

# e-ConNET Healthcare Service



Supreme



**Exclusive Service for  
MediChamp Insurance Plan and  
Designated Insurance Plan's\* clients**

\* Designated Insurance Plan refer to MediGold Worldwide Medical Insurance Plan, MediPro Medical Insurance Plan and MediGold Plus Insurance Plan.



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FTLife Insurance Company Limited ("FTLife") always attaches great importance to quality medical services. To address your medical needs other than protection, FTLife accordingly provides the abovementioned clients with thoughtful "e-ConNET Healthcare Service (Supreme)" ("This Service")<sup>1</sup>. Linking up with the gigantic medical network, this Service renders you with one-stop medical services. Looking for quality service? EASY PEASY!

## Various excellent services to provide all-rounded medical support

- ✓ Cashless Arrangement Service<sup>3,4,5,6</sup>
- ✓ Medical Referral Service<sup>7,8,10</sup>
- ✓ Local Public-To-Private Hospital Transfer Service
- ✓ Second Medical Opinion Service<sup>11</sup>
- ✓ Mainland China Escort Service and VIP Access<sup>12</sup>



### Robust Cashless Medical Network One of a Kind in the Market

This Service links up with UMP<sup>1</sup>, Gleneagles Hospital Hong Kong and Humansa<sup>1</sup>, etc. It's one of a kind and robust medical network comprises its own specialist service team, day surgery centers and diagnostic imaging investigations centers. As no deposit for the insured is required beforehand and no making a claim on the pre-approval amount is needed after treatment, Cashless Arrangement Service<sup>3,4,5,6</sup> ensures the insured a real peace of mind.

#### Applicability of Cashless Arrangement Service in Hong Kong arranged by Network Doctor<sup>13</sup>

	Inpatient	Designated Day Surgery	Designated Diagnostic Imaging Investigations
Service Types	Designated inpatient service	<ul style="list-style-type: none"> <li>• Surgical - Gastroscopy, Colonoscopy and Polypectomy</li> <li>• Ophthalmology - Cataract surgery</li> <li>• Dermatology - Wart removal</li> </ul>	<ul style="list-style-type: none"> <li>• Magnetic Resonance Imaging (MRI)</li> <li>• Computed Tomography Scan (CT Scan)</li> <li>• Positron Emission Tomography Scan (PET Scan)</li> </ul>
Designated Medical Service Institutions	13 private hospitals in Hong Kong <sup>14</sup>	Day surgery centers	Diagnostic imaging investigations centers

Inpatient Cashless Arrangement Service<sup>3,4,5,6</sup> in Hong Kong is also available for clients choosing non-network doctor. For details, please contact your financial consultant or call the 24 hours hotline at (852) 2866 8898.

#### Overseas Cashless Arrangement Service<sup>3,4,5,6</sup>

Apart from providing the insured with cashless arrangement service<sup>3,4,5,6</sup> in Hong Kong, this service also covers Macau, Mainland China and other overseas regions to cater your needs. No matter where you are, discharge procedures will never be your concern.

For details of the aforesaid overseas cashless arrangement service<sup>3,4,5,6</sup>, please enquire Europ Assistance Hong Kong<sup>1</sup> at (852)2866 1810.



## Medical Referral Service<sup>7,8,10</sup>

Proper care and support are essential for recovery. e-ConNET Healthcare Service (Supreme) carefully prepares a wide array of medical referral services<sup>7,8,10</sup> to make you worry-free throughout the recovery.

### Specialist Referral Service<sup>8</sup>

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

### Humansa<sup>1</sup> Post-Hospitalization Referral Service<sup>10</sup>

- Private nursing services
- Home-based rehabilitation training

In addition, Humansa<sup>1</sup> provides integrated community caring services, home care professional services and house cleaning service. For details and offer, please enquire Humansa<sup>1</sup> at 2628 7020 and make appointment.



## Local Public-To-Private Hospital Transfer Service

Health condition and medical needs are confirmed by professionals before the insured is transferred professionally and safely from public to private hospital in Hong Kong and get the treatment at earliest advance.



## Second Medical Opinion Service<sup>11</sup>

If patients can obtain professional advice from various aspects, they can more effectively decide on the most suitable treatment plan. The second medical opinion service<sup>11</sup> is provided by network doctor<sup>13</sup> through designated service centers<sup>9</sup>, who gives related treatment plans for reference.



