

FWD and EC Healthcare establish strategic partnership and co-launch a series of diversified health assistance services



AI generated image

FWD has been striving to cater to the healthcare needs of customers from prevention, treatment to recovery with numerous FWD Care professional health assistance services. To holistically fulfill customers' medical protection needs, FWD actively expands its medical network, and now establishes **strategic partnership with EC Healthcare**, Hong Kong's largest non-hospital medical service provider<sup>1</sup>. FWD and EC Healthcare co-launch a diversity of meticulous and attentive health assistance services, endeavouring to change the way people feel about insurance from prevention and wellness, treatment to recovery.

## Diversified health assistance services<sup>2</sup> Offered by EC Healthcare



### Prevention and wellness

**Multifaceted support for leading a healthy and confident life**

EC Healthcare will launch a series of preventive healthcare and confidence boosting services<sup>2</sup>, such as health check-up, vaccination, beauty, wellness, hair care services, etc., as exclusive offers on MAX Health Shop for FWD Care members<sup>3,4</sup>, enriching the support available in the prevention and wellness phase.



## Diagnosis, treatment and claims

### Benefiting customers of FWD's individual hospital reimbursement insurance plans

FWD cares for every customer with dedication. Customers insured under in-force policy(ies) of individual hospital reimbursement insurance plans underwritten by FWD ("Eligible Policy(ies)")<sup>5</sup> can enjoy the following range of healthcare assistance services<sup>2</sup> provided by EC Healthcare.



#### Flexible inquiry and booking options<sup>2</sup> Convenient and fast

**ECierge<sup>2,6</sup>** offers thoughtful medical-related services, with **a dedicated hotline available 24 hours a day** to answer customer calls and supported by professional healthcare personnel. The scope of services covers booking and inquiries for health assistance services, including network doctor appointment, and general medical advice. To enable more convenient access to EC Healthcare's health assistance services<sup>2</sup>, **multichannel contact methods** are introduced under ECierge<sup>2,6</sup>. No matter day or night, EC Healthcare is committed to listening to and meeting the needs of customers.

Eligible customers<sup>7</sup> can also make appointments for day surgeries and specialist services anytime and anywhere through the **EC Healthcare online booking request form<sup>2</sup>**, where they will receive one-on-one follow-up from dedicated personnel.

#### Booking and inquiry zone

##### ECierge<sup>2,6</sup> - Multichannel contact methods



##### ECierge service hotline:

Please call 3123 3123, select the language then press **1** > **3** > **1** to connect to

**ECierge 24-hour hotline**

##### Services available<sup>2</sup>:

- (i) Booking and inquiries for EC Healthcare's health assistance services; and
- (ii) General medical advice



**WhatsApp: 4625 9363**



**WeChat:**



##### Services available<sup>2</sup>:

Booking and inquiries for EC Healthcare's health assistance services



**Email: FWDenquiry@echealthcare.com**



**EC Healthcare online booking request form<sup>2</sup>**

Scan the QR code to make an appointment!



##### Services available<sup>2</sup>:

Booking for specialist services and designated day surgeries (including outpatient colonoscopy and gastroscopy, cataract surgery or wart treatment<sup>8</sup>)

## Treatment



### Professional healthcare network team and one-stop medical services<sup>2</sup>

EC Healthcare's healthcare network team consists of over 140 specialist doctors<sup>9</sup>, among whom some of them are honorary assistant professors or associate professors, enabling customers to obtain professional medical advice and receive timely and appropriate treatment. If customers require medically necessary<sup>10</sup> medical services, whether for inpatient treatments or day surgeries (including but not limited to outpatient colonoscopy and gastroscopy, cataract surgery or wart treatment<sup>8</sup>), EC Healthcare will be able to offer one-stop medical services by arranging hospitalisation and/or treatment for customers to ensure that they feel at ease.



### Efficient and seamless claims solution with cashless facility<sup>2,11</sup> (if applicable)

EC Healthcare possesses an extensive medical network, with cashless facility<sup>2,11</sup> covering all 13 private hospitals<sup>12</sup> and over 30 designated clinics and day surgery centres<sup>9</sup> spanning 18 districts across Hong Kong. If customers are covered under in-force policy(ies) of designated FWD individual hospital reimbursement insurance plans<sup>13</sup>, EC Healthcare can assist them in applying for efficient and seamless claims solution and arrange cashless facility<sup>2,11</sup>, allowing customers to focus on treatment and recovery without the stress of complicated claims procedures.

## Recovery

### Recovery

#### Heartwarming recovery support to help customers restore physical and mental health

EC Healthcare provides various assistance services during the recovery phase, including referral services for physiotherapy, clinical psychology services and home care services by nurses<sup>2</sup>, accompanying customers on their recovery journey. Eligible customers<sup>7</sup> can make appointments through the aforementioned multichannel contact methods under ECierge<sup>2,6</sup> and be entitled to relevant services<sup>2</sup>.



