

DrGo One Wellness

Benefits Brochure



Benefits and Free Entitlements



Local Video
Consultation



Overseas

Video Consultation



Local In-person
Clinic Discount



GBA Video Consultation and In-person Clinic Discount



<u>Club Care Worldwide</u> Travel Insurance



Free 3-day Basic

Prescribed Medicine and

Standard Delivery Service
for The First 3 Designated
Local Video Consultations



HK\$50 Discount on

Each Designated Local

Video Consultation



Benefits

1. Local Video Consultation



Service Highlights

The benefit member can access video consultations with designated general practitioners in Hong Kong on DrGo's designated third party provider's platform with free consultation fee. Maximum one time per day.

GP Consult hours (Hong Kong Time):

Monday to Friday: 8:30 AM to 11:00 PM (Excluding public holidays)
Saturday: 8:30 AM to 1:00 PM (Excluding public holidays)
Same-day* delivery (for consults before 6:30 PM) or by 3:00 AM delivery (for consults between 6:30 PM - 11:00 PM) at an additional fee of HK\$30

- DrGo Customer service hours (Hong Kong Time):
 8:00 AM to midnight daily
- HK\$180 for a 3-day basic medicine prescription with standard delivery¹
- Free delivery service for medical certificates
- Charges payable including but not limited to:
 - Prescribed medicine
 - Delivery of prescribed medicine
 - Any additional charges arising from the video consultation, as mutually agreed upon by the doctors and the benefit member



Major Requirements

- The video consultation may not be suitable for certain users (e.g. if you are pregnant).
- Must physically be in Hong Kong at the time of the video consultations
- Benefit member aged 6 17 must be physically accompanied by a parent or legal guardian during any video consultation

All services under this Benefit are provided/arranged by third-party provider. Subject to the "Heals Healthcare (Asia) Limited – Service Terms and Conditions" (available here) and other terms and conditions as it may designate.

If the doctor renders it necessary and appropriate based on his/ her professional judgement after a video consultation with the benefit member, the doctor may prescribe medicine and/or issue medical certificates to the benefit member. eSmartHealth Limited ("eSmartHealth"), the operator of DrGo, does not in any way guarantee that a doctor will prescribe any medicine and/or issue any medical certificates to a benefit member after a video consultation.

^{*} Applies to all delivery areas except outlying islands.

¹ For the scope and exclusion of standard delivery, please refer to <u>"Heals Healthcare (Asia) Limited – Service Terms and Conditions"</u>. Total fees may vary depending on the medicine fees, delivery location, and delivery time.

2. Overseas Video Consultations

The benefit member can access video consultations with designated general practitioners arranged by DrGo's designated third party provider's platform in following overseas locations during designated service hours, including:



Please note: The list of selected overseas locations is subject to change without prior notice.



- One free video consultation. One time per day
- Option to obtain a **secondary medical opinion** from designated general practitioner in Hong Kong via video consultations at the same time
- Charges payable (Inlcuding by not limited to):
 - Prescribed medicine
 - Delivery of medicine and/or medical certificate
 - Any additional charges arising from the video consultation, as mutually agreed upon by the doctors and the benefit member



Major Requirements

- Must physically be in the applicable overseas location at the time of the video consultation.
- The video consultation may not be suitable for certain users (e.g. if you are pregnant).
- Benefit member aged 6 17 must be physically accompanied by a parent or legal guardian during any video consultation

Benefits

3. Local In-person Clinic Discount

The benefit member can access the **local in-person clinic** visits in designated network of medical providers in Hong Kong with designated discounts via third-party's platform.



Service Highlights

- Access to over 2,000 partners' service points², including General Practice, Traditional Chinese Medicine, Acupuncture, Dental, Nutritionist consultation and Physiotherapy etc.
- Enjoy up to 50% discounted consultation fees³
- Any other fees (e.g. fees for any prescribed medicine) are payable by benefit member additionally



18 years of age or above

² Service points mean designated health and medical service providers. The number of service points and the specialists provided under this Benefit may be revised from time to time without prior notice.

³ The discount is for reference only and may vary per service provider. Final discounted fee will be subject to the latest fee provided by the clinics and merchants. Network Doctors reserve the right to charge extra fee for medication if, in the professional medical opinion of Network Doctors, specific prescription is required. Clinics and merchants also reserve the right to charge extra fee for the services. Service partners may revise the list of network doctors and designated network clinics and offers from time to time without prior notice.