## Mainland China Escort Service and VIP Access<sup>12</sup>

When the insured seeks medical treatment in Mainland China (other than Hong Kong and Macau), the representative will escort the insured at the designated network hospital<sup>15</sup> to arrange the hospital admission through the VIP access as well as arranging the cashless arrangement service. The insured does not have to worry about waiting and exclusively enjoy faster medical services.



# Application Procedures for Network Cashless Arrangement Service<sup>3,4,5,6</sup>

	Designated Day Surgery	Designated Inpatient Service / Designated Diagnostic Imaging Investigations
<p><b>1</b></p> <p><b>Enquires/ Appointment</b></p>	<p> <b>"Reach FTLife" mobile app</b></p> <p> <b>"e-ConNET Cashless Day Surgery Booking"</b> for information about network doctor<sup>13</sup> of day surgery and online booking</p> <p> <b>24 Hours Hotline</b> Enquiries about network doctor<sup>13</sup></p>	<p> <b>"Reach FTLife" mobile app</b></p> <p> <b>"e-ConNET Cashless Inpatient Surgery Doctor Search"</b> please contact network doctor<sup>13</sup> and make appointment directly after obtaining information about network doctor<sup>13</sup></p> <p> <b>24 Hours Hotline</b> Enquiries about network doctor<sup>13</sup></p>
<p><b>2</b></p> <p><b>Cashless Arrangement Service</b></p>	<p>When eligible hospitalization, day surgery or diagnostic imaging investigations is confirmed due to medical needs, e-ConNET Healthcare Service (Supreme) will arrange pre-approval for you to apply for cashless arrangement service<sup>3,4,5,6</sup> according to its applicability, and issued a letter of guarantee at the same time to designated medical service institutions.</p>	
<p><b>3</b></p> <p><b>Registration</b></p>	<p>When having doctor consultation, treatment or diagnostic imaging investigations at designated medical service institutions, FTLife Electronic Medical Card and valid personal identification document must be presented for verification. FTLife Electronic Medical Card can be downloaded from  "Reach FTLife".</p>	
<p><b>4</b></p> <p><b>Claim/ Shortfall Payment<sup>4,5</sup></b></p>	<p>Claim application is not required in general upon the insured's hospital discharge, completion of the day surgery or diagnostic imaging investigations. If there is any shortfall<sup>4,5</sup> and /or any deductible<sup>16</sup>, FTLife will charge such amount by debiting from the credit card that clients have authorized within 15 days after the notification of claims statement is issued.</p> <p>If clients pay any actual medical expenses that exceed the pre-approved amount of the cashless arrangement service, clients must follow the general claims procedure by filling out the claim form for applying the reimbursement.</p>	



Chatbot for e-ConNET Healthcare Service



24 Hours Hotline  
(852) 2866 8898



Remarks:

1. "e-ConNET Healthcare Service (Supreme)" ("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"), Europ Assistance Hong Kong Limited 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 refer to MediChamp Insurance Plan, MediGold Plus Insurance Plan, MediGold Worldwide Medical Insurance Plan and MediPro Medical Insurance Plan.
3. "Cashless Arrangement Service" will be available after 180 days from the effective date or the reinstatement date of the relevant Plans (whichever is later) and the relevant Plans are in force.
4. "Cashless Arrangement Service" is not applicable to the following medical expenses:
  - a) in excess of the amount FTLife have approved under "Cashless Arrangement Service"; or
  - b) incurred within the first 180 days after the Policy Effective Date as defined in the Plans or the date of reinstatement (whichever is later); or
  - c) the expense which does not meet the definition of Medically Necessary or Reasonable and Customary Charges; or
  - d) overdue shortfall from previous "Cashless Arrangement Service" (if any) ; or
  - e) the surgical expense which has not yet been declared; or
  - f) not covered by the Plans.A shortfall occurs when the actual medical charges incurred exceed the protection limit or involves any charges of exclusions or a service is not covered. Pre-approved "Cashless Arrangement Service" does not mean that all the amount of actual medical expenses are reimbursed which subject to the policy provision, the benefit items exclusions listed on the relevant documents, terms and conditions, etc.
5. Since FTLife approval of client's application for "Cashless Arrangement Service" is based on an estimation of the course of medical treatment, that approval does not mean that FTLife has approved or will approve all items of client's claim. FTLife reserves the right to reject client's claim upon evaluation of the invoice, and recoup the part of the medical expenses which FTLife has paid but is not covered by the Policy (the "Shortfall") & annual deductibles payable by the client (if any).
6. If "Cashless Arrangement Service" cannot be arranged, FTLife will send the notification letter to clients and explain the reason(s) of rejection and related arrangement. Client need to pay relevant medical expenses and follow general claim procedure by submitting completed claim forms. If client pays any actual medical expenses that exceed the pre-approved amount for the cashless arrangement service, the client must follow the general claims procedure by filling out the claim form for applying the compensation.
7. "Medical Referral Service" is only applicable for the insured, when the Plans are in force and only applicable in Hong Kong.
8. "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.
9. "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.
10. The insured of the Plan shall bear the expenses relating to "Post-Hospitalization Referral Service".
11. 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.
12. "Mainland China Escort Service and VIP Access" means to make representative available to escort the insured to a Network Hospital in China (excluding Hong Kong and Macau) during the cashless arrangement service.
13. 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.
14. The numbers of hospitals covered by the related Medical Networks are as of October 2022.
15. "Network Hospital(s)" refer to designated hospitals or healthcare providers under UMP network. The designated network hospitals or healthcare providers list is applicable to "Cashless Arrangement Service", "Mainland China Escort Service and VIP Access", but is subject to change from time to time without prior notice. Please refer to FTLife company website [www.ftlife.com.hk](http://www.ftlife.com.hk) or search the mobile app "Reach FTLife" for the latest list of designated network hospitals and healthcare providers.
16. Upon the insured's discharge from hospital, completion of the day surgery or diagnostic imaging investigations, the medical service institutions will send the invoice directly to FTLife. The customer will receive a claims statement after the claim is processed. If there is any shortfall and / or any balance of annual deductibles, FTLife will arrange for settlement of the shortfall including the balance of deductibles (if any) by debiting from the credit card that the clients have authorized within 15 days after the claims statement is issued. If actual medical expenses that exceed the pre-approved amount by FTLife, the clients are responsible for settling the shortfall when they are discharged from the hospital, undergone day surgery or diagnostic imaging investigations.
17. All e-ConNET Healthcare Service (Supreme) are not for sales, and not convertible to cash or other medical service.
18. 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.
19. 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.

# e-ConNET Healthcare Service

Prestige



Applicable to medical insurance plan with expenses reimbursement (including but not limited to all Voluntary Health Insurance Scheme (VHIS) and "MediCare" Medical Insurance Plan from FTLife) and all hospital income plans from FTLife



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FTLife Insurance Company Limited ("FTLife") safeguards your health in all aspects. To address your medical needs other than protection, FTLife accordingly provides the designated clients<sup>^</sup> with thoughtful "e-ConNET Healthcare Service (Prestige)" ("This Service")<sup>1</sup>. This Service renders you with one-stop medical services. Looking for quality service? EASY PEASY!

<sup>^</sup> Designated clients refer to the insured under the Plans<sup>2</sup> of e-ConNET Healthcare Service (Prestige)<sup>1</sup>.



## Scope of e-ConNET Healthcare Service (Prestige)

- ✓ Cashless Arrangement Service<sup>2,3,4,5,6</sup>
- ✓ Cancer Consultation Service<sup>2,3</sup>
- ✓ Medical Referral Service<sup>2,3,7,8</sup>

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

	Voluntary Health Insurance Scheme (VHIS) and "MediCare" Medical Insurance Plan from FTLife	Other Medical Insurance Plans with expenses reimbursement from FTLife	All Hospital Income Plans from FTLife
Cashless Arrangement Service <sup>2,3,4,5,6</sup>	✓	✓	
Cancer Consultation Service <sup>2,3</sup>	✓		
Medical Referral Service <sup>2,3,7,8</sup>	✓	✓	✓

## Details of e-ConNET Healthcare Service (Prestige)



### Robust Cashless Medical Network One of a Kind in the Market

This Service links up with UMP<sup>1</sup>, Gleneagles Hospital Hong Kong and Humansa<sup>1</sup>, etc. It's one of a kind and robust medical network comprises its own specialist service team, day surgery centers and diagnostic imaging investigations centers. As no deposit for the insured is required beforehand and no making a claim on the pre-approval amount is needed after treatment, Cashless Arrangement Service<sup>2,3,4,5,6</sup> ensures the insured a real peace of mind.