### Limited-time promotion



#### EC EASY transportation offer<sup>2,14</sup>

To allow customers to experience EC Healthcare's one-stop medical services, EC Healthcare is now providing a thoughtful transportation offer within the promotional period<sup>2,14</sup>. If eligible customers<sup>7</sup> make an appointment through EC Healthcare for a medically necessary outpatient colonoscopy and gastroscopy service or cataract surgery, receive the relevant treatment(s) through its medical network and commute to and from network day surgery centres (excluding hospitals) by designated transportation means within the promotional period, they may be eligible for transportation offer of up to HKD150 per trip<sup>14</sup>.

**Promotional period: 14 Feb 2025 to 31 Aug 2025 (both dates inclusive)**

## Beyond mere medical coverage



### Innovative veterinary referral service<sup>2</sup>

FWD understands that every customer treats his/her pet as a member of his/her family and may feel helpless when his/her pet gets injured or falls ill. Therefore, FWD introduces the innovative veterinary referral service to the range of health assistance services provided by EC Healthcare, allowing eligible customers<sup>7</sup> to make appointment for their own pets through the multichannel contact methods<sup>2,6</sup> as stated above and enjoy relevant veterinary services, extending its care to the customers' beloved pets.

### About EC Healthcare

EC Healthcare is Hong Kong's largest non-hospital medical service provider<sup>1</sup> focusing on preventive and precision medicine to build the leading one-stop healthcare ecosystem. EC Healthcare provides a full range of medical services including health checkups, vaccinations, lab testing, imaging diagnostics, primary care, specialist consultations, etc., as well as diversified services like aesthetic

medical, beauty, wellness and veterinary services, to satisfy the various needs of different customers. EC Healthcare is a listed company on the Hong Kong Stock Exchange, with the stock code 2138.



For details of EC Healthcare, please visit the official website of EC Healthcare.



**In case of enquiry regarding the health assistance services listed above, please contact FWD's service hotline +852 3123 3123**

(Business hours: 9:00a.m. to 6:00p.m. from Monday to Friday; 9:00a.m. to 1:00p.m. on Saturday; Closed on Sunday and public holidays).

## Terms and conditions

1. The information is as at 14 Feb 2025. The source of information is from EC Healthcare's official website.
2. The aforementioned health assistance services are provided by a third-party service provider namely EC Healthcare and its healthcare network team. FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD") is not the supplier of the service. EC Healthcare and its healthcare network team are not FWD's employees, agents or representatives. FWD makes no representation, warranty or undertaking as to the availability and quality of the service. FWD shall not accept any responsibility or liability for their services, opinions, treatment, negligence, omission or failure to act by such third-party service providers. FWD reserves the right to replace any of such service provider or cease and/or suspend the provision of such services without prior notice. FWD does not provide any medical advice and customers should consult their own medical advisors for professional advice. The aforementioned health assistance services are only applicable in Hong Kong.
3. On MAX Health Shop, FWD will categorize FWD MAX members based on whether they hold any in-force policy of medical or critical illness life insurance plan issued by FWD. A member who holds an in-force policy of medical or critical illness life insurance plan issued by FWD will be classified as an FWD Care member. Otherwise, a member will be classified as an FWD MAX member. For details, please refer to the terms and conditions of MAX Health Shop.
4. Exclusive offers for FWD Care members are only available for purchase by FWD Care members at MAX Health Shop, subject to the terms and conditions of MAX Health Shop and the terms and conditions of the relevant products/services. Please refer to the terms and conditions of MAX Health Shop and the terms and conditions as listed on the relevant products/services page for details.
5. In respect of the issue date and the termination date of an Eligible Policy, FWD's system record shall be conclusive. FWD shall not be responsible for any delay, loss, error or unrecognized situation due to computer and/or Internet connection, technical problem, malfunction or accident.
6. The multichannel contact methods under ECierge are for non-emergency use only. Except the hotline, other methods only support communication in text and do not support voice calls. The general medical advice provided by ECierge is for reference only. If customers need more in-depth and specific medical advice, please consult a registered practitioner. FWD reserves the right to suspend, terminate or vary ECierge in its sole discretion without further notice.
7. Eligible customers shall mean customers insured under in-force policy(ies) of any individual hospital reimbursement insurance plans underwritten by FWD.
8. Wart treatments are only covered under FWD's Voluntary Health Insurance Scheme ("VHIS") certified plans. FWD's VHIS certified plans include vTheOne Medical Plan (VHIS plan certification number: F00067), vPrime Signature Medical Plan (VHIS 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) and vCore Medical Plan (VHIS plan certification number: S00036). vCore Medical Plan is a standard plan certified by the Hong Kong Special Administrative Region Government (the "Government") under the VHIS, and the others are flexi plans certified by the "Government" under the VHIS. FWD's VHIS certified plans are underwritten by FWD. VHIS provider registration number is 00036.

EC Healthcare's health assistance services are optional and do not form part of the terms and benefits of FWD's VHIS certified plans. Customers have the right to opt-out the services. Please inform FWD in writing if you do not want to receive these free additional services.

For details of FWD's VHIS certified plans, please refer to the policy provisions of the relevant plans.

