

## e-ConNET Healthcare Service (Supreme) Provision

This e-ConNET Healthcare Service (Supreme) Provision (hereinafter called the "Service Provision") is issued and provided by UMP Professional Management Limited (hereinafter called "UMP") to the eligible Insured (hereinafter called the "Service User") of designated individual insurance policies issued by FTLife Insurance Company Limited (hereinafter called "the Company").

### SECTION 1 – DEFINITIONS

Unless otherwise stated, the definitions used in the Eligible Plan's policy shall apply to this Service Provision.

<b>"Designated Service Center(s)"</b>	shall refer to designated network health care medical service centers which are subject to change from time to time without prior notice to the Service User.
<b>"Insured"</b>	shall refer to the individual designated as "Insured" in the Policy Specifications or relevant endorsement as the insured under the Eligible Plan.
<b>"Network Doctor(s)"</b>	shall refer to a group of designated medical specialists or designated doctors registered under UMP. Network Doctors are subject to change from time to time without prior notice to the Service User.
<b>"Network Hospital(s)"</b>	shall refer to designated hospitals or healthcare providers under UMP. Network hospitals are subject to change from time to time without prior notice to the Service User.
<b>"Policyowner"</b>	shall refer to the individual designated as "Policyowner" in the Policy Specifications or relevant endorsement of the Eligible Plan.
<b>"Eligible Plan"</b>	shall refer to the eligible individual insurance policies issued by the Company for the Services, including: MediGold Worldwide Medical Insurance Plan, MediGold Plus Insurance Plan 2, MediGold Worldwide Medical Insurance Plan, and MediPro Medical Insurance Plan.
<b>"Home Care Referral Service(s)"</b>	shall refer to services provided by the vendor, Humansa, including but not limited to private nursing or home rehabilitation training and care, which are subject to service availability. This service(s) is subject to change from time to time without prior notice to the Service User.
<b>"This Service(s)"</b>	shall refer to the services provided by UMP to the Service User listed in Section 2 of this Service Provision.
<b>"Service User"</b>	shall refer to the Insured of the Eligible plan(s).

### SECTION 2 – SERVICE ENTITLEMENT

The Service User is eligible to apply for the use of the Services provided that the Eligible Plan (subject to the exclusions as specified under the Eligible Plan, if applicable) remains in force at the time of use of the Services.

#### 2.1. e-ConNET Healthcare Service Hotline

UMP shall offer to the Service User a e-ConNET Healthcare Service Hotline (Hong Kong number at (852) 2866 8898) available for twenty four (24) hours from Monday to Sunday for arranging the following services:

- (i) Cashless Inpatient Service/ Day Surgery Cashless Service/ Advance Diagnostic Imaging Cashless Service Arrangement Service: UMP shall assist the Service User to complete the relevant application and to facilitate and coordinate the pre-approval process of Cashless Arrangement Service (please refer to Cashless Arrangement Service Application Form/ Day Case Surgery and/or Advance Diagnostic Imaging Cashless Arrangement Service Application Form of the Company for details) ;
- (ii) Medical referral Services:
  - a) Specialist Referral Service: UMP shall offer to the Service User for information regarding Specialist Referral Service at a Designated Service Center. For the avoidance of doubt, Specialist Referral Service is solely for non-emergency Specialist Referral and the Service User shall bear the consultation fee and any fee arising from the specialist consultation;
  - b) Home Care Referral Service: Humansa shall assist the Service User of the Services to the Service User including but not limited to arranging private nursing or home rehabilitation training and care, the Service User shall bear the fee that arising from the arrangement;
- (iii) Local Hospital to private hospital Transfer: UMP will depend on the appointed professional to confirm the Service User's medical condition and needs, escort the Service User from Hong Kong local government Hospital to suitable private hospital.
- (iv) Second Medical Opinion Service:  
UMP shall offer to the Service User Second Medical Opinion Service listed in Section 2.2.
- (v) China Accompany and VIP Access Service: UMP shall arrange the representative to accompany the Service User to a Network Hospital in China (excluding Hong Kong and Macau) for inpatient confinement, utilizing the VIP concierge channel for inpatient admission and arrangement – Cashless Service. UMP

shall provide assistance to the Service User to collect medical diagnosis reports and medical receipts from the relevant Network Hospital.

