



To address your medical needs other than protection, FTLife ("FTLife") accordingly provides the designated clients' with thoughtful "e-ConNET Healthcare Service (Smart)" ("This Service")¹. This Service renders you with one-stop medical services. Looking for quality service? EASY PEASY!



[^]Designated clients refer to the insured under the Plans² of e-ConNET Healthcare Service (Smart)¹.

Scope of e-ConNET Healthcare Service (Smart)

- ✓ Second Medical Opinion Service³
- ✓ Medical Referral Service^{4,5,7}



e-ConNET Healthcare Service (Smart) is applicable to designated clients of the plans below:

	TopMed Hospital Cash Plan / Rider, TopMed Plan B - Hospital Cash Plan, TopMedical Hospital Cash Plan, "MediEase" Hospital Cash Plan	"HealthCare 168" Critical Illness Protector
Second Medical		✓
Medical Referral Service ^{4,5,7}	✓	✓

Details of e-ConNET Healthcare Service (Smart)

1 Second Medical Opinion Service³

If patients can obtain professional advice from various aspects, they can more effectively decide on the most suitable treatment plan. The second medical opinion service³ is provided by network doctor⁸ through designated service centers⁶, who gives related treatment plans for reference.

2 Medical Referral Service^{4,5,7}

Proper care and support are essential for recovery. e-ConNET Healthcare Service (Smart) carefully prepares a wide array of medical referral services^{4,5,7} to make you worry-free throughout the recovery.

Specialist Referral Service⁵

• Help you find and select the appropriate specialist and get the treatment at earliest advance.

Humansa¹ Post-Hospitalization Referral Service⁷

- Private nursing services
- Home-based rehabilitation training

In addition, Humansa¹ provides integrated community caring services, home care professional services and house cleaning service. For details and offer, please enquire Humansa¹ at 2628 7020 and make appointment.



Chatbot for e-ConNET Healthcare Service



Remarks:

- 1. "e-ConNET Healthcare Service (Smart)" ("This Service") is only applicable when the eligible insurance plans (Please refer to remark 2 for details) ("the Plans") are in force when using this Service. This Service is provided by third-party service providers, UMP Professional Management Limited ("UMP") and Humansa. This Service is not a part of the policy coverage. FTLife Insurance Company Limited ("FTLife") will not make any representations, warranties or undertakings regarding the quality and supply of the above services and will not assume any responsibilities arisen from this Services provided by these service institutions. This Service is with no additional premium. FTLife reserves the right to replace these service institutions, review, adjust or change the details, terms and conditions of the above services from time to time, and terminate and/or suspend this Service at any time. Please refer to the relevant terms and conditions of the service provision for details (please visit FTLife website for details).
- 2. The Plans below are applicable to enjoy this Service:
 - "Second Medical Opinion Service" is applicable to "HealthCare 168" Critical Illness Protector;
 - "Medical Referral Service" is applicable to TopMed Hospital Cash Plan / Rider, TopMed Plan B Hospital Cash Plan, TopMedical Hospital Cash Plan and "MediEase" Hospital Cash Plan.
- 3. Please note that "Second Medical Opinion Service" is available to the insured upon diagnosis made by a registered medical practitioner that the insured is required to be admitted to a Network Hospital for medical treatment(s) or surgical procedure(s). Adequate medical documents must be provided to UMP by the insured prior to the "Second Medical Opinion Service". For the avoidance of doubt, "Second Medical Opinion Service" is not, and should not be regarded as medical consultation. If medical consultation is requested, medical fees will be charged accordingly.
- 4. "Medical Referral Service" is only applicable for the insured, when the Plans are in force and only applicable in Hong Kong.
- 5. "Specialist Referral Service" shall offer to the insured for information regarding Specialist Referral Service at a designated service center. Specialist Referral Service is solely for non-emergency Specialist Referral and the insured shall bear the consultation fee and any fee arising from the specialist consultation.
- 6. "Designated Service Center(s)" refers to network health care medical service centers. The list of designated service centers is subject to change from time to time without prior notice to the clients.
- 7. The insured of the Plan shall bear the expenses relating to "Post-Hospitalization Referral Service".
- 8. Network Doctor(s) refer to a group of designated medical specialists or designated doctors registered under UMP network. This list of doctors is subject to change from time to time without prior notice to clients.
- 9. All e-ConNET Healthcare Service (Smart) are not for sales, and not convertible to cash or other medical service.
- 10. No person other than the client 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.
- 11. 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.