9. Please contact FWD's service hotline +852 3123 3123 to obtain more information about the lists of network doctors and designated clinics and day surgery centres. The list may be revised from time to time without prior notice.
10. When receiving medically necessary medical services, customers should understand that only reasonable and customary charges may be covered under the Eligible Policy(ies). For the definitions of "medically necessary" and "reasonable and customary charges", please refer to the product brochure and/or policy provisions of the relevant products.
11. Cashless facility is an administrative arrangement to pay the covered expenditures when the insured person receives approved medical procedures in a network hospital or a specialist medical service centre, but not a benefit item under an Eligible Policy, and it is not 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 hospital or day surgery centre on behalf of the insured person after successful arrangement of cashless facility. If there is deductible balance (if applicable) of the Eligible Policy, policy holders are required to pay such balance when the insured person is admitted to the hospital or at the day surgery 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.
12. The information is as of 14 Feb 2025. The source of information is Hospital Authority New Territories East Cluster ([https://www3.ha.org.hk/ntec/content/privatehospital\\_e.asp](https://www3.ha.org.hk/ntec/content/privatehospital_e.asp)).
13. The list of designated individual hospital reimbursement insurance plans is published on FWD's website (<https://www.fwd.com.hk/en/ehealthcare/>). The list may be added, deleted, amended or replaced from time to time at FWD's sole discretion without prior notice.
14. Below are the terms and conditions of EC EASY transportation offer –
  - a. EC EASY transportation offer (this "Offer") is provided by a third-party service provider namely EC Healthcare and its contractors. It is not a guaranteed successful arrangement and is subject to the availability of this Offer at the time the customer receives the relevant service. FWD reserves the right to suspend, terminate or vary this Offer in its sole discretion without further notice.
  - b. Customers should ensure that the relevant medical service(s) is/are medically necessary when making an appointment for and receiving such medical service(s) and should understand that only reasonable and customary charges may be covered under the Eligible Policy(ies). Customers should not make an appointment for or receive such medical service(s) solely on the basis of this Offer. For the definitions of "medically necessary" and "reasonable and customary charges", please refer to the product brochure and/or policy provisions of the relevant products.
  - c. Eligible customers must commute to or from the network day surgery centre by Uber Taxi on the day they receive the outpatient colonoscopy and gastroscopy service or cataract surgery to be entitled to this Offer. This Offer is optional, and eligible customers can choose whether to commute to and from the network day surgery centre by Uber Taxi or to utilise this Offer. EC Healthcare will contact eligible customers within two working days prior to the service to confirm the appointment details and the means of commuting to and from the network day surgery centre, and will deliver Uber Taxi discount code(s) (if applicable). EC Healthcare will only provide Uber Taxi discount code(s) and will not make Uber Taxi reservations or other transportation arrangements on behalf of customers.
  - d. Eligible customers must make an appointment for and receive the outpatient colonoscopy and gastroscopy service or cataract surgery within the promotional period to be entitled to this Offer. This Offer shall only be available to eligible customers who receive outpatient colonoscopy and gastroscopy services or cataract surgeries at network day surgery centres during the promotional period and shall not apply to other medical services or any other purposes.
  - e. Eligible customers shall only receive a maximum of two Uber Taxi discount codes for each outpatient colonoscopy and gastroscopy service or cataract surgery.
  - f. Eligible customers may receive a discount of HKD150 for each Uber Taxi trip under this Offer. Any fare exceeding this amount must be borne by the customer. If the fare for the Uber Taxi trip is less than HKD150, the remaining discount amount is non-transferable, non-refundable, cannot be exchanged for cash, and cannot be carried forward to the next trip.
  - g. Each Uber Taxi discount code is a one-off code and will become invalid after the eligible customer successfully makes a payment with the discount code. It is only valid on the day the eligible customer receives the service and will expire after that.
  - h. Only one discount code could be applied for each Uber Taxi trip, and this Offer cannot be used in conjunction with other promotions/offers.
  - i. This Offer is non-transferable, non-refundable, and cannot be exchanged for cash.
  - j. This Offer is only applicable to Uber Taxi trips that start and end within Hong Kong during the promotional period.
  - k. Any issues related to the trip(s) can be reported through the Uber application. FWD makes no representation, warranty or undertaking as to the availability and quality of the service. FWD shall not accept any responsibility or liability for their services, opinions, treatment, negligence, omission or failure to act by such third-party service providers. FWD reserves the right to replace any of such service provider or cease and/or suspend the provision of such services without prior notice. This service is optional. The provision of such service and your acceptance of the same shall constitute a separate contract between you and the third-party service provider.
  - l. This Offer is subject to other relevant terms and conditions, including but not limited to the terms and conditions as listed on the Uber application. For any disputes regarding this Offer, FWD reserves the final right of decision.
15. Customers are required to consent to FWD, EC Healthcare and its healthcare network team, recording, sharing, using and archiving the customers' personal data in pursuance of the services 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.
16. 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 plans. For full terms and conditions, details and risk disclosures of the relevant insurance plans, please refer to relevant product brochures and policy documents.**