## **2.2. Second Medical Opinion Service**

The Second Medical Opinion Service is available to the Service User that the Service User is required to be admitted to Hospital for medical treatment(s) or surgical procedure(s).

The Service User may call the e-ConNET Healthcare Service Hotline (refer to Section 2.1 above) to request for this Second Medical Opinion Service. Through this Second Medical Opinion Service, the Service User shall be able to obtain a second medical opinion by a Network Doctor regarding the risks or symptoms of the diagnosed illness. The Second Medical Opinion Service will be handled by a Network Doctor at the Designated Service Centers provided that the Service User can provide appropriate hospital admission proof, adequate medical document, and diagnosis report.

The Second Medical Opinion Service to be given by Network Doctors is limited to:

- (i) explanation of medical document and diagnosis report of the Service User;
- (ii) provision of information on the common course of medical treatment; and
- (iii) provision of information on the range of medical expense.

For the avoidance of doubt, Second Medical Opinion Service is not, and should not be regarded as medical consultation. If medical consultation is requested, it will be considered as a standard consultation, standard medical fee will be charged accordingly.

## **SECTION 3 – RESPONSIBILITIES OF THE SERVICE USER**

Pursuant to Section 2 above, for the purpose of applying for the Services, the Service User has to provide UMP with the following information (if applicable):

- (i) the full name(s) and the policy number of the Eligible Plan of the Service User;
- (ii) the address(es) and the telephone number(s) at which UMP can reach the Service User or his/her representative;
- (iii) the medical history of the Service User (if necessary); and
- (iv) prescribed authorization form duly signed by the Service User or his/her representative confirming use of the Services and authorizing UMP to collect medical records from the attending medical practitioner.

Nothing in the Eligible Plan and/or in this Service Provision shall restrict the Service User's freedom to choose medical practitioner(s), hospital(s) and/or the treatment(s), therapy(ies), medicine(s), prescription(s), in respect of which the Service User shall make his/her own decisions.

## **SECTION 4 – LIABILITIES**

Neither the Company, UMP nor Humansa will be liable for the quality of any services provided by the Network Doctor(s) and/or Network Hospital, nurse and/or physiotherapist(s) to the Service User.

Notwithstanding anything in the Eligible Plan and this Service Provision, the Company shall not be responsible and will not be liable for any loss or damage, whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with the Services provided by UMP and Humansa and/or UMP's and Humansa's sub-contractor(s). UMP and Humansa and its sub-contractor(s) have no authority to make any representation for and on behalf of the Company.

The Company reserves the right to change the service provider(s) and shall have the right to amend and terminate the Services under this Service Provision from time to time without prior notice to the Service User or the Policyowner.

## **SECTION 5 – TERMINATION**

The Services shall cease

- (i) when the Eligible Plan is discontinued or lapsed; or
- (ii) when either UMP, Humansa or the Company decided to terminate the Services at its full discretion.

## **SECTION 6 – RIGHT OF THIRD PARTIES**

The Contracts (Right of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) shall not apply to this Service Provision and unless specifically herein provided no person other than the parties to this Service Provision shall have any rights under it nor shall it be enforceable by any person other than the parties to it.

## **SECTION 7 – GOVERNING LAWS**

This Service Provision is governed by and construed in accordance with the laws of Hong Kong.

### e-ConNET Healthcare Service (Prestige) Provision

This e-ConNET Healthcare Service (Prestige) Provision (hereinafter called the "Service Provision") is issued and provided by UMP Professional Management Limited (hereinafter called "UMP") to the eligible Insured (hereinafter called the "Service User") of designated individual insurance policies issued by FTLife Insurance Company Limited (hereinafter called "the Company").

