladesh, Bhutan, Brunei, Cambodia, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Mainland China, Malaysia, Maldives, Mongolia, Myanmar, Nepal, North Korea, Pakistan, Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.
12. Worldwide exclude USA includes worldwide exclude the USA.
13. FWD shall reduce the amount of benefit payable (except Life Protection) under this Plan to 50% of the relevant benefit payable if: (a) the Insured has taken up residence in the USA for at least 183 days in the past 12 months (including the days of arrival and departure) at the time of confinement, medical treatment and / or service in the USA; and / or (b) the Insured is under confinement or undergoes clinical surgeries in the USA without obtaining FWD’s pre-authorization unless it is directly due to an accident or emergency. FWD reserves the right to change the Plan from Premier Plan to Standard Plan at any time if the Insured has taken up residence in the USA for at least 183 days in the past 12 months (including the days of arrival and departure).
14. Only applicable after the insured’s surgery or discharged from Intensive Care Unit.
15. Please refer to the Policy Provisions for the details of the items which the benefits are payable.
16. Specified Items include(i) Pace maker; (ii) Stents for Percutaneous Transluminal Coronary Angioplasty; (iii) Intraocular lens; (iv) Artificial cardiac valve; (v) Metallic or artificial joints for joint replacement; (vi) Prosthetic ligaments for replacement or implantation between bones; and (vii) Prosthetic intervertebral disc.
17. Only applicable to the outpatient consultations result in hospitalization of the insured.
18. The waiting period of this benefit is 5 years.
19. The waiting period of this benefit is 1 year.
20. Only applicable to the insured who is aged 18 (Age Next Birthday) or above and the waiting period of this benefit item is 2 years.

Important Notes

Important Notes and Declarations:

- i. This Plan is underwritten by FWD. FWD is solely responsible for all features, Policy approval, coverage and benefit payment under the Plan. FWD recommends that you carefully consider whether the Plan is suitable for you in view of your financial needs and that you fully understand the risk involved in the Plan before submitting your application. You should not apply for or purchase the Plan unless you fully understand it and you agree it is suitable for you. Please read through the following related risks before making any application of the product.
- ii. This Plan material is issued by FWD. FWD accepts full responsibility for the accuracy of the information contained in this Plan material. This Plan material is intended to be distributed in the Macao Special Administrative Region only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products of FWD outside the Macao Special Administrative Region. All selling and application procedures of the Plan must be conducted and completed in the Macao Special Administrative Region.
- iii. This Plan is an insurance product. The premium paid is not a bank savings deposit or time deposit. The Plan is not protected under the Deposit Protection Scheme in the Macao Special Administrative Region.
- iv. This Plan is an individual indemnity hospital insurance plan without any savings element. The costs of insurance and the related costs of the policy are included in the premium paid under this plan despite the product brochure / leaflet and / or the illustration documents of this plan having no schedule / section of fees and charges or no additional charge noted other than the premium.
- v. All underwriting and claims decisions are made by FWD. FWD relies upon the information provided by the applicant and the Insured in the insurance application to decide to accept or decline the application with a full refund of any premium paid without interest. FWD reserves the right to accept / reject any insurance application and can decline your insurance application without giving any reason.
- vi. All the above benefits and payment are paid after deducting policy debts (if any, e.g. unpaid premiums or premium loan and the interest of the loan).
- vii. **Your right under the cooling-off period**
If you are not completely satisfied with the Policy, and you have not made a claim, you can cancel it by giving a written notice to FWD. Such notice must be signed by you and received directly by FWD within **21 calendar days** immediately following:
 - (1) the day FWD delivers the Policy to you or your nominated representative; or
 - (2) the day FWD delivers a cooling-off notice (separate from the Policy) to you or your nominated representative informing you about the Policy and the right to cancel within the stated **21 calendar day** period;
 whichever is earlier.
This 21 calendar day period is called the cooling-off period. You can cancel the Policy and receive premiums without interest back. FWD follows the cooling-off period principles set out by Monetary Authority of Macao to protect customers.
While the Policy or rider (if applicable) is in force, you may surrender or terminate the Policy or rider (if applicable) by sending a written request to FWD.
- viii. The period of cover is 1 year, and the policy will be automatically renewed at each Policy Anniversary. FWD reserves the right to revise, amend or modify the benefits payable, restrictions, limitations, exclusions under this Policy and any supplementary benefits. FWD shall notify the Policy Owner in writing at least 30 days before the Policy Anniversary effecting such revision specifying, among others, the new premium rate and its due date.
- ix. To surrender the Policy, the Policy Owner needs to send FWD a completed surrender form or by any other means acceptable by FWD.
- x. **Declaration relating to the Foreign Account Tax Compliance Act and Automatic Exchange of Financial Account Information**
FWD is obliged to comply with the following legal and/or regulatory requirements in various jurisdictions as promulgated and amended from time to time, such as the United States Foreign Account Tax Compliance Act, and the automatic exchange of financial account information regime ("AEOI") followed by the Financial Services Bureau (the "Applicable Requirements"). These obligations include providing information of clients and related parties (including personal information) to relevant local and international authorities and/or to verify the identity of the clients and related parties. In addition, our obligations under the AEOI are to:
 - i. identify accounts as non-excluded "financial accounts" ("NEFAs");
 - ii. identify the jurisdiction(s) in which NEFA-holding individuals and NEFA-holding entities reside for tax purposes;
 - iii. determine the status of NEFA-holding entities as "passive non-financial entities (NFEs)" and identify the jurisdiction(s) in which their controlling persons reside for tax purposes;
 - iv. collect information on NEFAs ("Required Information") which is required by various authorities; and
 - v. furnish Required Information to the Financial Services Bureau.
 The Policy Holder must comply with requests made by FWD to comply with the above Applicable Requirements.

Double Insurance

If the Insured is entitled to a refund of all or part of expenses specified in Benefit Provisions of this Policy from any other sources, the Policy Owner shall notify FWD. FWD shall only be liable for the excess, if any, of such expenses over the amount recoverable from such other sources. However, such compensation or reimbursement from any other sources will count towards the Balance of Annual Deductible provided that certified copy(s) of all the bills are submitted to FWD as evidence. If FWD shall have paid the amount recoverable from such other sources, the same shall be refunded to FWD. The maximum amount payable under each item of benefits shall not exceed the limit of this benefit as stated in the Policy Schedule.

Important to know

Important Notes

Notice of Claim

Written notice of a claim must be given to FWD within 30 days from the date of Discharge or Clinical Surgery, or the date of death of the Insured, or in any case not beyond 6 months from the date of discharge from Confinement or Clinical Surgery, or the date of death of the Insured. Any claims received after the said period shall not be accepted, unless FWD in its sole discretion decides otherwise.

Incorrect Disclosure or Non-Disclosure

You or the Insured are/is required to disclose all material facts in response to FWD's underwriting questions. Material facts are the facts, information or circumstances, in particular medically-related facts, e.g. medical history, smoking status, etc., that would influence the judgment of FWD in setting the premium, or in determining whether to insure the risk. If you or the Insured are/is uncertain as to whether or not a certain piece of information is material, please take a cautious approach and disclose it to FWD.

Incorrect disclosure or non-disclosure of any material facts which, in our opinion, may affect our risk assessment, including but not limited to, age, gender and other material facts declared on the relevant application form, may render this Policy void from the Policy Date, unless FWD confirms otherwise in writing.

Key Product Risks

Credit risk

This product is an insurance policy issued by FWD. The application of this insurance product and all benefits payable under your policy are subject to the credit risk of FWD. You will bear the default risk in the event that FWD is unable to satisfy its financial obligations under this insurance contract.

