Privileged Medical Care

for the Privileged Ones

TheOne Medical Solution / TheOne Medical Solution Rider

Medical • Non-Participating life



Celebrate living fwd.com.mo

TheOne Medical Solution

Health is the most precious treasure in life which deserves the greatest defence. Your current peaceful, enjoyable life can be disturbed by unexpected illnesses. Despite the ever-increasing medical costs, we all want to ensure we can enjoy high quality medical services at different life stages without impact to our quality of life. TheOne Medical Solution and TheOne Medical Solution Rider (collectively called: the "Plan") offers you comprehensive medical coverage that gives you a peace of mind.

Comprehensive protection throughout life

To ensure you have an all-round protection during your life's journey, the Plan provides a Lifetime Limit of up to HK\$100 million¹, including a range of hospitalization and surgical benefits, as well as providing First-dollar Coverage – Deductible Waived for Designated Critical Illness². What's more, it provides reimbursement for your regular health screen³. Hospitalization and surgical benefits include daily hospital accommodation in a Standard Private Room⁴, surgery fees, physician's visit and specialist's fees, etc.

9 different plan options to fit your specific needs

The Plan provides 3 different types of plans that cover 3 different geographic areas. Furthermore, 3 Annual Deductible⁵ options (HK\$0, HK\$40,000 and HK\$80,000) could be chosen to tailor your most ideal life protection. For example, Premier Plan with HK\$0 deductible could provide a worldwide full medical coverage to you. If you have employer-sponsored medical coverage and are looking for additional medical coverage in Asia, our Standard Plan with Annual Deductible⁵ of HK\$40,000 or HK\$80,000 may satisfy your needs.

First-dollar Coverage – Deductible Waived for Designated Critical Illness Benefit²

Heavy stress and unhealthy habits raise the risk of suffering from critical illnesses. In Hong Kong, 1 out of every 4 men or 5 women is diagnosed with cancer before the age of 75⁶. Critical illnesses may cause an unexpected financial burden on you and your family. The Plan is focused around your concerns and needs, offering First-dollar Coverage – Deductible Waived for Designated Critical Illness² to ease your and your family's financial stress due to related medical expenses (The amount of benefit is subject to applicable Annual Limit, Lifetime Limit and limits for specific benefit items). The Plan provides protection for your family as well as your health.

Tailored extra benefits

In the event that the insured needs specific treatments and organ transplantation to receive better medical services, on top of its original Annual Limit, the Plan provides additional Annual Limit of up to HK\$2 million to cover medical expenses of organ and bone marrow transplantation, chemotherapy, radiotherapy, immunotherapy, target therapy, cancer hormonal therapy, proton therapy and kidney dialysis⁷.

Lifetime renewal privilege for peace of mind⁸

The lifetime renewal privilege of the Plan takes away your concern over policy discontinuity due to old age and changes in health conditions. Regardless of any significant changes in your health, financial condition or claim history, FWD will renew your policy until the age of 100 (Age Next Birthday)⁸ of the Insured, subject to the continual availability of the Plan, terms and conditions applicable, the benefits and the prevailing premium rates of the Plan at the time of renewal. Benefits and premium are not guaranteed and subject to change by FWD.

Flexible protection aligned to your future needs

Your needs vary as you go through different life stages. The Plan enables you to switch to a lower Annual Deductible⁵ option once (per lifetime) when you turn 50, 55, 60 or 65 (Age Next Birthday) without the need to provide proof of insurability⁹, meeting any changing needs in the future for protection.

Worldwide support service

If you meet an accident or suffer an illness whilst abroad, your needs will be well taken care of with our Worldwide Emergency Assistance. All you need to do is call our 24-hour emergency assistance hotline to enjoy round-the-clock worldwide support and assistance provided by International SOS¹⁰ 24-hour Worldwide Assistance Services that includes phone medical advice, emergency medical evacuation and repatriation of mortal remains, etc.

	TheOne Medical Solution	TheOne Medical Solution Rider
Issue Age (Age Next Birthday)	1 (15 days) – 70	1 (15 days) – 70
Benefit Term	Yearly renewable ⁸ to age 100 of the Insured	Yearly renewable ⁸ to age 100 of the Insured or the Expiry Date of the Basic Policy (whichever is earlier)
Premium Payment Term	To age 100 of the Insured	To age 100 of the Insured or the Expiry Date of the Basic Policy (whichever is earlier)
Premium Payment Mode	Annually / Semi-annually / Monthly	Same premium payment mode as Basic Policy
Currency	USD / HKD	Same currency as Basic Policy

	Schedule of Ben	əfit									
Benefit Schedule		Maximum Benefit Limit									
Plan Level	Standard Plan	Superior Plan	Premier Plan								
Area of Cover	Asia ¹¹	Worldwide ex USA ¹²	Worldwide ¹³								
Annual Limit	HK\$8,000,000 / US\$1,000,000	HK\$12,000,000 / US\$1,500,000	HK\$16,000,000 / US\$2,000,000								
Lifetime Limit ¹	HK\$40,000,000 / US\$5,000,000	HK\$60,000,000 / US\$7,500,000	HK\$100,000,000 / US\$12,500,000								
Annual Deductible ⁵ options (Only available for item 1 – 5 of this Schedule of Benefit)	HK\$0 / 40,000 / 80,000 US\$0 / 5,000 / 10,000										
1. Hospitalization Benefits											
Room and Board (Standard Private Room ⁴)	Full Cover										
Companion Bed	Full Cover										
Private Nursing Care's Fee ¹⁴	Full Cover (up to a max. of 30 days per policy year)	Full Cover (up to a max. of 60 days per policy year)	Full Cover (up to a max. of 90 days per policy year)								
	(maximum 180 days per lifetime)										
Specialist's Fee	Full Cover										
Physician's Hospital Visit	Full Cover										
Charges for Intensive Care	Full Cover										
Miscellaneous Hospital Charges ¹⁵	Full Cover										
Daily Hospital Cash for Voluntary Room and Board Stay Below Private Room (Stay in private hospital in Macau or Hong Kong)	HK\$1,500 / US\$187.5 (up to a max. of 30 days per policy year)										
Psychiatric Treatment	Not Applicable	Full Cover (up to 30 days pe 180 days per lifetime)	er policy year and								
2. Surgical Benefits											
Surgery Fee (including Surgeon Fee, Operation Theatre Fee, Anaesthetist's Fee and Outpatient Surgery Fee)	Full Cover										
Organ and Bone Marrow Transplantation	Full Cover										
Medical Appliances	Specified Items ¹⁶ : Full Cove Other Items: HK\$96,000 / L										
3. Pre- and Post-Hospitalization Benefits											
Pre-Hospitalization Outpatient ¹⁷	Full Cover (within 31 days be	efore hospitalization and maxi	mum 1 visit per day)								
Post-Hospitalization Outpatient	Full Cover (within 60 days ir maximum 1 visit per day)	nmediately after discharge fro	om hospitalization and								
Post-Hospitalization Home Nursing ¹⁴	Full Cover (up to a maximum discharge from hospitalizati	n of 31 days per policy year wi on)	ithin 31 days after								

Sche	dule of Benefit (Cor	ntinued)									
4. Extended Benefits											
	First-dollar coverage - Waive	Annual Deductible ^{2,5}									
	Designated Critical Illnesses										
First-dollar Coverage – Deductible waived for Designated Critical Illness ² (Only applicable to Annual Deductible policies)	Cancer End Stage Lung Disease Primary Pulmonary Arterial Hypertens Kidney Failure Severe Rheumatoid Arthritis Terminal Illness	Fulminant Hepatitis Cardiomyopathy Coronary Artery Disease Surg Surgery to Aorta Heart Attack	Ohronic Liver Disease Heart Valve Surgery ery Stroke Major Organ Transplantation Parkinson's Disease								
Chemotherapy and Radiotherapy	Full Cover (including immuno proton therapy)	therapy, target therapy, can	cer hormonal therapy and								
Kidney Dialysis	Full Cover										
Additional Annual Limit for Organ and Bone Marrow Transplantation, Chemotherapy and Radiotherapy and Kidney Dialysis ⁷	HK\$1,000,000 / US\$125,000	HK\$1,500,000 / US\$187,500	HK\$2,000,000 / US\$250,000								
HIV / AIDS Treatment ¹⁸	HK\$800,000 / US\$100,000 (p	per lifetime)									
Pregnancy Complications ¹⁹	Full Cover										
Traditional Chinese Medicine	Not Applicable	isit (within 60 days after n. Maximum 1 visit per day year)									
5. Emergency Dental Treatment Benefit											
Emergency Dental Treatment ¹⁵	Full Cover (Due to Accident)										
6. Health Screening Benefit											
Health Screen ²⁰	Not Applicable	Once and up to HK\$4,000 /US\$500 for every 2 policy years (For policies with Annual Deductible ⁵ , once and up to HK\$2,000 / US\$250 per 2 policy years)	Once and up to HK\$6,000 / US\$750 for every 2 policy years (For policies with Annual Deductible ⁵ , once and up to HK\$3,000 / US\$375 per 2 policy years)								
7. Life Protection											
Death Benefit	HK\$80,000 / US\$10,000										
Accidental Death Benefit	HK\$80,000 / US\$10,000										
8. Other											
Guaranteed Convertibility to Reduce Annual Deductibles ⁵ at Specified Ages	Privilege to reduce Annual Deductible ⁵ within 31 days before or after the Policy Anniversary at age 50 / 55 / 60 / 65 (Age Next Birthday) without providing proof of insurability. The premium would be based on factors, including but not limited to new Annual Deductible ⁵ , Plan Level and age of the Insured and the premium table applicable at that time. This right can only be exercised once by lifetime.										
24-Hour Worldwide Assistance Services ¹⁰	Service Program										
Second Medical Opinion ¹⁰	Service Program										

You may refer to the deductible example or other information at FWD's website.

You can either apply the Plan in the form of basic plan or rider.