#### SECTION 1 – DEFINITIONS

Unless otherwise stated, the definitions used in the Policy shall apply to this Service Provision.

<b>"Designated Service Center(s)"</b>	shall refer to designated network health care medical service centers which are subject to change from time to time without prior notice to the Service User.
<b>"Insured"</b>	shall refer to the individual designated as "Insured" in the Policy Specifications or relevant endorsement as the insured under the Eligible Plan.
<b>"Network Doctor(s)"</b>	shall refer to a group of designated medical specialists or designated doctors registered under UMP. Network Doctors are subject to change from time to time without prior notice to the Service User.
<b>"Network Hospital(s)"</b>	shall refer to designated hospitals or healthcare providers under UMP. Network hospitals are subject to change from time to time without prior notice to the Service User.
<b>"Policyowner"</b>	shall refer to the individual designated as "Policyowner" in the Policy Specifications or relevant endorsement of the Eligible Plan.
<b>"Eligible Plan"</b>	shall refer to the eligible individual insurance policies issued by the Company for the Services, including VHIS Plan and Medical Reimbursement Plan (except High Net worth Plan).
<b>"Home Care Referral Service(s)"</b>	shall refer to services provided by the vendor, Humansa, including but not limited to private nursing or home rehabilitation training and care, which are subject to service availability. This service(s) is subject to change from time to time without prior notice to the Service User.
<b>"This Service(s)"</b>	shall refer to the services provided by UMP to the Service User listed in Section 2 of this Service Provision.
<b>"Service User"</b>	shall refer to the Insured of the Eligible plan(s).

#### SECTION 2 – SERVICE ENTITLEMENT

The Service User is eligible to apply for the use of the Services provided that the Eligible Plan (subject to the exclusions as specified under the Eligible Plan, if applicable) remains in force at the time of use of the Services.

##### 2.3. e-ConNET Healthcare Service Hotline

UMP shall offer to the Service User a e-ConNET Healthcare Service Hotline (Hong Kong number at (852) 2866 8898) available for twenty four (24) hours from Monday to Sunday for arranging the following services:

- (vi) Cashless Inpatient Service/ Day Surgery Cashless Service/ Advance Diagnostic Imaging Cashless Service Arrangement Service: UMP shall assist the Service User to complete the relevant application and to facilitate and coordinate the pre-approval process of Cashless Arrangement Service (please refer to Cashless Arrangement Service Application Form/ Day Case Surgery and/or Advance Diagnostic Imaging Cashless Arrangement Service Application Form of the Company for details) ;
- (vii) Medical referral Services:
  - a) Specialist Referral Service: UMP shall offer to the Service User for information regarding Specialist Referral Service at a Designated Service Center. For the avoidance of doubt, Specialist Referral Service is solely for non-emergency Specialist Referral and the Service User shall bear the consultation fee and any fee arising from the specialist consultation;
  - b) Home Care Referral Service: Humansa shall assist the Service User of the Services to the Service User including but not limited to arranging private nursing or home rehabilitation training and care, the Service User shall bear the fee that arising from the arrangement;
- (viii) Cancer Consultation Service: UMP shall offer to the Service User free Cancer Consultation Service as listed in Section 2.2.

##### 2.4. Cancer Consultation Service (Only eligible to VHIS and Medicare Medical Insurance Plan)

The Cancer Consultation Service is only available to the Service User diagnosed with cancer through a medical practitioner and only applicable within Hong Kong. The Service User may call the E-ConNET Healthcare Service

Hotline (refer to Section 2.1 above) to request for the Cancer Consultation Service. Through this Cancer Consultation Service, the Service User shall be eligible to obtain one (1) free consultation provided by the Network Doctor. The Cancer Consultation Service shall be handled by a Network Doctor at the Designated Service Centers in person or by tele-consultation given the Service User can provide adequate medical document and cancer diagnosed report.

The Cancer Consultation Service to be provided by the Network Doctors is limited to:

- (iv) explanation of medical document and diagnosis report of the Service User;
- (v) provision of information on the common course of medical treatment; and
- (vi) provision of information on the range of medical expense.

