

# DrGo One Wellness - 福利簡介

本簡介概述現有的 DrGo One Wellness 方案，包括方案所提供的福利及免費權益（如有）之說明及登記步驟。

## 迎新方案

購買迎新方案可享以下**四項福利**以及**三項免費權益**：

### 福利

1. 本地視診服務
2. 海外視診服務
3. 本地門診服務折扣
4. 大灣區視診及門診服務九折

### 免費權益

1. 免費「Club Care 全年旅遊保險計劃（12個月，個人計劃 A）」
2. 指定三（3）次指定本地視診可享最多 3 天基本處方藥物及標準送遞服務
3. 每次指定本地視診可享港幣50元折扣（適用於DrGo平台其他合作夥伴醫生）

## 啟動方法

登記方案後，受惠會員可按以下指示啟動相關會員福利：

### 福利

1. 本地視診服務
2. 海外視診服務
3. 本地門診服務折扣
4. 大灣區視診及門診服務九折

### 免費權益

1. 免費「Club Care 全年旅遊保險計劃（12個月，個人計劃 A）」  
\* 你所享之免費「Club Care 全年旅遊保險計劃(個人計劃 A)」現已生效，我們將以「#DrGo」透過SMS傳送專屬登記碼給你，請盡快完成登記以享更適切的保障及服務。
2. 指定三（3）次指定本地視診可享最多 3 天基本處方藥物及標準送遞服務（毋須啟動）
3. 每次指定本地視診可享港幣50元折扣（適用於DrGo平台其他合作夥伴醫生）（毋須啟動）

## 條款及細則

適用條款及細則。詳情請參閱：

[DrGo 條款及細則](#)

[DrGo One Wellness 條款及細則](#)

[DrGo One Wellness - 「迎新方案」條款及細則](#)

[DrGo One Wellness - 各項福利及免費權益條款及細則](#)

[DrGo One Wellness - 常見問題](#)

### 未成年受惠會員注意事項

若受惠會員為十八（18）歲以下之人士（即未成年），該未成年受惠會員將無法使用「迎新方案」下的下列福利及免費權益：

- 福利：本地門診服務折扣
- 免費權益：免費「Club Care 全年旅遊保險計劃（12個月，個人計劃 A）」

## 開始使用你的 DrGo One Wellness 福利及免費權益

DrGo One Wellness 方案下的**福利及免費權益**（如有）僅由符合資格的受惠會員使用，並須符合每項福利及免費權益（如有）之特定條件。

受惠會員請依照以下簡單步驟啟動：

### 1. 註冊成為 DrGo 用戶

按此[下載](#)並開啟 DrGo 應用程式，然後完成用戶登記程序。

### 2. 登記 DrGo One Wellness 方案

請按發送至付費會員的 DrGo One Wellness 登記方案電郵中的指示完成登記，電郵附件內有登記碼及登記連結。

### 3. 啟動方案下的福利及免費權益（如有）

成功登記方案後，請於有效期內依指示啟動所有適用的福利及免費權益（如有）。

#### 未成年受惠會員

若受惠會員為十八（18）歲以下人士（即未成年），該名未成年人士必須獲其父母或法定監護人授權方可  
在 DrGo 平台登記為用戶及登記本方案，該名父母或法定監護人亦將作為其緊急聯絡人，並代表該名未成年人士同意相關條款及細則。

## 1. 本地視診服務

已登記的受惠會員可於以下服務時段（香港時間），透過 DrGo指定第三方提供者安排並於指定第三方指定平台，與香港的指定普通科醫生進行視像診症。

- **星期一至星期五：**上午 8:30 至下午 6:30
- **星期六：**上午 9:00 至下午 1:00（公眾假期除外）
- **延長服務時段：**星期一至星期五，下午 6:30 至8:00

如視像診症於延長服務時段進行，相關送遞服務將每次額外收取港幣30元附加費並必須於下午 7:30或之前完成付款。

### 服務重點：

- 每日可享一次普通科視像診症
- 視像診症服務免收診金
- 額外收費包括：
  - 處方藥物（如獲得醫生處方）
  - 藥物及／或醫療證明之送遞服務（如獲得醫生有處方或簽發）  
基本 3 天處方藥物連標準送遞服務，費用低至港幣 180 元<sup>1</sup>
  - 因視像診症而產生，並經醫生與受惠會員雙方同意的其他額外收費

### 受惠會員之主要使用條件：

- 使用視像診症時必須身處香港
- 視像診症未必適用於特定人士（如懷孕人士）
- 必須年滿六（6）歲或以上
- 若受惠會員未滿十八（18）歲（即未成年人），則**必須由一名成人在場陪同進行任何視像診症**



## 1. 本地視診服務

### » 如何啟動此福利？

#### DrGo 應用程式：

成功登記 DrGo One Wellness 方案後，受惠會員可下載 DrGo 應用程式並登入您的 DrGo 帳戶，於主頁「我的會籍」下，按「管理您的訂閱及方案」橫額。於「我的方案」中選取相關方案，然後按「香港及海外視像診症」啟動此福利。

