恒生保險
HANG SENG INSURANCE



Hang Seng Insurance x Prestige Club
One-stop Health Management Value-added Services

Eligibility

Prestige Club members & Hang Seng Insurance Company Limited ("Hang Seng Insurance", "we", "us", "our") Policyholders ("you") and up to three family members where applicable, under the selected insurance plan^

^ The services are not available for the following Hang Seng Insurance products: QuickReward Endowment Life Insurance Plan (1-Year), The Choice 5-Year Life Insurance Plan, ImperialDragon (RMB) Life Insurance Plan, eIncomePro Deferred Annuity Plan, FortuneLife Deferred Annuity Life Insurance Plan, PrimeLife Deferred Annuity Life Insurance Plan.

When something unexpected happens — especially a serious diagnosis — the next challenge is often practical: who to consult, how to act quickly, and how to feel confident about the next step. We include Value-added Services designed to support you and your beloved family across Hong Kong and the other Greater Bay Area cities ("GBA").

Complimentary Value-added Services are provided by HealthMutual Group (HMG).

To book, visit HMG e-Booking Platform:

https://hsic-pc.hmg-ebooking.com *

(Available 24/7)

Call the HMG Customer Service Hotline:

(852) 3002 0931

(Operating 9:00am-6:00pm HKT, Monday – Saturday, excluding Sundays and Public Holidays)

Medical Concierge Service

Assistance with booking appointments with suitable specialists / medical facilities in Hong Kong and GBA

Virtual Consultation Service

Booking support for tele-consultations with healthcare professionals at Gleneagles Hong Kong with a discount

The Value-added Services in this leaflet are delivered by third-party service provider(s). Service availability is not guaranteed, and the programme may be revised, suspended, or terminated from time to time. Hang Seng Insurance does not provide these services. The booking arrangement is free of charge, but any consultation, treatment, medication, test, procedure and / or follow-up costs (if any) arising from the service or referral will be at your own expense.

Notes:

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Explore Our Offer

Medical Concierge Service



When you are facing symptoms, test results, or a new diagnosis, it is easy to get stuck on "what's next".

Medical Concierge Service helps take that admin off your plate, so you can focus on getting the right care, sooner.

- **Appointment coordination (Hong Kong & GBA):**
  Help with arranging specialist referral and appointment booking in Hong Kong or GBA (subject to provider availability). Where available, bookings can be made via hotline with access to a wider provider network.

- **Pre-visit preparation:**
  Share a simple checklist (reports to bring, medication list, key questions to ask). Where applicable, the service can also help notify your chosen medical provider of your confinement / admission intention.

Notes:
- Please refer to the terms and conditions and the Medical Network for this service. The medical network may be changed from time to time without prior notice.

Virtual Consultation Service



When you need timely medical guidance but cannot get to a clinic right away, Gleneagles Hong Kong Virtual Consultation Service helps you speak to a doctor remotely — so you can understand your symptoms and next steps with more confidence.

- **Booking support:**
  Help with arranging a tele-consultation through the designated partner pathway.

- **Before the call:**
  Guide you on what to prepare (symptoms timeline, medication list, relevant reports).

- **After the call:**
  Where appropriate, support next-step coordination (e.g. specialist booking support).

Notes:
- The service is applicable to persons aged 1 or above. Patients aged under 16 must be accompanied by an adult aged 21 or above to join the tele-consultation. Patients and the accompanying adult are required to present their valid identity cards before the start of the tele-consultation, and remain present throughout the tele-consultation. For persons under the age of 1, face-to-face doctor consultation is advised.
- Only available for persons physically in Hong Kong at the time of consultation.
- Tele-consultation will be conducted either via Zoom or WhatsApp mobile apps. Please install relevant mobile apps prior to the scheduled tele-consultation.
- Booking must be made at least 1 hour in advance.
- The tele-consultation fee includes one-time tele-consultation and one set of basic medications with one-time delivery service; additional charges will apply for prescriptions of other medications. Customers will pay the fee directly to Gleneagles Hong Kong.
- The terms "tele-consultation" and "virtual consultation" are interchangeable.
- Please refer to the terms and conditions for this service.

You may arrange your booking via either of the following channels:

- HMG e-Booking Platform (24/7): https://hsic-pc.hmg-ebooking.com *
  You can refer to the e-booking guide on how to book.
- HMG Customer Service Hotline: (852) 3002 0931
  Operating hours: 9:00am–6:00pm (HKT), Monday to Saturday (excluding Sundays and Public Holidays)

Should you have any queries, please contact HMG Customer Service Hotline or email support@hmg.com.hk.

Notes:
- Any fees related to the medical or health check services provided by the medical service provider will be payable by you.
- The services are not intended for emergencies. In an emergency, please seek immediate emergency assistance by dialling the emergency hotline or attending the nearest Accident & Emergency department.

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How to use

STEP 1

Prepare your booking details

Please have the following ready:

1. Your **given name**, **surname** and **first 4 characters of your registered ID** [e.g. ID: H123456(7) → **H123**]
2. Your **mobile number** to receive the login **authentication code** via **SMS**
3. Your preferred **service, specialty, network hospital or specialist, date / time**, and **location** (and other request details, if applicable)
4. Your preferred mode of contact: **WhatsApp / WeChat / phone**

STEP 2

Confirm service request

HMG will confirm your service request via your preferred mode of contact.

