

「環球卓醫保」 讓您百分百安心的專業第二醫療意見



當疾病發生時，患者往往希望可以尋求多方面的醫療意見，以獲取最適合的治療。「環球卓醫保」之專業第二醫療意見服務，涵蓋所有合資格病症^{1,2}，即使是富通危疾保險計劃受保危疾以外的病症，都可讓受保人可於不幸患上或懷疑患上合資格病症^{1,2}時，毋須等待危疾賠償獲批核，即可獲得由環球頂尖醫療中心提供的專業第二醫療意見服務，費用全免。

為何需要第二醫療意見？

據調查顯示，美國有2%-18%的診症結果屬誤診³；亞洲區的誤診率比美國更高，約在5%-24%之間³。但是，當提供第二醫療意見後，診症準確率可大大提升至90%⁴，因此，盡早獲取第二醫療意見可讓病者及早獲得適當治療。

「環球卓醫保」的優越之處

「環球卓醫保」由世界知名醫療意見供應商 MediGuide International LLC（下稱“MediGuide”）提供服務。您可安心獲取不一樣的醫療意見服務，其優越之處包括：

- ✓ 不收取任何行政費用。
- ✓ 毋須等待危疾賠償獲批核。
- ✓ 毋須等待確診，於懷疑患上合資格病症^{1,2}時便可獲取此服務。
- ✓ 就不同合資格病症^{1,2}，可獲取多次第二醫療意見。
- ✓ 網羅位於英國、美國、瑞士、日本等世界領先的醫療中心。
- ✓ 如有需要，可免費獲取把第二醫療意見結果翻譯成本地語言的服務。



1. 此服務詳情請參閱「環球卓醫保」計劃文件之條款與細則。

2. 合資格病症指本服務所保障的醫療病症，包括除以下情況外的所有醫療病症：

- 不是受保人首次診斷的醫療病症；或
- 在過去十二個月內，沒有已註冊的醫生對受保人的醫療病症進行評估；或
- 受保人患有急性病或危及生命的疾病，受保人此時應請求為其治療的已註冊的醫生提供緊急醫療救護，而非因等待本服務而被耽誤救護；或
- 需要與受保人當面評估和診斷的醫療病症。

3. 資料來源: MediGuide

4. 資料來源: American Journal of Roentgenology

個案分享

陳先生現年40歲，是一位熱愛高爾夫球之人士並育有一對可愛的雙生兒。

陳先生於早年覺得身體虛弱，時常感到疲累及覺得腹部疼痛。經醫生進行反覆測試後，診斷陳先生患上了罕見腫瘤-下腔靜脈平滑肌肉瘤。由於腫瘤很大，並坐落於難以施手術的位置及影響其他器官，所以情況相當棘手。本地許多醫生評估過陳先生的病況後，都一致認為必須動手術，以增加存活的機會。由於手術既危險又複雜，陳先生向其投保的兩間保險公司查詢欲獲取第二醫療意見。其中一間只讓陳先生於危疾賠償獲批核後才可使用有關服務。於是陳先生選擇由MediGuide提供之服務，盡早獲取第二醫療意見。

MediGuide 檢視過陳先生的病歷後，聯繫了哈佛醫學院的教學醫院-美國麻省總醫院。麻省總醫院的醫療團隊建議使用特別技術，利用質子束及手術中放射治療來處理腫瘤。MediGuide 於是把陳先生的本地醫生與麻省總醫院的醫生聯繫起來，一同就陳先生的病況商討手術策略。陳先生的本地醫生之後依循有關技術建議，成功為陳先生進行治療。陳先生現已康復，繼續享受他至愛的高爾夫球運動，與家人共享天倫。毋須分毫，陳先生就能獲得環球頂尖醫療專家的專業第二醫療意見，安心接受妥善治療。