- Reasonable and Customary charges for the above benefits will be paid by FWD. Reasonable and Customary shall mean the following:
 (i) in relation to a fee, a charge or an expense, shall mean any fee or expense which (a) is actually charged for treatment, supplies or medical services that are Medically Necessary and in accordance with standards of good medical practice for the care of an ill or injured person under the care, supervision or order of a Physician; (b) does not exceed the usual or reasonable average level of charges for similar treatment, supplies or medical services in the location where the expense is incurred; (c) does not include charges that would not have been made if no insurance existed; and (d) does not exceed the actual fee, charge or expense incurred. FWD reserves the right to determine whether any particular charge is Reasonable and Customary with reference but not limited to, any relevant publication or information made available, such as schedule of fees, by the government, relevant authorities and recognized medical association at the location where the Eligible Expense is incurred. FWD reserves the right to adjust any and all benefits payable under the Policy/ Rider which in our opinion is not Reasonable and Customary;
- (ii) in relation to a Confinement shall mean the admission and length of a Confinement, and medical services and treatment received during which, are in accordance with generally accepted professional standards of medical practice, and do not exceed the usual standard for the treatment of similar illness or injury at the location where such Confinement is made.

The above coverage and benefits are applicable to TheOne Medical Solution and TheOne Medical Solution Rider. For the premium of TheOne Medical Solution and TheOne Medical Solution Rider, please refer to the corresponding premium table for details.

FWD reserves the right to revise the benefits payable, terms and conditions and the premium at any time.

A 30-day waiting period is applicable for the above benefits, except the specific waiting periods stated above, Life Protection and the treatment due to accident.

Remarks

- 1. Lifetime Limit refers to the maximum aggregate amount of benefits payable under all insurance policies and supplemental benefits (if any) issued by FWD Life Insurance Company (Macau) Limited ("FWD") covering the insured during his / her lifetime, regardless whether the insurance policies are still in force.
- 2. Only applicable to policies with Annual Deductible and subject to the Annual Limit and Lifetime Limit. FWD shall not waive the payment of any balance of Annual Deductible if the confinement is related to a designated crises whose symptoms appear or relevant diagnosis or surgery occurs within the first 90 days from the Policy Date or the last policy reinstatement date. Please refer to the Schedule of Benefit of this brochure, Policy Provisions, and Policy Schedule for the details and definition of Designated Critical Illness.
- 3. Only applicable to designated Plan Level and up to the relevant limit. Please refer to Schedule of Benefit of this brochure and Policy Provisions for details.
- 4. Standard Private Room means a single occupancy room with adjoining bathroom for the insured's use during his / her confinement, but excluding any room of upper class with its own kitchen, dining or sitting room(s) in a hospital. If the Insured is confined in a hospital which offers multiple classes of private rooms, the Standard Private Room shall refer to the lowest priced private room offered by the hospital.
- 5. Annual Deductible shall mean the part of eligible expenses which shall be borne by the policy owner or the insured and which has to be deducted from the reimbursable sum.
- 6. Source: Information from Hong Kong Cancer Registry, Hospital Authority as of November 2012.
- 7. When the benefit is payable under Organ and Bone Marrow Transplantation, Chemotherapy, Radiotherapy, immunotherapy, target therapy, proton therapy, cancer hormonal therapy and Kidney Dialysis, FWD shall increase the Annual Limit for that policy year. This benefit is only available once per policy year. The amount of Lifetime Limit shall remain unchanged. Please refer to Policy Provisions for details.
- 8. Lifetime renewal is subject to the continual availability of the Plan offered by FWD, terms and conditions applicable including but not limited to Termination Provisions, benefits, and premium rates at the time of renewal. Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age (at next birthday) and the premium table applicable upon renewal. Premium table is subject to change based on factors including but not limited to the inflation of related medical expense, FWD's medical claim experience and persistency of policies from time to time. FWD reserves the right to revise the benefit payable, terms and conditions and premiums at any time.
- 9. The application should be made within 31 days immediately before or after the relevant policy anniversary. This right can only be exercised once per lifetime of the insured and is irrevocable.
- 10. The service is provided by International SOS and is not guaranteed renewable. FWD shall not be responsible for any act or failure to act on the part of International SOS. FWD may revise the details of the services from time to time without prior notice. International SOS benefits are available to FWD's insureds when travelling outside the home country or country of residence for periods not exceeding 90 consecutive days per trip.
- Asia includes Afghanistan, Bangladesh, Bhutan, Brunei, Cambodia, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Mainland China, Malaysia, Maldives, Mongolia, Myanmar, Nepal, North Korea, Pakistan, Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.
- 12. Worldwide exclude USA includes worldwide exclude the USA.
- 13. FWD shall reduce the amount of benefit payable (except Life Protection) under this Plan to 50% of the relevant benefit payable if: (a) the Insured has taken up residence in the USA for at least 183 days in the past 12 months (including the days of arrival and departure) at the time of confinement, medical treatment and / or service in the USA; and / or (b) the Insured is under confinement or undergoes clinical surgeries in the USA without obtaining FWD's pre-authorisation unless it is directly due to an accident or emergency. FWD reserves the right to change the Plan from Premier Plan to Standard Plan at any time if the Insured has taken up residence in the USA for at least 183 days of arrival and departure).
- 14. Only applicable after the insured's surgery or discharged from Intensive Care Unit.
- 15. Please refer to the Policy Provisions for the details of the items which the benefits are payable.
- 16. Specified Items include(i) Pace maker; (ii) Stents for Percutaneous Transluminal Coronary Angioplasty; (iii) Intraocular lens; (iv) Artificial cardiac valve; (v) Metallic or artificial joints for joint replacement; (vi) Prosthetic ligaments for replacement or implantation between bones; and (vii) Prosthetic intervertebral disc.
- 17. Only applicable to the outpatient consultations result in hospitalization of the insured.
- 18. The waiting period of this benefit is 5 years.
- 19. The waiting period of this benefit is 1 year.
- 20. Only applicable to the insured who is aged 18 (Age Next Birthday) or above and the waiting period of this benefit item is 2 years.

Important Notes and Declarations:

- i. This Plan is underwritten by FWD. FWD is solely responsible for all features, Policy approval, coverage and benefit payment under the Plan. FWD recommends that you carefully consider whether the Plan is suitable for you in view of your financial needs and that you fully understand the risk involved in the Plan before submitting your application. You should not apply for or purchase the Plan unless you fully understand it and you agree it is suitable for you. Please read through the following related risks before making any application of the product.
- ii. This Plan material is issued by FWD. FWD accepts full responsibility for the accuracy of the information contained in this Plan material. This Plan material is intended to be distributed in the Macao Special Administrative Region only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products of FWD outside the Macao Special Administrative Region. All selling and application procedures of the Plan must be conducted and completed in the Macao Special Administrative Region.
- iii. This Plan is an insurance product. The premium paid is not a bank savings deposit or time deposit. The Plan is not protected under the Deposit Protection Scheme in the Macao Special Administrative Region.
- iv. This Plan is an individual indemnity hospital insurance plan without any savings element. The costs of insurance and the related costs of the policy are included in the premium paid under this plan despite the product brochure / leaflet and / or the illustration documents of this plan having no schedule / section of fees and charges or no additional charge noted other than the premium.
- All underwriting and claims decisions are made by FWD. FWD relies upon the information provided by the applicant and the Insured in the insurance application to decide to accept or decline the application with a full refund of any premium paid without interest. FWD reserves the right to accept / reject any insurance application and can decline your insurance application without giving any reason.

- vi. All the above benefits and payment are paid after deducting policy debts (if any, e.g. unpaid premiums or premium loan and the interest of the loan).
- vii. If you are not satisfied with the Policy of TheOne Medical Solution, you have the right to cancel it within the Cooling-off Period and obtain a refund of any premium paid provided that you have not made any claims under the policy. A written notice signed by you should be received by the office of FWD at 12/F, Fortuna Business Centre, 301-355 Av. Comercial De Macau, Macau within the Cooling-Off Period (that is, 21 days after either the delivery of the policy or the issue of a Notice informing you or your representative that the policy is available for collection and Expiry Date of the Cooling-off Period, whichever is earlier).
- viii. The period of cover is 1 year, and the policy will be automatically renewed at each Policy Anniversary. FWD reserves the right to revise, amend or modify the benefits payable, restrictions, limitations, exclusions under this Policy and any supplementary benefits. FWD shall notify the Policy Owner in writing at least 30 days before the Policy Anniversary effecting such revision specifying, among others, the new premium rate and its due date.
- ix. To surrender the Policy, the Policy Owner needs to send FWD a completed surrender form or by any other means acceptable by FWD.
- . FWD must comply with the following requirements to facilitate the Financial Services Bureau automatically exchanging certain financial account information:
 - (a) to identify accounts as non-excluded "financial accounts" ("NEFAs");
 - (b) to identify the jurisdiction(s) in which NEFA-holding individuals and NEFA-holding entities reside for tax purposes;
 - (c) to determine the status of NEFA-holding entities as "passive NFEs" and identify the jurisdiction(s) in which their controlling persons reside for tax purposes;
 - (d) to collect information on NEFAs ("Required Information"); and
 - (e) to furnish Required Information to the Financial Services Bureau.
 - The Policy Owner must comply with requests made by FWD to comply with the above listed requirements.

Double Insurance

If the Insured is entitled to a refund of all or part of expenses specified in Benefit Provisions of this Policy/ Rider from any other sources, the Policy Owner shall notify FWD. FWD shall only be liable for the excess, if any, of such expenses over the amount recoverable from such other sources. However, such compensation or reimbursement from any other sources will count towards the Balance of Annual Deductible provided that certified copy(s) of all the bills are submitted to FWD as evidence. If FWD shall have paid the amount recoverable from such other sources, the same shall be refunded to FWD. The maximum amount payable under each item of benefits shall not exceed the limit of this benefit as stated in the Policy Schedule.

Notice of Claim

Written notice of a claim must be given to FWD within 30 days from the date of Discharge or Clinical Surgery, or the date of death of the Insured, or in any case not beyond 6 months from the date of discharge from Confinement or Clinical Surgery, or the date of death of the Insured. Any claims received after the said period shall not be accepted, unless FWD in its sole discretion decides otherwise.

