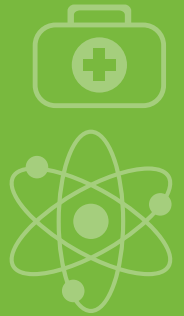




Pioneer Medical Support Service



Have you ever felt helpless on seeking medical support when you're ill or accidentally injured? Looking after your health is the "Pioneer" mission of FTLife Insurance ("FTLife"). We therefore specially introduce the "Pioneer Medical Support Service"¹ which, comes with **Four Value-Added Services**, catering your needs and safeguard your health.

Four Medical Support Services

By simply calling the Medical Support Service Hotline at (852) 3792 0280, customers can enquire on and arrange the following value-added services.

Cashless Arrangement Service^{3, 4}

▶ If you need to receive treatment or undergo a day case surgery, you can apply for Cashless Arrangement Service⁴ in advance and get detailed information on the coverage and any uninsured costs before receiving any treatments. **Once your application is approved, FTLife will settle the eligible medical expenses directly to the relevant private medical institutions on your behalf.** You can focus on your treatment with peace of mind.

The Cashless Arrangement Service is applicable in the following situations:

(1) Undergo Gastroscopy & Colonoscopy in outpatient basis at the following venues


- All private hospitals in Hong Kong
- All day case surgery centres in Hong Kong, including the HD Endoscopy Centre of Humansa



powered by HUMANSA



(2) Inpatient of Gleneagles Hong Kong Hospital, including all-inclusive fixed price medical packages⁵

 The All-inclusive fixed price medical package is a **clear, open, and transparent charging system** which covers doctor's fee, standard room charges, procedure and treatment charges, medications and meals, etc., without extra costs. Therefore, **you will have clear idea and better understanding of all the medical fees before treatment** which offering you peace of mind.

Unique In the Market²

Cancer Consultation Service^{3, 4}

▶ If you are diagnosed with cancer and are advised to undergo surgery or different types of treatments, you may feel worried or hesitate on taking the advice. You may want to seek a second doctor's opinion for other feasible treatment options. The Cancer Consultation Service offers a **one-time free face-to-face consultation (per cancer) with network specialist**, including specialist from Gleneagles Hong Kong Hospital for the insured who diagnosed with cancer. Comparing with those second medical opinion service in the market, which includes medical report analysis only, the free Cancer Consultation will provide more than that and cover advice on:

- Explanation of medical documents and diagnosis reports
- Provision of information on the common course of medical treatment
- Provision of information on the range of medical expenses

By seeking opinions from another specialist, you can better understand your medical conditions and thus make an informed decision on the most suitable treatment option.

Rehabilitation and Care Referral Service^{3, 4, 6}

▶ If you need care and support for post-confinement or rehabilitation, FTLife will refer you to Humansa to get the services with first booking arranged by us, giving you peace of mind on the road to recovery. Services including:

Humansa Home Care Professional Service

- Private Nursing Service
- Home-based Rehabilitation Training and Nursing Service (5% off for first appointment booking⁷)



Specialist Referral Service^{3, 4, 6}

▶ The Specialist Referral Service⁶ provides medical referral arrangements to help you choose and find the right doctor and appropriate treatment at the earliest possible time.



Application Procedures for Cashless Arrangement Service

To arrange a cashless arrangement service in advance, simply take the steps as follows:



Call the Medical Support Service Hotline at (852) 3792 0280 for inquiries and obtain the "Cashless Arrangement Service Application Form".



- The application procedure will be completed within one working day once the Claims Department of FTLife has received the application form. We will notify the financial consultant about your case who will then inform you on the application result with any exclusions and shortfall⁴ (if any). The Claims Department of FTLife will also send you a letter with the information above within one working day for record.

- Both the customer and attending doctor to complete and sign the "Cashless Arrangement Service Application Form".
- Return the application form to the Claims Department of FTLife at least 4 working days prior hospital admission or day case surgery.



Please present valid personal identification documents to relevant medical institution for hospital admission or day case surgery for verification.



In case of any uncovered medical expenses, you need to settle the shortfall at hospital discharge or after the completion of day case surgery.

For more information about the Cashless Arrangement Service, please refer to the terms and conditions of the service provision. In the case of unsuccessful application for the Cashless Arrangement Service, you need to settle the relevant medical expenses and make a claim by following the usual claims procedures. Please contact your financial consultant for details.



Medical Support Service Hotline



Service Hotline:

(852) 3792 0280

Service Hours:

24 Hours from Monday to Sunday

Note:

1. The "Pioneer Medical Support Service" and its medical support service hotline are provided by a third-party service provider. The 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 the services provided by the service institution. This is a service with no additional premium. FTLife reserves the right to replace the service institutions, review, adjust or change the details, terms and conditions of the above services from time to time, and terminate and/or suspend the 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. "Unique in the Market" is concluded based on the same type of medical support services in the market as of December 2020.
3. All effective medical plans in FTLife are entitled to enjoy the "Pioneer Medical Support Service":
 - Cashless Arrangement Service is applicable to medical insurance plan with expenses reimbursement in FTLife;
 - Cancer Consultation Service is applicable to the approved Voluntary Health Insurance Scheme (VHIS) from FTLife (please refer to FTLife website for details) and "MediCare" Medical Insurance Plan;
 - Specialist Referral Service and Rehabilitation and Care Referral Service are applicable to all medical insurance plans in FTLife.
4. Cancer Consultation Service, Specialist Referral Service and Rehabilitation and Care Referral Service are applicable from the policy effective date and when policy is in force. Cashless Arrangement Service is only applicable 180 days after the policy effective date or the reinstatement date (whichever is later) when policy is in force. Application for Cashless Arrangement Service may not be arranged, including but not limited to the following:
 - a) Not follow the required application procedures; or
 - b) Any medical institutions outside the scope of service; or
 - c) In excess of the amount we have approved under the Cashless Arrangement Service Application Form; or
 - d) The fees incurred within the first 180 days after the policy effective date or reinstatement date of the policy as defined in the relevant plan (whichever is the later); or
 - e) The expenses which does not meet the definitions of Medically Necessary or Reasonable and Customary Charges; or
 - f) The overdue shortfall from previous Cashless Arrangement Service (if any) has not been settled; or
 - g) The surgical expense that has not been declared on the form; or
 - h) Any fees not covered by the relevant plan.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-arranged 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. The All-inclusive fixed price medical packages are provided by the Gleneagles Hong Kong Hospital. Please contact Gleneagles Hong Kong Hospital for more information of the medical packages and details by visiting <https://gleneagles.hk/en/>.
6. The "Pioneer Medical Support Service" is only applicable in Hong Kong. For the Specialist Referral Service and Rehabilitation and Care Referral Service, customers need to pay the specialist's consultation fee and other related fees.
7. Discount offer only available at Humansa Home Care Professional Services for the Home-based Rehabilitation Training and Nursing Services. The services are provided by Care U Professional Nursing Service Limited, the subsidiary of Humansa, please contact Humansa Home Care Professional Services hotline for the details.
8. The "Pioneer Medical Support Services" cannot be sold or exchanged for cash or other medical services.
9. Except for eligible customers and FTLife, no other person has the right to enforce any of the provisions of these terms and conditions or enjoy benefits of any of the provisions in these terms and conditions under the Contracts (Rights of Third Parties) Ordinance.

富通保險有限公司

於百慕達註冊成立之有限公司

FTLife Insurance Company Limited

Incorporated in Bermuda with limited liability

AMCI144EN/2012