

Premier Medical Concierge Services



FTLife Insurance Company Limited (“FTLife”) is committed to serving as the wealth and health manager in your life by addressing your various needs with all-rounded protection. As a premier client of FTLife, you can rest assured with professional medical services through the following series of Premier Medical Concierge Services¹ offered by our service provider, Actuarial Insourcing Services Limited (“AIS”).

Eligible Users³ and service effective period

Starting from 27 September 2021, the Policy Owner and his/her eligible family members³ (if applicable) can enjoy Premier Medical Concierge Services for an effective period of up to 10 years upon the application of Eligible Plans² is approved!

First-Year Premium ^A (USD)	Eligible Users ³	Effective period of Premier Medical Concierge Services (Starting from the policy effective date of Eligible Plans ²)	
		2-Year Payment Period	5-Year Payment Period
30,000 - 50,000	Policy Owner	2 years	5 years
> 50,000 - 100,000	Policy Owner and his/her eligible family members	2 years	5 years
>100,000	Policy Owner and his/her eligible family members	4 years	10 years

Double the effective period!

^A After Large Size Discount (if applicable) and before any other premium discount (if any).

SERVICE OVERVIEW



Inpatient Advice Service^{4, 8}

Once your inpatient need is confirmed, you may choose from different countries and their available modes of advice within the medical network to obtain further advice for the diagnosed disease without charges.



Medical Referral Service⁵ Rehabilitation & Nursing

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

Specialist Doctor[#]

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



Mainland China Accompany Service^{6, 8}

When you are admitted to a designated hospital in China (except Hong Kong and Macau), the representative will accompany you to handle the inpatient arrangement and the admission process at the designated network hospital⁸ in China.

AIS will assist the Eligible User³ to obtain the medical report and medical receipt.

[#] Specialist Doctor Referral Service will provide the Eligible User a designated service centre⁹ to obtain information regarding specialist doctor referral. Specialist Doctor Referral Service is solely for non-emergency specialist referral and the Eligible User shall bear the consultation fee and any fee arising from the specialist consultation.

SERVICE DETAILS AND APPLICATION PROCEDURE

1. INPATIENT ADVICE SERVICE^{4,8}

- ✓ For extra peace of mind, once an inpatient need is confirmed, you could obtain advice from a different specialist doctor, who targets to answer three 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
- ✓ You 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 illnesses (such as stroke, heart disease and cancer).

Eligible Users³ shall call the Premier Medical Concierge Services Hotline to make an appointment and provide the adequate medical documents and diagnosis reports with an inpatient recommendation to AIS. AIS will contact the Eligible User³ to discuss the further arrangements and details under Inpatient Advice Service.

2. MEDICAL REFERRAL SERVICE⁵

✓ Home-based Rehabilitation Training and Nursing Referral Service

If you need appropriate care and support after hospital discharge, FTLife can provide 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 and Nursing Service 5% off for first appointment booking⁷

✓ 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.



3. MAINLAND CHINA ACCOMPANY SERVICE^{6,8}

There are 90 3A hospitals in Mainland China with the International VIP Access⁸, allowing you to enjoy more privilege and efficient medical services.

Eligible Users³ shall call our Premier Medical Concierge Services hotline to make an appointment for China network hospital referral service (except Hong Kong and Macau). If hospitalization is needed after consultation, AIS will arrange the Accompany Service to handle the inpatient arrangement and the admission process at the designated network hospitals⁸ in China for the Eligible User³. AIS will assist the Eligible User³ to obtain the medical report and medical receipt.



Service provider: Actuarial Insourcing Services Limited ("AIS")

24-hour Premier Medical Concierge Services Hotline, available in Cantonese, Putonghua and English

Hong Kong: (852) 8120 7611 Mainland China: (86) 400-8631030

Terms and conditions of Premier Medical Concierge Services:

1. Premier Medical Concierge Services ("This service") is only applicable when the eligible insurance plans (Please refer to remark 2 for details) are in force, and is currently offered by Actuarial Insourcing Services Limited ("AIS"). This service and its Premier Medical Concierge Services 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 of the service for details of the services and its terms and conditions (please visit FTLife website for details).
2. Eligible Plans refer to Regent Prime Insurance Plan II (Premier) and Regent Elite Insurance Plan II (Premier)
3. This service is only available for application of Eligible Plans made on or after 27 September 2021 with designated amount of first year premium paid, and is exclusive to Policy Owner and his/her eligible family members (i.e. spouse and children, where applicable) of the Eligible Plans approved by FTLife ("Eligible Users") for a designated service period.
4. Please note that Inpatient Advice Service is only available for the Eligible User who undergoes inpatient treatment or surgery recommendation by a doctor. Adequate medical documents must be provided to AIS prior to the inpatient medical advice arrangements. For the avoidance of doubt, Inpatient Advice Service is not, and should not be treated as, a second medical 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.
5. Medical Referral Service is only available for Eligible Users, and only applicable while the Eligible Plans are in force. Referral Service is only applicable in Hong Kong, the Eligible User needs to pay for the specialist doctor fee and other related expenses.
6. Mainland China Accompany Service means to accompany the Eligible User during the inpatient arrangement and the hospital admission process at designated network hospitals. All Eligible Users can enjoy this accompany service but it is limited to hospitalization at designated network hospitals in China (except Hong Kong and Macau).
7. Discount offer is 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. Network Doctor(s) and Network Hospital(s) refer to the designated doctors, Specialist Doctors, hospitals and medical centres provided under the network of AIS. For Mainland China Accompany Service and International VIP Access, please refer to the list of Network Hospital(s) and Network Medical Centre(s) under Premier Medical Concierge Services, where such list is subject to change and updates from time to time without prior notice. For the list of Network Doctor(s), Network Hospital(s) and Network Medical Centre(s) under Premier Medical Concierge Services, please refer to our website at www.ftlife.com.hk or download it from "Reach FTLife" App.
9. "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 Eligible Users.
10. Premier Medical Concierge Services is not for sales, and not convertible to cash or other medical service.
11. No person other than the Eligible User and FTLife Insurance 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.
12. 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 Insurance Company Limited 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 Insurance Company Limited is illegal under the laws of that jurisdiction.

FTLife Insurance Company Limited

(Incorporated in Bermuda with limited liability)

New World Group Member

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