Incorrect Disclosure or Non-Disclosure

You or the Insured are/is required to disclose all material facts in response to FWD's underwriting questions. Material facts are the facts, information or circumstances, in particular medically-related facts, e.g. medical history, smoking status, etc., that would influence the judgment of FWD in setting the premium, or in determining whether to insure the risk. If you or the Insured are/is uncertain as to whether or not a certain piece of information is material, please take a cautious approach and disclose it to FWD.

Incorrect disclosure or non-disclosure of any material facts which, in our opinion, may affect our risk assessment, including but not limited to, age, gender and other material facts declared on the relevant application form, may render this Policy void from the Policy Date, unless FWD confirms otherwise in writing.

What are the key product risks?

Credit risk

This product is an insurance policy issued by FWD. The application of this insurance product and all benefits payable under your policy are subject to the credit risk of FWD. You will bear the default risk in the event that FWD is unable to satisfy its financial obligations under this insurance contract.

Exchange rate and currency risk

The application of this insurance product with the policy currency denominated in a foreign currency is subject to that foreign currency's exchange rate and currency risk. The foreign currency may be subject to the relevant regulatory bodies' control (for example, exchange restrictions). If your home currency is different from the policy currency, please note that any exchange rate fluctuation between your home currency and the policy currency of this insurance product will have a direct impact on the amount of premium required and the value of benefit(s) to be received. For instance, if the policy currency of the insurance product depreciates substantially against your home currency, there is a negative impact on the benefits you receive from the product. If the policy currency of the insurance product appreciates substantially against your home currency, your burden of the premium payment is increased.

Inflation risk

The cost of living in the future may be higher than now due to the effects of inflation. Therefore, the benefits under this policy may not be sufficient for the increasing protection needs in the future even if FWD fulfills all of its contractual obligations.

Premium adjustment

The premium is non-guaranteed and will be determined annually based on the age of the Insured on his or her next birthday at the time of renewal. The premium may increase significantly due to factors including but not limited to age, claims experience and policy persistency.

Premium term and non-payment of premium

The premium payment term of the Plan ends on the policy anniversary immediately preceding the Insured's 100th birthday. For TheOne Medical Solution Rider, its premium payment term is also subject to the benefit term of Basic Policy.

FWD allows a Grace Period of 30 days after the premium due date for payment of each premium. If a premium is still unpaid at the expiration of the Grace Period, the Plan will be terminated from the date the first unpaid premium was due. Please note that once the Plan is terminated on this basis, you will lose all of your benefits.

Exclusions

Despite anything stated in the Plan and / or supplementary benefits (if any), FWD shall not be liable to pay any benefits under the Plan if: 1. the Insured's illness or injury is a Pre-existing Condition or results from the complications of a Pre-existing Condition; 2. in case of medical treatment in Mainland China, the subject Hospital is not a designated Hospital approved by FWD; 3. the Insured's sickness, disease or illness occurs during the first 30 days from the Policy Date or the date of reinstatement of the Plan; 4. the Confinement, treatment or charges incurred relate to or arise as a direct or indirect result of: 1) the Insured's pregnancy, surrogacy, childbirth or termination of pregnancy (except for the Pregnancy Complications Treatment), birth control, infertility or human assisted reproduction, or sterilisation of either sexes; 2) war, hostilities (whether war is declared or not), rebellion, insurrection, riot, strike, civil commotion, terrorist act, nuclear contamination, biological contamination or chemical contamination; 3) naval, military or air-force services, or any operation or combat duty with any armed force of any country, territory, organization; 4) the Insured's participation in any criminal offence or illegal acts; 5) attempted suicide or self-inflicted injuries while sane or insane, or any condition caused by chronic alcoholism or drug addiction; 6) cosmetic or plastic surgery, dental treatment or surgery of any kind, oral or oro-surgical care, eye refraction, eye tests or fitting of glasses, or surgical correction of nearsightedness (such as but not limited to radial keratomoty and keratectomy), unless such a treatment is explicitly covered by this Policy; 7) procurement or use of medical appliances and medical devices for the benefit of the Insured including but not limited to spectacles, contact lenses, hearing aids or wheelchairs (unless such medical appliances and medical devices are explicitly covered by this Policy); 8) preventive treatments, preventive medicines, convalescence, physical examinations, or health checks (with or without any positive finding) on the Insured; vaccination and immunisation received by the Insured; genetic testing or counselling on the Insured; or any treatment which is not deemed Medically Necessary by the Company; 9) treatment or tests carried out in relation to the Insured's illness or injury are not consistent with customary medical treatment or diagnosis in Macau; 10) narcotics used by the Insured unless taken as prescribed by a Physician, or the Insured's abuse of drugs or alcohol; 11) health supplements and all specialized Chinese herbs and / or tonic medicine including bird's nest, lingzhi, gingseng, agaricus blazei murill, antelope horn powder, antler, cordyceps sinensis, donkey-hide gelatin, hippocampus, moschus, pearl powder, placenta hominis and any other Chinese herbs and / or tonic medicine determined by the Company in its absolute discretion from time to time; 12) scuba diving or engaging in or taking part in any kind of race other than on foot, mountaineering involving the use of ropes or guides by the Insured or other professional or hazardous sports or pastimes including but not limited to skydiving, parachuting, hang-gliding, parasailing, hunting, aviation or aeronautics (other than as fare paying passenger on a duly licensed commercial aircraft), ice or water ski-jumping, show jumping; 13) AIDS or any complications associated with HIV Infection except for the HIV / AIDS Treatment Benefit; 14) transplant service for which the cost incurred in connection with identifying service and procuring a replacement organ or any costs incurred for removal of the organ from the donor, all associated transportation costs and administrative costs; 15) donation of organ; 16) mental disorder, psychological or psychiatric conditions, behavioural problems or personality disorder of the Insured unless such occurrence is covered by the Psychiatric Treatment Benefit; 17) birth defects, genetic disorders, Congenital Conditions, or inherited disorders or developmental conditions (only applicable if the disorder gives rise to signs or symptoms or was diagnosed before the Insured attains 16th years of age) of the Insured; 18) any Confinement primarily for physiotherapy or for the investigation of signs and / or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures as determined by the Company; 19) rest cures and services or treatment received in any home, spa, health hydro, nature cure clinic, sanatorium or long term care facility that is not a registered acute treatment hospital; 20) any treatment, investigation, services or supplies which are not Medically Necessary; any charges which exceed the Reasonable and Customary Charges as determined by the Company; 21) non-medical services, including but not limited to guest meals, radio, telephone, television, photocopy, telex, personal items, and medical report charges; 22) experimental and / or unconventional medical technology / procedure / therapy performed on the Insured; novel drugs / medicines / stem cell therapy not yet approved by the government, relevant authorities and recognised medical association in the locality, or treatment and procedures carried out by a facility not recognized as an acute treatment hospital, or services performed by a relative of the insured or a person who ordinarily resides in the insured's home; 23) sleep disorders (except for the treatment of sleep apnoea which is life-threatening as confirmed by a Specialist and approved by the Company in advance), treatment for learning difficulties in children, such as dyslexia or behavioural problems, attention deficit hyperactivity disorder, or development problems such as shortness of stature; 24) treatment of obesity (including morbid obesity), weight control programmes or bariatric surgery (except when bariatric surgery is necessary as confirmed by a Specialist after failure of conventional treatments and approved by the Company in advance); 25) treatment of sexually transmitted diseases; venereal diseases, sexual problems, such as impotence, whatever the cause, gender issues or gender re-assignment except for the HIV / AIDS Treatment Benefit; 26) treatment whilst staying in Hospital for more than 90 consecutive days if the Insured is in a persistent vegetative state characterized by wakefulness without awareness for more than 4 weeks; 27) expenses that are recoverable from any other source; 28) any activity or disease which falls under the exclusion(s) as shown on the endorsement(s) (if any) of this Policy.

If the Insured dies by suicide, whether sane or insane, within 12 calendar months from the later of the Policy Date or the date of reinstatement, FWD's liability shall be limited to the amount of the premiums paid without interest, less any indebtedness and any benefit payment under this Policy/ Rider.

Please refer to the Policy Provision for the exclusions of Accidental Death Benefit, other benefits and services provided by International SOS.

Termination conditions

The Plan shall terminate on the earliest of the following: 1. The death of the Insured. 2. The policy anniversary immediately preceding the 100th birthday of the Insured. 3. The date of the surrender of the Plan. Such date is determined in accordance with FWD's applicable rules and regulations in relation to surrender, it also includes the surrender date of the Basic Policy if the Plan is TheOne Medical Solution Rider. 4. The date when the Basic Policy becomes a reduced paid up policy in accordance with applicable Policy provisions and FWD's rules and regulations then in effect (only applicable if the Plan is TheOne Medical Solution Rider). 5. The date the aggregate benefits paid under all relevant insurance policies reach the Lifetime Limit. 6. Termination of the Basic Policy (applicable if the Plan is TheOne Medical Solution Rider). 7. Termination of the Plan if: (i) the change of place of residence or occupation of the Insured is to one which is classified by FWD as not insurable pursuant to FWD's then underwriting rules. (ii) the Plan cannot be renewed as FWD no longer offers the Plan. (iii) the Policy Owner refuses to accept the benefits revised by FWD according to the Benefit Terms or pay the revised premiums, FWD can terminate the Plan when the new premiums have been due for 30 days. (iv) a claim is, in any respect, false, fraudulent, intentionally exaggerated or if fraudulent means or devices or documentation has been used to obtain benefit under this Plan. 8. The end of the Grace Period of any premiums due and not received by the Company.

Important Words

Accident

- shall mean an unforeseen, unexpected, violent, and involuntary external event or contiguous series of events of accidental and visible nature which shall be the sole and direct cause of a bodily injury and independently of any other causes including but not limited to illness or any naturally occurring condition or degenerative process while this Policy/ Rider is in force.