For the avoidance of doubt, Cancer Consultation Service is not, and should not be regarded as medical consultation. If medical consultation is requested, it will be considered as a standard consultation, standard medical fee will be charged accordingly..

### **SECTION 3 – RESPONSIBILITIES OF THE SERVICE USER**

Pursuant to Section 2 above, for the purpose of applying for the Services, the Service User has to provide UMP with the following information (if applicable):

- (v) the full name(s) and the policy number of the Eligible Plan of the Service User;
- (vi) the address(es) and the telephone number(s) at which UMP can reach the Service User or his/her representative;
- (vii) the medical history of the Service User (if necessary); and
- (viii) prescribed authorization form duly signed by the Service User or his/her representative confirming use of the Services and authorizing UMP to collect medical records from the attending medical practitioner.

Nothing in the Eligible Plan and/or in this Service Provision shall restrict the Service User's freedom to choose medical practitioner(s), hospital(s) and/or the treatment(s), therapy(ies), medicine(s), prescription(s), in respect of which the Service User shall make his/her own decisions.

### **SECTION 4 – LIABILITIES**

Neither the Company, UMP nor Humansa will be liable for the quality of any services provided by the Network Doctor(s) and/or Network Hospital, nurse and/or physiotherapist(s) to the Service User.

Notwithstanding anything in the Eligible Plan and this Service Provision, the Company shall not be responsible and will not be liable for any loss or damage, whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with the Services provided by UMP and Humansa and/or UMP's and Humansa's sub-contractor(s). UMP and Humansa and its sub-contractor(s) have no authority to make any representation for and on behalf of the Company.

The Company reserves the right to change the service provider(s) and shall have the right to amend and terminate the Services under this Service Provision from time to time without prior notice to the Service User or the Policyowner.

### **SECTION 5 – TERMINATION**

The Services shall cease

- (iii) when the Eligible Plan is discontinued or lapsed; or
- (iv) when either UMP, Humansa or the Company decided to terminate the Services at its full discretion.

### **SECTION 6 – RIGHT OF THIRD PARTIES**

The Contracts (Right of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) shall not apply to this Service Provision and unless specifically herein provided no person other than the parties to this Service Provision shall have any rights under it nor shall it be enforceable by any person other than the parties to it.

### **SECTION 7 – GOVERNING LAWS**

This Service Provision is governed by and construed in accordance with the laws of Hong Kong.

## e-ConNET Healthcare Service (Smart) Provision

This e-ConNET Healthcare Service (Smart) Provision (hereinafter called the "Service Provision") for e-ConNET Healthcare Service (Regent series) is issued and provided by UMP Professional Management Limited (hereinafter called "UMP") to the eligible Service User of designated individual insurance policies (hereinafter called "the Eligible Plan") as specified by FTLife Insurance Company Limited (hereinafter called "the Company").

### SECTION 1 – DEFINITIONS

Unless otherwise stated, the definitions used in the Policy shall apply to this Service Provision.

<b>"Designated Service Center(s)"</b>	shall refer to network health care medical service centers which are subject to change from time to time without prior notice to the Service User.
<b>"Policyowner"</b>	shall refer to the individual designated as "Policyowner" in the Policy Specifications or relevant endorsement as the owner or policy holder of the Eligible Plan.
<b>"Network Doctor(s)"</b>	shall refer to a group of designated medical specialists or designated doctors registered under <u>UMP</u> network which are subject to change from time to time without prior notice to the Service User.
<b>"Network Hospital(s)"</b>	shall refer to designated hospitals or healthcare providers under <u>UMP</u> network which are subject to change from time to time without prior notice to the Service User.
<b>"Eligible Plan"</b>	shall refer to the eligible individual insurance policies issued by the Company for the Services.
<b>"Post-Hospitalization Referral Service(s)"</b>	shall refer to any services including but not limited to rehabilitation and wellness enhancement service, private nursing and physiotherapy services, etc provided by service vendors which are subject to service availability. This service(s) is subject to change from time to time without prior notice to the Service User.
<b>"This Service(s)"</b>	shall refer to any of the services in this Service Provision provided by <u>UMP</u> to the Service User listed in Section 2 of this Service Provision.
<b>"Service User"</b>	Service User of the Eligible plan(s).

