

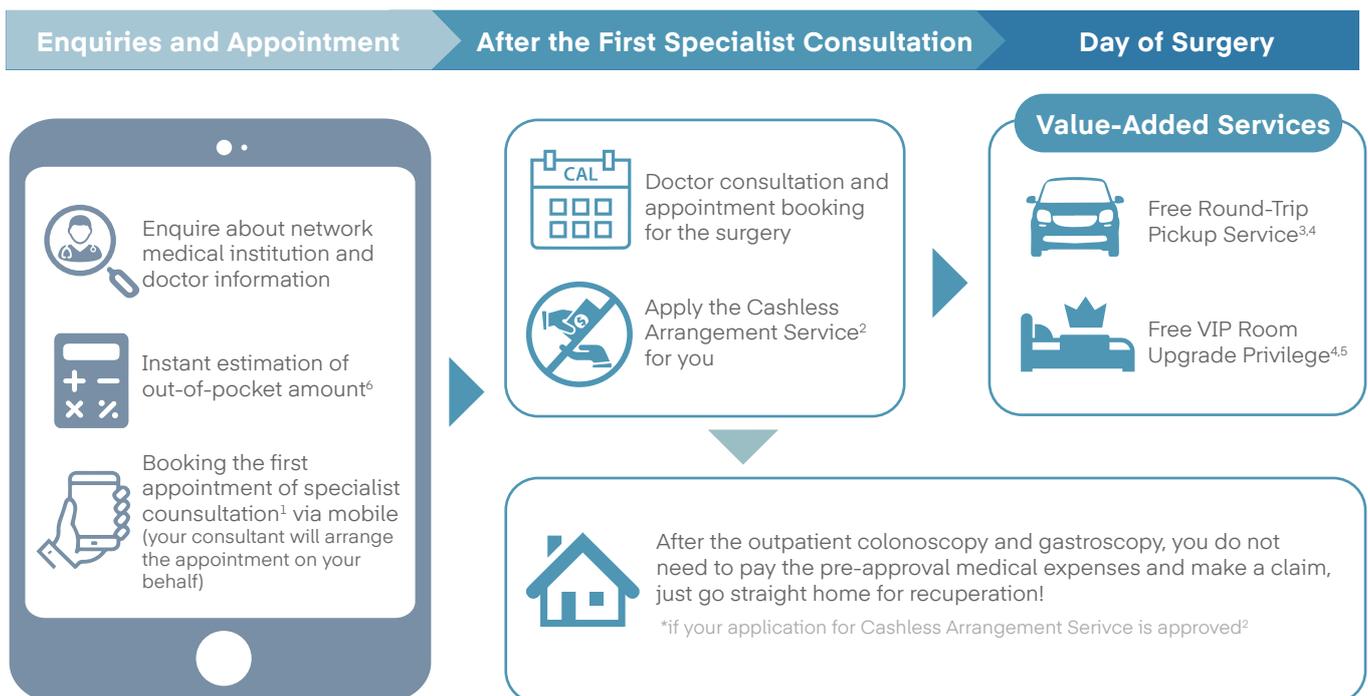
e-Connect Health Platform Outpatient Colonoscopy and Gastroscopy



FTLife Insurance Company Limited (“FTLife”) launched the new **e-Connect Health Platform**, offering customers a brand-new seamless experience for outpatient colonoscopy and gastroscopy. You can **select a network medical institution and a doctor** via **“Reach FTLife”** App, and your consultant will arrange your **first specialist consultation**¹ and we will **apply for Cashless Arrangement Service**² on your behalf, allowing you to complete the required procedures at your fingertips. Designated medical institutions even provide value-added services, including **Free Round-Trip Pickup Service**^{3,4} and **Free VIP Room Upgrade Privilege**^{4,5} to our customers, protecting your physical and mental health.