Confinement or Confined

- shall mean admission of the Insured into a Hospital or Mental/Psychiatric Hospital as an In-Patient on written recommendation of a Physician for Medically Necessary treatment as a result of Covered Illness or Covered Injury, provided that the duration of such stay is at least 6 consecutive hours. Throughout the period from the Insured's admission until his/her Discharge, the Insured is required to be continuously confined in the Hospital or Mental/Psychiatric Hospital without any physical absence or interruption.

Congenital Conditions

 shall mean medical abnormalities existing at the time of birth, regardless of whether they are known or unknown to the Policy Owner or the Insured, as well as neonatal physical abnormalities developing before the Insured attains 16 years of age, and shall include but are not limited to strabismus (squint), hydrocephalus, undescended testicle, Meckel's diverticulum, flat foot, heart septal defect and indirect inguinal hernias.

Covered Illness

- shall mean a physical condition marked by a pathological deviation from the normal healthy state which manifests and commences more than 30 days after the Policy Date. In this Policy/ Rider, an illness is regarded as having occurred when it has been investigated, diagnosed or treated or when its signs or symptoms have manifested which would cause an ordinary prudent person to seek diagnosis, care or treatment. In the event of any conflict or discrepancy of opinions relating to the signs or symptoms of an illness and their manifestation between a Physician and the Insured, FWD shall adopt and follow the Physician's professional opinion.

Covered Injury

- shall mean bodily damage to the Insured caused solely and directly by an Accident that occurs while this Policy/ Rider is in force.

Eligible Expenses

- shall mean only those Reasonable and Customary amount incurred by the Insured for the Medically Necessary treatment or services in respect of Covered Illness or Covered Injury as provided under this Policy/ Rider.

Medically Necessary

- shall mean medical service, procedure or supply which are necessary and is (a) consistent with the diagnosis and customary medical treatment for the Covered Illness or Covered Injury; (b) recommended by a Physician or Surgeon for the care or treatment of the Covered Illness or Covered Injury involved and must be widely accepted professionally in Hong Kong as effective, appropriate and essential based upon recognized standards of the health care specialty involved; (c) not furnished primarily for the personal comfort or convenience of the Insured or any medical service provider; and (d) for Confinement, which the Insured's Covered Illness or Covered Injury could not safely and adequately be treated while not confined, and for Clinical Surgery which the Insured's Covered Illness or Covered Injury could not safely and adequately be treated without any surgery. Experimental, screening and preventive services or supplies shall not be considered as Medically Necessary.

Pre-existing Conditions

- shall mean (1) any physical, medical or mental condition or (2) any illness or injury:
 - (a) that existed whether it was known or unknown to the Policy Owner or the Insured; or
 - (b) that was investigated, diagnosed, or treated by a Physician; or
 - (c) for which Physician was consulted; or
 - (d) the signs or symptoms of which commenced,
 - before the Policy Date.

This product material is for reference only and is indicative of the key features of the product. For the exact terms and conditions and the full list of exclusions of the product, please refer to the policy provisions of this product material. In the event of any ambiguity or inconsistency between the terms of this leaflet and the policy provisions, the policy provisions shall prevail. In case you want to read the terms and conditions of the policy provisions before making an application, you can obtain a copy from FWD. The policy provisions of the product are governed by the laws of Macau.

Address of FWD office: 12/F, Fortuna Business Centre, No. 301-355, Avenida Comercial De Macau, Macau.

For more information (including historical premium increase rates, claims related information and other information)





基本計劃(港元)年繳保費表(中國內地人士除外)

Basic Plan (HK\$) Annual Premium Table (Excluding Mainland Chinese)

每年自付費 Annual Deductible		0			40,000			80,000		每年自付費 Annual Deductible		0			40,000			80,000	
下次生日年齢 Age at next birthday	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	下次生日年齡 Age at next birthday	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan
1-4	8,934	10,924	19,208	4,153	4,988	9,605	3,355	4,085	7,683	61	34,368	46,823	73,222	16,669	22,554	36,758	13,576	18,331	29,421
5-15	8,509	10,404	18,294	3,956	4,751	9,147	3,196	3,890	7,318	62	36,760	50,266	78,156	17,783	24,192	39,196	14,475	19,661	31,368
16	8,529	10,532	18,487	3,965	4,815	9,244	3,203	3,960	7,395	63	39,529	54,856	83,100	19,073	26,378	41,633	15,515	21,435	33,315
17	8,549	10,660	18,679	3,975	4,879	9,340	3,210	4,029	7,472	64	42,741	60,824	88,057	20,569	29,222	44,072	16,723	23,744	35,263
18	8,568	10,788	18,872	3,984	4,943	9,437	3,218	4,099	7,549	65 66	46,261	67,710	94,304 101,954	22,206	32,501	47,153	18,043	26,407	37,722
19 20	8,570 8,571	11,164 11,538	19,451 20,028	3,985 3,996	5,135 5,337	9,726 10,048	3,218 3,228	4,255 4,416	7,781	67	49,168 53,116	72,596 78,616	107,811	23,600 25,496	34,847 37,736	50,978 53,906	19,176 20,716	28,313 30,660	40,782 43,125
20	8,572	11,556	20,028	4,006	5,416	10,048	3,220	4,410	8,050 8,238	68	55,456	81,690	113,603	26,619	39,212	56,802	20,710	31,860	45,125
21	8,573	11,043	20,398	4,000	5,410	10,207	3,230	4,470	0,230 8,295	69	58,070	84,465	120,010	27,874	40,543	60,006	21,020	32,941	48,004
23	8,574	12,062	20,443	4,017	5,676	10,324	3,258	4,678	8,352	70	60,776	87,219	125,905	29,173	41,865	62,953	23,703	34,015	50,363
24	8,575	12,002	20,533	4,020	5,853	10,331	3,268	4,801	8,410	71^	63,996	89,743	123,903	30,718	43,077	63,951	24,959	35,000	51,161
25	8,576	12,489	20,533	4,047	5,935	10,495	3,278	4,847	8,469	72^	67,310	97,088	133,222	32,309	46,603	66,611	26,252	37,865	53,289
26	9,044	12,903	20,810	4,279	6,143	10,594	3,467	5.015	8,550	73^	70,513	100,531	138,212	33,846	48,255	69,106	27,500	39,207	55,285
27	9,513	13,317	21,042	4,512	6,351	10,692	3,658	5,184	8,629	74^	73,773	103,974	143,934	35,412	49,908	71,967	28,772	40,550	57,574
28	9,975	13,729	21,273	4,742	6,560	10,789	3,847	5,352	8,709	75^	77,064	105,810	150,374	36,991	50,789	75,188	30,056	41,267	60,150
29	10,437	14,143	21,765	4,974	6,770	11,018	4.036	5,522	8,896	76^	80,825	107,875	154,454	38,796	51,780	77,228	31,523	42,072	61,782
30	10,713	14,556	22,404	5,117	6,980	11,321	4,154	5,693	9,141	77^	84,699	114,761	162,084	40,655	55,086	81,043	33,032	44,757	64,834
31	11,032	14,862	22,725	5,283	7,139	11,460	4,291	5,821	9,256	78^	88,461	122,565	170,609	42,461	58,831	85,305	34,500	47,801	68,244
32	11,188	15,169	23,045	5,370	7,300	11,600	4,363	5,950	9,371	79^	92,312	126,238	180,376	44,310	60,594	90,188	36,002	49,233	72,150
33	11,431	15,475	23,685	5,500	7,461	11,900	4,471	6.080	9,614	80^	96,093	130,140	186,819	46,125	62,467	93,410	37,477	50,754	74,728
34	11,731	15,782	24,325	5,658	7,622	12,198	4,602	6,209	9,857	81^	100,258	132,205	193,599	48,124	63,458	96,800	39,100	51,561	77,440
35	11,911	16,089	24,965	5,759	7,784	12,495	4,686	6,339	10,098	82^	104,677	138,632	202,705	50,245	66,543	101,353	40,824	54,067	81,083
36	12,343	16,644	25,606	5,982	8,068	12,817	4,869	6,568	10,359	83^	108,615	141,156	210,887	52,135	67,755	105,444	42,360	55,051	84,355
37	12,568	16,852	25,925	6,105	8,183	12,978	4,972	6,661	10,489	84^	112,844	143,681	215,320	54,166	68,968	107,660	44,009	56,036	86,128
38	12,717	17,060	26,079	6,192	8,299	13,056	5,045	6,753	10,552	85^	116,331	148,731	219,795	55,839	71,391	109,898	45,369	58,006	87,918
39	12,908	17,268	26,375	6,300	8,415	13,206	5,135	6,845	10,673	86^	120,341	148,731	224,916	57,764	71,391	112,459	46,933	58,006	89,967
40	12,996	17,324	26,887	6,358	8,457	13,464	5,184	6,878	10,880	87^	123,325	149,766	228,835	59,196	71,888	114,418	48,097	58,409	91,534
41	13,405	17,381	28,145	6,573	8,500	14,095	5,363	6,912	11,390	88^	126,339	153,355	232,969	60,643	73,611	116,485	49,273	59,808	93,188
42	13,697	17,791	29,403	6,733	8,715	14,726	5,495	7,085	11,900	89^	129,204	155,210	237,141	62,018	74,501	118,571	50,390	60,532	94,856
43	13,989	18,438	30,660	6,893	9,049	15,357	5,627	7,354	12,409	90^	131,771	158,795	241,349	63,250	76,222	120,675	51,391	61,931	96,540
44	14,566	19,149	31,917	7,194	9,415	15,988	5,876	7,649	12,920	91 ^	133,888	161,462	245,594	64,267	77,502	122,798	52,217	62,970	98,238
45	15,449	20,040	33,175	7,648	9,869	16,753	6,249	8,016	13,519	92^	136,005	164,216	249,688	65,282	78,824	124,844	53,042	64,044	99,875
46	16,415	21,267	34,657	8,121	10,456	17,502	6,636	8,494	14,112	93^	138,122	167,280	254,006	66,299	80,295	127,003	53,868	65,239	101,603
47	17,392	22,289	36,134	8,600	10,940	18,248	7,028	8,888	14,704	94^	140,238	170,489	258,361	67,315	81,835	129,181	54,693	66,491	103,345
48	18,080	23,107	37,603	8,936	11,323	18,990	7,303	9,200	15,290	95^	142,355	174,042	262,752	68,330	83,541	131,376	55,519	67,877	105,101
49	18,777	23,925	39,068	9,276	11,704	19,730	7,580	9,510	15,873	96^	144,472	177,917	267,181	69,347	85,400	133,591	56,345	69,388	106,873
50	19,629	24,743	40,523	9,692	12,084	20,464	7,921	9,820	16,453	97^	146,589	181,850	271,450	70,363	87,288	135,726	57,170	70,922	108,580
51	20,339	25,561	42,554	10,037	12,462	21,490	8,203	10,129	17,265	98^	148,529	186,945	275,951	71,294	89,733	137,976	57,927	72,908	110,381
52	21,056	26,616	44,575	10,386	12,955	22,510	8,488	10,530	18,071	99^	150,646	189,508	280,488	72,311	90,964	140,245	58,752	73,908	112,195
53	22,083	28,265	46,589	10,887	13,734	23,528	8,897	11,165	18,873										
54	22,968	30,018	48,592	11,317	14,561	24,539	9,250	11,838	19,670										
55	24,168	31,877	50,587	11,903	15,437	25,547	9,728	12,552	20,463										
56 57	25,530	33,855	54,035 57,404	12,542	16,379	27,261	10,244	13,318	21,833										
57	27,230	35,951 38,181	57,494 60.968	13,343	17,379 18,441	28,977	10,892	14,129	23,205										
58 59	28,962 30,536	38,181 40,547	60,968 64,456	14,156	19,566	30,697	11,548 12,138	14,991	24,580 25,956										
60	30,536	40,547 43.839	64,456 68,297	14,886 15,727	21,136	32,421 34,320	12,138	15,905 17,180	25,956										
00	,	amium for rofe	,	10,121	21,100	01,020	12,017	17,100	21,710										