### SECTION 2 – SERVICE ENTITLEMENT

The Service User is eligible to apply for the Services provided that the Eligible Plan (subject to the exclusions as specified under the Eligible Plan, if applicable) remains in force at the time of use of the Services. Details of the Services are as follows:

First-Year Premium <sup>^</sup> (USD)	Eligible Users	Effective period of Premier Medical Concierge Services (Starting from the policy effective date of Eligible Plans)		
		(Starting from the policy effective date of Eligible Plans)	5-Year Payment Period	10-year Payment Period
30,000 – 50,000	Policy Owner	2 years	5 years	10 years
> 50,000 – 100,000	Policy Owner and his/her eligible family members	2 years	5 years	10 years
>100,000	Policy Owner and his/her eligible family members	4 years	10 years	20 years

#### 2.5. e-ConNET Healthcare Service Hotline

UMP shall offer to the Service User a e-ConNET Healthcare Service Hotline (Hong Kong number at (852) ~~2866 8898~~) available for twenty four (24) hours from Monday to Sunday for arranging the following services:

- (ix) Coordination of Cashless Arrangement Service: UMP shall assist the Service User to complete the relevant application and to facilitate and coordinate the pre-approval process of Cashless Arrangement Service (please refer to Cashless Arrangement Service Application Form of the Company for details) ;
- (x) Medical referral Services:

- a) Specialist Referral Service: UMP shall offer to the **Service User** for information regarding Specialist Referral Service at a Designated Service Center. For the avoidance of doubt, Specialist Referral Service is solely for non-emergency Specialist Referral and the Service User shall bear the consultation fee and any fee arising from the specialist consultation;
  - b) Post-Hospitalization Referral Service: Humansa shall assist the Service User for arranging the first appointment of the Services to the Service User in Hong Kong at the Service User's own cost; and
- (xi) Accompany Service and VIP Channel Service: UMP shall make representative available to accompany the Service User to a Network Hospital in China (excluding Hong Kong and Macau) during the inpatient arrangement and the admission process. UMP shall provide assistance to the Service User to collect medical diagnosis reports and medical receipts from the relevant Network Hospital and communicate with the Company about the medical situation in respect of the Service User.

### **Second Medical Opinion Service**

The Second Medical Opinion Service is available to the Service User upon diagnosis made by a registered medical practitioner that the Service User is required to be admitted to a Network Hospital for medical treatment(s) or surgical procedure(s).

The Service User may call the e-ConNET Healthcare Service Hotline (refer to Section 2.1 above) to request for this Second Medical Opinion Service. By this Second Medical Opinion Service, the Service User shall be eligible to obtain an second medical opinion by a Network Doctor regarding the risks or symptoms of the diagnosed illness. The Second Medical Opinion Service will be handled by a Network Doctor at the Designated Service Centers provided that the Service User can provide adequate medical documents and diagnosis reports with an inpatient recommendation.

The In-patient Medical Advice Service to be given by Network Doctors is limited to:

- (vii) explanation of medical documents and diagnosis reports of the Service User;
- (viii) provision of information on the common course of medical treatments; and
- (ix) provision of information on the range of medical expenses, should medical treatment be administered in Hong Kong.

For the avoidance of doubt, 2.2. Second Medical Opinion Service is not, and should not be regarded as providing medical consultation. If medical consultation is requested, medical fees will be charged accordingly.

### **SECTION 3 – RESPONSIBILITIES OF THE SERVICE USER**

Pursuant to Section 2 above, for the purpose of applying for the Services, the Service User has to provide UMP with the following information (if applicable):

- (ix) the full name(s) and personal identification card number of the Service User or the policy number of the Eligible Plan; and
- (x) the address(es) and the telephone number(s) at which UMP can reach the Service User.
- (xi) The medical history of the Service User(If needed); and
- (xii) Authorization letter, to ensure the use of this service and authorize UMP collect medical information from attending doctor.