Applicability of Cashless Arrangement Service in Hong Kong arranged by Network Doctor<sup>10</sup>

	Inpatient	Designated Day Surgery	Designated Diagnostic Imaging Investigations <small>* Only applicable to VHIS Plans</small>
Service Types	Designated inpatient service	<ul style="list-style-type: none"> <li>• Surgical - Gastroscopy, Colonoscopy and Polypectomy</li> <li>• Ophthalmology - Cataract surgery</li> <li>• Dermatology - Wart removal</li> </ul>	<ul style="list-style-type: none"> <li>• Magnetic Resonance Imaging (MRI)</li> <li>• Computed Tomography Scan (CT Scan)</li> <li>• Positron Emission Tomography Scan (PET Scan)</li> </ul>
Designated Medical Service Institutions	13 private hospitals in Hong Kong <sup>11</sup>	Day surgery centers	Diagnostic imaging investigations centers





## Cancer Consultation Service<sup>2,3</sup>

If the insured is unfortunately diagnosed with cancer, the cancer consultation service will offer a one-time free consultation (per cancer) from network specialist for further advice. Comparing with those generally exist in the market which include medical report analysis only, the cancer consultation service<sup>2,3</sup> will provide more than that.

Cancer Consultation Service<sup>2,3</sup> covers advice on:

- ✓ Medical report analysis
- ✓ Provision of information on the common course of medical treatment
- ✓ Provision of information on the range of medical expenses



## Medical Referral Service<sup>2,3,7,8</sup>

Proper care and support are essential for recovery. e-ConNET Healthcare Service (Prestige) carefully prepares a wide array of medical referral services<sup>2,3,7,8</sup> to make you worry-free throughout the recovery.

### Specialist Referral Service<sup>8</sup>

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






### Humansa<sup>1</sup> Post-Hospitalization Referral Service<sup>7</sup>

- Private nursing services
- Home-based rehabilitation training

In addition, Humansa<sup>1</sup> provides integrated community caring services, home care professional services and house cleaning service. For details and offer, please enquire Humansa<sup>1</sup> at 2628 7020 and make appointment.



# Application Procedures for Network Cashless Arrangement Service<sup>2,3,4,5,6</sup>

	Designated Day Surgery	Designated Inpatient Service / Designated Diagnostic Imaging Investigations
<p><b>1</b></p> <p><b>Enquires/ Appointment</b></p>	<p> <b>"Reach FTLife" mobile app</b></p> <p> <b>"e-ConNET Cashless Day Surgery Booking"</b> for information about network doctor<sup>10</sup> of day surgery and online booking</p> <p> <b>24 Hours Hotline</b> Enquiries about network doctor<sup>10</sup></p>	<p> <b>"Reach FTLife" mobile app</b></p> <p> <b>"e-ConNET Cashless Inpatient Surgery Doctor Search"</b> please contact network doctor<sup>10</sup> and make appointment directly after obtaining information about network doctor<sup>10</sup></p> <p> <b>24 Hours Hotline</b> Enquiries about network doctor<sup>10</sup></p>
<p><b>2</b></p> <p><b>Cashless Arrangement Service</b></p>	<p>When eligible hospitalization , day surgery or diagnostic imaging investigations is confirmed due to medical needs, e-ConNET Healthcare Service (Prestige) will arrange pre-approval for you to apply for cashless arrangement service<sup>2,3,4,5,6</sup> according to its applicability, and issued a letter of guarantee at the same time to designated medical service institutions.</p>	
<p><b>3</b></p> <p><b>Registration</b></p>	<p>When having doctor consultation, treatment or diagnostic imaging investigations at designated medical service institutions, FTLife Electronic Medical Card and valid personal identification document must be presented for verification. FTLife Electronic Medical Card can be downloaded from  "Reach FTLife".</p>	
<p><b>4</b></p> <p><b>Claim/ Shortfall Payment<sup>4,5</sup></b></p>	<p>Claim application is not required in general upon the insured's hospital discharge, completion of the day surgery or diagnostic imaging investigations. If there is any shortfall<sup>4,5</sup> and /or any deductible<sup>12</sup>, FTLife will charge such amount by debiting from the credit card that clients have authorized within 15 days after the notification of claims statement is issued.</p> <p>If clients pay any actual medical expenses that exceed the pre-approved amount of the cashless arrangement service, clients must follow the general claims procedure by filling out the claim form for applying the reimbursement.</p>	