^ 續保保費以供參考 ^ Renewal premium for reference

重要事項:1) 本保費表只供参考,並不能作為富衛人壽保險(澳門)股份有限公司(「富衛」)與任何人士或團體所訂立之任何合約或該合約的任何部分。有關「衛一醫療總匯」及「衛一醫療總匯附約」(統稱:「本計劃」)之詳情,請參閱產品冊子及保單條款。2) 終身續保受限於富衛是否持續提供本計劃、每年續保時將 根據當時的條款及細則包括但不受限於保單終止條文、保單利益和保費率。續保保費並非保證及每次續保之保費將根據續保時的年齡(下次生日)及當時的保費表釐定。保費表根據各因素,包括但不受限於相關的醫療費用的通脹及富衛不時的索賠數據及保單續保情況釐定。富衛保留隨時作出修改保單利益、條款及細則 及保費的權利。3) 實際年繳保費或會因核保結果,包括但不限於國藉及職業核保,而與本保費表所列的年繳保費有所不同。4) 保費付款形式倍數:半年繳保費 × 0.52,月繳保費 = 年繳保費 × 0.09。5) 衛一醫療總匯附約年繳保費 = 衛一醫療總匯於約年繳保費 = 衛一醫療總匯之年繳保費減免168港元(港元保單)或21美元(美元保單)後,再乘以上述保費付款形式倍數。

Important Notes : 1) This premium table is for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Macau) Limited ("FWD") and any other parties. Please refer to the product brochure and policy provisions for the details of TheOne Medical Solution and TheOne Medical Solution Rider (collectively called: the "Plan"). 2) Lifetime renewal is subject to the continual availability of the Plan offered by FWD, terms and conditions applicable including but not limited to Termination Provisions, benefits, and premium rates at the time of renewal. Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age (at next birthday) and the premium table applicable at that time when the policy is renewed. Premium table is subject to change based on factors including but not limited to the inflation of related medical expense, FWD's medical claim experience and persistency of policies from time to time. FWD reserves the right to revise the benefits payable, terms and conditions and premium may be varied from the annual premium table according to the result of underwriting, including but not limited to nationality and occupational underwriting. 4) Premium payment modal factor: Half Yearly Premium = Annual Premium x 0.09. 5) TheOne Medical Solution Rider annual premium and then multiplying by the above premium payment modal factor.

衛一醫療總匯 TheOne Medical Solution

基本計劃(港元)年繳保費表(中國內地人士除外)

Basic Plan (HK\$) Annual Premium Table (Excluding Mainland Chinese)

表(中國內地人士除外) able (Excluding Mainland Chinese)

基本計劃(美元)年繳保費表(中國內地人士除外)

Basic Plan (US\$) Annual Premium Table (Excluding Mainland Chinese)

每年自付費 ual Deductible	le O				5,000		10,000			
下次生日年齡 Age at next birthday	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	
1-4	1,146	1,401	2,464	534	640	1,232	431	524	986	
5-15	1,091	1,335	2,346	508	609	1,173	411	499	939	
16	1,095	1,351	2,371	510	618	1,186	412	509	949	
17	1,097	1,368	2,396	511	626	1,199	412	517	959	
18	1,100	1,384	2,421	512	635	1,211	413	527	969	
19	1,100	1,433	2,494	512	659	1,248	413	546	998	
20	1,100	1,480	2,569	513	685	1,289	415	567	1,033	
21	1,100	1,494	2,616	515	696	1,317	416	575	1,057	
22	1,100	1,506	2,622	516	705	1,325	417	582	1,064	
23	1,100	1,547	2,628	517	728	1,332	418	601	1,071	
24	1,100	1,587	2,634	518	751	1,339	419	617	1,079	
25	1,101	1,602	2,639	520	762	1,347	422	622	1,086	
26	1,161	1,655	2,669	550	788	1,359	446	644	1,097	
27	1,221	1,708	2,699	579	815	1,372	470	665	1,107	
28	1,279	1,761	2,728	608	842	1,384	494	687	1,118	
29	1,339	1,814	2,791	639	869	1,414	518	709	1,142	
30	1,374	1,867	2,873	657	896	1,453	534	730	1,173	
31	1,415	1,906	2,914	678	916	1,470	551	747	1,188	
32	1,436	1,946	2,955	689	937	1,488	560	764	1,203	
33	1,466	1,985	3,037	706	957	1,526	574	781	1,233	
34	1,505	2,024	3,119	726	978	1,565	591	797	1,265	
35	1,528	2,064	3,202	740	999	1,603	602	813	1,295	
36	1,584	2,135	3,284	768	1,035	1,644	625	843	1,329	
37	1,612	2,161	3,325	784	1,050	1,665	639	855	1,346	
38	1,631	2,188	3,345	795	1.065	1,675	647	867	1,354	
39	1,656	2,215	3,383	809	1,080	1,694	659	878	1,370	
40	1,667	2,222	3,448	816	1,085	1,727	665	882	1,396	
41	1,719	2,230	3,609	844	1,090	1,808	688	887	1,461	
42	1,757	2,282	3,770	865	1,119	1,888	705	909	1,526	
43	1,794	2,365	3,932	885	1,161	1,969	723	943	1,592	
44	1,868	2,456	4.093	923	1,208	2,051	754	981	1,657	
45	1,982	2,570	4,254	981	1,266	2,149	802	1,028	1,734	
46	2,106	2,727	4,444	1.042	1,341	2,244	852	1,090	1,811	
47	2,231	2,859	4.633	1,103	1,403	2,341	902	1,141	1,886	
48	2,231	2,964	4,822	1,147	1,453	2,341	937	1,181	1,961	
	2,408	3,069						1,101		
49			5,010	1,190	1,501	2,530	973		2,036	
50	2,517	3,174	5,196	1,244	1,550	2,624	1,017	1,259	2,110	
51	2,609	3,278	5,456	1,288	1,599	2,756	1,053	1,299	2,214	
52	2,700	3,413	5,716	1,333	1,662	2,887	1,089	1,351	2,318	
53	2,832	3,625	5,974	1,397	1,761	3,017	1,142	1,433	2,421	
54	2,946	3,850	6,231	1,452	1,867	3,147	1,187	1,519	2,523	
55	3,099	4,088	6,486	1,527	1,980	3,276	1,248	1,610	2,624	
56	3,274	4,341	6,928	1,609	2,100	3,496	1,314	1,709	2,800	
57	3,492	4,610	7,371	1,712	2,229	3,716	1,397	1,813	2,976	
58	3,714	4,896	7,818	1,816	2,365	3,937	1,481	1,923	3,153	
59	3,916	5,199	8,264	1,909	2,509	4,157	1,558	2,040	3,329	
60	4,148	5,621	8,756	2,018	2,711	4,401	1,644	2,203	3,523	

^ 續保保費以供參考 ^ Renewal premium for reference

重要事項:1) 本保費表只供参考,並不能作為富衛人壽保險(澳門)股份有限公司(「富衛」)與任何人士或團體所訂立之任何合約或該合約的任何部分。有關「衛一醫療總匯)及「衛一醫療總匯附約」(統稱:「本計劃」)之詳情,請參閱產品冊子及保單條款。2) 終身續保受限於富衛是否持續提供本計劃、每年續保時將 根據當時的條款及細則包括但不受限於保單終止條文、保單利益和保費率。續保保費並非保證及每次續保之保費將根據續保時的年齡(下次生日)及當時的保費表釐定。保費表根據各因素,包括但不受限於相關的醫療費用的通脹及富衛不時的索賠數據及保單續保情況釐定。富衛保留隨時作出修改保單利益、條款及細則 及保費的權利。3) 實際年繳保費或會因核保結果,包括但不限於國藉及職業核保,而與本保費表所列的年繳保費有所不同。4) 保費付款形式倍數:半年繳保費 × 0.52,月繳保費 = 年繳保費 × 0.09。5) 衛一醫療總匯附約年繳保費 = 衛一醫療總匯於約年繳保費 = 衛一醫療總匯之年繳保費減免168港元(港元保單)或21美元(美元保單)後,再乘以上述保費付款形式倍數。

Important Notes : 1) This premium table is for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Macau) Limited ("FWD") and any other parties. Please refer to the product brochure and policy provisions for the details of TheOne Medical Solution and TheOne Medical Solution Rider (collectively called: the "Plan"). 2) Lifetime renewal is subject to the continual availability of the Plan offered by FWD, terms and conditions applicable including but not limited to Termination Provisions, benefits, and premium rates at the time of renewal. Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age (at next birthday) and the premium table applicable at that time when the policy is renewed. Premium table is subject to change based on factors including but not limited to the inflation of related medical expense, FWD's medical claim experience and persistency of policies from time to time. FWD reserves the right to revise the benefits payable, terms and conditions and premium may be varied from the annual premium table according to the result of underwriting, including but not limited to nationality and occupational underwriting. 4) Premium payment modal factor: Half Yearly Premium = Annual Premium x 0.09. 5) TheOne Medical Solution Rider annual premium and then multiplying by the above premium payment modal factor: Premium payment modal factor: Half Yearly Premium = subtracting HK\$168 (for Hong Kong Dollar policy) or US\$21 (for United States Dollar policy) from TheOne Medical Solution annual premium and then multiplying by the above premium payment modal factor.