Nothing in the Eligible Plan and/or in this Service Provision shall restrict the Service User's freedom to choose medical practitioner(s), hospital(s) and/or the treatment(s), therapy(ies), medicine(s), prescription(s), in respect of which the Service User shall make his/her own decisions.

### **SECTION 4 – LIABILITIES**

Neither the Company, UMP nor Humansa shall be liable for the quality of any service provided by the Network Doctor(s), the Day Case Center(s) and/or Network Hospital(s), nurse(s) and/or physiotherapist(s) to the Service User.

Notwithstanding anything in the Eligible Plan and this Service Provision, the Company shall not be responsible and will not be held liable for any loss or damage, whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with the Services provided by UMP or its sub-contractor(s). UMP and its sub-contractor(s) have no authority to make any representation for and on behalf of the Company.

The Company reserves the right to change the service provider(s) and shall have the right to amend or terminate the Services under this Service Provision from time to time without prior notice to the Service User.

### **SECTION 5 –TERMINATION**

The Services shall cease:

- (i) when the Service Duration is discontinued;
- (ii) when the Eligible Plan is terminated or lapsed;or

- (iii) when either UMP, Humansa or the Company decided to terminate the Services at its full discretion without giving any notice.

#### **SECTION 6 – RIGHT OF THIRD PARTIES**

The Contracts (Right of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) shall not apply to this Service Provision and unless specifically herein provided no person other than the parties to this Service Provision shall have any rights under it nor shall it be enforceable by any person other than the parties to it.

#### **SECTION 7 – GOVERNING LAWS**

This Service Provision is governed by and construed in accordance with the laws of Hong Kong.

## e-ConNET Healthcare Service (Regent & MyWealth Series) Provision

This e-ConNET Healthcare Service (Regent & MyWealth Series) Provision (hereinafter called the “Service Provision”) for e-ConNET Healthcare Service (Regent & MyWealth series) is issued and provided by UMP Professional Management Limited (hereinafter called “UMP”) to the eligible Service User of designated individual insurance policies (hereinafter called “the Eligible Plan”) as specified by FTLife Insurance Company Limited (hereinafter called “the Company”).

### SECTION 1 – DEFINITIONS

Unless otherwise stated, the definitions used in the Policy shall apply to this Service Provision.