All services under this Benefit are provided / arranged by by third-party service provider. Subject to the terms and conditions designated by the provider. (available at <u>Link 1</u> and <u>Link 2</u>).

4. GBA Video Consultation and In-person Clinic Discount

The benefit member can access video consultations and in-person clinics or hospitals with designated general practitioners in The Greater Bay Area (excluding Macau and Hong Kong) arranged by dedicated third party provider and its affiliates with designated discounts.



Service Highlights

- Enjoy 10% discount on consultation fee⁴ for video consultations or in-person clinic visits in designated Greater Bay Area cities, inclusive of prescribed basic medicine and standard delivery service
- Booking of in-person visit at 7 designated clinics or hospitals⁵ (including Shenzhen, Dongguan and Guangzhou) with general practitioners in mainland Greater Bay Area cities.
 Please refer to platform arranged by designated third-party provider for the list of locations
- Consultations available in Cantonese, Putonghua, or English (Subject to availability)



Major Requirements

- Must physically in the designated Greater Bay Area locations at the time of video consultation
- Other fees (e.f. additional medicine) is subject to extra charge
- The video consultation may not be suitable for certain users (e.g. if you are pregnant) and is subject to the requirements and restrictions under applicable law
- The designated platforms of desinated third-party provider must be accessed through WeChat mini-programme of WeChat mobile application
- Benefit member aged 6 17 must be physically accompanied by a parent or legal guardian during any video consultation

⁴ Video consultation or in-person clinic visit services (including doctors and booking service) with designated general practitioners in Greater Bay Area (excluding Macau and Hong Kong) are provided / arranged by our designated third party providers and their third party service providers, through their third party platforms. The use of this benefit and the coverage areas of any delivery service (if applicable) are subject to the designated third party service providers' relevant terms and conditions, and requirements and restrictions under applicable law, including those applicable to video consultation. Consultation fee and any other fees are payable. Any designated discount under this Benefit is applicable to consultation fee. For in-person clinic visits, designated third party's network of medical providers are in Shenzhen, Dongguan and Guangzhou.

⁵ The number and location of clinics may be revised from time to time without prior notice.

Free Entitlements

1. Club Care worldwide travel insurance

(Only applicable to Benefit Members aged between 18 to 70)

CLUB | CARE worldwide travel insurance:

Comprehensive Travel Protection:

- Medical expenses coverage up to HK\$1 million
- Covers for **leisure and amateur sports activities** ⁶ during the insured journey including skiing, hiking, bungee jumping, horse riding, scuba diving and other water sports etc
- Baggage benefit including, loss of baggage, mobile phones, travel documents, credit cards etc
- Coverage for trip cancellation or curtailment
- 24-hour Worldwide Emergency Assistance Services



- Product Brochure
- Policy Provisions
- Club Care Promotion Terms and Conditions

⁶ Leisure and amateur sports with altitude limit not over 5,000 meters above sea-level or depth not greater than 30 meters below sea-level.

This complimentary "Club Care Worldwide Travel Protection for DrGo One Wellness Eligible Benefit Member" promotion (the "Promotion") is arranged and brought to eligible DrGo One Wellness benefit member directly by Club Care. The "Club Care TravelCare Insurance (Individual Plan A)" (the "Protection Plan") is underwritten and provided by Bolttech Insurance (Hong Kong) Company Limited ("bolttech Insurance") and is distributed and arranged by Club Care. Club Care is a service brand operated by HKT Financial Services (IA) Limited ("HKTIA"). HKTIA, being a registered licensed insurance agency under the Insurance Authority of Hong Kong (Licensed Insurance Agency Licence No.: FA2474), acts as an appointed licensed insurance agency for bolttech Insurance to arrange for the Protection Plan and provide related services.

Free Entitlements

2. Free 3-day Basic Prescribed Medicine and Standard Delivery Service for the First 3 Designated Local Video Consultations

The benefit member is entitled to free up to 3-day basic prescribed medicication and standard delivery service for the first 3 designated Hong Kong video consultations designated general practitioners on DrGo's designated third party provider's platform, within 12 months from the Plan purchase date.