Exchange rate and currency risk

The application of this insurance product with the policy currency denominated in a foreign currency is subject to that foreign currency's exchange rate and currency risk. The foreign currency may be subject to the relevant regulatory bodies' control (for example, exchange restrictions). If your home currency is different from the policy currency, please note that any exchange rate fluctuation between your home currency and the policy currency of this insurance product will have a direct impact on the amount of premium required and the value of benefit(s) to be received. For instance, if the policy currency of the insurance product depreciates substantially against your home currency, there is a negative impact on the benefits you receive from the product. If the policy currency of the insurance product appreciates substantially against your home currency, your burden of the premium payment is increased.

Inflation risk

The cost of living in the future may be higher than now due to the effects of inflation. Therefore, the benefits under this policy may not be sufficient for the increasing protection needs in the future even if FWD fulfills all of its contractual obligations.

Premium adjustment

The premium is non-guaranteed and will be determined annually based on the age of the Insured on his or her next birthday at the time of renewal. The premium may increase significantly due to factors including but not limited to age, medical inflation, claims experience and policy persistency in the same portfolio.

Premium term and non-payment of premium

The premium payment term of the Plan ends on the policy anniversary immediately preceding the Insured's 100th birthday.

FWD allows a Grace Period of 30 days after the premium due date for payment of each premium. If a premium is still unpaid at the expiration of the Grace Period, the Plan will be terminated from the date the first unpaid premium was due. Please note that once the Plan is terminated on this basis, you will lose all of your benefits.

Key Product Risks

Exclusions

Despite anything stated in the Plan and / or supplementary benefits (if any), FWD shall not be liable to pay any benefits under the Plan if:

1. the Insured's illness or injury is a Pre-existing Condition or results from the complications of a Pre-existing Condition;
2. in case of medical treatment in Mainland China, the subject Hospital is not a designated Hospital approved by FWD;
3. the Insured's sickness, disease or illness occurs during the first 30 days from the Policy Date or the date of reinstatement of the Plan;
4. the Confinement, treatment or charges incurred relate to or arise as a direct or indirect result of:
 - 1) the Insured's pregnancy, surrogacy, childbirth or termination of pregnancy (except for the Pregnancy Complications Treatment), birth control, infertility or human assisted reproduction, or sterilisation of either sexes;
 - 2) war, hostilities (whether war is declared or not), rebellion, insurrection, riot, strike, civil commotion, terrorist act, nuclear contamination, biological contamination or chemical contamination;
 - 3) naval, military or air-force services, or any operation or combat duty with any armed force of any country, territory, organization;
 - 4) the Insured's participation in any criminal offence or illegal acts;
 - 5) attempted suicide or self-inflicted injuries while sane or insane, or any condition caused by chronic alcoholism or drug addiction;
 - 6) cosmetic or plastic surgery, dental treatment or surgery of any kind, oral or oro-surgical care, eye refraction, eye tests or fitting of glasses, or surgical correction of nearsightedness (such as but not limited to radial keratotomy and keratectomy), unless such a treatment is explicitly covered by this Policy;
 - 7) procurement or use of medical appliances and medical devices for the benefit of the Insured including but not limited to spectacles, contact lenses, hearing aids or wheelchairs (unless such medical appliances and medical devices are explicitly covered by this Policy);
 - 8) preventive treatments, preventive medicines, convalescence, physical examinations, or health checks (with or without any positive finding) on the Insured; vaccination and immunisation received by the Insured; genetic testing or counselling on the Insured; or any treatment which is not deemed Medically Necessary by the Company;
 - 9) treatment or tests carried out in relation to the Insured's illness or injury are not consistent with customary medical treatment or diagnosis in Macau;
 - 10) narcotics used by the Insured unless taken as prescribed by a Physician, or the Insured's abuse of drugs or alcohol;
 - 11) health supplements and all specialized Chinese herbs and / or tonic medicine including bird's nest, lingzhi, gingseng, agaricus blazei murill, antelope horn powder, antler, cordyceps sinensis, donkey-hide gelatin, hippocampus, moschus, pearl powder, placenta hominis and any other Chinese herbs and / or tonic medicine determined by the Company in its absolute discretion from time to time;
 - 12) scuba diving or engaging in or taking part in any kind of race other than on foot, mountaineering involving the use of ropes or guides by the Insured or other professional or hazardous sports or pastimes including but not limited to skydiving, parachuting, hang-gliding, parasailing, hunting, aviation or aeronautics (other than as fare paying passenger on a duly licensed commercial aircraft), ice or water ski-jumping, show jumping;
 - 13) AIDS or any complications associated with HIV Infection except for the HIV / AIDS Treatment Benefit;
 - 14) transplant service for which the cost incurred in connection with identifying service and procuring a replacement organ or any costs incurred for removal of the organ from the donor, all associated transportation costs and administrative costs;
 - 15) donation of organ;
 - 16) mental disorder, psychological or psychiatric conditions, behavioural problems or personality disorder of the Insured unless such occurrence is covered by the Psychiatric Treatment Benefit;
 - 17) birth defects, genetic disorders, Congenital Conditions, or inherited disorders or developmental conditions (only applicable if the disorder gives rise to signs or symptoms or was diagnosed before the Insured attains 16th years of age) of the Insured;
 - 18) any Confinement primarily for physiotherapy or for the investigation of signs and / or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures as determined by the Company;
 - 19) rest cures and services or treatment received in any home, spa, health hydro, nature cure clinic, sanatorium or long term care facility that is not a registered acute treatment hospital;
 - 20) any treatment, investigation, services or supplies which are not Medically Necessary; any charges which exceed the Reasonable and Customary Charges as determined by the Company;
 - 21) non-medical services, including but not limited to guest meals, radio, telephone, television, photocopy, telex, personal items, and medical report charges;

Important to know

Key Product Risks

- 22) experimental and / or unconventional medical technology / procedure / therapy performed on the Insured; novel drugs / medicines / stem cell therapy not yet approved by the government, relevant authorities and recognised medical association in the locality, or treatment and procedures carried out by a facility not recognized as an acute treatment hospital, or services performed by a relative of the insured or a person who ordinarily resides in the insured's home;
- 23) sleep disorders (except for the treatment of sleep apnoea which is life-threatening as confirmed by a Specialist and approved by the Company in advance), treatment for learning difficulties in children, such as dyslexia or behavioural problems, attention deficit hyperactivity disorder, or development problems such as shortness of stature;
- 24) treatment of obesity (including morbid obesity), weight control programmes or bariatric surgery (except when bariatric surgery is necessary as confirmed by a Specialist after failure of conventional treatments and approved by the Company in advance);
- 25) treatment of sexually transmitted diseases; venereal diseases, sexual problems, such as impotence, whatever the cause, gender issues or gender re-assignment except for the HIV / AIDS Treatment Benefit;
- 26) treatment whilst staying in Hospital for more than 90 consecutive days if the Insured is in a persistent vegetative state characterized by wakefulness without awareness for more than 4 weeks;
- 27) expenses that are recoverable from any other source;
- 28) any activity or disease which falls under the exclusion(s) as shown on the endorsement(s) (if any) of this Policy.

If the Insured dies by suicide, whether sane or insane, within 12 calendar months from the later of the Policy Date or the date of reinstatement, FWD's liability shall be limited to the amount of the premiums paid without interest, less any indebtedness and any benefit payment under this Policy.

Please refer to the Policy Provision for the exclusions of Accidental Death Benefit, other benefits and services provided by International SOS.

