

Press release
1 June 2020

FTLife debuts e-Connect Health Platform offering instant out-of-pocket cost estimation for newly launched outpatient colonoscopy and gastroscopy service

Hong Kong – FTLife Insurance Company Limited (“FTLife”) today launched the **e-Connect Health Platform (“e-Connect”)**, so customers can use a smartphone app to check whether their insurance will cover the cost of outpatient colonoscopy and gastroscopy procedures. The e-Connect solution also comes complete with exclusive value-added services during the promotion period.

Instant out-of-pocket estimates for easy financial planning

The Reach FTLife mobile app¹ enables customers to browse information from medical institutions and doctors on outpatient colonoscopy and gastroscopy procedures. The result is an instant out-of-pocket estimation based on cover granted by an existing policy owned by the policyholders. For example, the estimate will show as “\$0” if the medical expenses are fully covered by the policy. This enables policyholders to plan their finances with greater accuracy.

FTLife Chief Operations Officer Vivian Choi said: “FTLife understands the kind of health issues that concern customers, especially when it comes to fretting over whether or not a policy will cover the expense of outpatient colonoscopy and gastroscopy. Customers can now use e-Connect to discover if an existing medical insurance policy will cover the full out-of-pocket amount² before they make a decision. Furthermore, we will arrange Cashless Arrangement Service³ on behalf of customers, so they can go straight home to recuperate, without the bother of seeking pre-approval and making a claim for medical expenses.”

No impact on no-claim discount

FTLife goes to great lengths to provide the kind of medical protection that meets a customer’s treatment and rehabilitation requirements. Since gastrointestinal diseases are common in Hong Kong, we encourage customers to opt for outpatient colonoscopy and gastroscopy, for which the procedure is relatively simple, convenient and safe. More good news is the no-claim discount element of our medical insurance plans will not be affected by this kind of day surgery, and FTLife will pay out an outpatient surgery cash allowance⁴.

FTLife Chief Commercial Officer and Chief Product Officer Christine Yeung said: “e-Connect is a new add-on feature to go with our mobile app. It enables customers to browse information from network specialists before quantifying specific medical costs. They can also book the first specialist consultation⁵ with a preferred specialist by our financial consultants. As a member of the New World Group, FTLife collaborates with the Group’s various business units to explore synergies and provide unrivalled services. Customers can now opt for outpatient colonoscopy and gastroscopy treatment at Gleneagles Hospital Hong Kong, or the Humansa HD Endoscopy Centre, where they can also enjoy exclusive upgrade privileges for free.”

Exclusive FTLife privileges add up to a superior customer experience

From now until 31 December 2020, FTLife customers opting for outpatient colonoscopy and gastroscopy treatment at Gleneagles Hospital Hong Kong, or the Humansa HD Endoscopy Centre, will be offered a free VIP room upgrade privilege⁶, so they can rest in private seclusion after the procedure. The Humansa HD Endoscopy Centre also provides a free round-trip door-to-door pickup service⁶.



FTLife Chief Commercial Officer and Chief Product Officer Christine Yeung (right) and Chief Operations Officer Vivian Choi announce launch of the innovative e-Connect Health Platform.

Remarks:

1. "Reach FTLife" customer mobile app can be downloaded from the App Store and Google Play. The WeChat version is also available, and its interface is the same as the download versions. Please follow FTLife WeChat official account for details.
2. Estimation of out-of-pocket amount is for customers' reference only. It does not constitute FTLife liability for claim payment. The actual claimable amount will be based on the final claim decision that is subject to the insured person's eligibility and case-based exclusion(s), claim documents/information to be received, benefit limits, general exclusions and other terms and conditions as stated in the policy provisions.
3. Pre-applied Cashless Arrangement Service and successful pre-approval do not mean that all the actual medical expenses incurred would be fully covered by FTLife under the relevant policy. The actual claimable amount will be based on the final claim decision that is subject to the insured person's eligibility and case-based exclusion(s), claim documents/information to be received, benefit limits, general exclusions and other terms and conditions as stated in the policy provisions. For details of Cashless Arrangement Service, please refer to Day Case Surgery Cashless Arrangement Application Form.
4. Outpatient surgery cash allowance and no-claim discount are only applicable to some medical insurance plans; please refer to the relevant product brochures, policy terms and conditions for details.
5. Successful appointment for the first specialist consultation on Outpatient Colonoscopy and Gastroscopy does not mean that all actual medical expenses incurred would be fully covered by FTLife under the relevant policy. The actual claimable amount will be based on the final claim decision that is subject to the insured person's eligibility and case-based exclusion(s), claim documents/information to be received, benefit limits, general exclusions and other terms and conditions as stated in the policy provisions.
6. "Exclusive Offer" items are concluded on the main type of medical insurance plans in the life insurance market as of May 2020. The value-added service is only applicable from now until 31 December 2020. Customer has to i) make an appointment for the first specialist consultation on outpatient colonoscopy and gastroscopy through e-Connect Health Platform or call our Medical Support Service Hotline at (852) 3792 0280; ii) conduct outpatient colonoscopy and gastroscopy at HD Endoscopy Centre (powered by Humansa) or Gleneagles Hospital Hong Kong after the first specialist consultation; iii) be a holder of medical insurance policy with expenses reimbursement in FTLife that is still in force on the day of surgery (surgery date must be on or before 31 December 2020). The Free VIP Room Upgrade Privilege is not guaranteed and subject to the actual supply of VIP room by the relevant medical institution at that time without prior notice.

FTLife reserves the right to change the terms and conditions of the value-added service. The value-added service is arranged by the third-party service provider for customers; therefore, FTLife assumes no responsibility of the service provided by the third-party service provider and the consequences of using the service. The use of the value-added service is subject to the terms and conditions of the third-party service provider.

Important notes:

- Information contained in this press release is intended as a general summary of information for reference only. Please refer to the relevant brochure of "e-Connect Health Platform Outpatient Colonoscopy and Gastroscopy" for details.
- For any inquiries, please contact FTLife Customer Service Hotline: +852 2866 8898.
- This document is for distribution in Hong Kong only. It is not an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. FTLife Insurance Company Limited hereby declares that it has no intention to offer to sell, to solicit to buy or to provide any of its products in any jurisdiction other than Hong Kong in which such offer to sell or solicitation to buy or provision of any product of FTLife Insurance Company Limited is illegal under the laws of that jurisdiction.

About FTLife Insurance Company Limited

FTLife Insurance Company Limited ("FTLife") is one of Hong Kong's most well-established life insurance companies and a wholly-owned subsidiary of NWS Holdings Limited. Capitalising on a heritage of professionalism and excellence in serving clients, FTLife seeks to become a leading insurance group in Asia. It serves individual and institutional clients from a diverse portfolio of financial protection and wealth management products. FTLife aims to excel by cultivating lasting relationships and dedicates itself to providing clients with best-of-breed financial services to help them lead fulfilling lives.

About NWS Holdings Limited

NWS Holdings Limited ("NWS", Hong Kong Stock Code: 0659), as the diversified industries flagship of New World Development Company Limited (Hong Kong Stock Code: 0017), invests and operates a wide range of businesses predominantly in Hong Kong and across Greater China. NWS' core businesses include toll roads, commercial aircraft leasing, construction and insurance, while it also manages a strategic portfolio spanning sectors from environment, logistics, facilities management to transport.

About New World Development Company Limited

Founded in 1970, New World Development Company Limited ("The Group", Hong Kong Stock Code: 0017) was publicly listed in Hong Kong in 1972 and is a constituent stock of the Hong Kong Hang Seng Index. A premium brand infused with a unique personality best defined by The Artisanal Movement, the Group's core business areas include property development, property investment, roads, aviation, construction and insurance. Its operations in Greater China, especially the Greater Bay Area, had a total asset value of approximately HK\$593.5 billion as at 31 December 2019. The Group's two listed companies are NWS Holdings Limited (61%), and New World Department Store China Limited (Hong Kong Stock Code: 0825) (75%). New World China Land Limited is wholly owned by the Group.

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FTLife Insurance Company Limited (Incorporated in Bermuda with limited liability)