#### 網站：

您亦可按此[連結](#)登入 DrGo 帳戶，於「我的方案」選取相關方案，然後按「香港及海外視像診症」啟動此福利。



本福利內之所有服務均由 Heals Healthcare (Asia) Limited (「Heals」) 提供或安排，並須受《Heals Healthcare (Asia) Limited – 服務條款》(可[按此查閱](#)) 及 Heals 不時指定的其他條款及細則所約束。

若醫生在與受惠會員進行視像診症後，根據其專業臨床判斷認為有需要及合適，醫生可處方藥物及／或發出醫療證明。惟 DrGo 營運商，益體健有限公司 (「益體健」) 並不保證醫生必定會於視像診症後向受惠會員處方任何藥物及／或發出任何醫療證明。

<sup>1</sup> 有關標準送遞服務之適用範圍與不包括項目，請參閱《Heals Healthcare (Asia) Limited – 服務條款及細則》。總費用或會因藥物收費、送遞地點及時間而有所變動。

## 2. 海外視診服務

已登記的受惠會員可於指定服務時段內，透過 Heals 安排並於其指定平台，在下列指定海外地區與指定普通科醫生進行視像診症：

- 日本
- 南韓
- 新加坡
- 泰國
- 越南
- 菲律賓

請注意：可使用服務的海外地區名單可能會隨時更改，恕不另行通知。

### 服務重點：

- 每日可享一次普通科視像診症
- 可選擇透過視像診症獲取香港普通科醫生的第二醫療意見
- 海外及香港視像診症服務均無須支付診症費用
- 額外收費項目包括：
  - 處方藥物（如獲得醫生處方）
  - 藥物及／或醫療證明之送遞服務（如獲得醫生有處方或簽發）

### 受惠會員之主要使用條件包括：

- 使用視像診症時，必須身處適用的香港以外海外地區
- 視像診症未必適用於特定人士（如懷孕人士）
- 必須年滿六（6）歲或以上
- 若受惠會員未滿十八（18）歲（即未成年人），則**必須由一名成人在場陪同進行任何視像診症**

本福利內的所有服務均由 Heals 提供或安排，並須受《Heals Travel Health Pass 條款及細則》（可[按此查閱](#)）及 Heals 不時指定的其他條款及細則所約束。

## 2. 海外視診服務

### » 如何啟動此福利？

#### DrGo 應用程式：

成功登記 DrGo One Wellness 方案後，受惠會員可下載 DrGo 應用程式並登入您的 DrGo 帳戶，於主頁「**我的會籍**」下，按「**管理您的訂閱及方案**」橫額。於「**我的方案**」中選取相關方案，然後按「**香港及海外視像診症**」啟動此福利。

#### 網站：

您亦可按此[連結](#)登入 DrGo 帳戶，於「**我的方案**」選取相關方案，然後按「**香港及海外視像診症**」啟動此福利。



## 3. 本地門診服務折扣

(只適用於年滿十八歲或以上的受惠會員)

已登記的受惠會員可透過富衛人壽保險(百慕達)有限公司(「富衛」)於香港指定的網絡保健及醫療服務商，享有門診服務折扣優惠。

### 服務重點：

- 可於超過 2,000 個合作服務點<sup>2</sup> 享用服務，包括普通科、註冊中醫、針灸、牙科、營養師諮詢、物理治療等
- 合資格受惠會員與醫生或其他醫療專業人員的診症，可享高達五折診金折扣<sup>3</sup>。其他費用（例如經醫生處方之藥物費用）須由會員另行支付

### 受惠會員之主要使用條件包括：

- 受惠會員須年滿十八（18）歲

<sup>2</sup> 「服務地點」即指定的醫療及健康服務合作夥伴。服務地點數量可能不時更改，恕不另行通知。

<sup>3</sup> 折扣僅供參考，實際折扣可能因個別服務提供者而異。最終折扣診金將以診所或商戶提供的最新收費為準。如網絡醫生根據其專業臨床判斷認為有需要開出指定藥物處方，則有權就藥物另行收費；而診所及商戶亦保留就其提供之服務額外收費的權利。合作夥伴可能不時修訂網絡醫生及指定網絡診所名單及優惠而不作另行通知。

## 3. 本地門診服務折扣

(只適用於年滿十八歲或以上的受惠會員)

### » 如何啟動此福利？

受惠會員將在成功登記方案後透過由短訊收到「#DrGo」所發出的福利啟動碼及啟動指示。

#### 啟動步驟：

下載 DrGo 應用程式並登入 DrGo 帳戶，於主頁「我的福利」中選取「本地門診折扣」橫額前往指定第三方平台，使用短訊內的相關啟動碼進行啟動。你亦可透過登入指定網站，於「輸入優惠碼」一欄內輸入短訊內的相關啟動碼，按「使用」及「兌換」，並根據網站上的指示完成啟動。



## 4. 大灣區視診及門診服務九折

(只適用於年滿六歲的受惠會員)

