

## Caring for you and the people you care for



At FWD, we go the extra mile to safeguard your health, taking care of your insurance needs and more. Bringing you FWD HealthFirst, a strategic partnership with MHC where you and your family can enjoy access to quality healthcare services at preferred rates.

Call our hotline: +65 6820 8888

# FWD HealthFirst programme is a value-added service available to all FWD protection plan policyholders.



## Teleconsultation (virtual)

Enjoy **teleconsultation** with an experienced healthcare professional from the comfort of your home. **Available 24/7.**



## Medicine delivery

**No more waiting in line for your prescription.** Get teleconsultation medicine delivered conveniently to your doorstep.



## Services at preferred rates

Get access to **over 600 MHC** General Practitioner (GP) and dental clinics at preferred rates, ensuring that your healthcare costs remain affordable.



## Benefits for your family and dependents

We understand that your family's health is important too. Your **spouse, children, parents and grandparents** can also enjoy all the FWD HealthFirst benefits.

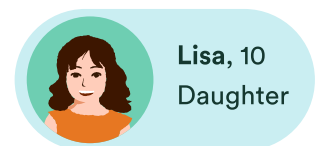
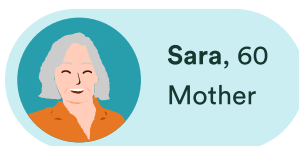
The list of eligible insurance plans are Big 3 Critical Illness, Cancer, Cancer 2.0, Cancer 100, Critical Illness Plus, DIRECT-Term Life, Essential Life, Flex, Future First, Heart Attack, Life Protection, Recover First, Stroke, Term Life and Term Life Plus.

## How it works

Follow John and see how he and his family can benefit from the FWD HealthFirst programme.



He can choose to extend the FWD HealthFirst programme to his dependents at no cost.



They get to enjoy teleconsultation, preferred rates for GP consultation, flu vaccination, and more.



Sara goes to the GP, instead of the usual consultation fee, she now pays a preferred consultation fee of S\$13.



Tim goes to a dentist for a simple tooth extraction. Instead of the usual walk-in consultation rates, he now pays a preferred rate of S\$90.

Preferred rates just for you and your loved ones

Service	FWD HealthFirst preferred rates*
<b>Medical</b>	
<b>Teleconsultation</b> (7am to 11pm)	<b>S\$12.00</b> (+\$10.00 surcharge from 11pm to 7am)
<b>Teleconsultation medicine delivery</b> (8am to 8pm)	<b>S\$5.00</b>
<b>Teleconsultation medicine delivery surcharge</b> (Applicable to Sentosa)	<b>+S\$5.00</b>
<b>GP Consultation</b>	<b>S\$13.00</b>
<b>GP Memo</b>	<b>S\$8.00</b>
<b>Flu Vaccination</b>	<b>S\$29.90</b>
<b>Dental</b>	
<b>Extraction of 1 tooth (Simple)</b>	<b>S\$90.00</b>
<b>Extraction of 1 tooth (Complex)</b>	<b>S\$150.00</b>
<b>Filling of 1 tooth cavity</b>	<b>S\$90.00</b>
<b>Scaling and polishing</b>	<b>S\$70.00</b>
<b>X-ray</b>	<b>S\$60.00</b>
<b>Oral examination / consult</b>	<b>S\$30.00</b>

\*Rates are subjected to prevailing GST.



## We partner with one of the best to bring you the quality care you deserve.

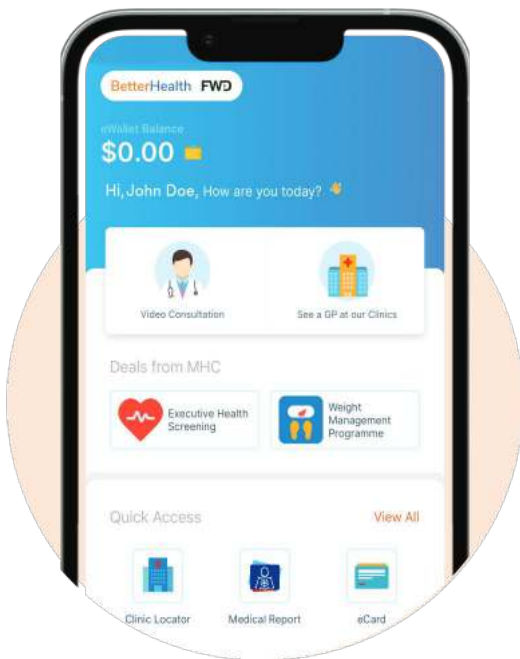
HMI Managed Healthcare (formerly MHC Asia Group) is Singapore’s leading Medical Benefits Administrator and Clinic Network Provider. After joining HMI Medical, a regional private healthcare group in 2023, we continue to deliver high-quality, cost-effective, comprehensive and transparent corporate healthcare solutions to more through our network of over 600 clinics island-wide which spans across HMI Medical's ecosystem of health services.

MHC is committed to caring for the health of Singaporeans in the workplace by providing your employees with convenient, cashless access to medical care and strengthen the health and productivity of the workforce.

[www.hmimanagedhealthcare.com](http://www.hmimanagedhealthcare.com)

# How to get started

Simply own any FWD protection plan to enjoy these benefits  
Sign up now to start using these exclusive benefits.



- 1 **Click [here](#) to sign up for this exclusive programme**
- 2 You will be redirected to MHC's **enrolment portal.**
- 3 **Fill in** your FWD policy number and other personal details.
- 4 Receive an email from MHC with instructions to **download the BetterHealth App.**
- 5 Start enjoying these benefits including free teleconsultation and more.

## For more information

Please call our hotline or simply  
check out our website



visit our website  
to find out more

[fwd.com.sg](http://fwd.com.sg)



Call our hotline  
+65 6820 8888

For the most up-to-date information  
regarding our operating hours,  
please visit our website.

## About FWD

FWD Group (1828.HK) is a pan-Asian life and health insurance business that serves approximately 34 million customers across 10 markets, including BRI Life in Indonesia. FWD's customer-led and tech-enabled approach aims to deliver innovative propositions, easy-to-understand products and a simpler insurance experience. Established in 2013, the company operates in some of the fastest-growing insurance markets in the world with a vision of changing the way people feel about insurance. FWD Group is listed on the main board of the Hong Kong Stock Exchange under the stock code 1828. For more information, please visit [www.fwd.com](http://www.fwd.com).

Please refer to the exact **terms and conditions**.

FWD reserves the right to amend the list of policies that are eligible for FWD HealthFirst.

For more information and before making a commitment to purchase the policy, you may wish to seek advice from your Financial Adviser Representative. This is not a contract of insurance. In the event you choose not to seek advice from a Financial Adviser Representative, you should consider whether the policy is suitable for your needs.

This brochure contains only general information and does not have any regard to the specific investment objectives, financial situation and the particular needs of any specific person. It does not constitute an offer to buy or sell an insurance product or service.

Big 3 Critical Illness, Cancer, Cancer 2.0, Cancer 100, Critical Illness Plus, DIRECT-Term Life, Essential Life, Flex, Future First, Heart Attack, Life Protection, Recover First, Stroke, Term Life and Term Life Plus are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefit that are covered under the scheme as well as the limit of coverage where applicable, please contact us or visit the GIA/LIA websites ([www.gia.org.sg](http://www.gia.org.sg)) ([www.lia.org.sg](http://www.lia.org.sg)) or SDIC websites ([www.sdic.org.sg](http://www.sdic.org.sg)).

This advertisement has not been reviewed by the Monetary Authority of Singapore.  
Information is correct as at 18 November 2025.