<b>“Designated Service Center(s)”</b>	shall refer to designated network service centers. Designated service centers which are subject to change from time to time without prior notice to the Service User.																
<b>“Policyowner”</b>	shall refer to the individual designated as “Policyowner” in the Policy Specifications or relevant endorsement as the owner or policy holder of the Eligible Plan.																
<b>“Network Doctor(s)”</b>	shall refer to a group of designated medical specialists or designated doctors registered under <u>UMP</u> network which are subject to change from time to time without prior notice to the Service User.																
<b>“Network Hospital(s)”</b>	shall refer to designated hospitals or healthcare providers under <u>UMP</u> network which are subject to change from time to time without prior notice to the Service User.																
<b>“Eligible Plan”</b>	shall refer to the eligible individual insurance policies issued by the Company for the Services including: <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th>Plan name</th> <th>Plan code*</th> </tr> </thead> <tbody> <tr> <td>Regent Insurance Plan 2 (Premier)</td> <td>RBWLI3 / RBWLI3A</td> </tr> <tr> <td>Regent Insurance Plan 2 (Global Premier 5-year / 8-year Version)</td> <td>RBWLI3C5 / RBWLI3C5A / RBWLI3C8 / RBWLI3C8A</td> </tr> <tr> <td>Regent Prime Insurance Plan II (Premier)</td> <td>NRRBWL12 / NRRBWL12A</td> </tr> <tr> <td>Regent Elite Insurance Plan II (Premier)</td> <td>NRRBWL22 / NRRBWL22A</td> </tr> <tr> <td>MyWealth Savings Insurance Plan (Premier)</td> <td>NRRBRCIU / NRRBRCIUA / NRRBRCIH / NRRBRCIHA / NRRBRCIC / NRRBRCICA</td> </tr> <tr> <td>Wealth Infinity Insurance Plan</td> <td>RBWLI3B1 / RBWLI3B1A</td> </tr> <tr> <td>Bright Future Insurance Plan</td> <td>RBWLI3B3 / RBWLI3B3A</td> </tr> </tbody> </table>	Plan name	Plan code*	Regent Insurance Plan 2 (Premier)	RBWLI3 / RBWLI3A	Regent Insurance Plan 2 (Global Premier 5-year / 8-year Version)	RBWLI3C5 / RBWLI3C5A / RBWLI3C8 / RBWLI3C8A	Regent Prime Insurance Plan II (Premier)	NRRBWL12 / NRRBWL12A	Regent Elite Insurance Plan II (Premier)	NRRBWL22 / NRRBWL22A	MyWealth Savings Insurance Plan (Premier)	NRRBRCIU / NRRBRCIUA / NRRBRCIH / NRRBRCIHA / NRRBRCIC / NRRBRCICA	Wealth Infinity Insurance Plan	RBWLI3B1 / RBWLI3B1A	Bright Future Insurance Plan	RBWLI3B3 / RBWLI3B3A
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<b>“This Service(s)”</b>	shall refer to any of the services in this Service Provision provided by <u>UMP</u> to the Service User listed in Section 2 of this Service Provision.																
<b>“Service User”</b>	Shall refer to Policyowner and Eligible Dependent (i.e. Policyowner’s spouse and children) of the Eligible plan(s).																

\*Please refer to the Benefit Illustration for the designated plan code

### SECTION 2 – SERVICE ENTITLEMENT

The Service User is eligible to apply for the Services provided that the Eligible Plan (subject to the exclusions as specified under the Eligible Plan, if applicable) remains in force at the time of use of the Services. Details of the Services are as follows:

Designated First-Year Premium <sup>&amp;</sup> (USD)	Service User	Effective period (Starting from the policy effective date of Eligible Plans)		
		2-Year Premium Payment Period	5-Year Premium Payment Period	10-Year Premium Payment Period
30,000 - 50,000	Policy Owner	2 years	5 years	10 years
> 50,000 - 100,000	Policy Owner and his/her eligible family members	2 years	5 years	10 years
>100,000	Policy Owner and his/her eligible family members	4 years	10 years	20 years

<sup>&</sup>After large size discount (if applicable) and prepaid premium (if any), loading premium (if applicable) and premium of other rider(s) (if applicable) will not be included. The exchange rate of HKD8 = USD1 and CNY7 = USD1 will be used to calculate the Designated First-Year Premium for policies denominated in USD. The exchange rate shown above for reference only, FTLife reserves all the rights to amend the exchange rate listed above without any prior notice.

#### 2.1 Medical Referral Services

##### a) Specialist Referral Service:

UMP shall offer to the Service User for information regarding Specialist Referral Service at a Designated Service Center. For the avoidance of doubt, Specialist Referral Service is solely for non-emergency Specialist Referral and the Service User shall bear the consultation fee and any fee arising from the specialist consultation. Service User to contact UMP through e-ConNET Healthcare Service Hotline (Hong Kong



number at (852) 2866 8898) available for twenty four (24) hours from Monday to Sunday to arrange the service.

b) Post-Hospitalization Referral Service:

- shall refer to any services including but not limited to rehabilitation and wellness enhancement service, private nursing and physiotherapy services, etc provided by service vendors which are subject to service availability. This service(s) is subject to change from time to time without prior notice to the Service User.
- Humansa shall assist the Service User for arranging the first appointment of the Services relating to private nursing services and/or home-based rehabilitation training to the Service User in Hong Kong at the Service User's own cost. Service user to contact Humansa at (852) 2628 7020 to make the appointment.