STEP 3

Make appointment

Once your request is confirmed, HMG will arrange the appointment with the relevant provider. You'll then receive a booking confirmation (provider name, address, date, and time) via your preferred mode of contact.

Example:

Greater Bay Area cross-border specialist booking (Matthew)

Situation



Matthew has ongoing knee pain that is getting in the way of work and daily life. He has already seen a General Practitioner, but the next available orthopaedic specialist appointment in Hong Kong is weeks away. He wants a faster consultation option across GBA.

Service details

Medical Concierge Service – Specialist Referral & Booking (GBA)

- Help Matthew to arrange a cross-border orthopaedic specialist appointment booking within the GBA network based on his symptoms and available information.
- Share a simple visit readiness checklist (e.g. documents to bring, imaging / reports, medication list) to help make the consultation efficient.

What you get

Matthew gets a quicker route to specialist consultation in GBA, with the booking and preparation steps coordinated — so Matthew can focus on getting assessed and planning treatment, rather than managing cross-border admin.

Notes

1. Online booking is available 24/7. The HMG Customer Service Hotline operates 9:00am-6:00pm (HKT), Monday to Saturday, and is closed on Sundays and Public Holidays.
2. For Virtual Consultation Service, please book at least 1 hour before your desired appointment time; for Medical Concierge Service, please book at least 2 working days before your desired appointment time.
3. Service availability varies by service and location.
4. For eligible policyholders, the Value-added Services are valid for 12 months from the later of 1 October 2026 and the policy Effective Date. During the validity period, there is no limit on the number of Value-added Services bookings, subject to reasonable use. It may take up to 7 days from the policy Effective Date for the Value-added Services to become active and available.
5. The Value-added Services are available to the Policyholder and up to 3 nominated family members only. Family members can be registered during the booking, and their details may be updated (including adding / removing members) afterwards. For joint Policyholders, the registration is based on the primary Policyholder. Corporate Policyholders are not eligible. If the Policyholder changes, the services will apply to the new Policyholder, who may register family members if required.
6. The policy must be in force at the time of booking. The services will not be available if the policy is lapsed, surrendered, expired, terminated, matured, or cancelled from inception.
7. If an appointment booking is unsuccessful or incomplete, HMG will notify eligible customers within 1 working day (9:00am-6:00pm HKT, Monday to Saturday, except Sundays and Public Holidays) and advise the additional information required.
8. You may cancel or reschedule appointments via the HMG e-booking platform or your preferred contact method (WhatsApp / WeChat / phone). Late cancellations made less than 24 hours before the scheduled appointment or no-shows may incur charges from the medical service provider. Reschedule or cancellation is subject to the provider's terms. Cancellation on the platform cannot be undone; please submit a new request where necessary.
9. Consultations, treatments, medications, tests, or follow-up consultations are not covered under the Value-added Services. You are required to bear all costs.
10. The Value-added Services are not intended for emergencies. In an emergency, or if symptoms are severe or life-threatening, please seek immediate emergency assistance. Treatment should not be delayed while waiting for service arrangements.
11. Hang Seng Insurance may share your basic identification information with HMG to verify your eligibility before booking. By using the services, HMG may collect further personal data from you and/or your family members in accordance with HMG's Personal Information Collection Statement. For details, please contact HMG. If you do not provide the required information, the service may not be available.
12. Greater Bay Area refers to the following cities: Hong Kong, Macau, Guangzhou, Shenzhen, Zhuhai, Foshan, Dongguan, Zhongshan, Jiangmen, Huizhou, Zhaoqing.
13. Booking details and any results of any consultations / treatments / medications / tests / follow-ups will not be shared with Hang Seng Insurance and will not be used for subsequent underwriting purposes.
14. Cross-border Value-added Services are subject to local medical practice, regulatory requirements, and provider availability.
15. The Value-added Services are not for sale, are not transferable and are not convertible to cash or other services.
16. The network list of hospitals / medical centres and service procedures for the Value-added Services may be changed from time to time without prior notice.
17. The Value-added Services are provided by HMG, an independent third-party service provider and are subject to HMG's terms and conditions. For details, please call (852) 3002 0931.
18. Hang Seng Insurance is not HMG's agent and makes no representation, warranty or undertaking regarding the availability or quality of the services, and assumes no responsibility or liability for any services provided by HMG. Under no circumstances shall Hang Seng Insurance be responsible or liable for any act, omission, or negligence of HMG in providing the services.
19. Hang Seng Insurance may, at its sole discretion, revise, suspend or terminate any part of these services (including HMG and any related details / terms and conditions) without prior notice. In the event of any dispute, Hang Seng Insurance reserves the right of final decision.
20. This is an optional complimentary add-on service. If you would like to cancel or withdraw from the Value-added Services, please call Hang Seng Insurance (852) 2596 6262 to let us know. We will cancel the services within 7 days after receiving your request.
21. The Value-added Services do not form part of Hang Seng Insurance's policy terms and conditions. If there is any inconsistency between this leaflet and the policy, the policy terms and conditions shall prevail.

November 2026
Issued by Hang Seng Insurance Company Limited (wholly-owned subsidiary of Hang Seng Bank Limited)

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