



Exclusive Offer for
MediGold Plus
Insurance Plan and
designated Insurance Plan
clients*

MEDICAL CONCIERGE SERVICES

“FTLife Insurance Company Limited (“FTLife”) always provides an excellent and personalized medical service. As a premier client of FTLife, you can enjoy the following series of excellent medical concierge services¹ offered by our service provider Actuarial Insourcing Services Limited (AIS), so that you can have the peace of mind for treatment.”



24 hours Medical Concierge Hotline
Available in Cantonese, Putonghua and English

A. SERVICE OVERVIEW

Hong Kong: (852) 8120 7611

Mainland China: (86) 400-8631030

Market Unique³

Cashless Arrangement Service^{5, 6, 7, 8}

▶ Whether referred by network doctor¹³ or non-network doctor, no deposit is required upon hospital admission and no payment is needed at the time of hospital discharge.



Market Unique³



Medical Referral Service⁴

▶ Rehabilitation & Nursing

A comprehensive and high-quality rehabilitation training and private nursing services provided by Humansa - a new generation of healthcare company, offers you a unique rehabilitation and care solution.

HUMANSA
仁山優社

▶ Specialist Doctor[#]

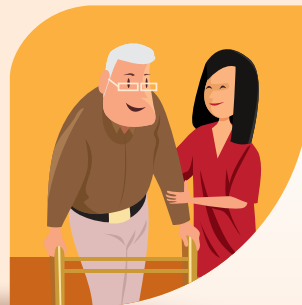
When faced with disease, we can provide senior consultant doctor and specialist doctor referral to meet your needs to find out the most suitable medical treatment.



Market Unique³

Mainland China Accompany Service¹⁰

▶ When clients admit the hospital in China (except Hong Kong and Macau), the representative will accompany with client to handle the inpatient arrangement and the admission process at the designated network hospitals¹³ in China.



▶ AIS will assist client to obtain the medical report and medical receipt and revert the medical status to FTLife.

[#] Specialist Doctor Referral Service will provide the life insured or the owner a designated service centre¹⁴ to obtain information regarding specialist doctor referral. Specialist Doctor Referral Service is solely for non-emergency specialist referral and the life insured or the owner shall bear the consultation fee and any fee arising from the specialist consultation;

* Designated Insurance Plan's clients refer to customers of MediGold Worldwide Medical Insurance Plan and "MediPro" Medical Insurance Plan.

B. SERVICE DETAILS AND APPLICATION PROCEDURE

1. CASHLESS ARRANGEMENT SERVICE^{5, 6, 7, 8}

1.1 Network Hospital(s) with Cashless Arrangement Service¹³ :

12 private hospitals in Hong Kong

667 3A hospitals in Mainland China with cashless arrangement service

2 private hospitals in Macau

5 private hospitals and medical centers in Taiwan

41 hospitals and medical centers in Japan

Among those, 90 hospitals are not limited to the cashless arrangement service, but also eligible for the International VIP Access^A and accompany services.

And as much as 167 hospitals and medical centers¹² in United States of America.



^A International VIP Access allows clients to make an appointment and arrange inpatient service at the designated network hospital in Mainland China without worrying on the long waiting queue.

1.2 Application procedure for Cashless Arrangement



Call the Medical Support Service Hotline at Hong Kong: (852) 8120 7611/ Mainland China: (86) 400-8631030 for inquiries and obtain the "Cashless Arrangement Service Application Form".



- Both the customer and attending doctor to complete and sign the "Cashless Arrangement Service Application Form".

- Return the application form to the FTLife Claims Department at least 4 working days prior hospital admission or day care surgery.
- The application procedure will be completed within one working day once the FTLife Claims Department has received the application form. FTLife financial consultant or the service provider will notify you about your case and inform you on the application result with any exclusions and shortfall⁹ (if any) by phone. The FTLife Claims Department will also send you a letter with the information above within one working day for record.



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



- No submission of claims application is required for hospital discharge or completion of day care surgery.
- FTLife will debit the shortfall and/or balance of annual deductibles (if any) from clients' authorized credit card within 14 days after the issue of the claims notice¹⁵.

If the client does not apply for the Cashless Arrangement Service or the application is not approved, please settle the medical expenses and follow the general claim procedure for making claims:



You have to send a written notice to FTLife within 20 days from the date of surgery, treatment and/or inpatient.



You and the attending doctor have to complete the part I and II in Hospital and Surgical Claim Form.



Client has to prepare the relevant claims documents for submitting to FTLife.



Please submit the completed Hospital and Surgical Claim Form and relevant claims document to our consultants or FTLife Claims Department within 90 days from / after first diagnosis or treatment.



2. INPATIENT ADVICE⁹

- For an extra peace of mind, once an inpatient need is confirmed, you could obtain an advice from a different specialist doctor, target to answer the below major questions:

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

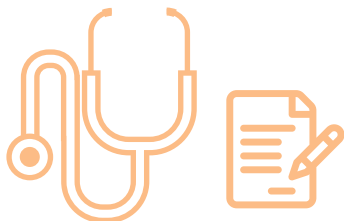
- Clients may choose from different countries and their available modes of advice (written report/ video conference/ specialist doctor consultation) within the medical network for such service.

This service is especially valuable for critical illness (such as stroke, heart disease, cancer).