衛一醫療總匯 TheOne Medical Solution

標準計

2,138 2 2 8 1 2,446 2,638 2,848 3,027 3,269 3.414 3,575 3.741 3.939 4,143 4,340 4,541 4,743 4,974 5,213 5,445 5.682 5,914 6,170 6,442 6,685 6,945 7.159 7,406 7.590 7,776 7,952 8,110 8,240 8,370 8 500 8 6 3 1 8.762 8,892 9,022 9,141 9,272

基本計劃(美元)年繳保費表(中國內地人士除外)

Basic Plan (US\$) Annual Premium Table (Excluding Mainland Chinese)

表(中國內地人士除外) able (Excluding Mainland Chinese)

5,000			10,000	
特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan
9,773 9,937 10,107 10,295 10,493 10,712 10,950 11,191 11,505	15,472 15,744 16,007 16,284 16,562 16,845 17,128 17,402 17,690	6,589 6,695 6,801 6,907 7,012 7,118 7,224 7,331 7,427	7,941 8,074 8,211 8,365 8,525 8,703 8,897 9,093 9,349	12,378 12,595 12,805 13,027 13,250 13,475 13,703 13,921 14,152
11,663	17,981	7,533	9,477	14,384

基本計劃(港元)年繳保費表(適用於中國內地人士)

Basic Plan (HK\$) Annual Premium Table (Applicable to Mainland Chinese)

每年自付費 Annual Deductible		0			40,000			80,000		每年自付費 Annual Deductible		0			40,000			80,000	
下次生日年齡 Age at next birthday	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan		標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan
1-4	9,827	12,017	21,130	4,569	5,487	10,566	3,691	4,493	8,452	61	37,806	51,506	80,545	18,337	24,810	40,434	14,934	20,165	32,364
5-15	9,360	11,444	20,124	4,352	5,226	10,063	3,516	4,279	8,050	62	40,436	55,293	85,972	19,562	26,612	43,116	15,923	21,627	34,506
16 17	9,382 9,404	11,585 11,727	20,336 20,547	4,362 4,373	5,297 5,367	10,169 10,275	3,523 3,532	4,357 4,433	8,135 8,220	63 64	43,482 47,015	60,342 66,906	91,410 96,863	20,981 22,626	29,016 32,144	45,796 48,480	17,067 18,395	23,579 26,119	36,647 38,790
17	9,404 9,425	11,868	20,347	4,373	5,437	10,275	3,540	4,433	8,304	65	50,888	74,481	103,735	24,427	35,752	48,480 51,868	19,848	29,048	41,494
19	9,427	12,281	21,396	4,384	5,648	10,699	3,540	4,681	8,559	66	54,085	79,856	112,150	25,961	38,332	56,076	21,094	31,145	44,861
20	9,428	12,692	22,032	4,396	5,871	11,053	3,552	4,858	8,855	67	58,428	86,478	118,593	28,046	41,510	59,297	22,788	33,726	47,438
21	9,429	12,807	22,438	4,407	5,958	11,294	3,562	4,924	9,062	68	61,002	89,859	124,964	29,282	43,133	62,483	23,791	35,046	49,986
22	9,431	12,920	22,487	4,419	6,045	11,357	3,574	4,989	9,125	69	63,877	92,912	132,012	30,662	44,598	66,007	24,913	36,236	52,805
23	9,432	13,268	22,538	4,429	6,244	11,419	3,584	5,147	9,188	70	66,854	95,941	138,495	32,091	46,052	69,249	26,074	37,417	55,400
24	9,433	13,606	22,587	4,441	6,439	11,481	3,596	5,282	9,251	71 ^	70,396	98,717	140,691	33,791	47,385	70,346	27,455	38,501	56,277
25	9,434	13,739	22,637	4,452	6,529	11,545	3,606	5,332	9,316	72^	74,041	106,797	146,545	35,540	51,264	73,273	28,878	41,652	58,619
26	9,949	14,193	22,892	4,708	6,757	11,653	3,814	5,517	9,405	73^	77,565	110,584	152,033	37,231	53,081	76,017	30,250	43,128	60,814
27	10,465	14,649	23,147	4,964	6,986	11,762	4,024	5,703	9,492	74^	81,151	114,372	158,328	38,953	54,900	79,164	31,650	44,606	63,332
28	10,973	15,103	23,401	5,217	7,216	11,869	4,232	5,888	9,581	75^	84,771	116,392	165,412	40,690	55,868	82,707	33,062	45,394	66,165
29 30	11,481	15,557	23,942	5,472	7,447	12,121	4,440	6,075	9,786	76^ 77^	88,908	118,663	169,900	42,676	56,959	84,951	34,676	46,279	67,961
30	11,785 12,135	16,012 16,349	24,645 24,998	5,630 5,812	7,678 7,853	12,453 12,607	4,570 4,720	6,263 6,403	10,055 10,182	77**	93,169 97,307	126,238 134,822	178,293 187,670	44,721 46,708	60,595 64,714	89,148 93,836	36,336 37,951	49,233 52,581	71,318 75,069
32	12,135	16,686	25,350	5,908	8,031	12,007	4,720	6,545	10,182	78	97,307 101,544	138,862	198,414	40,700	66,653	99,208	39,602	54,156	79,366
33	12,574	17,023	26,054	6,051	8,207	13,091	4,919	6,688	10,576	80^	105,703	143,154	205,501	50,738	68,715	102,751	41,226	55,830	82,201
34	12,905	17,360	26,758	6,224	8,385	13,418	5,063	6,831	10,843	81^	110,284	145,425	212,959	52,937	69,804	106,480	43,011	56,717	85,185
35	13,102	17,698	27,462	6,335	8,563	13,745	5,155	6,974	11,108	82^	115,146	152,495	222,976	55,270	73,198	111,488	44,907	59,475	89,192
36	13,578	18,309	28,167	6,581	8,875	14,099	5,357	7,226	11,395	83^	119,477	155,272	231,976	57,349	74,531	115,989	46,596	60,556	92,791
37	13,825	18,537	28,517	6,716	9,002	14,276	5,470	7,327	11,538	84^	124,128	158,050	236,852	59,583	75,865	118,427	48,411	61,640	94,741
38	13,990	18,766	28,688	6,812	9,129	14,362	5,550	7,429	11,607	85^	127,965	163,604	241,775	61,423	78,531	120,888	49,906	63,807	96,711
39	14,200	18,995	29,013	6,930	9,257	14,527	5,648	7,530	11,741	86^	132,375	163,604	247,408	63,541	78,531	123,705	51,627	63,807	98,964
40	14,296	19,057	29,576	6,995	9,303	14,811	5,703	7,566	11,968	87^	135,658	164,743	251,719	65,116	79,077	125,860	52,907	64,250	100,688
41	14,746	19,120	30,960	7,231	9,351	15,505	5,899	7,604	12,529	88^	138,973	168,691	256,267	66,708	80,972	128,134	54,200	65,789	102,507
42	15,067	19,570	32,344	7,407	9,587	16,199	6,045	7,794	13,091	89^	142,125	170,732	260,855	68,220	81,952	130,428	55,429	66,585	104,342
43 44	15,388 16,023	20,282 21,065	33,726 35,109	7,583 7,914	9,954 10,357	16,893 17,587	6,190 6,464	8,090 8,414	13,650 14,212	90^	144,949 147,278	174,675 177,609	265,485 270,154	69,576 70,694	83,845 85,253	132,743 135,078	56,530 57,439	68,124 69,268	106,194 108,062
44	16,995	21,005	36,493	8,413	10,357	18,429	6,875	8,818	14,212	92^	149,606	180,638	270,154	71,811	86,706	137,329	58,347	70,449	109,863
46	18,057	23,394	38,123	8,934	11,502	19,252	7,300	9,343	15,524	93^	151,934	184,009	279,407	72,929	88,325	139,704	59,255	70,443	111,764
47	19,131	24,518	39,748	9,460	12,035	20,073	7,732	9,777	16,175	94^	154,262	187,538	284,198	74,046	90,019	142,099	60,162	73,140	113,680
48	19,889	25,418	41,364	9,830	12,456	20,889	8,034	10,120	16,819	95^	156,591	191,447	289,028	75,164	91,895	144,514	61,072	74,665	115,612
49	20,655	26,318	42,975	10,204	12,875	21,703	8,339	10,462	17,461	96^	158,920	195,709	293,900	76,282	93,941	146,950	61,980	76,327	117,561
50	21,593	27,218	44,576	10,661	13,292	22,510	8,713	10,803	18,098	97^	161,248	200,035	298,595	77,400	96,018	149,299	62,887	78,014	119,438
51	22,373	28,117	46,809	11,041	13,708	23,639	9,024	11,142	18,992	98^	163,383	205,640	303,546	78,424	98,707	151,774	63,720	80,199	121,419
52	23,162	29,278	49,033	11,426	14,251	24,762	9,337	11,583	19,878	99^	165,711	208,459	308,538	79,542	100,061	154,270	64,628	81,299	123,415
53	24,292	31,092	51,248	11,976	15,108	25,881	9,788	12,282	20,761										
54	25,266	33,020	53,452	12,449	16,017	26,993	10,175	13,023	21,638										1
55	26,585	35,065	55,646	13,094	16,981	28,102	10,701	13,808	22,509										1
56 57	28,084 29,954	37,241 39,547	59,439 63,244	13,796 14,677	18,017 19,118	29,987 31,875	11,269 11,982	14,650 15,543	24,017 25,526										1
58	29,954 31,859	39,547 41,999	67,065	14,077	20,285	31,875	12,703	16,491	25,526										1
59	33,590	44,602	70,902	16,375	21,523	35,664	13,352	17,496	28,552										1
60	35,579	48,224	75,127	17,300	23,250	37,752	14,099	18,898	30,221										1
▲ 續保保費以供參考		,		,,	,0	,	,	,						1	1		I		