Termination conditions

The Plan shall terminate on the earliest of the following:

1. The death of the Insured.
2. The policy anniversary immediately preceding the 100th birthday of the Insured.
3. The date of the surrender of the Plan. Such date is determined in accordance with FWD's applicable rules and regulations in relation to surrender.
4. The date the aggregate benefits paid under all relevant insurance policies reach the Lifetime Limit.
5. Termination of the Plan if:
 - (i) the change of place of residence or occupation of the Insured is to one which is classified by FWD as not insurable pursuant to FWD's then underwriting rules.
 - (ii) the Plan cannot be renewed as FWD no longer offers the Plan.
 - (iii) the Policy Owner refuses to accept the benefits revised by FWD according to the Benefit Terms or pay the revised premiums, FWD can terminate the Plan when the new premiums have been due for 30 days.
 - (iv) a claim is, in any respect, false, fraudulent, intentionally exaggerated or if fraudulent means or devices or documentation has been used to obtain benefit under this Plan.
6. The end of the Grace Period of any premiums due and not received by the Company.

Important Words

Accident

shall mean an unforeseen, unexpected, violent, and involuntary external event or contiguous series of events of accidental and visible nature which shall be the sole and direct cause of a bodily injury and independently of any other causes including but not limited to illness or any naturally occurring condition or degenerative process while this Policy is in force.

Confinement or Confined

shall mean admission of the Insured into a Hospital or Mental/Psychiatric Hospital as an In-Patient on written recommendation of a Physician for Medically Necessary treatment as a result of Covered Illness or Covered Injury, provided that the duration of such stay is at least 6 consecutive hours. Throughout the period from the Insured's admission until his/her Discharge, the Insured is required to be continuously confined in the Hospital or Mental/Psychiatric Hospital without any physical absence or interruption.

Congenital Conditions

shall mean medical abnormalities existing at the time of birth, regardless of whether they are known or unknown to the Policy Owner or the Insured, as well as neonatal physical abnormalities developing before the Insured attains 16 years of age, and shall include but are not limited to strabismus (squint), hydrocephalus, undescended testicle, Meckel's diverticulum, flat foot, heart septal defect and indirect inguinal hernias.

Covered Illness

shall mean a physical condition marked by a pathological deviation from the normal healthy state which manifests and commences more than 30 days after the Policy Date. In this Policy, an illness is regarded as having occurred when it has been investigated, diagnosed or treated or when its signs or symptoms have manifested which would cause an ordinary prudent person to seek diagnosis, care or treatment. In the event of any conflict or discrepancy of opinions relating to the signs or symptoms of an illness and their manifestation between a Physician and the Insured, FWD shall adopt and follow the Physician's professional opinion.

Covered Injury

shall mean bodily damage to the Insured caused solely and directly by an Accident that occurs while this Policy is in force.

Eligible Expenses

shall mean only those Reasonable and Customary amount incurred by the Insured for the Medically Necessary treatment or services in respect of Covered Illness or Covered Injury as provided under this Policy.

Important to know

Important Words

Medically Necessary

shall mean medical service, procedure or supply which are necessary and is

- (a) consistent with the diagnosis and customary medical treatment for the Covered Illness or Covered Injury;
- (b) recommended by a Physician or Surgeon for the care or treatment of the Covered Illness or Covered Injury involved and must be widely accepted professionally in Hong Kong as effective, appropriate and essential based upon recognized standards of the health care specialty involved;
- (c) not furnished primarily for the personal comfort or convenience of the Insured or any medical service provider; and
- (d) for Confinement, which the Insured's Covered Illness or Covered Injury could not safely and adequately be treated while not confined, and for Clinical Surgery which the Insured's Covered Illness or Covered Injury could not safely and adequately be treated without any surgery. Experimental, screening and preventive services or supplies shall not be considered as Medically Necessary.

Pre-existing Conditions

shall mean

- (1) any physical, medical or mental condition or
- (2) any illness or injury:
 - (a) that existed whether it was known or unknown to the Policy Owner or the Insured; or
 - (b) that was investigated, diagnosed, or treated by a Physician; or
 - (c) for which Physician was consulted; or
 - (d) the signs or symptoms of which commenced, before the Policy Date.

This product material is for reference only and is indicative of the key features of the product. For the exact terms and conditions and the full list of exclusions of the product, please refer to the policy provisions of this product material. In the event of any ambiguity or inconsistency between the terms of this leaflet and the policy provisions, the policy provisions shall prevail. In case you want to read the terms and conditions of the policy provisions before making an application, you can obtain a copy from FWD. The policy provisions of the product are governed by the laws of Macau.

Address of FWD office: 12/F, Fortuna Business Centre, No. 301-355, Avenida Comercial De Macau, Macau.

For more information

(including historical premium increase rates, claims related information and other information)

Please contact your financial advisor, call our Service Hotline or simply check out our website.

fwd.com.mo



Service Hotline
8988 6060



Learn more about
TheOne Medical Solution and
comparison between the benefit
items of our medical insurance plans

衛一醫療總匯

TheOne Medical Solution

(2025年2月3日起生效 Effective from 3 February, 2025)

基本計劃(港元)年繳保費表(中國內地人士除外)
Basic Plan (HK\$) Annual Premium Table (Excluding Mainland Chinese)