已註冊的福利會員可於指定服務時間內，透過睿康醫務（香港）有限公司 Limited 及其附屬公司（「睿康」）的指定平台，以指定折扣，使用睿康安排的大灣區（不包括澳門及香港）指定普通科醫生提供的視像醫療諮詢服務及親身到診的診所或醫院服務。

### 服務重點：

- 合資格的受惠會員可享視像診症或門診服務的診金九折優惠<sup>4</sup>。其他費用（例如額外藥物）則需另行支付，並不享有折扣。
- 當您在中國大灣區指定城市旅遊期間，可透過睿康安排的指定平台，與指定普通科醫生進行視像諮詢，並享有診金九折優惠。
- 可預約睿康在大灣區城市（包括深圳、東莞及廣州<sup>5</sup>）的七間指定診所或醫院，由普通科醫生提供的門診服務。請參閱睿康平台上列出的地點。
- 可選擇講粵語的普通科醫生（視乎供應情況及睿康的決定而定）。

### 受惠會員之主要使用條件包括：

- 進行視像診症時，必須身處香港以外的上述指定大灣區地點。
- 視像診症可能不適用於某些使用者（例如懷孕人士），並須遵守適用法律下的要求及限制，包括視像診症相關規定。
- 必須透過受惠會員裝置上的微信手機應用程式的小程序進入睿康的指定平台。
- 必須**年滿六（6）歲**。
- 如受惠會員未滿 18 歲（即未成年人），則於任何視像診症期間必須有成年人陪同在場。

所有此福利下的服務均由睿康提供／安排，並受睿康所服務的指定第三方平台之服務時間及條款細則約束。

<sup>4</sup> 最終折扣後的診金、基本藥物處方及標準送遞服務將以睿康或指定診所／醫院提供的最新收費為準。根據睿康及指定診所／醫院的決定，診症費用可能包括基本藥物處方（如獲醫生處方）及標準送遞服務。請參閱睿康平台上的收費詳情。如普通科醫生或診所／醫院根據其專業醫療判斷認為需要特定藥物處方，睿康及指定診所／醫院保留收取額外藥物費用的權利。診所及醫院亦保留就其他服務收取額外費用的權利。

<sup>5</sup> 睿康可不時修訂指定診所或醫院的數量及地點，恕不另行通知。

本福利下的所有服務均由睿康提供／安排，並受睿康所服務的指定第三方平台的服務時間及條款約束。



## 4. 大灣區視診及門診服務九折

(只適用於年滿六歲的受惠會員)

### » 如何啟動此福利？

受惠會員將在成功登記方案後透過由短訊收到「#DrGo」所發出的福利的啟動碼及啟動指示。

#### 啟動步驟：

下載 DrGo 應用程式並登入 DrGo 賬戶，於主頁「我的福利」中，選取「大灣區視診及門診九折優惠」前往指定第三方平台，使用短訊內相關的啟動碼進行啟動。請注意，指定平台須透過受惠會員流動裝置上的微信手機應用程式 - 微信小程序進入及使用。



## 1. 免費「Club Care 全年旅遊保險計劃（12個月，個人計劃 A）」

（只適用於年滿十八歲或以上的受惠會員）

### Club Care – 你出門在外的健康夥伴。

**CLUB | CARE**

此免費「Club Care 全年旅遊保險（適用於合資格 DrGo One Wellness 受惠會員）」推廣（此「推廣」）由 Club Care 直接安排並提供予合資格的 DrGo One Wellness 受惠會員。「Club Care 全年旅遊保險（12 個月，個人計劃 A）」（「保障計劃」）由保特保險（香港）有限公司（「保特保險」）承保及提供，並由 Club Care 分銷及安排。Club Care 為 HKT Financial Services (IA) Limited（「HKTIA」）營運的服務品牌，而 HKTIA 為根據香港保險業監管局註冊的持牌保險代理（持牌保險代理牌照號碼：FA2474），並為保特保險的指定持牌保險代理，負責安排保障計劃及提供相關服務。

### Club Care 全年旅遊保險計劃（12個月，個人計劃 A）：

- 醫療費用保障額高達港幣 100 萬元
- 於受保旅程期間涵蓋消閒及業餘運動<sup>6</sup>，包括滑雪、遠足、笨豬跳、策騎、潛水及其他水上活動等
- 包括行李保障，如行李、手機、旅遊證件、信用卡等損失
- 旅程取消及旅程縮短保障延伸至紅色及黑色旅遊外遊警示
- 價值港幣 2,116 元

<sup>7</sup>

### 此免費權益的其他資料：

- [產品小冊子](#)
- [保單條款](#)
- [Club Care 推廣條款及細則](#)

<sup>6</sup> 指海拔不高於 5,000 米或水深不超過 30 米的消閒及業餘運動

<sup>7</sup> 由香港政府發佈的外遊警示制度



## 1. 免費「Club Care 全年旅遊保險計劃（12個月，個人計劃 A）」

（只適用於年滿十八歲或以上的受惠會員）

### 如何啟動此免費權益？

受惠會員所享之免費「Club Care 全年旅遊保險計劃（個人計劃A）」會於方案成功登記時生效，相關登記碼將以「#DrGo」發送的短訊送出，請儘快前往 Club Care 指定網站，於「登記碼」一欄輸入短訊內附的相關 Club Care 登記碼，填妥表格完成登記，以享更適切的保障及服務。登記程序必須於香港境內完成。