^ 續保保費以供參考 ^ Renewal premium for reference

重要事項:1) 本保費表只供参考,並不能作為富衛人壽保險(澳門)股份有限公司(「富衛」)與任何人士或團體所訂立之任何合約或該合約的任何部分。有關「衛一醫療總匯」及「衛一醫療總匯附約」(統稱:「本計劃」)之詳情,請參閱產品冊子及保單條款。2) 終身續保受限於富衛是否持續提供本計劃、每年續保時將 根據當時的條款及細則包括但不受限於保單終止條文、保單利益和保費率。續保保費並非保證及每次續保之保費將根據續保時的年齡(下次生日)及當時的保費表釐定。保費表根據各因素,包括但不受限於相關的醫療費用的通脹及富衛不時的索賠數據及保單續保情況釐定。富衛保留隨時作出修改保單利益、條款及細則 及保費的權利。3) 實際年繳保費或會因核保結果,包括但不限於國藉及職業核保,而與本保費表所列的年繳保費有所不同。4) 保費付款形式倍數:半年繳保費 × 0.52,月繳保費 = 年繳保費 × 0.09。5) 衛一醫療總匯附約年繳保費 = 衛一醫療總匯於約年繳保費 = 衛一醫療總匯之年繳保費減免168港元(港元保單)或21美元(美元保單)後,再乘以上述保費付款形式倍數。

Important Notes : 1) This premium table is for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Macau) Limited ("FWD") and any other parties. Please refer to the product brochure and policy provisions for the details of TheOne Medical Solution and TheOne Medical Solution Rider (collectively called: the "Plan"). 2) Lifetime renewal is subject to the continual availability of the Plan offered by FWD, terms and conditions applicable including but not limited to Termination Provisions, benefits, and premium rates at the time of renewal. Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age (at next birthday) and the premium table applicable at that time when the policy is renewed. Premium table is subject to change based on factors including but not limited to the inflation of related medical expense, FWD's medical claim experience and persistency of policies from time to time. FWD reserves the right to revise the benefits payable, terms and conditions and premium may be varied from the annual premium table according to the result of underwriting, including but not limited to nationality and occupational underwriting. 4) Premium payment modal factor: Half Yearly Premium = Annual Premium x 0.09. 5) TheOne Medical Solution Rider annual premium and then multiplying by the above premium payment modal factor.

衛一醫療總匯 TheOne Medical Solution

基本計劃(港元)年繳保費表(適用於中國內地人士) Basic Plan (HK\$) Annual Premium Table (Applicable to Mainland Chinese)

基本計劃(美元)年繳保費表(適用於中國內地人士)

Basic Plan (US\$) Annual Premium Table (Applicable to Mainland Chinese)

每年自付費 Annual Deductible		0			5,000			10,000		每年自付費 Annual Deductible		0			5,000			10,000	
下次生日年齢 Age at next birthday	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	下次生日年齢 Age at next birthday	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan	標準計劃 Standard Plan	特等計劃 Superior Plan	優等計劃 Premier Plan
1-4	1,262	1,542	2,711	587	704	1,356	474	577	1,085	61	4,848	6,605	10,328	2,352	3,182	5,185	1,916	2,587	4,151
5-15	1,201	1,469	2,581	559	670	1,291	453	550	1,034	62	5,185	7,090	11,023	2,510	3,413	5,529	2,043	2,775	4,424
16	1,205	1,486	2,609	561	680	1,305	454	560	1,044	63	5,576	7,737	11,721	2,691	3,722	5,873	2,190	3,024	4,699
17	1,207	1,505	2,636	562	689	1,319	454	570	1,056	64	6,029	8,579	12,420	2,903	4,122	6,218	2,360	3,350	4,974
18	1,210	1,523	2,663	563	699	1,333	455	580	1,066	65	6,525	9,550	13,301	3,134	4,585	6,651	2,546	3,726	5,321
19 20	1,210 1,210	1,577 1.628	2,744 2,826	563 564	725 754	1,373 1,418	455 457	601 624	1,098 1,137	66 67	6,936 7,492	10,239 11,087	14,379 15,206	3,330 3,597	4,916 5,323	7,191 7.604	2,706 2,923	3,994 4,325	5,752 6,083
20	1,210	1,644	2,879	566	766	1,410	457	633	1,137	68	7,492	11,522	16,022	3,756	5,531	8,012	3,052	4,323	6,410
22	1,210	1,657	2,885	569	776	1,458	459	641	1,171	69	8,192	11,914	16,926	3,933	5,720	8,463	3,196	4,433	6,772
23	1,210	1,703	2,891	570	802	1,465	460	662	1,179	70	8,573	12,301	17,757	4,115	5,906	8,879	3,345	4,799	7,104
24	1,210	1,747	2,897	571	827	1,474	461	679	1,187	71^	9,026	12,657	18,038	4,334	6,076	9,020	3,521	4,938	7,216
25	1,211	1,762	2,904	573	838	1,482	465	685	1,195	72^	9,494	13,694	18,789	4,557	6,575	9,396	3,704	5,342	7,516
26	1,277	1,821	2,936	605	867	1,496	491	709	1,207	73^	9,945	14,179	19,493	4,775	6,807	9,747	3,879	5,531	7,799
27	1,343	1,879	2,969	638	897	1,509	517	732	1,218	74^	10,405	14,665	20,300	4,995	7,040	10,151	4,059	5,721	8,120
28	1,407	1,938	3,001	669	927	1,523	543	756	1,230	75^	10,869	14,923	21,208	5,218	7,165	10,605	4,239	5,821	8,484
29	1,474	1,995	3,071	703	956	1,556	571	781	1,256	76^	11,399	15,215	21,783	5,472	7,304	10,892	4,446	5,934	8,714
30	1,511	2,054	3,161	723	986	1,599	587	804	1,291	77^	11,946	16,186	22,860	5,735	7,769	11,431	4,660	6,313	9,145
31	1,557	2,097	3,206	746	1,008	1,617	606	823	1,308	78^	12,478	17,287	24,062	5,990	8,299	12,031	4,867	6,743	9,626
32	1,580	2,141	3,251	759	1,032	1,637	617	840	1,323	79^	13,020	17,804	25,439	6,251	8,546	12,720	5,078	6,945	10,176
33 34	1,613 1,656	2,183 2,226	3,342 3,431	777 800	1,054 1,077	1,679 1,721	632 650	859 877	1,357 1,392	80^ 81.^	13,553 14,141	18,353 18,646	26,348 27,304	6,506 6,788	8,811 8,951	13,175 13,653	5,286 5,516	7,159	10,540 10,923
35	1,682	2,220	3,522	814	1,100	1,763	663	895	1,425	82^	14,141	19,551	28,589	7,087	9,385	14,295	5,759	7,273	11,437
36	1,742	2,349	3,612	846	1,139	1,809	688	928	1,462	83^	15,319	19,908	29,742	7,354	9,557	14,872	5,976	7,765	11,897
37	1,774	2,378	3,658	863	1,155	1,832	703	941	1,481	84^	15,915	20,264	30,368	7,640	9,728	15,185	6,208	7,904	12,148
38	1,795	2,407	3,680	875	1,172	1,843	712	954	1,489	85^	16,407	20,975	30,998	7,875	10,069	15,500	6,399	8,182	12,400
39	1,822	2,436	3,722	890	1,188	1,864	725	966	1,507	86^	16,973	20,975	31,721	8,147	10,069	15,862	6,621	8,182	12,689
40	1,834	2,445	3,793	898	1,194	1,900	732	971	1,536	87^	17,393	21,122	32,273	8,349	10,139	16,138	6,785	8,239	12,910
41	1,892	2,453	3,971	929	1,200	1,989	758	976	1,608	88^	17,818	21,628	32,856	8,554	10,382	16,429	6,950	8,436	13,143
42	1,934	2,511	4,147	952	1,231	2,077	776	1,000	1,679	89^	18,222	21,891	33,444	8,748	10,508	16,723	7,108	8,538	13,379
43	1,973	2,602	4,325	974	1,277	2,167	795	1,038	1,752	90^	18,584	22,395	34,037	8,921	10,750	17,020	7,249	8,735	13,616
44	2,055	2,702	4,503	1,016	1,329	2,257	830	1,080	1,823	91^	18,883	22,772	34,637	9,064	10,931	17,319	7,365	8,881	13,855
45	2,180	2,827	4,680	1,080	1,393	2,364	882	1,131	1,908	92^	19,182	23,160	35,213	9,208	11,118	17,608	7,482	9,033	14,086
46 47	2,317 2,454	3,000 3,145	4,889 5.097	1,147 1,213	1,476 1,544	2,469 2,575	938 993	1,200 1,255	1,992 2,075	93^ 94^	19,480 19,779	23,592 24,044	35,823 36,437	9,351 9,495	11,325 11,543	17,912 18,219	7,598 7,714	9,202 9,378	14,330 14,576
47	2,454	3,261	5,305	1,213	1,599	2,575	1,032	1,200	2,075	95^	20,078	24,044	37,057	9,495	11,784	18,530	7,714	9,573	14,370
49	2,650	3,376	5,512	1,310	1,651	2,073	1,070	1,343	2,137	96^	20,375	25,092	37,681	9,781	12,045	18,842	7,947	9,788	15,073
50	2,769	3,492	5,716	1,369	1,706	2,887	1,119	1,385	2,321	97^	20,674	25,647	38,282	9,925	12,311	19,143	8,064	10,003	15,314
51	2,870	3,606	6,002	1,417	1,759	3,032	1,159	1,430	2,435	98^	20,948	26,365	38,918	10,055	12,656	19,459	8,171	10,284	15,568
52	2,971	3,754	6,288	1,466	1,829	3,176	1,199	1,486	2,550	99^	21,246	26,726	39,557	10,199	12,829	19,779	8,287	10,425	15,823
53	3,116	3,988	6,571	1,537	1,938	3,320	1,256	1,577	2,663										
54	3,241	4,235	6,855	1,598	2,054	3,462	1,306	1,671	2,776										
55	3,410	4,498	7,135	1,680	2,178	3,604	1,373	1,772	2,887										
56	3,602	4,776	7,621	1,771	2,310	3,846	1,446	1,880	3,080										
57	3,841	5,071	8,109	1,883	2,452	4,088	1,537	1,994	3,274										
58	4,086	5,386	8,600	1,998	2,602	4,331	1,629	2,116	3,469										
59 60	4,308 4,563	5,720 6,184	9,090 9,632	2,100	2,760 2,982	4,573 4,842	1,714 1,809	2,244 2,424	3,662										
00	4,000	0,104	9,032	2,220	2,902	4,042	1,009	2,424	3,876										