每年自付費 Annual Deductible	0			40,000			80,000		
下次生日年齡 Age at next birthday	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan
1-4	9,515	11,634	20,457	4,402	5,287	10,181	3,758	4,575	8,605
5-15	9,062	11,080	19,483	4,193	5,036	9,696	3,580	4,357	8,196
16	9,083	11,217	19,689	4,203	5,104	9,799	3,587	4,435	8,282
17	9,105	11,353	19,893	4,214	5,172	9,900	3,595	4,512	8,369
18	9,125	11,489	20,099	4,223	5,240	10,003	3,604	4,591	8,455
19	9,127	11,890	20,715	4,224	5,443	10,310	3,604	4,766	8,715
20	9,128	12,288	21,330	4,236	5,657	10,651	3,615	4,946	9,016
21	9,129	12,400	21,724	4,246	5,741	10,883	3,627	5,013	9,227
22	9,130	12,508	21,772	4,258	5,825	10,943	3,638	5,079	9,290
23	9,131	12,846	21,820	4,268	6,017	11,004	3,649	5,239	9,354
24	9,132	13,173	21,868	4,279	6,204	11,063	3,660	5,377	9,419
25	9,133	13,301	21,917	4,290	6,291	11,125	3,671	5,429	9,485
26	9,632	13,742	22,163	4,536	6,512	11,230	3,883	5,617	9,576
27	10,131	14,183	22,410	4,783	6,732	11,334	4,097	5,806	9,664
28	10,623	14,621	22,656	5,027	6,954	11,436	4,309	5,994	9,754
29	11,115	15,062	23,180	5,272	7,176	11,679	4,520	6,185	9,964
30	11,409	15,502	23,860	5,424	7,399	12,000	4,652	6,376	10,238
31	11,749	15,828	24,202	5,600	7,567	12,148	4,806	6,520	10,367
32	11,915	16,155	24,543	5,692	7,738	12,296	4,887	6,664	10,496
33	12,174	16,481	25,225	5,830	7,909	12,614	5,008	6,810	10,768
34	12,494	16,808	25,906	5,997	8,079	12,930	5,154	6,954	11,040
35	12,685	17,135	26,588	6,105	8,251	13,245	5,248	7,100	11,310
36	13,145	17,726	27,270	6,341	8,552	13,586	5,453	7,356	11,602
37	13,385	17,947	27,610	6,471	8,674	13,757	5,569	7,460	11,748
38	13,544	18,169	27,774	6,564	8,797	13,839	5,650	7,563	11,818
39	13,747	18,390	28,089	6,678	8,920	13,998	5,751	7,666	11,954
40	13,841	18,450	28,635	6,739	8,964	14,272	5,806	7,703	12,186
41	14,276	18,511	29,974	6,967	9,010	14,941	6,007	7,741	12,757
42	14,587	18,947	31,314	7,137	9,238	15,610	6,154	7,935	13,328
43	14,898	19,636	32,653	7,307	9,592	16,278	6,302	8,236	13,898
44	15,513	20,394	33,992	7,626	9,980	16,947	6,581	8,567	14,470
45	16,453	21,343	35,331	8,107	10,461	17,758	6,999	8,978	15,141
46	17,482	22,649	36,910	8,608	11,083	18,552	7,432	9,513	15,805
47	18,522	23,738	38,483	9,116	11,596	19,343	7,871	9,955	16,468
48	19,255	24,609	40,047	9,472	12,002	20,129	8,179	10,304	17,125
49	19,998	25,480	41,607	9,833	12,406	20,914	8,490	10,651	17,778
50	20,905	26,351	43,157	10,274	12,809	21,692	8,872	10,998	18,427
51	21,661	27,222	45,320	10,639	13,210	22,779	9,187	11,344	19,337
52	22,425	28,346	47,472	11,009	13,732	23,861	9,507	11,794	20,240
53	23,518	30,102	49,617	11,540	14,558	24,940	9,965	12,505	21,138
54	24,461	31,969	51,750	11,996	15,435	26,011	10,360	13,259	22,030
55	25,739	33,949	53,875	12,617	16,363	27,080	10,895	14,058	22,919
56	27,189	36,056	57,547	13,295	17,362	28,897	11,473	14,916	24,453
57	29,000	38,288	61,231	14,144	18,422	30,716	12,199	15,824	25,990
58	30,845	40,663	64,931	15,005	19,547	32,539	12,934	16,790	27,530
59	32,521	43,183	68,646	15,779	20,740	34,366	13,595	17,814	29,071
60	34,446	46,689	72,736	16,671	22,404	36,379	14,355	19,242	30,770
61	36,602	49,866	77,981	17,669	23,907	38,963	15,205	20,531	32,952
62	39,149	53,533	83,236	18,850	25,644	41,548	16,212	22,020	35,132
63	42,098	58,422	88,502	20,217	27,961	44,131	17,377	24,007	37,313
64	45,519	64,778	93,781	21,803	30,975	46,716	18,730	26,593	39,495
65	49,268	72,111	100,434	23,538	34,451	49,982	20,208	29,576	42,249
66	52,364	77,315	108,581	25,016	36,938	54,037	21,477	31,711	45,676
67	56,569	83,726	114,819	27,026	40,000	57,140	23,202	34,339	48,300
68	59,061	87,000	120,987	28,216	41,565	60,210	24,223	35,683	50,894
69	61,845	89,955	127,811	29,546	42,976	63,606	25,366	36,894	53,764
70	64,726	92,888	134,089	30,923	44,377	66,730	26,547	38,097	56,407

衛一醫療總匯
TheOne Medical Solution

(2025年2月3日起生效 Effective from 3 February, 2025)

基本計劃(港元)年繳保費表(中國內地人士除外)
Basic Plan (HK\$) Annual Premium Table (Excluding Mainland Chinese)

每年自付費 Annual Deductible	0			40,000			80,000		
	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan
下次生日年齡 Age at next birthday									
71^	68,156	95,576	136,215	32,561	45,662	67,788	27,954	39,200	57,300
72^	71,685	103,399	141,881	34,248	49,399	70,608	29,402	42,409	59,684
73^	75,096	107,066	147,196	35,877	51,150	73,252	30,800	43,912	61,919
74^	78,568	110,732	153,290	37,537	52,902	76,285	32,225	45,416	64,483
75^	82,073	112,688	160,148	39,210	53,836	79,699	33,663	46,219	67,368
76^	86,079	114,887	164,494	41,124	54,887	81,862	35,306	47,121	69,196
77^	90,204	122,220	172,619	43,094	58,391	85,906	36,996	50,128	72,614
78^	94,211	130,532	181,699	45,009	62,361	90,423	38,640	53,537	76,433
79^	98,312	134,443	192,100	46,969	64,230	95,599	40,322	55,141	80,808
80^	102,339	138,599	198,962	48,893	66,215	99,015	41,974	56,844	83,695
81^	106,775	140,798	206,183	51,011	67,265	102,608	43,792	57,748	86,733
82^	111,481	147,643	215,881	53,260	70,536	107,434	45,723	60,555	90,813
83^	115,675	150,331	224,595	55,263	71,820	111,771	47,443	61,657	94,478
84^	120,179	153,020	229,316	57,416	73,106	114,120	49,290	62,760	96,463
85^	123,893	158,399	234,082	59,189	75,674	116,492	50,813	64,967	98,468
86^	128,163	158,399	239,536	61,230	75,674	119,207	52,565	64,967	100,763
87^	131,341	159,501	243,709	62,748	76,201	121,283	53,869	65,418	102,518
88^	134,551	163,323	248,112	64,282	78,028	123,474	55,186	66,985	104,371
89^	137,602	165,299	252,555	65,739	78,971	125,685	56,437	67,796	106,239
90^	140,336	169,117	257,037	67,045	80,795	127,916	57,558	69,363	108,125
91^	142,591	171,957	261,558	68,123	82,152	130,166	58,483	70,526	110,027
92^	144,845	174,890	265,918	69,199	83,553	132,335	59,407	71,729	111,860
93^	147,100	178,153	270,516	70,277	85,113	134,623	60,332	73,068	113,795
94^	149,353	181,571	275,154	71,354	86,745	136,932	61,256	74,470	115,746
95^	151,608	185,355	279,831	72,430	88,553	139,259	62,181	76,022	117,713
96^	153,863	189,482	284,548	73,508	90,524	141,606	63,106	77,715	119,698
97^	156,117	193,670	289,094	74,585	92,525	143,870	64,030	79,433	121,610
98^	158,183	199,096	293,888	75,572	95,117	146,255	64,878	81,657	123,627
99^	160,438	201,826	298,720	76,650	96,422	148,660	65,802	82,777	125,658

^ 續保保費以供參考 Renewal premium for reference

重要事項 Important Notes :

- 本保費表只供參考，並不能作為富衛人壽保險（澳門）股份有限公司（「富衛」）與任何人士或團體所訂立之任何合約或該合約的任何部分。有關「衛一醫療總匯」（「本計劃」）之詳情，請參閱產品冊子及保單條款。
This premium table is for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Macau) Limited ("FWD") and any other parties. Please refer to the product brochure and policy provisions for the details of TheOne Medical Solution (The "Plan").
- 終身續保受限於富衛是否持續提供本計劃、每年續保時將根據當時的條款及細則包括但不受限於保單終止條文、保單利益和保費率。續保保費並非保證及每次續保之保費將根據續保時的年齡(下次生日)及當時的保費表釐定。保費根據各因素而釐定，包括但不受限於年齡、醫療通脹、同一類別保單的索償經驗及保單續保率。富衛保留隨時作出修改保單權益、條款及細則及保費的權利。
Lifetime renewal is subject to the continual availability of the Plan offered by FWD, terms and conditions applicable including but not limited to Termination Provisions, benefits, and premium rates at the time of renewal. Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age (at next birthday) and the premium table applicable at that time when the policy is renewed. Premiums are subject to change based on factors including but not limited to age, medical inflation, claims experience and policy persistency in the same portfolio. FWD reserves the right to revise the benefits payable, terms and conditions and premiums at any time.
- 實際年繳保費或會因核保結果，包括但不限於國籍及職業核保，而與本保費表所列的年繳保費有所不同。
The actual annual premium may be varied from the annual premium stated in this premium table according to the result of underwriting, including but not limited to nationality and occupational underwriting.
- 保費付款形式倍數：半年繳保費 = 年繳保費 x 0.52，月繳保費 = 年繳保費 x 0.09。
Premium payment modal factor: Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09.