受惠會員須為年齡介乎 18 至 70 歲之個人，持有有效的香港身份證並於香港居住，方可享有該保障計劃。

益體健有限公司（DrGo 的營運商）及其所有附屬公司（HKTIA 除外）並非該保障計劃、任何保險相關產品或服務或此推廣的供應商、分銷商或提供方，亦並無代表 Club Care/HKTIA 或保特保險，對上述事項不作出任何陳述或保證，亦不會就該等事項承擔任何責任。如有關於該保障計劃及此推廣的查詢，請直接致電 Club Care 客戶服務熱線 8209 0098。

有關該保障計劃的所有資料由保特保險提供，僅為保險保障範圍條款與細則的概要說明，並不包含完整條款及不保事項。任何資料均受實際條款與細則所約束。有關保障計劃之完整條款及細則、詳情、風險披露及不保事項，請參閱保單條款、產品小冊子及相關條文（統稱為「保單文件」）。如有任何歧異，概以保單文件為準。

任何推廣資料或優惠應與相關保單文件一併閱讀。申請前，受惠會員須確認已了解有關保險產品的特點及是否符合其需要。客戶不應僅根據任何未包含完整條款及細則的推廣資料或優惠而申請相關保險產品。

請注意：保障計劃的實際保障期以投保人是否為相關 DrGo One Wellness 方案下的合資格受惠會員為準。如投保人的指定方案已被終止、或該人士不再為 DrGo One Wellness 會員，或發生保單文件所列的任何終止情況，保障計劃下的保障將即時終止。

## 2. 指定三（3）次指定本地視診可享最多 3 天基本處方藥物及標準送遞服務

已登記的受惠會員可於本方案購買日起計的十二（12）個月內，於首次三（3）次經DrGo指定第三方平台的指定平台進行的指定香港視像診症中，免費獲得最多三（3）日的基本處方藥物（如獲得醫生處方）及標準送遞服務。

### 服務重點：

- 此項免費權益必須配合「本地視診服務」之相關福利一併使用。詳情請參閱本簡介「本地視診服務」一欄中的服務重點及受惠會員主要要求。
- 方案成功登記後，受惠會員可於其 DrGo 應用程式內選擇「**DrGo One Wellness**」，然後按「**本地視診**」，進入指定第三方平台後的「**我的計劃**」內查看剩餘次數。
- 標準送遞服務僅適用於 Heals 指定服務時段及地區。
- 凡於上述服務時段以外進行的視像診症，將需額外支付送遞附加費。
- 額外藥物或指定藥物（如獲得醫生處方）需另行收費。

雖然藥物及送遞服務為本公司提供的免費權益一部分，但進行視像診症的平台、診症之註冊醫生、醫療專業人員及送遞人員，均由 Heals 負責安排及提供。此免費權益受《免費權益：指定三次香港視像診症的免費基本處方藥物及標準送遞服務條款及細則》（載於[此](#)）及 DrGo 所不時指定之其他條款及細則約束。視像診症服務亦同時受《Heals Healthcare (Asia) Limited 服務條款及細則》（載於[此](#)）及 Heals 所不時指定之其他條款及細則約束。

## 2. 指定三（3）次指定香港視像診症可享最多 3 天基本處方藥物及標準送遞服務

受惠會員之主要使用條件包括：

- 使用視像診症時，必須身處香港
- 視像診症未必適用於特定人士（例如懷孕人士）
- 使用者必須年滿六（6）歲
- 若受惠會員未滿十八（18）歲（即未成年人），則必須由成人陪同進行任何視像診症



### 如何啟動此免費權益？

毋須啟動。

## 3. 每次指定本地視診可享港幣50元折扣

已登記的受惠會員透過 DrGo 與指定普通科醫生進行指定本地視診，每次可享**港幣 \$50 折扣**（服務時間：每日**上午8時至晚上8時**）。

### 服務重點：

- 此折扣透過 DrGo 視像醫療電子券（「**電子券**」）提供，僅適用於 DrGo 「**睇醫生**」進行指定診症（而非於「DrGo One Wellness – 本地視診服務」、任何員工福利計劃、保險或 DrGo 應用程式內的其他地區保健計劃／項目）。
- 此電子券將於成功登記方案後自動發放至受惠會員之 DrGo 應用程式帳戶「**我的電子券**」內。
- 每個合資格的視像診症只能使用一張電子券以扣除診金。
- 此電子券**不適用於**：
  - 預約費用
  - 處方藥物費用
  - 送遞費用