*上述個案是以 MediGuide 所提供的資料作藍本，只供參考之用

常見問題

Q1 如何索取第二醫療意見服務？

- 1 合資格及已註冊醫生診斷或懷疑受保人患有於「環球卓醫保」內之合資格病症^{1,2}
- 2 受保人致電富通保險有限公司（下稱「富通保險」）的客戶服務熱線2866 8898。
- 3 受保人向服務供應商提供相關資料例如保單編號及被診斷或懷疑所患的病症。
- 4 服務供應商通知受保人需要提供之醫療報告（如X光、磁力共振素描等）。
- 5 受保人填妥及交回指定的授權書以確定使用此服務，以及授權服務供應商向主診醫生收集醫療紀錄。
- 6 服務供應商推薦3間合適的醫療中心供受保人選擇。
- 7 服務供應商從主診醫生收集醫療紀錄，然後把醫療紀錄送交受保人所選擇之醫療中心。
- 8 10個工作天內，服務供應商會把醫療意見的結果翻譯成本地的語言（如有需要）並把結果傳送給受保人。

Q2 受保人要親自收集需要提供之醫療報告嗎？

如受保人手上沒有有關需要提供之醫療報告，只需告知服務供應商有關受保人的主診醫生名字並作出授權，服務供應商便會直接聯絡受保人的主診醫生收集有關之醫療報告。

Q3 若第二醫療意見與受保人的主診醫生之意見有分歧該如何處理？

若受保人或其主診醫生於收到第二醫療意見後有任何疑問，服務供應商會將有關疑問轉交予受保人選擇之醫療中心作解答。如有需要，服務供應商會為受保人尋求另一間醫療中心索取另一份第二醫療意見。

此第二醫療意見服務由 MediGuide 及 MediNet Services Limited（下稱「MediNet」）提供。MediNet 為 MediGuide 就此第二醫療意見服務訂立合約的第三方管理人。富通保險不會和將不會就 MediNet、MediGuide 及 / 或世界領先的醫療中心所提供的服務（不論是任何形式及如何、直接或間接）導致、引起或相關的任何損失或損害負責。MediNet、MediGuide 及 / 或醫療中心均沒有權力為或代表富通保險作出任何陳述。

受保人就是否參考第二醫療意見報告而進行任何相關的治療有最終決定權。在作出決定前，受保人必須清楚了解第二醫療意見報告內所提及的任何醫學治療所附帶的風險。受保人必須為自己的決定負責。此小冊子乃資料摘要，僅供參考之用。所有條款及細則均以「環球卓醫保」計劃文件作準。

“Global Advance Care”

Peace of mind with **professional medical second opinion**



When sickness occurs, patients always want to seek various medical opinions for the most suitable treatment. The **“Global Advance Care”** offers professional medical second opinion which covers all qualifying medical conditions^{1,2} including illnesses that are not covered in FTLife’s critical illness insurance plans. When the insured is diagnosed with or suspected of having a qualifying medical condition^{1,2}, the insured can seek professional medical second opinion from a top medical centre for free, without waiting for a critical illness claim to be approved.

Why is a medical second opinion necessary?

According to a survey, about 2% - 18% of the diagnoses are misdiagnosed in the United States³. The figure is even higher in Asia and it is about 5% - 24%³. However, with the provision of the medical second opinion, the diagnosis accuracy rate can rise to 90%⁴. Therefore, the sooner a patient gets a medical second opinion, the faster he can find the best treatment option.

Advantages of “Global Advance Care”

“Global Advance Care” provides the service through MediGuide International LLC (“MediGuide”) - a world famous medical opinion service provider. You can be rest assured that you are provided with the exceptional service. Advantages include:

- ✓ No administration fee.
- ✓ No need to wait for an approval of a critical illness claim.
- ✓ Get the service even at the stage of suspicion of suffering from a qualifying medical conditions^{1,2}, while diagnosis confirmation is not necessary.
- ✓ Obtain multiple medical second opinions for different qualifying medical conditions^{1,2}.
- ✓ Include world’s leading medical centers in United Kingdom, the United States, Switzerland, Japan and etc.
- ✓ Get the free translation service on the medical second opinion result into local language if necessary.