衛一醫療總匯

TheOne Medical Solution

(2025年2月3日起生效 Effective from 3 February, 2025)

基本計劃(美元)年繳保費表(中國內地人士除外)
Basic Plan (US\$) Annual Premium Table (Excluding Mainland Chinese)

每年自付費 Annual Deductible	0			5,000			10,000		
下次生日年齡 Age at next birthday	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan
1-4	1,220	1,492	2,624	566	678	1,306	483	587	1,104
5-15	1,162	1,422	2,498	538	646	1,243	460	559	1,052
16	1,166	1,439	2,525	541	655	1,257	461	570	1,063
17	1,168	1,457	2,552	542	664	1,271	461	579	1,074
18	1,172	1,474	2,578	543	673	1,284	463	590	1,085
19	1,172	1,526	2,656	543	699	1,323	463	612	1,118
20	1,172	1,576	2,736	544	726	1,366	465	635	1,157
21	1,172	1,591	2,786	546	738	1,396	466	644	1,184
22	1,172	1,604	2,792	547	747	1,405	467	652	1,192
23	1,172	1,648	2,799	548	772	1,412	468	673	1,200
24	1,172	1,690	2,805	549	796	1,419	469	691	1,208
25	1,173	1,706	2,811	551	808	1,428	473	697	1,216
26	1,236	1,763	2,842	583	835	1,441	500	721	1,229
27	1,300	1,819	2,874	614	864	1,454	526	745	1,240
28	1,362	1,875	2,905	644	893	1,467	553	769	1,252
29	1,426	1,932	2,972	677	921	1,499	580	794	1,279
30	1,463	1,988	3,060	696	950	1,540	598	818	1,314
31	1,507	2,030	3,103	719	971	1,558	617	837	1,331
32	1,529	2,072	3,147	730	993	1,577	627	856	1,347
33	1,561	2,114	3,234	748	1,014	1,618	643	875	1,381
34	1,603	2,156	3,322	770	1,037	1,659	662	893	1,417
35	1,627	2,198	3,410	784	1,059	1,699	674	911	1,450
36	1,687	2,274	3,497	814	1,097	1,743	700	944	1,488
37	1,717	2,301	3,541	831	1,113	1,765	716	958	1,508
38	1,737	2,330	3,562	843	1,129	1,776	725	971	1,516
39	1,764	2,359	3,603	858	1,145	1,796	738	983	1,534
40	1,775	2,366	3,672	865	1,150	1,831	745	988	1,564
41	1,831	2,375	3,844	895	1,155	1,916	771	993	1,636
42	1,871	2,430	4,015	917	1,186	2,001	790	1,018	1,709
43	1,911	2,519	4,188	938	1,231	2,087	810	1,056	1,783
44	1,989	2,616	4,359	978	1,280	2,174	844	1,099	1,856
45	2,111	2,737	4,531	1,040	1,342	2,278	898	1,151	1,942
46	2,243	2,904	4,733	1,105	1,421	2,379	954	1,221	2,028
47	2,376	3,045	4,934	1,169	1,487	2,481	1,010	1,278	2,112
48	2,470	3,157	5,135	1,216	1,540	2,581	1,049	1,323	2,196
49	2,565	3,268	5,336	1,261	1,591	2,682	1,090	1,368	2,280
50	2,681	3,380	5,534	1,319	1,643	2,781	1,139	1,410	2,363
51	2,779	3,491	5,811	1,365	1,695	2,921	1,179	1,455	2,480
52	2,876	3,635	6,088	1,413	1,762	3,060	1,220	1,513	2,596
53	3,016	3,861	6,362	1,481	1,867	3,198	1,279	1,605	2,712
54	3,137	4,100	6,636	1,539	1,979	3,336	1,329	1,701	2,826
55	3,300	4,354	6,908	1,619	2,099	3,473	1,398	1,803	2,939
56	3,487	4,623	7,378	1,706	2,226	3,706	1,472	1,914	3,136
57	3,719	4,910	7,850	1,815	2,363	3,939	1,565	2,031	3,333
58	3,955	5,214	8,326	1,925	2,507	4,173	1,659	2,154	3,531
59	4,171	5,537	8,801	2,024	2,660	4,406	1,745	2,285	3,728
60	4,418	5,986	9,325	2,139	2,874	4,665	1,841	2,467	3,946
61	4,693	6,394	9,999	2,266	3,066	4,997	1,950	2,633	4,226
62	5,020	6,864	10,672	2,418	3,288	5,328	2,080	2,825	4,505
63	5,398	7,490	11,348	2,593	3,586	5,659	2,229	3,079	4,785
64	5,836	8,306	12,024	2,796	3,972	5,991	2,402	3,410	5,065
65	6,318	9,246	12,877	3,019	4,418	6,409	2,592	3,793	5,417
66	6,715	9,913	13,922	3,209	4,736	6,929	2,755	4,066	5,856
67	7,254	10,734	14,721	3,465	5,129	7,327	2,976	4,404	6,194
68	7,573	11,155	15,512	3,619	5,330	7,720	3,107	4,575	6,526
69	7,930	11,534	16,387	3,790	5,511	8,156	3,254	4,732	6,895
70	8,300	11,910	17,191	3,965	5,690	8,556	3,405	4,885	7,233

衛一醫療總匯
TheOne Medical Solution

(2025年2月3日起生效 Effective from 3 February, 2025)

基本計劃(美元)年繳保費表(中國內地人士除外)
Basic Plan (US\$) Annual Premium Table (Excluding Mainland Chinese)

每年自付費 Annual Deductible	0			5,000			10,000		
	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan
下次生日年齡 Age at next birthday									
71^	8,738	12,254	17,464	4,175	5,854	8,692	3,585	5,027	7,347
72^	9,191	13,257	18,191	4,392	6,335	9,053	3,771	5,439	7,653
73^	9,629	13,727	18,872	4,600	6,558	9,392	3,949	5,631	7,940
74^	10,074	14,198	19,654	4,813	6,783	9,782	4,132	5,824	8,268
75^	10,523	14,448	20,533	5,028	6,904	10,219	4,316	5,926	8,639
76^	11,037	14,730	21,089	5,272	7,038	10,496	4,527	6,041	8,873
77^	11,566	15,670	22,132	5,526	7,487	11,014	4,744	6,428	9,311
78^	12,080	16,736	23,296	5,772	7,997	11,593	4,955	6,864	9,800
79^	12,605	17,237	24,629	6,023	8,235	12,257	5,170	7,071	10,361
80^	13,121	17,770	25,509	6,269	8,491	12,696	5,382	7,289	10,732
81^	13,691	18,053	26,434	6,540	8,625	13,156	5,616	7,404	11,120
82^	14,294	18,929	27,678	6,829	9,044	13,775	5,863	7,765	11,645
83^	14,831	19,274	28,795	7,086	9,208	14,330	6,084	7,906	12,113
84^	15,408	19,619	29,400	7,362	9,374	14,632	6,320	8,047	12,368
85^	15,884	20,307	30,011	7,589	9,702	14,935	6,515	8,331	12,625
86^	16,432	20,307	30,711	7,850	9,702	15,284	6,740	8,331	12,919
87^	16,839	20,450	31,246	8,045	9,770	15,550	6,907	8,388	13,144
88^	17,251	20,940	31,810	8,243	10,004	15,831	7,076	8,589	13,382
89^	17,642	21,194	32,379	8,429	10,125	16,114	7,236	8,692	13,621
90^	17,993	21,682	32,954	8,597	10,359	16,400	7,380	8,894	13,863
91^	18,282	22,047	33,535	8,734	10,533	16,689	7,498	9,043	14,106
92^	18,571	22,423	34,093	8,872	10,713	16,967	7,617	9,196	14,342
93^	18,860	22,841	34,683	9,010	10,913	17,261	7,736	9,369	14,590
94^	19,150	23,279	35,277	9,149	11,123	17,556	7,853	9,548	14,840
95^	19,438	23,764	35,878	9,288	11,355	17,856	7,972	9,747	15,092
96^	19,726	24,294	36,482	9,426	11,607	18,156	8,091	9,965	15,347
97^	20,016	24,830	37,064	9,563	11,862	18,446	8,211	10,184	15,592
98^	20,281	25,526	37,679	9,689	12,195	18,751	8,318	10,471	15,850
99^	20,569	25,875	38,298	9,828	12,363	19,060	8,437	10,614	16,110