### 如何啟動此免費權益？

毋須啟動。

雖然此免費權益之折扣由益體健提供，但相關視像診症將於 DrGo App 進行，送遞服務亦由益體健安排，所有參與之醫生及醫療專業人員將由 DrGo 指定之醫療夥伴提供／安排。此免費權益受《免費權益：指定香港視像診症港幣 \$50 折扣條款及細則》（載於[此](#)）及 DrGo 不時指定之其他條款及細則約束。視像診症亦同時受《DrGo 條款及細則》（載於[此](#)）及 DrGo 不時指定之其他條款及細則所約束。

DrGo One Wellness (「計劃」) 為益體健有限公司 ((「益體健」)), 為HKT集團成員公司) 管理的會員計劃。

益體健可不時於此計劃下提供不同的方案 (「方案」)。每個指定方案可包含一項或多項指定服務及／或產品 (各為「福利」)，亦可能附帶若干免費權益或禮遇 (各為「免費權益」)。

受惠會員可享有的福利及免費權益 (如有)，須在支付指定方案下的所有相關費用後方可獲得，且須由付款會員及受惠會員共同遵守所有相關條款及細則。

除非益體健另有明確說明，否則益體健並非任何福利或免費權益的供應商。對於非由益體健提供之任何福利或免費權益 (包括但不限於其品質)，益體健不作任何陳述或保證，亦概不就有關事項承擔任何責任。

# DrGo One Wellness - Benefits Brochure

This brochure provides an overview of the currently available DrGo One Wellness plan, including descriptions and step-by-step activation instructions of the Benefits and Free Entitlements (If any) offered under the plan.

## Welcome Plan

A Welcome Plan includes **four Benefits** and **three Free Entitlements**.

### Benefits

1. [Local Video Consultation](#)
2. [Overseas Video Consultation](#)
3. [Discount on Local In-person Clinic](#)
4. [10% Off Video Consultation and In-person Clinic in The Greater Bay Area](#)

### Free Entitlements

1. [Complimentary Club Care Annual TravelCare Insurance \(12-month Individual Plan A\)](#)
2. [Free up to 3-day basic prescribed medicine and standard delivery service for the first three \(3\) designated local video consultations](#)
3. [HK\\$50 discount on each designated local video consultation](#)

## Activation Method

Once the plan is registered, benefit member can follow the instructions below to activate relevant benefits:

### Benefits

1. [Local Video Consultation](#)
2. [Overseas Video Consultation](#)
3. [Discount on Local In-person Clinic](#)
4. [10% Off Video Consultation and In-person Clinic in The Greater Bay Area](#)

### Free Entitlements

1. [Complimentary Club Care Annual TravelCare Insurance \(12-month Individual Plan A\)](#)  
\* Please complete the registration/ activation as soon as possible for more comprehensive coverage and services.
2. [Free up to 3-day basic prescribed medicine and standard delivery service for the first three \(3\) designated local video consultations](#) (No activation is required)
3. [HK\\$50 discount on each designated local video consultation](#) (No activation is required)

## Terms and conditions

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](#)

[DrGo One Wellness - Frequently Asked Questions](#)

### 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 Benefit and Free Entitlement under the Welcome Plan:

- Benefit: Discount on In-person Medical Clinic Visits
- Free Entitlement: Complimentary Club Care Annual TravelCare Insurance

## Getting Started with Your DrGo One Wellness Benefits and Free Entitlements

The Benefits and Free Entitlements (if any) under a DrGo One Wellness Plan could be used by an eligible benefit member, who must meet the criteria for each Benefit and Free Entitlement (if any).

**Benefit member please follow these simple steps:**

### **1. Register as a DrGo User**

[Download](#) and open the DrGo app, then complete the user registration process.

### **2. Register for the DrGo One Wellness Plan**

Follow the instructions provided in the DrGo Plan Registration email sent to the paying member of the Plan. This email includes a registration code and a registration link in the attachment.

### **3. Activate the Benefits and Free Entitlements (if any) under the Plan**

Upon successful registration of the Plan, follow steps to activate all relevant Benefits and Free Entitlements (if any) under the Plan within validity period.

#### **Minor Benefit Member**

If a benefit member is under 18 years of age (i.e. a minor), registration with DrGo and registration of the Plan must be with the permission of the minor benefit member's parent / legal guardian, who will also be the minor's emergency contact and be the one to be agreeing to the relevant terms and conditions on behalf of the minor.



## 1. Local Video Consultation

The registered benefit member can access video consultations with designated general practitioners in Hong Kong on DrGo's designated third party provider on designated third party's designated platform, during the following service hours (Hong Kong Time):

- **Monday to Friday:** 8:30 AM to 6:30 PM
- **Saturday:** 9:00 AM to 1:00 PM (*Excluding public holidays*)
- **Extended Hours:** Monday to Friday, 6:30 PM – 8:00 PM

A delivery surcharge of HK\$30 applies for each consultation scheduled during extended hours, and payment must be completed by 7:30 PM or earlier.

