

**1. What is FWDAssist Programme?**

FWDAssist Programme is a value-added service that provides medical and travel related emergency assistance services. This service programme is only offered to policyholder with Smart Health Cover and FWD Medi First attached to their basic plan. This service is subject to the terms and conditions set out in policy contract.

**2. Does EMA Global pay for the medical costs?**

No, all overseas medical expenses are at the Policyholder's own expense. Reasonable and customary charges incurred for the treatment may be reimbursed under the life assured's medical plan, subject to the terms and conditions of the policy.

**3. The Life Assured is currently overseas and would like to know which hospital is affiliated to FWD Insurance Berhad**

There are **no** affiliated panel clinic/hospital overseas. However, the policyholder may call EMA Global if they need a medical referral closest to their location worldwide.

**4. Is there any guarantee letter for overseas outpatient and inpatient medical treatment under this Programme?**

There is no guarantee letter for both outpatient and inpatient overseas treatment. Reasonable and customary charges incurred for the treatment may be reimbursed under the life assured's medical plan, subject to the terms and conditions of the policy.

**5. The Life Assured is admitted to a hospital overseas due to an accident and had an operation for a bilateral knee fracture. He/she travelled alone with no travel companion; can he/she request for a medical escort to bring him/her back to Malaysia?**

*Yes, the Life Assured need to*

- contact EMA Global for them to establish the latest medical progress of the Life Assured.
- Please gather essential information prior to notifying EMA Global, i.e. name of the hospital, contact number, treating doctor's name and ward details.
- EMA Global will then contact the treating doctor to establish the Life Assured's medical condition and provide FWD Malaysia (MY) with a recommendation for such request.

**6. The Life Assured is overseas and require language assistance to speak with a local doctor there during a consultation. Will EMA Global be able to assist?**

- Yes, the Life Assured may call EMA Global for assistance by providing them with the exact location or country and alternatively the type of language assistant required.
- EMA Global will then arrange a conference call with their 24/7 Assistance Centre with the necessary language capabilities to translate.
- The Life Assured is advised to request EMA Global to return call to them for such request to avoid expensive overseas call charges.

- 7. The Life Assured, who is a permanent resident in Kuala Lumpur, travelled to Kedah for a business trip. He met with an accident along the way in Butterworth and was admitted to a local General Hospital for treatment. Due to long wait list for surgery, the Life Assured's family requested to transfer him back to Kuala Lumpur for immediate medical attention.**

**Will FWD Malaysia pays for the transfer?**

- The Life Assured's family member may contact the Emergency Medical Assistance hotline to notify them of the case and EMA Global will establish the necessary medical information and provide FWD Malaysia with their recommendation for cover approval.
- Decision will be based on the following criteria in order for FWD (MY) to cover an evacuation:
  - a) The Life Assured must be 150km radius away from his/her place of residence to be entitled to such services and has not been away from his place of residence exceeding 90 consecutive days.
  - b) Whether the surgical intervention is of an emergency need.
  - c) Whether the local general hospital has the facility to carry out such surgery.
  - d) Whether the Life Assured's location is close to a panel hospital with available medical facility and specialist to carry out such surgery.

- 8. Can the Life Assured make a claim with FWD Malaysia for the cost of calling EMA Global from overseas?**

NO. The Life Assured is required to make a "collect call" / "reverse charge call" via local international operators directly to EMA Global from overseas as and when he/she needs medical assistance.

- 9. If he Life Assured is sick alone in a hotel room overseas and require a house call doctor to visit him/her in the hotel room, can he/she contacts EMA for help?**

Yes, He/she may call EMA Global for such request. He/she is required to provide EMA Global with the hotel name, location and contact number for such request. The cost of house call expenses will be borne the Life Assured.

- 10. Will EMA Global pay for the house call doctor visit?**

No, the Life Assured need to pay for such request.

- 11. Will FWD Malaysia considers evacuating or repatriating the Life Assured solely due to concerns over high medical expenses overseas?**

No, the key consideration for a medical evacuation/ repatriation falls on the "standard of medical care" available at the admitting medical facility towards managing the Life Assured's medical illness/ condition.

- 12. Who is entitled to the Second Medical Opinion (SMO) / Expert Medical Opinion (EMO) benefit?**

All Life Assured of FWD Malaysia medical plans are entitled to this SMO/EMO service. Any charges for such service will be borne by FWD Malaysia.

## **13. What is the Second Medical Opinion (SMO) / Expert Medical Opinion (EMO) benefit?**

- Second Medical Opinion (SMO) is also known as Expert Medical Opinion (EMO) benefit.
- SMO/EMO is a value-added service provided to all Life Assured of FWD Malaysia medical plans at no additional charge.
- FWD Malaysia has made an arrangement with a third-party service provider (EMA Global) to provide second medical opinion services to help the Life Assured learn more about the medical conditions and make an informed decision on the treatment plans.
- This service is non-contractual in nature and does not form part of the policy. Eligible Life Assured may submit medical, laboratory, and imaging reports to EMA Global for EMA Global's doctor's review.

## **14. Will the Life Assured be charged by EMA Global when seeking medical advice while outside of Malaysia?**

The medical advice is carried out over the phone by EMA Global's doctors, and this is part of the value-added services available to the eligible Life Assured at no additional cost.

## **15. If the Life Assured needs a medical referral at a country he/she is not familiar with, will EMA Global assist with a recommendation?**

Upon further medical evaluation by EMA Global's doctor with the Life Assured over the phone, and if it is determined by EMA Global that the Life Assured requires a referral to a medical facility, EMA Global will provide recommendation of a medical facility and arrange for an appointment. The Life Assured is required to pay for this request and any medical treatment obtained at the medical facility recommended by EMA Global.

## **16. Would FWD Malaysia support in evacuating and repatriation if there is any incident related to hazardous sports such as Skydiving, waterskiing, racing?**

We would like to highlight such activities falls under exclusion unless otherwise agreed in writing by FWD Malaysia.

## **17. If a Life Assured travels oversea and required medical evacuation services, how does he/she contact EMA Global?**

FWD policyholders of Smart Health Cover and Medi First may contact EMA's assistance Centre through the following communication channels:

- EMA dedicated number : +603 64192599
- Click to call via Weblink : <https://emakl.3cx.com.my:5001/callus/#fwdmyclicktocall>
- WhatsApp number (for text only) : +1 570 277 4354
- Email address: [assistance@emaglobal.com.my](mailto:assistance@emaglobal.com.my)