## 2.2 Mainland China Escort Service and VIP Access

Accompany Service and VIP Channel Service:

- a) UMP shall make representative available to accompany the Service User to a Network Hospital in China (excluding Hong Kong and Macau) during the inpatient arrangement and the admission process including helping the Service User on hospital admission with shorten waiting time
- b) Accompany service - A penalty of RMB100 applies in the event of skipping the accompany service without cancelling the booking by giving an advance notice of at least one working date before the date of appointment
- c) VIP Access – Cancellation or reschedule is not allowed once the VIP access is successfully booked. The cost will be collected from the Service User in accordance with the hospital charge.

## 2.3 Second Medical Opinion Service

The Second Medical Opinion Service is available to the Service User upon diagnosis made by a registered medical practitioner that the Service User is required to be admitted to a Hospital for medical treatment(s) or surgical procedure(s).

The Service User may call the e-ConNET Healthcare Service Hotline (Hong Kong number at (852) 2866 8898) to request for this Second Medical Opinion Service. By this Second Medical Opinion Service, the Service User shall be eligible to obtain a second medical opinion by a Network Doctor regarding the risks or symptoms of the diagnosed illness. The Second Medical Opinion Service will be handled by a Network Doctor at the Designated Service Centers provided that the Service User can provide adequate medical documents and diagnosis reports with an inpatient recommendation.

The Second Medical Advice Service to be given by Network Doctors is limited to:

- (x) explanation of medical documents and diagnosis reports of the Service User;
- (xi) provision of information on the common course of medical treatments; and
- (xii) provision of information on the range of medical expenses, should medical treatment be administered in Hong Kong.

For the avoidance of doubt, Second Medical Opinion Service is not, and should not be regarded as providing medical consultation. If medical consultation is requested, medical fees will be charged accordingly.

## SECTION 3 – RESPONSIBILITIES OF THE SERVICE USER

Pursuant to Section 2 above, for the purpose of applying for the Services, the Service User has to provide UMP with the following information (if applicable):

- (xiii) the full name(s) and personal identification card number of the Service User or the policy number of the Eligible Plan; and
- (xiv) the address(es) and the telephone number(s) at which UMP can reach the Service User.
- (xv) The medical history of the Service User (If needed); and
- (xvi) Authorization letter, to ensure the use of this service and authorize UMP collect medical information from attending doctor.

Nothing in the Eligible Plan and/or in this Service Provision shall restrict the Service User's freedom to choose medical practitioner(s), hospital(s) and/or the treatment(s), therapy(ies), medicine(s), prescription(s), in respect of which the Service User shall make his/her own decisions.

## SECTION 4 – LIABILITIES

Neither the Company, UMP nor Humansa shall be liable for the quality of any service provided by the Network Doctor(s), the Day Case Center(s) and/or Network Hospital(s), nurse(s) and/or physiotherapist(s) to the Service User.

Notwithstanding anything in the Eligible Plan and this Service Provision, the Company shall not be responsible and will not be held liable for any loss or damage, whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with the Services provided by UMP or its sub-contractor(s). UMP and its sub-contractor(s) have no authority to make any representation for and on behalf of the Company.

The Company reserves the right to change the service provider(s) and shall have the right to amend or terminate the Services under this Service Provision from time to time without prior notice to the Service User.

## SECTION 5 – TERMINATION

The Services shall cease:

- (iv) when the Service Duration is discontinued;
- (v) when the Eligible Plan is terminated or lapsed; or
- (vi) when either UMP, Humansa or the Company decided to terminate the Services at its full discretion without giving any notice.

## **SECTION 6 – RIGHT OF THIRD PARTIES**

The Contracts (Right of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) shall not apply to this Service Provision and unless specifically herein provided no person other than the parties to this Service Provision shall have any rights under it nor shall it be enforceable by any person other than the parties to it.

## **SECTION 7 – GOVERNING LAWS**

This Service Provision is governed by and construed in accordance with the laws of Hong Kong.