### Service Highlights:

- **One video consultation with general practitioner per day**
- **No need to pay consultation fees** for the video consultation
- **Additional charges payable** for:
  - Prescribed medicine (if prescribed by doctor)
  - Delivery of medicine and/or medical certificate (if prescribed / issued by doctor)  
*Starting from as low as HK\$180 for a 3-day basic medicine prescription with standard delivery*<sup>1</sup>
  - Any additional charges arising from the video consultation, as mutually agreed upon by the doctors and the benefit member

### Major Requirement for Benefit Members:

- Must physically be in Hong Kong at the time of the video consultation.
- The video consultation may not be suitable for certain users (e.g. if you are pregnant).
- Must be at least **six (6) years of age**.
- If the benefit member is under 18 years of age (i.e. a minor), the minor must be **physically accompanied by an adult** during any video consultation.

## 1. Local Video Consultation

### » How to activate this Benefit?

#### Via DrGo App:

Once the DrGo One Wellness Plan has been successfully registered, the benefit member can activate this Benefit by: Download DrGo app and log in to DrGo account. Click **"Manage Your Subscriptions and Plans"** banner under **"My Account"** on homepage. Select the relevant Plan under **"My Plan(s)"**, then click **"Activate Now"** under **"Hong Kong & Overseas Video Consultation"**.

#### Via Website:

Click [here](#) and log in to your DrGo account, select the relevant Plan under **"My Plan(s)"**, then click **"Activate Now"** under **"Hong Kong & Overseas Video Medical Consultation"** benefit.



All services under this Benefit are provided/ arranged by Heals Healthcare (Asia) Limited ("Heals"). Subject to the "Heals Healthcare (Asia) Limited – Service Terms and Conditions" (available [here](#)) and other terms and conditions as Heals 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.

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

## 2. Overseas Video Consultation

The registered benefit member can access video consultations with designated general practitioners arranged by Heals on Heals' designated platform in selected overseas locations during designated service hours, including:

- Japan
- Singapore
- Thailand
- Vietnam
- The Philippines
- South Korea

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

### Service Highlights:

- **One video consultation with general practitioner per day**
- Option to obtain a **secondary medical opinion** from general practitioner in Hong Kong via video consultation
- **No need to pay consultation fees** for overseas and Hong Kong video consultations
- **Additional charges payable** for:
  - Prescribed medicine (if prescribed by doctor)
  - Delivery of medicine and/or medical certificate (if prescribed / issued by doctor)

### Major Requirement for Benefit Members:

- Must physically be outside Hong Kong 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).
- Must be at least **six (6) years of age**.
- If the benefit member is under 18 years of age (i.e. a minor), the minor must be **physically accompanied by an adult** during any video consultation.

## 2. Overseas Video Consultation

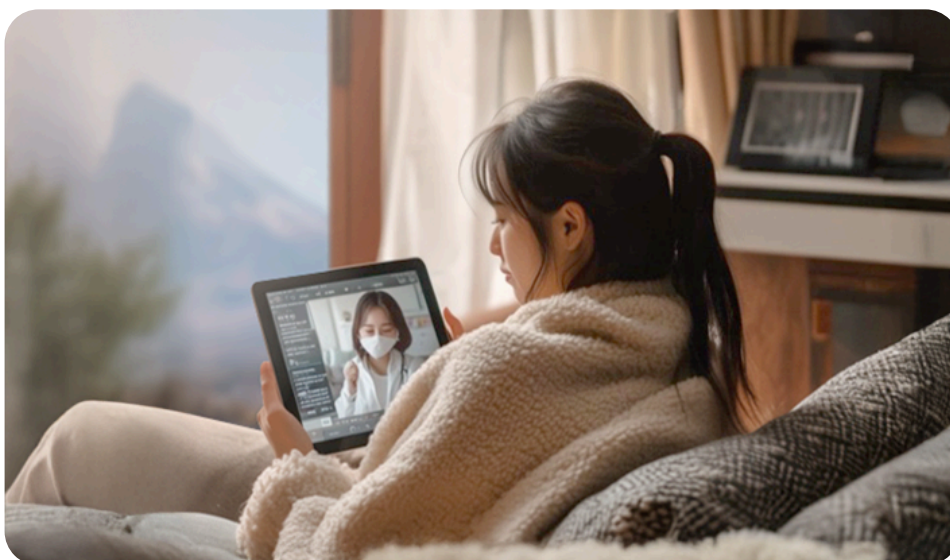
### » How to activate this Benefit?

#### Via DrGo App:

Once the DrGo One Wellness Plan has been successfully registered, the benefit member can activate this Benefit by: Download DrGo app and log in to DrGo account. Click "Manage Your Subscriptions and Plans" banner under "**My Account**" on homepage. Select the relevant Plan under "**My Plan(s)**", then click "**Activate Now**" under "**Hong Kong & Overseas Video Consultation**".

#### Via Website:

Click [here](#) and log in to your DrGo account, select the relevant Plan under "**My Plan(s)**", then click "**Activate Now**" under "**Hong Kong & Overseas Video Medical Consultation**" benefit.



