



Cashless Facility for Outpatient Colonoscopy and Gastroscopy Service, Cataract Surgery and Wart Treatment

Efficient and seamless claims resolution cashless facility for outpatient colonoscopy and gastroscopy service, cataract surgery and Wart Treatment² for FWD Life Voluntary Health Insurance Scheme (“VHIS”) Customers¹

FWD launches brand new cashless facility for outpatient colonoscopy, gastroscopy service, cataract surgery and wart treatment² to VHIS customers who can just call our Hotline³ for application and reservation. Simple and convenient!



Hassle free from your instant settlement^{4,5} and complicated medical claims procedure



Given choice to conduct day-time outpatient colonoscopy, gastroscopy, cataract surgery and wart treatment in over 35 specialist medical service centres⁶ on Hong Kong Island, Kowloon or New Territories apart from conducting in hospital. So convenient and fast



Over 130 network specialist doctors for selection⁶



Enjoy cash benefit for day-case procedure⁷ (if applicable)

Please apply and reserve the efficient and seamless claims resolution and cashless facility for outpatient colonoscopy, gastroscopy, cataract surgery and wart treatment



Hotline (852) 8120 9066

(This hotline is for non-emergency use only)



WeChat ID: HMG-FWD



Email : support@hmg.com.hk



WhatsApp: (852) 5951 4452

Terms and Conditions:

1. Efficient and seamless claims resolution and cashless facility for outpatient colonoscopy and gastroscopy service, cataract surgery and wart treatment (“the Service”) is only applicable to VHIS policy underwritten by FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“FWD”) (“FWD Life VHIS”). The Service and applicable plans may be revised from time to time without prior notice.
FWD Life VHIS:
vTheOne Medical Plan (VHIS Plan Certification Number: F00067);
vPrime Signature Medical Plan (Certification Number: F00070);
vPrime Medical Plan (VHIS Plan Certification Number: F00045);
vBooster Medical Plan (VHIS Plan Certification Number: F00069);
vCANsurance Medical Plan (VHIS Plan Certification Number: F00051);
vFamily Medical Plan (VHIS Plan Certification Number: F00072);
vCare Supreme Medical Plan (VHIS Plan Certification Number: F00032);
vCare Medical Plan (VHIS Plan Certification Number: F00015)
are flexi plans certified by the Hong Kong Special Administrative Region Government (the “Government”) under the VHIS and underwritten by FWD.
vCore Medical Plan (VHIS Plan Certification Number: S00036) is a standard plan certified by the Government under VHIS and is underwritten by FWD.
VHIS provider registration number is 00036.
The Service is optional and does not form part of the terms and benefits of FWD Life VHIS. Customers have the right to opt-out the Service. Please inform FWD in writing if you do not want to receive this free additional service.
2. Only intravenous sedation, monitored anesthesia care, polypectomy and/or histopathology including pre and post consultation fee, surgery fee, facility fee, closet for gastroscopy, extra surgeon charge for polypectomy, biopsy, histopathology fee are included for cashless facility of outpatient colonoscopy and gastroscopy service. Also, only pre-consultation fee for basic checkup of cataract, intraocular lens measurement test, cataract - phacoemulsification and intraocular lens (standard monofocal lens) implantation, surgery fee, facility fee, anesthesia fee, post-consultation fee and basic medication are included for cashless facility of outpatient cataract surgery. Only basic treatment fees and basic medication are included for cashless facility of outpatient wart treatment.
3. The Service and Hotline (852) 8120 9066, provided and operated by HealthMutual Group Limited (“HMG”) and its healthcare network team, are provided by external third party providers. It does not form a part of the policy or benefit item under the policy provisions and only applicable to FWD Life VHIS. FWD reserves the right to suspend, terminate or vary the Service and the Hotline in its sole discretion without further notice. FWD is not the supplier of the Service and the Hotline and shall have no obligation or not be responsible for any act, negligence or failure to act on the part of HMG and/or its healthcare network team. The Service is only applicable in Hong Kong.
4. The Service is an administrative arrangement to pay the covered expenditures when the insured person conducts day-time colonoscopy, gastroscopy, cataract surgery and wart treatment in network specialist medical service centre in Hong Kong, but not a benefit item under policy provisions of FWD Life VHIS or a guaranteed successful arrangement. FWD reserves the right to terminate or vary the Service in its sole discretion without further notice. FWD would pay the medical cost to the relevant network specialist medical service centre or network doctor on behalf of the insured person after successful arrangement of the Service. If there is annual deductible balance (if any) of the designated FWD Life VHIS, policy holders are required to pay such balance when admitted to the network specialist medical service centre. If the medical cost paid by FWD is higher than the maximum amount of benefit, FWD would seek reimbursement from policy holders for such amount.
5. Estimation of out-of-pocket amount is for reference only. It does not constitute FWD’s liability for claim payment. The actual claimable amount will be based on the final claim decision that is subject to insured person’s eligibility and case based exclusion(s), claim documents /information to be received, benefit limits, general exclusions and other terms and conditions as stated in the policy provisions.
6. Please contact FWD’s Service Hotline (852) 3123 3123 to get more information about the list of Hong Kong network specialist medical service centres and network doctors. The list may be revised from time to time without prior notice.
7. Cash benefit for day-case procedure is only applicable to vTheOne Medical Plan, vPrime Signature Medical Plan, vPrime Medical Plan, vBooster Medical Plan, vCANsurance Medical Plan, vFamily Medical Plan, vCare Supreme Medical Plan, vCare Medical Plan. For details, please refer to related product brochure, policy terms and conditions.
8. Any medical advice, opinion or services are provided by doctors of HMG and its healthcare team, who are all external third-party service providers. They are independent contractors and are not agents of FWD. For any specific questions on medical matters or situations, please consult your doctor or other healthcare professionals. FWD shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them.
9. Customers are required to consent to FWD, HMG and its healthcare network team, recording, sharing, using and archiving your personal data in pursuance of the Service being offered to the customers as well as for their training and quality assurance purposes. Failure to provide the relevant personal data may result in the said service providers being unable to provide the relevant services to the customers.
10. This leaflet is issued by FWD and is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products or services of FWD outside Hong Kong. All selling and application procedures of the insurance plans and services must be conducted and completed in Hong Kong.

Any promotional offer(s) or material(s) should be read in conjunction with the relevant product brochure. Customers should not apply for the relevant insurance product(s) solely on the basis of any promotional offer(s) or material(s). The above does not contain the full terms and conditions of the relevant insurance plan. For full terms and conditions, details and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy documents.