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Remarks:

1. "e-ConNET Healthcare Service (Prestige)" ("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:
  - "Cashless Arrangement Service" is applicable to medical insurance plan with expenses reimbursement in FTLife (including but not limited to all Voluntary Health Insurance Scheme (VHIS) and "MediCare" Medical Insurance Plan from FTLife);
  - "Cancer Consultation Service" is applicable to all Voluntary Health Insurance Scheme (VHIS) (please refer to FTLife website for details) and "MediCare" Medical Insurance Plan from FTLife;
  - "Medical Referral Service" are applicable to medical insurance plan with expenses reimbursement (including but not limited to all Voluntary Health Insurance Scheme (VHIS) and "MediCare" Medical Insurance Plan from FTLife) and all hospital income plans from FTLife;
3. "Cancer Consultation Service" and "Medical Referral Service" are applicable from the effective date of the relevant Plans, when the relevant Plans are in force and in Hong Kong only. "Cashless Arrangement Service" is only applicable after 180 days from the effective date or the reinstatement date of the relevant Plans (whichever is later), when the relevant Plans are in force and in Hong Kong only. Please note that "Cancer Consultation Service" is available to the insured upon diagnosis with cancer. Adequate medical documents must be provided to UMP by the insured prior to the "Cancer Consultation Service". For the avoidance of doubt, "Cancer Consultation Service" is not, and should not be regarded as medical consultation. If medical consultation is requested, medical fees will be charged accordingly.
4. "Cashless Arrangement Service" is not applicable to the following medical expenses:
  - a) in excess of the amount FTLife have approved under "Cashless Arrangement Service"; or
  - b) incurred within the first 180 days after the Policy Effective Date as defined in the Plans or the date of reinstatement (whichever is later); or
  - c) the expense which does not meet the definition of Medically Necessary or Reasonable and Customary Charges; or
  - d) overdue shortfall from previous "Cashless Arrangement Service" (if any) ; or
  - e) the surgical expense which has not yet been declared; or
  - f) out-of-network medical institutions; or
  - g) not covered by the Plans.

A shortfall occurs when the actual medical charges incurred exceed the protection limit or involves any charges of exclusions or a service is not covered. Pre-approved "Cashless Arrangement Service" does not mean that all the amount of actual medical expenses are reimbursed which subject to the policy provision, the benefit items exclusions listed on the relevant documents, terms and conditions, etc.
5. Since FTLife approval of client's application for "Cashless Arrangement Service" is based on an estimation of the course of medical treatment, that approval does not mean that FTLife has approved or will approve all items of client's claim. FTLife reserves the right to reject client's claim upon evaluation of the invoice, and recoup the part of the medical expenses which FTLife has paid but is not covered by the Policy (the "Shortfall") & annual deductibles payable by the client (if any).
6. If "Cashless Arrangement Service" cannot be arranged, FTLife will send the notification letter to clients and explain the reason(s) of rejection and related arrangement. Client need to pay relevant medical expenses and follow general claim procedure by submitting completed claim forms. If client pays any actual medical expenses that exceed the pre-approved amount for the cashless arrangement service, the client must follow the general claims procedure by filling out the claim form for applying the compensation.
7. The insured of the Plan shall bear the expenses relating to "Post-Hospitalization Referral Service".
8. "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.
9. "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.
10. 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.
11. The numbers of hospitals covered by the related Medical Networks are as of October 2022.
12. Upon the insured's discharge from hospital, completion of the day surgery or diagnostic imaging investigations, the medical service institutions will send the invoice directly to FTLife. The customer will receive a claims statement after the claim is processed. If there is any shortfall and / or any balance of annual deductibles, FTLife will arrange for settlement of the shortfall including the balance of deductibles (if any) by debiting from the credit card that the clients have authorized within 15 days after the claims statement is issued. If actual medical expenses that exceed the pre-approved amount by FTLife, the clients are responsible for settling the shortfall when they are discharged from the hospital, undergone day surgery or diagnostic imaging investigations.
13. All e-ConNET Healthcare Service (Prestige) are not for sales, and not convertible to cash or other medical service.
14. 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.
15. 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.