## 3. Discount on Local In-person Clinic

(Only applicable to Benefit Members aged 18 and above)

The registered benefit member can access the in-person clinic visits within FWD Life Insurance Company (Bermuda) Limited's ("FWD") designated network of medical providers in Hong Kong with designated discounts.

### Service Highlights:

- Access to over 2,000 partners' service points<sup>2</sup>, including General Practice, Traditional Chinese Medicine, Acupuncture, Dental, Nutritionist consultation and Physiotherapy and so on.
- Eligible benefit member can enjoy up to 50% discounted consultation fees<sup>3</sup> with the doctor or other medical professionals. Any other fees (e.g. fees for any prescribed medicine) are payable additionally.

### Major Requirement for Benefit Members:

- Must be at least **18 years of age**.

<sup>2</sup> Service points mean designated healthcare and medical service partners. The number of service points may be revised from time to time without prior notice.

<sup>3</sup> 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.

## 3. Discount on Local In-person Clinic

(Only applicable to Benefit Members aged 18 and above)

### »» How to activate this Benefit?

After successfully registering for the DrGo One Wellness Plan, the benefit member will receive an SMS from “#DrGo” containing the activation code and instructions of this benefit.

#### Activation steps:

Download DrGo app and log in to your DrGo account. Under “**My Benefits**” click “**Hong Kong In-person clinic**” banner to access the designated third-party platform. Use the activation code set out in the SMS to complete the activation. You may also click [here](#) to access the designated website, enter the activation code in the “**Enter promo code**” field, click “**Apply**” and “**Buy now**” below, and follow the on-screen instructions to complete the activation.





## 4. 10% Off Video Consultation and In-person Clinic in The Greater Bay Area

(Only applicable to Benefit Members aged 6 and above)

The registered benefit member can access video medical consultation and in-person clinics or hospitals with designated general practitioners in The Greater Bay Area (excluding Macau and Hong Kong) arranged by Premier Healthcare (HK) Limited and its affiliates ("**Premier**") through Premier's designated platform during designated service hours with designated discounts.

### Service Highlights:

- Eligible benefit member can enjoy 10% discount on consultation fee<sup>4</sup> for video consultations or in-person clinic visits under this Benefit. Any other fees (e.g. extra medicine) are payable additionally without discount.
- Access to video consultations with designated general practitioners on designated platform arranged by Premier when you are travelling in designated Mainland Greater Bay Area cities with 10% discount on consultation fee.
- Booking of in-person visit at Premier's seven (7) designated clinics or hospitals with general practitioners in Greater Bay Area cities, including Shenzhen, Dongguan and Guangzhou<sup>5</sup>. Please refer to the locations listed on Premier's platform.
- Option to select Cantonese-speaking general practitioners (subject to availability and decision of Premier).

<sup>4</sup> The final discounted consultation fee will be subject to the latest fee provided by Premier or the designated clinics or hospitals. Subject to the decision of Premier and the designated clinics or hospitals, the consultation fee may include basic medicine prescription (if prescribed by doctors) and standard delivery services. Please refer to the pricing details on the Premier's platform. Premier and the designated clinics / hospitals reserve the right to charge extra fee for medication if, in the professional medical opinion of the general practitioners or the clinics / hospitals, specific prescription is required. Clinics and hospitals also reserve the right to charge extra fee for the services.

<sup>5</sup> The number and location of designated clinics or hospitals may be revised by Premier from time to time without prior notice. All services under this Benefit are provided/ arranged by Premier. Subject to the service hours and terms and conditions available in the designated third-party platform serviced by Premier.

## 4. 10% Off Video Consultation and In-person Clinic in The Greater Bay Area

(Only applicable to Benefit Members aged 6 and above)

### Major Requirement for Benefit Members:

- Must physically be outside Hong Kong and in the Greater Bay Area at the time of video consultation.
- The video consultation may not be suitable for certain users and is subject to the requirements and restrictions under applicable law, including those applicable to video consultation.
- The designated platforms of Premier shall be accessed through WeChat mini-program of WeChat mobile application on benefit member's device.
- Must be at least **six (6) years of age**.
- If the benefit member is under 18 years of age (i.e. a minor), the minor must be physically accompanied by an adult during any video consultation.

### » How to activate this Benefit?

After successfully registering for the DrGo One Wellness Plan, the benefit member will receive an SMS from DrGo with the activation code and instructions of this benefit. Download and launch DrGo App and click on "**One Wellness**" button to go to a designated third-party service providers' portal for activation of this benefit. Please note that the designated portal is available through WeChat mini-program, which requires WeChat mobile application on benefit member's device.





## 1. Complimentary Club Care Annual TravelCare Insurance (12-month Individual Plan A)

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

**Club Care – your trusted health partner on the go.**

**CLUB | CARE**

This complimentary “Club Care Annual TravelCare Insurance 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 Annual TravelCare Insurance (12-month 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.