^ 續保保費以供參考 Renewal premium for reference

重要事項 Important Notes :

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This premium table is for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Macau) Limited ("FWD") and any other parties. Please refer to the product brochure and policy provisions for the details of TheOne Medical Solution (The "Plan").
- 終身續保受限於富衛是否持續提供本計劃、每年續保時將根據當時的條款及細則包括但不受限於保單終止條文、保單利益和保費率。續保保費並非保證及每次續保之保費將根據續保時的年齡(下次生日)及當時的保費表釐定。保費根據各因素而釐定，包括但不受限於年齡、醫療通脹、同一類別保單的索償經驗及保單續保率。富衛保留隨時作出修改保單權益、條款及細則及保費的權利。
Lifetime renewal is subject to the continual availability of the Plan offered by FWD, terms and conditions applicable including but not limited to Termination Provisions, benefits, and premium rates at the time of renewal. Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age (at next birthday) and the premium table applicable at that time when the policy is renewed. Premiums are subject to change based on factors including but not limited to age, medical inflation, claims experience and policy persistency in the same portfolio. FWD reserves the right to revise the benefits payable, terms and conditions and premiums at any time.
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The actual annual premium may be varied from the annual premium stated in this premium table according to the result of underwriting, including but not limited to nationality and occupational underwriting.
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Premium payment modal factor: Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09.

衛一醫療總匯

TheOne Medical Solution

(2025年2月3日起生效 Effective from 3 February, 2025)

基本計劃(港元)年繳保費表(適用於中國內地人士)
Basic Plan (HK\$) Annual Premium Table (Applicable to Mainland Chinese)

每年自付費 Annual Deductible	0			40,000			80,000		
下次生日年齡 Age at next birthday	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan
1-4	10,466	12,798	22,503	4,843	5,816	11,200	4,134	5,032	9,466
5-15	9,968	12,188	21,432	4,613	5,540	10,667	3,938	4,792	9,016
16	9,992	12,338	21,658	4,624	5,615	10,779	3,946	4,880	9,111
17	10,015	12,489	21,883	4,635	5,689	10,892	3,956	4,965	9,206
18	10,038	12,639	22,109	4,646	5,763	11,004	3,965	5,050	9,300
19	10,040	13,079	22,787	4,647	5,987	11,341	3,965	5,243	9,586
20	10,041	13,517	23,464	4,660	6,223	11,716	3,978	5,441	9,918
21	10,042	13,639	23,896	4,671	6,315	11,972	3,989	5,515	10,149
22	10,044	13,760	23,949	4,684	6,408	12,038	4,003	5,588	10,220
23	10,045	14,130	24,003	4,695	6,619	12,104	4,014	5,765	10,291
24	10,046	14,490	24,055	4,707	6,825	12,170	4,028	5,916	10,361
25	10,047	14,632	24,108	4,719	6,921	12,238	4,039	5,972	10,434
26	10,596	15,116	24,380	4,990	7,162	12,352	4,272	6,179	10,534
27	11,145	15,601	24,652	5,262	7,405	12,468	4,507	6,387	10,631
28	11,686	16,085	24,922	5,530	7,649	12,581	4,740	6,595	10,731
29	12,227	16,568	25,498	5,800	7,894	12,848	4,973	6,804	10,960
30	12,551	17,053	26,247	5,968	8,139	13,200	5,118	7,015	11,262
31	12,924	17,412	26,623	6,161	8,324	13,363	5,286	7,171	11,404
32	13,108	17,771	26,998	6,262	8,513	13,526	5,376	7,330	11,545
33	13,391	18,129	27,748	6,414	8,699	13,876	5,509	7,491	11,845
34	13,744	18,488	28,497	6,597	8,888	14,223	5,671	7,651	12,144
35	13,954	18,848	29,247	6,715	9,077	14,570	5,774	7,811	12,441
36	14,461	19,499	29,998	6,976	9,408	14,945	6,000	8,093	12,762
37	14,724	19,742	30,371	7,119	9,542	15,133	6,126	8,206	12,923
38	14,899	19,986	30,553	7,221	9,677	15,224	6,216	8,320	13,000
39	15,123	20,230	30,899	7,346	9,812	15,399	6,326	8,434	13,150
40	15,225	20,296	31,498	7,415	9,861	15,700	6,387	8,474	13,404
41	15,704	20,363	32,972	7,665	9,912	16,435	6,607	8,516	14,032
42	16,046	20,842	34,446	7,851	10,162	17,171	6,770	8,729	14,662
43	16,388	21,600	35,918	8,038	10,551	17,907	6,933	9,061	15,288
44	17,064	22,434	37,391	8,389	10,978	18,642	7,240	9,424	15,917
45	18,100	23,477	38,865	8,918	11,507	19,535	7,700	9,876	16,657
46	19,231	24,915	40,601	9,470	12,192	20,407	8,176	10,464	17,387
47	20,375	26,112	42,332	10,028	12,757	21,277	8,660	10,950	18,116
48	21,182	27,070	44,053	10,420	13,203	22,142	8,998	11,334	18,837
49	21,998	28,029	45,768	10,816	13,648	23,005	9,340	11,717	19,556
50	22,997	28,987	47,473	11,301	14,090	23,861	9,759	12,099	20,270
51	23,827	29,945	49,852	11,703	14,530	25,057	10,107	12,479	21,271
52	24,668	31,181	52,220	12,112	15,106	26,248	10,457	12,973	22,263
53	25,871	33,113	54,579	12,695	16,014	27,434	10,963	13,756	23,252
54	26,908	35,166	56,926	13,196	16,978	28,613	11,396	14,586	24,235
55	28,313	37,344	59,263	13,880	18,000	29,788	11,985	15,465	25,210
56	29,909	39,662	63,303	14,624	19,098	31,786	12,621	16,408	26,899
57	31,901	42,118	67,355	15,558	20,265	33,788	13,420	17,408	28,589
58	33,930	44,729	71,424	16,506	21,502	35,793	14,227	18,470	30,283
59	35,773	47,501	75,511	17,358	22,814	37,804	14,954	19,596	31,978
60	37,892	51,359	80,010	18,338	24,645	40,017	15,791	21,166	33,848
61	40,263	54,854	85,780	19,437	26,299	42,860	16,726	22,585	36,248
62	43,064	58,887	91,560	20,736	28,209	45,703	17,834	24,222	38,647
63	46,308	64,264	97,352	22,240	30,757	48,544	19,115	26,408	41,045
64	50,071	71,255	103,159	23,984	34,073	51,389	20,602	29,253	43,445
65	54,196	79,322	110,478	25,893	37,897	54,980	22,230	32,534	46,473
66	57,601	85,047	119,440	27,519	40,632	59,441	23,625	34,882	50,244
67	62,226	92,099	126,302	29,729	44,001	62,855	25,523	37,773	53,131
68	64,967	95,700	133,087	31,039	45,721	66,232	26,646	39,252	55,984
69	68,029	98,951	140,593	32,502	47,274	69,967	27,903	40,584	59,142
70	71,200	102,177	147,497	34,016	48,815	73,404	29,203	41,907	62,048