FTLife works together with HD Endoscopy Centre (powered by Humansa), Gleneagles Hospital Hong Kong and other leading medical institutions. Our extensive medical network covers all over Hong Kong, providing you with the best professional medical services.

e-Connect Health Platform Your Brand-New Seamless Experience



5 Advantages of e-Connect Health Platform



Booking the First Appointment of Specialist Consultation¹ via Mobile

You can select a network medical institution and a doctor via "Reach FTLife" App, and your consultant will arrange your appointment for the first specialist consultation on outpatient colonoscopy and gastroscopy. Outpatient consultation fee before the outpatient surgery can be covered under the medical insurance policy¹, giving you an extra peace of mind.

Instant Estimation of Out-of-Pocket Amount

We will provide you an instant estimation of out-of-pocket amount⁶ based on the benefits of your policy and the medical expenses of outpatient colonoscopy and gastroscopy (if the medical expenses are fully covered by your policy, the estimated out-of-pocket amount would be \$0), allowing customers to make an informed decision before the surgery.



Cashless Arrangement Service²

We will apply Cashless Arrangement Service² for you after the doctor consultation with confirmation of conducting outpatient colonoscopy and gastroscopy. The process is simple. Once your cashless application has been successfully arranged, we will settle the pre-approval medical expenses² directly with the relevant medical institution on your behalf. You do not need to pay the pre-approval medical expenses and make a claim, just go straight home for recuperation after the surgery.

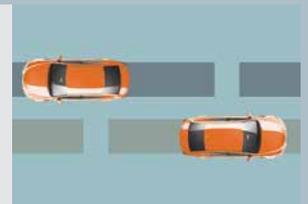


Exclusive Offer⁷

Free Round-Trip Pickup Service^{3,4}

You can enjoy a Free Round-Trip Pickup Service on the day of outpatient colonoscopy and gastroscopy, providing you with truly personalized and caring services.

(Promotion period until 31 December 2020)
FTLife customers can enjoy the offer at the following medical institution exclusively



Exclusive Offer⁷

Free VIP Room Upgrade Privilege^{4,5}

As a FTLife customer, you can rest cozily in a secluded private environment after outpatient colonoscopy and gastroscopy.

(Promotion period until 31 December 2020)
FTLife customers can enjoy the offer at the following medical institutions exclusively



Superiority of FTLife Medical Insurance Plans



No-Claim Discount⁸ is Not Affected

Claiming for outpatient surgeries does not affect the no-claim discount⁸ offered by some of our medical insurance plans, offering you a better financial planning.

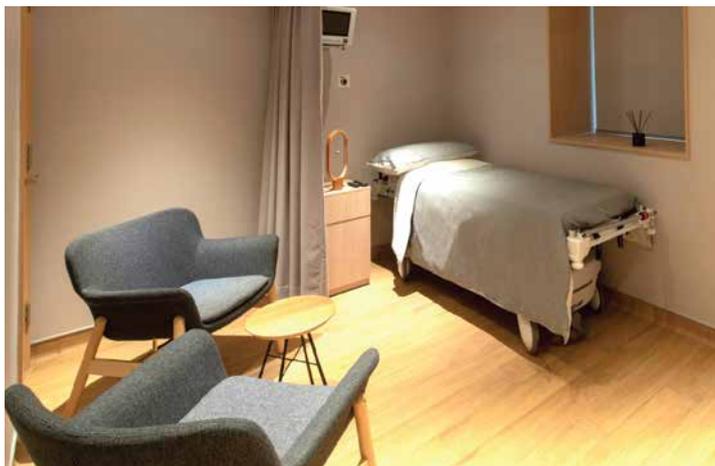
Outpatient Surgery Cash Allowance⁸

Cash allowance⁸ will be given for outpatient surgery.



Hospitalization is Not the Only Option

Benefits of Outpatient Surgery



Convenient and simple procedures

Cost saving to undertake outpatient surgery

Safe and comfortable environment

Faster recovery at home with your family

For details of e-Connect Health Platform, please contact your consultant or call our Medical Support Service Hotline at (852) 3792 0280 or browse the company website at www.ftlife.com.hk.

FTLife x St. James' Settlement Cancer Patient Support Programme

FTLife strives to provide customers with one-stop health management service. Caring the needs of underprivileged patients, FTLife and the Philanthropic Community Pharmacy of St. James' Settlement jointly introduce the Cancer Patient Support Programme with the objectives of relieving the financial burden and stress of the patients and their caretakers, and enhancing patients' self-management capability on their illnesses.