### Club Care Annual TravelCare Insurance (12-month Individual Plan A):

- Coverage up to **HK\$1 million**
- Covers for **leisure and amateur sports<sup>6</sup> activities** during the insured journey including skiing, hiking, bungee jumping, horse riding, scuba diving and other water sports etc
- Includes baggage benefit for **loss of baggage**, mobile phones, travel documents, credit cards etc
- Extended coverage for cancellation or curtailment of your trip for **Red Alerts and Black Alerts<sup>7</sup>**
- Valued at HK\$2,116

<sup>6</sup> 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.

<sup>7</sup> An alert issued by the Government of Hong Kong under the Outbound Travel Alert (OTA) System.

## 1. Complimentary Club Care Annual TravelCare Insurance (12-month Individual Plan A)

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

### » How to activate this Free Entitlement?

- The complimentary “Club Care Annual TravelCare Insurance (Individual Plan A)” for benefit members will become effective upon successful Plan registration. The relevant registration code will be sent to you via SMS from “#DrGo”. Please visit the designated [Club Care website](#) as soon as possible, enter the Club Care registration code from the SMS in the “**Registration Code**” field, and complete the form for registration. This will enable you to enjoy more comprehensive protection and services. The Registration process must be completed in Hong Kong.



Benefit member has to be an individual aged between 18 to 70, a holder of valid Hong Kong Special Administrative Region Identity Card and residing in Hong Kong in order to enjoy the Protection Plan.

eSmartHealth Limited (operator of DrGo) and all affiliates of such entities (other than HKTIA) are not the supplier, distributor or provider of the Protection Plan, any insurance related products or services or the Promotion, do not represent Club Care / HKTIA or bolttech Insurance, make no representations and warranties and accept no liability for any matters arising from, or in relation to, the same. For any enquires in relation to the Protection Plan and the Promotion, please contact Customer Service Hotline of Club Care at 8209 0098 directly.

All information in respect of the Protection Plan is provided by bolttech Insurance and it gives only an outline of the terms and conditions of the insurance cover and does not contain full terms and exclusions of the Protection Plan. Any information given herein is subject to the precise terms and conditions. For full terms and conditions, details, risk disclosures and exclusions of the Protection Plan, please refer to the policy provisions, product brochure, and the related terms and conditions (the “**Policy Documents**”) which shall prevail in case of any inconsistency.

Any promotional offer(s) or material(s) should be read in conjunction with the relevant Policy Documents. Before application, benefit member please confirm understanding of the insurance product’s features and that the same fits the benefit member’s need(s). Customers should not apply for the relevant insurance products solely on the basis of any promotional offer(s) or material(s) which do not contain the full terms and conditions of the relevant insurance products.

Please note: The actual coverage period of the Protection Plan is subject to the insured person being an eligible benefit member of the relevant Plan under DrGo One Wellness. If the insured person’s designated Plan has been terminated or the insured person ceases to be a DrGo One Wellness member or there is an event of termination set out in the Policy Documents of the Protection Plan, the coverage period under the Protection Plan will immediately cease.

Other Information about this Free Entitlement:

- [Product Brochure](#)
- [Policy Provisions](#)
- [Club Care Promotion Terms and Conditions](#)

## 2. Free Basic Prescribed Medicine and Standard Delivery for 3 Designated Local Video Consultations

The registered benefit members are entitled to free up to 3-day basic prescribed medicine (if prescribed by the doctor) and standard delivery service for the first three (3) designated Hong Kong video consultations designated general practitioners on DrGo's designated third party provider's designated platform, within 12 months from the Plan purchase date.

### Service Highlights:

- Benefit member must use this Free Entitlement in conjunction with the Benefit - Local Video Consultation. Please refer to the provisions set out in "Local Video Consultations" in this Brochure, including the Service Highlights and Major Requirements for Benefit Members.
- Once the Plan has been successfully registered, the remaining balance under this Free Entitlement can be viewed under DrGo app, then click "**DrGo One Wellness**" and "**Local Video consultation**", you will then be directed to a dedicated 3<sup>rd</sup> party website and then click "**My Plan**".
- Standard delivery service is available only to locations during service hours designated by Heals.
- A delivery surcharge is payable for each video consultation scheduled outside the aforesaid service hours.
- Extra fees payable for extra or designated medicine (if prescribed by doctor).

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 Heals. 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 "Heals Healthcare (Asia) Limited – Service Terms and Conditions" (available [here](#)) and other terms and conditions as Heals may designate.

## 2. Free Basic Prescribed Medicine and Standard Delivery for 3 Designated Local Video Consultations

### Major Requirement for Benefit Members:

- Must physically be in Hong Kong at the time of the video consultation.
- The video consultation may not be suitable for certain users (e.g. if you are pregnant).
- Must be at least **six (6) years of age**.
- If the benefit member is under 18 years of age (i.e. a minor), the minor must be **physically accompanied by an adult** during any video consultation.



### How to activate this Free Entitlement?

No activation is required.

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

The registered benefit members are entitled to **HK\$50 discount** on each designated Hong Kong video consultation with a 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 "**See A Doctor**" (not under "DrGo One Wellness – Local 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
  - Prescribed medicine fees
  - Delivery fees



## How to activate this Free Entitlement?

No activation is required.

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.

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.