

**Get assurance
that you are
receiving
the best
advice**



Who is MediGuide?

MediGuide is a Delaware, U.S.A. based company that has established itself as a world leader in the Medical Second Opinion field. MediGuide is present in all major markets globally, with millions of customers in over 40 countries and jurisdictions.

What is Medical Second Opinion?

Medical Second Opinion is a service which provides you with the ability to have your diagnosis or treatment plan evaluated by leading medical minds across the globe.

The approach involves a comprehensive medical review by a team of expert physicians versus a single physician, allowing a collaborative and holistic review, thus helping you to make critical decisions about your health.

How does it work?



1. You are diagnosed with a serious illness through an initial evaluation.



2. You call MediGuide at **800-101-1888** to initiate service.



3. You sign a consent form allowing MediGuide to gather relevant medical records.



4. MediGuide identifies 3 medical centers relevant to your condition to provide the review.



5. You choose 1 of the 3 medical centers you wish to use for the service.



6. You will receive a written review on the original diagnosis and treatment plan within 10 business days.

Important Notes

- Operating hours are 24/7.
- The Medical Second Opinion is a service only and doesn't reimburse medical expenses from the recommended treatment plan.
- The service is entirely free, and provided by MediGuide who is the appointed service provider, to all insured person of Future First Critical Illness Rider.

For more information

Please refer to the Future First Frequently Asked Questions (FAQ) page [here](#) or you can contact us by phone at **+65 6820 8888** or email at **contact.sg@fwd.com**.

COVID-19 Recovery Service

Complimentary for customers with either an FWD Future First policy with a Critical Illness rider attached or an FWD Recover First policy

All customers with the above policies in-force between 15 June 2020 and 31 December 2022 will enjoy this value-add service.

FWD stands alongside with you during difficult times

We will be offering a free telemedicine consultation, on top of our Medical Second Opinion service, for customers diagnosed with COVID-19 from 15 June 2020.

The consultation will be conducted by MediGuide's extensive network of US Board Certified Specialist Doctors. This service is valid till 31 December 2022.

They'll help you



1. Gain a better understanding of your diagnosis



2. Understand your treatments plans, assess your health and provide treatment alternatives



3. Provide you with expert advice to aid in your recovery

To activate this service, please call MediGuide at 800-101-1888

Let's face this together!

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Terms and conditions

1. The COVID-19 recovery service is applicable for all customers with either an in-force FWD Future First policy with a Critical Illness rider attached or an FWD Recover First policy, issued from 15 June 2020 to 31 December 2022 (inclusive).
2. To activate this service, please call MediGuide at 800-101-1888.
3. This service is provided by MediGuide International, LLC, from Delaware USA. MediGuide has access to over 100 globally renowned world leading medical centres.
4. If you're eligible, you will be entitled to a telemedicine consultation with US Board Certified Specialist Doctors for a COVID-19 consultation. All physicians who provide Services through the Telemedicine Platform are United States Board-Certified /Board-Eligible and Licensed Physicians. Each Physician is trained in the Program and can perform each of the Services in a proficient manner.
5. The members shall share their medical records with the selected specialist doctor and will give consent to study the medical records. These consultations are not transferable to any other person.
6. Physician care and services include
 - a. an assessment of your health condition,
 - b. a review of your medical needs,
 - c. a determination of whether immediate emergency attention is required, and
 - d. a recommendation of the most appropriate action you can take. This action may include treatment, as necessary, ordering lab work, or a recommendation that you contact an immediate referral or your primary medical care provider according to the governing laws of the region or territory where you reside.
7. Please note that FWD may, at its sole discretion, change the service provider for the provision of the Medical Second Opinion service without prior notice.
8. FWD reserves the right to end this offer without providing any prior notice.
9. This advertisement has not been reviewed by the Monetary Authority of Singapore.