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	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan
下次生日年齡 Age at next birthday									
71^	74,972	105,134	149,836	35,818	50,228	74,567	30,750	43,121	63,030
72^	78,854	113,739	156,070	37,672	54,340	77,669	32,343	46,650	65,653
73^	82,607	117,772	161,915	39,465	56,266	80,578	33,880	48,303	68,112
74^	86,426	121,806	168,619	41,290	58,194	83,914	35,448	49,959	70,932
75^	90,281	123,957	176,164	43,131	59,220	87,669	37,029	50,841	74,105
76^	94,687	126,376	180,944	45,237	60,377	90,048	38,837	51,832	76,116
77^	99,225	134,443	189,882	47,404	64,231	94,497	40,696	55,141	79,876
78^	103,632	143,585	199,869	49,510	68,597	99,466	42,505	58,891	84,077
79^	108,144	147,888	211,311	51,665	70,652	105,160	44,354	60,655	88,890
80^	112,574	152,459	218,859	53,782	72,838	108,916	46,173	62,530	92,065
81^	117,452	154,878	226,801	56,113	73,992	112,869	48,172	63,523	95,407
82^	122,630	162,407	237,469	58,586	77,590	118,177	50,296	66,612	99,895
83^	127,243	165,365	247,054	60,790	79,003	122,948	52,188	67,823	103,926
84^	132,196	168,323	252,247	63,158	80,417	125,533	54,220	69,037	106,110
85^	136,283	174,238	257,490	65,108	83,243	128,141	55,895	71,464	108,316
86^	140,979	174,238	263,490	67,353	83,243	131,127	57,822	71,464	110,840
87^	144,476	175,451	268,081	69,023	83,822	133,412	59,256	71,960	112,771
88^	148,006	179,656	272,924	70,710	85,830	135,822	60,704	73,684	114,808
89^	151,363	181,830	277,811	72,313	86,869	138,254	62,080	74,575	116,863
90^	154,371	186,029	282,742	73,751	88,876	140,708	63,314	76,299	118,937
91^	156,851	189,154	287,714	74,936	90,368	143,183	64,332	77,580	121,029
92^	159,330	192,379	292,510	76,120	91,908	145,569	65,349	78,903	123,047
93^	161,810	195,970	297,568	77,305	93,625	148,086	66,366	80,376	125,176
94^	164,289	199,728	302,671	78,489	95,420	150,625	67,381	81,917	127,322
95^	166,769	203,891	307,815	79,674	97,409	153,185	68,401	83,625	129,485
96^	169,250	208,430	313,004	80,859	99,577	155,767	69,418	85,486	131,668
97^	171,729	213,037	318,004	82,044	101,779	158,257	70,433	87,376	133,771
98^	174,003	219,007	323,276	83,129	104,629	160,880	71,366	89,823	135,989
99^	176,482	222,009	328,593	84,315	106,065	163,526	72,383	91,055	138,225

^ 續保保費以供參考 Renewal premium for reference

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1-4	1,344	1,642	2,887	622	746	1,437	531	646	1,215
5-15	1,279	1,564	2,749	593	710	1,368	507	616	1,158
16	1,283	1,583	2,779	595	721	1,383	508	627	1,169
17	1,285	1,603	2,807	596	730	1,398	508	638	1,183
18	1,289	1,622	2,836	597	741	1,413	510	650	1,194
19	1,289	1,680	2,922	597	769	1,455	510	673	1,230
20	1,289	1,734	3,010	598	799	1,503	512	699	1,273
21	1,289	1,751	3,066	600	812	1,536	513	709	1,303
22	1,289	1,765	3,073	603	823	1,545	514	718	1,312
23	1,289	1,814	3,079	604	850	1,553	515	741	1,320
24	1,289	1,861	3,085	605	877	1,562	516	760	1,329
25	1,290	1,877	3,093	607	888	1,571	521	767	1,338
26	1,360	1,939	3,127	641	919	1,586	550	794	1,352
27	1,430	2,001	3,162	676	951	1,600	579	820	1,364
28	1,498	2,064	3,196	709	983	1,614	608	847	1,378
29	1,570	2,125	3,271	745	1,013	1,649	640	875	1,407
30	1,609	2,188	3,366	766	1,045	1,695	657	900	1,446
31	1,658	2,233	3,414	791	1,068	1,714	679	922	1,465
32	1,683	2,280	3,462	805	1,094	1,735	691	941	1,482
33	1,718	2,325	3,559	824	1,117	1,780	708	962	1,520
34	1,764	2,371	3,654	848	1,142	1,824	728	982	1,559
35	1,791	2,419	3,751	863	1,166	1,869	743	1,002	1,596
36	1,855	2,502	3,847	897	1,207	1,918	771	1,039	1,637
37	1,889	2,533	3,896	915	1,224	1,942	787	1,054	1,659
38	1,912	2,563	3,919	928	1,242	1,954	797	1,068	1,668
39	1,940	2,594	3,964	943	1,259	1,976	812	1,082	1,688
40	1,953	2,604	4,040	952	1,266	2,014	820	1,088	1,720
41	2,015	2,612	4,229	985	1,272	2,108	849	1,093	1,801
42	2,060	2,674	4,417	1,009	1,305	2,202	869	1,120	1,880
43	2,101	2,771	4,606	1,032	1,354	2,297	890	1,163	1,962
44	2,189	2,878	4,796	1,077	1,409	2,392	930	1,210	2,042
45	2,322	3,011	4,984	1,145	1,477	2,506	988	1,267	2,137
46	2,468	3,195	5,207	1,216	1,565	2,617	1,051	1,344	2,231
47	2,614	3,349	5,428	1,286	1,637	2,730	1,112	1,406	2,324
48	2,717	3,473	5,650	1,339	1,695	2,840	1,156	1,455	2,416
49	2,822	3,595	5,870	1,389	1,750	2,950	1,198	1,504	2,509
50	2,949	3,719	6,088	1,451	1,808	3,060	1,253	1,551	2,600
51	3,057	3,840	6,392	1,502	1,865	3,214	1,298	1,602	2,727
52	3,164	3,998	6,697	1,554	1,939	3,367	1,343	1,664	2,856
53	3,319	4,247	6,998	1,629	2,054	3,519	1,407	1,766	2,983
54	3,452	4,510	7,301	1,694	2,177	3,670	1,463	1,872	3,109
55	3,632	4,790	7,599	1,781	2,309	3,820	1,538	1,985	3,233
56	3,836	5,086	8,116	1,877	2,449	4,077	1,620	2,106	3,450
57	4,091	5,401	8,636	1,996	2,599	4,333	1,721	2,233	3,667
58	4,352	5,736	9,159	2,118	2,758	4,591	1,824	2,370	3,885
59	4,588	6,092	9,681	2,226	2,926	4,847	1,920	2,513	4,101
60	4,860	6,586	10,258	2,353	3,161	5,133	2,026	2,715	4,341
61	5,163	7,034	10,999	2,493	3,373	5,496	2,146	2,897	4,649
62	5,522	7,551	11,739	2,661	3,618	5,861	2,288	3,108	4,955
63	5,938	8,240	12,483	2,852	3,945	6,225	2,453	3,387	5,263
64	6,421	9,137	13,227	3,077	4,369	6,591	2,643	3,752	5,571
65	6,949	10,171	14,166	3,322	4,860	7,050	2,852	4,173	5,960
66	7,387	10,905	15,314	3,530	5,211	7,622	3,031	4,473	6,442
67	7,979	11,808	16,194	3,813	5,642	8,060	3,274	4,844	6,813
68	8,331	12,271	17,063	3,981	5,863	8,493	3,418	5,032	7,179
69	8,724	12,688	18,026	4,169	6,063	8,971	3,580	5,206	7,585
70	9,130	13,101	18,911	4,362	6,260	9,412	3,746	5,375	7,956