Programme content :

Provide emergency cash assistance

Donate nutrition packs for cancer patients

Volunteer services

Key target group :

Underprivileged patients with colorectal or gastric cancer
* must pass a means test by St. James' Settlement

You can support too?

From 1 June 2020 to 31 May 2021, on **every claim in relation to outpatient colonoscopy and gastroscopy** filed by customers holding FTLife medical insurance policies, FTLife will **donate HK\$ 1,000** to **FTLife x St. James' Settlement Cancer Patient Support Programme** to help more grassroots cancer patients to receive proper treatment and care. Together, we create shared values. Please contact your financial consultant for details.

Established in 2009, the Philanthropic Community Pharmacy of St. James' Settlement is the first non-profit community pharmacy in Hong Kong. It aims to make the self-financed medication and nutrition packs available at a much affordable price to patients. Visit their website to find out more. Around 250 underprivileged patients will benefit from the above programme.



惠澤社區藥房



Experience It Now



Install
"Reach FTLife"
to experience
e-Connect
Health Platform



Learn more about
"Health Manager" Tips
on Colonoscopy and
Gastroscopy

Remarks:

1. Appointment booking for the first specialist consultation via mobile is applicable to medical insurance policy with expenses reimbursement in FTLife that is currently in force. The third party service provider will follow up the appointment with the related contact person by phone through the information collected by FTLife on the e-Connect Health Platform, within four working days after the appointment application is submitted. The outpatient consultation fee for pre-outpatient surgery must meet the definition of medically necessary and reasonable and customary charges. Successful appointment for the first specialist consultation on outpatient colonoscopy and gastroscopy does not mean that all the actual medical expenses incurred would be fully covered by FTLife under the relevant policy. The actual claimable amount of outpatient consultation fee for pre-outpatient surgery will be based on the final claim decision that is subject to 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.
2. "Cashless Arrangement Service" is applicable to medical insurance policy with expenses reimbursement in FTLife Insurance Company Limited ("FTLife") that is currently in force. The third party service provider will help to process the Cashless Arrangement Service through the information collected by FTLife on the e-Connect Health Platform. The application result of the Cashless Arrangement Service will be subject to doctor's opinion and FTLife's approval. Pre-applied Cashless Arrangement Service and successful pre-approval does 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 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 Service Application Form.
3. The value-added service is only applicable from now until 31 December 2020. Customer has to i) make 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) after the first specialist consultation; and 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). FTLife reserves the right to change the terms and conditions of the value-added service. Free Round-Trip Pickup 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.
4. FTLife reserves the right to revise the number of medical institutions in our medical network without prior notice. FTLife will not recognize the medical institutions and doctors in our medical network. FTLife assumes no responsibility of the services provided by the medical institutions and doctors in our medical network and the consequences of using these services
5. The value-added service is only applicable from now until 31 December 2020. Customer has to i) make 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; and 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 value-added service is not guaranteed and subject to the actual supply of VIP rooms 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. Free VIP Room Upgrade Privilege 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.
6. Estimation of out-of-pocket amount is for customers' reference only, it does not constitute FTLife's liability for claim payment. The actual claimable amount will be based on the final claim decision that is subject to 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.
7. "Exclusive Offer" items are concluded based on the main type of medical insurance plans in the life insurance market as of May 2020.
8. Outpatient surgery cash allowance and no-claim discount are only applicable to some medical insurance plans. You can check with your consultant whether your medical insurance policy(ies) currently in force at FTLife is applicable. For details of outpatient surgery cash allowance and no-claim discount, please refer to the relevant product brochure, policy terms and conditions.

No person other than the customer and FTLife will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.

This flyer is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of our products outside Hong Kong. FTLife 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 is illegal under the laws of that jurisdiction.

FTLife Insurance Company Limited
(Incorporated in Bermuda with limited liability)
New World Group Member

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YOUR  HEALTH MANAGER