You can call the medical concierge service hotline to make an appointment and provide the adequate medical documents and diagnosis reports with an inpatient recommendation to AIS. AIS will contact you to discuss the further arrangements and details to obtain Inpatient Advice Service. Or you may fill in Part B. "Inpatient advice service preference" of the Form to choose the preferred service mode and submit along the cashless application to FTLife. AIS will contact you to discuss the further arrangements and details to obtain the Inpatient Advice Service.

3. MEDICAL REFERRAL SERVICE⁴



▶ Home-based Rehabilitation Training and Nursing Referral Service

If clients need appropriate care and support after hospital discharge, FTLife can provide the Humansa Private Nursing or Home-based Rehabilitation Training Referral Service, and help to arrange the first appointment booking to give you peace of mind during recovery process.

Humansa Home Care Professional Service

- Private Nursing Service
- Home-based Rehabilitation Training 5% off for first appointment booking¹¹

▶ Specialist Doctor Referral Service

Specialist Doctor Referral Service provides doctor referral service, help you to select and find the appropriate doctor and get the treatment at earliest advance.

4. MAINLAND CHINA ACCOMPANY SERVICE¹⁰



90 3A hospitals in Mainland China with the International VIP Access, allow clients to enjoy more privilege and efficient medical services.



You can call our medical concierge service hotline to make an appointment for China (except Hong Kong and Macau) network hospital referral service. If hospitalization is needed after the consultation, AIS will arrange the Accompany Service, handle the inpatient arrangement and the admission process at the designated network hospitals¹³ in China for the Insured. AIS will assist client to obtain and send to FTLife the medical report and medical receipt and revert the medical status to FTLife.

Remarks:

1. Medical Concierge Service ("This service") is only applicable when the eligible insurance plans (Please refer to remark 2 for details) ("the Plans") are in force. This 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. This service is only applicable for clients of MediGold *Plus* Insurance Plan, MediGold Worldwide Medical Insurance Plan and "MediPro" Medical Insurance Plan.
3. "Market Unique" is concluded based on the same type of medical support services in the market as of December 2020.
4. Referral Service is only applicable for clients of MediGold *Plus* Insurance Plan, MediGold Worldwide Medical Insurance Plan and "MediPro" Medical Insurance Plan, and only effective from the effective date of the relevant plan. Referral Service is only applicable in Hong Kong, clients need to pay for the specialist doctor fee and other related expenses.
5. Cashless Arrangement Service will be available 180 days after the effective date or the reinstatement date of the Plans (whichever is later).
6. Application of Cashless Arrangement Service might be rejected due to the followings reasons but not limited to:
 - a) Not follow the application process; or
 - b) in excess of the amount we have approved under the Cashless Arrangement Service Application Form (the "Form"); or
 - c) 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
 - d) payable annual deductible under the Plans; or
 - e) the expense which does not meet the definition of Medically Necessary or Reasonable and Customary Charges; or
 - f) overdue shortfall from previous cashless arrangement (if any) ; or
 - g) the surgical expense which has not yet been declared on the Form; or
 - h) not covered under the Plans.
7. Since our approval of your application for Cashless Arrangement Service is based on an estimation of the course of medical treatment, that approval does not mean that we have approved or will approve all items of your claim. We reserve the right to reject your claim upon evaluation of the invoice, and recoup the part of the medical expenses which we have paid but is not covered by the Plans (the "Shortfall") & payable annual deductibles (if any).
8. If Cashless Arrangement Service cannot be arranged, FTLife will contact the consultant to explain the reason of rejection and send the notification letter to clients. You need to pay relevant inpatient fee by yourself and follow general claim procedure by submitting completed claim forms if no Cashless Arrangement Service is arranged.
9. Please note that this service is only available for the insured who undergoes inpatient treatment or surgery recommendation by a doctor. Adequate medical documents must be provided to AIS prior the inpatient medical advice arrangements. For the avoidance of doubt, inpatient advice is not, and should not be treated as, a medical second opinion and shall not be considered as medical consultation. If a medical consultation is requested, the case will be treated as a normal medical consultation for which normal consultation fee will be charged.
10. Accompany service means to accompany clients during the inpatient arrangement and the hospital admission process. All eligible clients can enjoy this service but limited to hospitalization designated network hospitals in China only.
11. 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.
12. The regions and the numbers of hospitals/ medical centres covered by the Medical Networks are as of March 2020.
13. "Network Doctor(s) and Network Hospital(s)" refer to the designated doctors, Specialist Doctors, hospitals and medical centres provided under the network of AIS, and the list is subject to change from time to time without prior notice to the life insured or the owner. You may request from FTLife for an updated list of Network Doctors and hospitals. Once confinement or day-surgery needs are confirmed, the Network Doctors and Network Hospitals selected Specialist Doctors would complete Part III of the form.
14. "Designated Service Center(s)" refers to a 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 life insured or the owner.
15. Please note if the medical expenses do not exceed the amount we have approved under this Form, then upon the insured's discharge or completion of the day surgery from a Network Hospital, the Network Hospital will send the invoice directly to us. You 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 by debiting from the credit card you have authorized in Part II of the Form within 14 days after the claims statement is dispatched.
16. All services are not for sales, and not convertible to cash or other medical service.
17. 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.
18. 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.

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