^ 續保保費以供參考 ^ Renewal premium for reference

重要事項:1) 本保費表只供参考,並不能作為富衛人壽保險(澳門)股份有限公司(「富衛」)與任何人士或團體所訂立之任何合約或該合約的任何部分。有關「衛一醫療總匯」及「衛一醫療總匯附約」(統稱:「本計劃」)之詳情,請參閱產品冊子及保單條款。2) 終身續保受限於富衛是否持續提供本計劃、每年續保時將 根據當時的條款及細則包括但不受限於保單終止條文、保單利益和保費率。續保保費並非保證及每次續保之保費將根據續保時的年齡(下次生日)及當時的保費表釐定。保費表根據各因素,包括但不受限於相關的醫療費用的通脹及富衛不時的索賠數據及保單續保情況釐定。富衛保留隨時作出修改保單利益、條款及細則 及保費的權利。3) 實際年繳保費或會因核保結果,包括但不限於國藉及職業核保,而與本保費表所列的年繳保費有所不同。4) 保費付款形式倍數:半年繳保費 × 0.52,月繳保費 = 年繳保費 × 0.09。5) 衛一醫療總匯附約年繳保費 = 衛一醫療總匯於約年繳保費 = 衛一醫療總匯之年繳保費減免168港元(港元保單)或21美元(美元保單)後,再乘以上述保費付款形式倍數。

Important Notes : 1) This premium table is for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Macau) Limited ("FWD") and any other parties. Please refer to the product brochure and policy provisions for the details of TheOne Medical Solution and TheOne Medical Solution Rider (collectively called: the "Plan"). 2) Lifetime renewal is subject to the continual availability of the Plan offered by FWD, terms and conditions applicable including but not limited to Termination Provisions, benefits, and premium rates at the time of renewal. Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age (at next birthday) and the premium table applicable at that time when the policy is renewed. Premium table is subject to change based on factors including but not limited to the inflation of related medical expense, FWD's medical claim experience and persistency of policies from time to time. FWD reserves the right to revise the benefits payable, terms and conditions and premium may be varied from the annual premium table according to the result of underwriting, including but not limited to nationality and occupational underwriting. 4) Premium payment modal factor: Half Yearly Premium = Annual Premium x 0.09. 5) TheOne Medical Solution Rider annual premium and then multiplying by the above premium payment modal factor.

衛一醫療總匯 TheOne Medical Solution

基本計劃(美元)年繳保費表(適用於中國內地人士) Basic Plan (US\$) Annual Premium Table (Applicable to Mainland Chinese)

PREMIER THE ONE cierge one team health management



ONE PLAN ONE TEAM ONE STOP PAN-ASIA HEALTH SOLUTIONS

Exclusively for you

Everyone would like to be with a reliable partner to focus on their recovery and enjoy life even when facing any health problems. FWD, as your trusted partner, not only provides you with comprehensive medical protection coverage, but also customises dedicated health services especially for your needs. **PREMIER THE ONEcierge One Team** Health Management (the "Service") 1 offers you priority and tailor-made treatment with one-stop approach in the territories of the Pan-Asia Region (including Hong Kong, Mainland China, Taiwan. Singapore and Japan) (the "Pan-Asia Region") from a professional health management team, helping you when you need help most. You can relax with ease knowing FWD is there to take care of all aspects of your wellness.

Professional & Experienced Medical Specialist Team as your Partner

A professional medical service provider is undoubtedly your best assurance to receiving prompt and suitable medical advice and treatment. The Service provides you with a leading network of specialists so you can receive the most suitable treatment from the best-suited doctor and top-tiered network hospitals² in the Pan-Asia Region.

The Service also provides you with extensive professional medical advice, through the Inpatient Medical Advice Service³, so you can feel comfortable with the medical assessment and treatment. With our professional team of experts as your guardian angel, you will be hassle free even when facing any illness or disease.

Superior Hospitalization Arrangement where you prefer

The Service always puts your interest first. Should you require hospitalization as diagnosed by your consulting doctor of the Service, the team of specialists will arrange for you to be admitted to hospital and receive treatment promptly. Besides, the Service arranges medical treatment for you in the Pan-Asia Region and provides you with personalized travel-related assistance⁴ in flights, accommodation, ground transfers and visa application. The medical team arranges what is needed in advance so you can rest assured that you will receive treatment and recover well.

Efficient and Seamless Claims Resolution and Cashless Facility⁵

The team of specialists of the Service will assist you to apply for an efficient and seamless claims resolution arrangement with FWD prior to hospital admission. Upon the successful arrangement of the whole process of this resolution, FWD will then provide you with a Cashless Facility and pay the hospitalization fees and charges on your behalf. Payment and claim requests for such fees and charges can be dispensed with and you can focus on recovery and managing your cash reserve more effectively!

From now on, let the Service be your partner in safeguarding your health!

PREMIER THE ONEcierge One Team Health Management Hotline⁶:

For any enquiries about policy information, please contact your advisor or our Customer Service Hotline at (853) 8988 6060.

Note:

- С
- The claimable amount of medical expenditure is subject to the benefit of Eligible Plans, including but not limited to benefit items and benefit amount. Please seek doctor's individual advice on appropriateness of any medical service to be provided. Doctors of HMG and its healthcare network team and Parkway (whether within or outside Macau), are all individual healthcare personnel instead of employees or representatives of FWD. FWD will not be responsible for any act, negligence or omission of medical service or treatment on the part of them. You are required to consent to FWD, HMG and its healthcare network team, and Parkway, recording, sharing, using and archiving your personal data in pursuance of the Service being offered to you as well as for their training and quality assurance purposes. You hereby consent to the transfer of your personal data may result in the said service provides being unable to provide the relevant service to you.

The above information is for reference only and is indicative of the key features of the Service instead of the benefit of Eligible Plans. For a complete explanation of the terms and conditions of Eligible Plans, please refer to their Policy Provisions. In the event of any discrepancy between the English and Chinese version of this leaflet, the Chinese version shall prevail.

- The Service, provided by HealthMutual Group Limited ("HMG") and its healthcare network team and Parkway Hospitals Singapore ("Parkway"), is not a part of the Policy or benefit item under the Policy Provisions and only applicable to TheOne Medical Solution and/ or designated insurance basic plans or riders ("Eligible Plans"). FWD Life Insurance Company (Macau) Limited ("FWD") reserves the right to terminate or vary the Service in its sole discretion without further notice. FWD shall not be responsible for any act, negligence or failure to act on the part of HMG and its healthcare network team and Parkway. The Service is only applicable in the Pan-Asia Region.
 Hospital means a variety of network hospitals in the Pan-Asia Region providing medical advice and treatment under the Service. Please contact our Customer Service Hotline (853) 8988 6060 to get more information about the list of hospitals in the
- Hotline (853) 8988 6060 to get more information about the list of hospitals in the
- Hotline (853) 8988 6060 to get more information about the list of hospitals in the Pan-Asia Region.
 3 Inpatient Medical Advice Service is provided by HMG and its healthcare network team and this service offers inpatient medical advice for the Insured of Eligible Plans. Should the Insured be diagnosed with serious diseases and obtain a hospital admission letter, HMG will make an assessment based on the Insured's medical reports as appropriate, including explanations of the medical report, alternative medical treatment and associated estimated medical expenses in the Pan-Asia Region. A final decision on the medical treatment arrangement shall be made solely by the Insured. Please note that Inpatient Medical Advice shall not be considered as medical consultation. If the Insured Will like to have medical consultation, all relevant costs will be borne by the Insured. FWD reserves the right to terminate or vary this service in consultation. If the insured would like to have medical consultation, an relevant costs will be borne by the Insured. FWD reserves the right to terminate or vary this service in its sole discretion without further notice. The Insured is responsible for all relevant fees and charges required of the travel and accommodation related items. Travel related assistance is only applicable to Taiwan,
- 4 Singapore & Japan.
- 5 Cashless Facility ("Cashless Facility") is an administrative arrangement to pay the Cashless Facility ("Cashless Facility") is an administrative arrangement to pay the covered expenditures when the Insured is under confinement, but not a benefit item right to terminate or vary the service in its sole discretion without further notice. FWD would pay the medical cost to the relevant hospital on behalf of the Insured after successful arrangement of Cashless Facility. If there is Annual Deductible balance (if any) of Eligible Plan, policyowners are required to pay such balance when admission of hospitalization. If the medical cost paid by FWD is higher than the maximum amount of henefit EWD would eak reimbursement from nolicyowners for such amount
- of benefit, FWD would seek reimbursement from policyowners for such amount.
 This hotline is operated by HMG. Please note that this hotline is for non-emergency reservation of doctor consultation instead of for emergencies.