Service Highlights

- This Free Entitlement must be used in conjunction with the Benefit "Local Video Consultation"
- This Free Entitlement can be viewed under DrGo app, click "DrGo One Wellness" icon and "Local Video Consultation", you will then be directed to a dedicated third party platform and then click "My Plan" to view the balance
- Standard delivery service is only available during designated service hours and locations
- A delivery surcharge is payable for each video consultation scheduled in extended service hours
- Extra fees payable for extra or designated medicine (if prescribed by doctor)



Major Requirements

- Must physically be in Hong Kong at the time of the video consultation.
- Benefit member aged 6 17 must be physically accompanied by a parent or legal guardian during any video consultation

While the free medicine and delivery under this Free Entitlement are offered by us, the platform on which the video consultations will take place and all doctors, medical professionals and courier for the delivery services are all provided / arranged by third party provider. Subject to the "Free Entitlement: Free Basic Prescribed Medicine and Standard Delivery for Designated Hong Kong Video Consultation Terms and Conditions" (available here) and such other terms and conditions as DrGo may designate. The video consultations under this Free Entitlement are subject to the terms and conditions of third party provider (available here) and other terms and conditions as third party provider may designate.

Free Entitlements

3. HK\$50 Discount on Each Designated Local Video Consultation

The benefit member is entitled to **HK\$50 discount** on each designated local video consultation with other designated general practitioner on the DrGo App, available daily from **8:00 AM to 8:00 PM**.



Service Highlights

- The discount is provided through a DrGo video consultation e-Voucher ("e-Voucher") and is valid only for designated consultations under DrGo App "See A Doctor" (not applicable to "DrGo One Wellness Local Video Consultation" or under any employee benefit programme, insurance or other regional health plan / programme in the DrGo App)
- The e-Voucher will be automatically issued to the registered benefit member's DrGo account under "My Coupon" in the DrGo App after successful registration of the Plan.
- One e-Voucher can be used per eligible video consultation to deduct the consultation fee
- The e-Voucher cannot be used for:
 - Booking fees
 - Extra prescribed medicine fees
 - Delivery fees

While the discounts under this Free Entitlement are offered by eSmartHealth, the video consultations under this Free Entitlement will take place on DrGo App and the deliver services will be arranged by eSmartHealth, all doctors and medical professionals for the video consultations will be provided / arranged by our medical partners. Subject to the "Free Entitlement: HK\$50 Discount on Hong Kong Video Consultations Terms and Conditions" (available here) and such other terms and conditions as DrGo may designate. The video consultations under this Free Entitlement are subject to the "DrGo Terms and Conditions" (available here) and other terms and conditions as DrGo may designate.

Terms and conditions

DrGo One Wellness ("**Programme**") is a membership programme managed by eSmartHealth Limited ("**eSmartHealth**", a member of the HKT group of companies).

eSmartHealth may offer different plans (each a "Plan") under the Programme from time to time. Each Plan comprises of one or more designated service(s) and/or product(s) (each a "Benefit"). Sometimes, a Plan may also come with certain free entitlement(s) / gift(s) (each a "Free Entitlement").

Benefit member's entitlement of any Benefit and Free Entitlement under a Plan is subject to due payment of all fees payable under the Plan and both the paying member and the benefit member having complied with all the relevant terms and conditions.

Unless eSmartHealth specified otherwise, eSmartHealth is not the provider of any of the Benefits or Free Entitlements under any Plan. eSmartHealth makes no representation or guarantee to any aspect of any of the Benefits or Free Entitlements which are not provided by eSmartHealth (including but not limited to their quality) and shall not in any way be liable to any matters in relation thereto.

Terms and conditions apply. For details, please visit:

- DrGo Terms and Conditions
- DrGo One Wellness Terms and Conditions
- DrGo One Wellness Welcome Plan Terms and Conditions
- DrGo One Wellness Terms and Conditions of each Benefit and Free Entitlement
- <u>DrGo One Wellness Frequently Asked Questions</u>

Minor Benefit Member

If a benefit member is under 18 years of age (i.e. a minor), the minor benefit member will not be able to use the following Benefits and Free Entitlements under the Welcome Plan:

- Benefit: Local In-person Visit Discount
- Free Entitlement: Club Care Worldwide Travel Insurance