衛一醫療總匯
TheOne Medical Solution

(2025年2月3日起生效 Effective from 3 February, 2025)

基本計劃(美元)年繳保費表(適用於中國內地人士)
Basic Plan (US\$) Annual Premium Table (Applicable to Mainland Chinese)

每年自付費 Annual Deductible	0			5,000			10,000		
	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan
下次生日年齡 Age at next birthday									
71^	9,613	13,480	19,210	4,594	6,441	9,561	3,944	5,531	8,082
72^	10,111	14,584	20,010	4,830	6,970	9,960	4,148	5,983	8,418
73^	10,591	15,101	20,760	5,062	7,215	10,332	4,344	6,195	8,735
74^	11,081	15,618	21,620	5,295	7,462	10,760	4,546	6,408	9,094
75^	11,575	15,893	22,587	5,531	7,595	11,241	4,748	6,520	9,502
76^	12,140	16,204	23,199	5,800	7,742	11,546	4,980	6,646	9,760
77^	12,722	17,238	24,346	6,079	8,235	12,117	5,219	7,071	10,242
78^	13,289	18,411	25,626	6,349	8,797	12,753	5,451	7,552	10,781
79^	13,866	18,961	27,093	6,626	9,059	13,483	5,687	7,778	11,397
80^	14,434	19,546	28,061	6,896	9,340	13,966	5,920	8,018	11,805
81^	15,060	19,858	29,079	7,195	9,488	14,472	6,178	8,146	12,234
82^	15,725	20,822	30,447	7,512	9,948	15,153	6,450	8,542	12,809
83^	16,315	21,202	31,675	7,795	10,130	15,764	6,693	8,697	13,325
84^	16,949	21,581	32,342	8,098	10,312	16,096	6,953	8,852	13,606
85^	17,473	22,338	33,013	8,348	10,673	16,430	7,167	9,164	13,888
86^	18,076	22,338	33,783	8,636	10,673	16,814	7,416	9,164	14,212
87^	18,524	22,495	34,371	8,850	10,747	17,106	7,599	9,228	14,459
88^	18,976	23,034	34,992	9,067	11,005	17,415	7,784	9,448	14,720
89^	19,406	23,314	35,618	9,273	11,138	17,726	7,961	9,563	14,984
90^	19,792	23,851	36,249	9,456	11,395	18,041	8,119	9,783	15,250
91^	20,110	24,252	36,888	9,608	11,587	18,358	8,249	9,947	15,518
92^	20,429	24,665	37,502	9,760	11,785	18,664	8,380	10,117	15,776
93^	20,746	25,125	38,151	9,912	12,005	18,987	8,510	10,306	16,050
94^	21,065	25,607	38,805	10,065	12,236	19,312	8,640	10,503	16,325
95^	21,383	26,141	39,466	10,216	12,491	19,642	8,770	10,722	16,602
96^	21,699	26,723	40,130	10,368	12,768	19,973	8,901	10,963	16,882
97^	22,018	27,314	40,770	10,521	13,050	20,292	9,032	11,203	17,152
98^	22,310	28,079	41,448	10,658	13,415	20,627	9,152	11,518	17,436
99^	22,627	28,463	42,128	10,811	13,599	20,966	9,281	11,676	17,722

^ 續保保費以供參考 Renewal premium for reference

重要事項 Important Notes :

- 本保費表只供參考，並不能作為富衛人壽保險（澳門）股份有限公司（「富衛」）與任何人士或團體所訂立之任何合約或該合約的任何部分。有關「衛一醫療總匯」（「本計劃」）之詳情，請參閱產品冊子及保單條款。
This premium table is for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Macau) Limited ("FWD") and any other parties. Please refer to the product brochure and policy provisions for the details of TheOne Medical Solution (The "Plan").
- 終身續保受限於富衛是否持續提供本計劃、每年續保時將根據當時的條款及細則包括但不受限於保單終止條文、保單利益和保費率。續保保費並非保證及每次續保之保費將根據續保時的年齡(下次生日)及當時的保費表釐定。保費根據各因素而釐定，包括但不受限於年齡、醫療通脹、同一類別保單的索償經驗及保單續保率。富衛保留隨時作出修改保單權益、條款及細則及保費的權利。
Lifetime renewal is subject to the continual availability of the Plan offered by FWD, terms and conditions applicable including but not limited to Termination Provisions, benefits, and premium rates at the time of renewal. Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age (at next birthday) and the premium table applicable at that time when the policy is renewed. Premiums are subject to change based on factors including but not limited to age, medical inflation, claims experience and policy persistency in the same portfolio. FWD reserves the right to revise the benefits payable, terms and conditions and premiums at any time.
- 實際年繳保費或會因核保結果，包括但不限於國籍及職業核保，而與本保費表所列的年繳保費有所不同。
The actual annual premium may be varied from the annual premium stated in this premium table according to the result of underwriting, including but not limited to nationality and occupational underwriting.
- 保費付款形式倍數：半年繳保費 = 年繳保費 x 0.52，月繳保費 = 年繳保費 x 0.09。
Premium payment modal factor: Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09.

PREMIER

THE ONE *cierge*

ONE TEAM HEALTH MANAGEMENT

ONE PLAN
ONE TEAM
ONE STOP

PAN-ASIA HEALTH SOLUTIONS

Exclusively for you

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. **PREMIER THE ONE** **ecierge One Team Health Management** (the “**Service**”) ¹ offers you priority and tailor-made treatment with an one-stop approach in the territories of the Pan-Asia Region (including 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 Service, 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 assistance⁴ 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 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 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 Hotline⁶:**

**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 advisor or our Customer Service Hotline at (853) 8988 6060.

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 and Parkway (whether within or outside Macau), are all individual healthcare personnel instead of employees or representatives of FWD. FWD will 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, 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. 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 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 Chinese version shall prevail.

- 1 The Service, provided by HealthMutual Group Limited ("HMG") and its healthcare network team and Parkway Hospitals Singapore ("Parkway"), is not a part of the Policy or benefit item under the Policy Provisions and only applicable to TheOne Medical Solution and/ or designated insurance basic plans or riders ("Eligible Plans"). FWD Life Insurance Company (Macau) 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 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 Customer 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 the Insured of Eligible Plans. Should the Insured be diagnosed with serious diseases and obtain a hospital admission letter, HMG will make an assessment based on the Insured's 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 the Insured. Please note that Inpatient Medical Advice shall not be considered as medical consultation. If the Insured would like to have medical consultation, all relevant costs will be borne by the Insured. FWD reserves the right to terminate or vary this service in its sole discretion without further notice.
- 4 The Insured is 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.
- 5 Cashless Facility ("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 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 the Insured after successful arrangement of Cashless Facility. If there is Annual Deductible balance (if any) of Eligible Plan, policyowners 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 policyowners for such amount.
- 6 This hotline is operated by HMG. Please note that this hotline is for non-emergency reservation of doctor consultation instead of for emergencies.