1. Please always refer to the terms and conditions of “Global Advance Care” Programme Document for the details of the programme.
2. Qualifying medical conditions mean the covered medical conditions for this service, which include any medical conditions with the following exceptions:
 - (i) It is not the first diagnosis of the medical condition of the insured; or
 - (ii) The insured has not been evaluated by a registered medical practitioner for his/her medical condition within the last twelve (12) calendar months; or
 - (iii) The insured has developed an acute or life threatening condition and should seek the immediate medical care of his/her treating registered medical practitioner that should not be delayed by the arrival of this service; or
 - (iv) The medical condition which requires physical evaluation of the Insured.
3. Source: MediGuide
4. Source: American Journal of Roentgenology

Case Sharing

40 year-old Mr. Chan is an avid golfer and a father of twins. Years ago, Mr. Chan shared with his physician that he was weak, tired and suffered from abdominal pains. After the physician conducted several tests, he was diagnosed with a rare tumor, Inferior Vena Cava Leiomyosarcoma. The tumor was large, located in a position which brought difficulty in surgery and was affecting other organs. A number of local physicians evaluated Mr. Chan's case and all agreed that surgery was needed and offered the best opportunity for long-term survival. Since the surgery was both risky and complicated, Mr. Chan requested for a medical second opinion from two insurance companies. One of which replied that they could only do so after his critical illness claim was approved. So, Mr. Chan turned to MediGuide for a timely medical second opinion.

After reviewing Mr. Chan's medical records, MediGuide contacted Massachusetts General Hospital, a Harvard Medical School teaching hospital. The team at Massachusetts General Hospital suggested treating the tumor by a special technique - a proton beam and intraoperative radiation. MediGuide then put Mr. Chan's physician in contact with the physicians at Massachusetts General Hospital to discuss the surgical strategy for Mr. Chan's case. The local physicians then followed the proposed technique with success. Now, Mr. Chan has recovered and is back with his family and enjoying golf. Without paying an extra cost, Mr. Chan got the professional medical second opinion from the outstanding medical experts and received the best possible treatment with peace of mind.

*The above case sharing is based on the information provided by MediGuide and is for reference only.

Frequently Asked Questions

Q1 What is the procedure in using the medical second opinion service?

1

The insured is diagnosed or suspected by a qualified and registered medical practitioner that he/she is suffering from one of the qualifying medical conditions^{1,2} under "Global Advance Care".

2

The insured contacts FTLife Insurance Company Limited ("FTLife") Customer Service Hotline at 2866 8898.

3

The insured provides the required information such as policy number and the diagnosed or suspected illness^{1,2} to the service provider.

4

The service provider informs the insured for the medical reports required (such as X-rays and magnetic resonance imaging).

8

Within 10 working days, the service provider translates the medical second opinion into local language, if required, and delivers it to the insured.

7

The service provider collects the medical reports from the insured's attending physician and sends the medical reports to the medical centre being chosen.

6

The service provider recommends 3 suitable medical centers for the insured to choose.

5

The insured completes and submits the prescribed authorization form to confirm using the service and authorizes the service provider to collect medical records from his/her attending physician.

Q2 Does the insured need to collect all the medical reports by himself/herself?

If the insured does not have the required medical reports on hand, the insured can simply inform the service provider about the name of the physician and authorize the service provider to obtain the medical reports. The service provider will then contact the physician directly for the required medical reports.

Q3 What if the medical second opinion is in conflict with the suggestion from the insured's physician?

If the insured or his/her physician has any inquiry about the medical second opinion, the service provider will pass the question(s) to the chosen medical center. To ensure the insured's peace of mind, the service provider will get another medical second opinion from another medical centre when necessary.

This medical second opinion service is provided by MediGuide and MediNet Services Limited ("MediNet"). MediNet is a third party administrator contracted by MediGuide. FTLife is not 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 medical second opinion service provided by MediNet, MediGuide and/or the medical centres, none of which has any authority to make any representation for and on behalf of FTLife.

The insured has the final decision whether or not to undergo any relevant medical treatment with reference to the medical second opinion report. The insured shall understand any associated risk(s) relating to any medical treatment as mentioned in the medical second opinion report before making his/her/their own decision. The insured shall be responsible for his/her own decision.

The information contained in this flyer is intended as a general summary and for reference only. Please refer to the "Global Advance Care" Programme Document for the full terms and conditions.

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

A company incorporated in Bermuda with limited liabilities