

Terms and Conditions for FWD HealthFirst

About FWD HealthFirst: FWD Singapore Pte Ltd ("FWD") has partnered with MHC Medical Network ("MHC") to bring you FWD HealthFirst – a programme which grants eligible FWD policyholders and their family members (spouse, children, parents and grandparents) access to healthcare services at preferred rates with MHC, through the MHC BetterHealth App.

Campaign Period: 7 July 2023 to 6 July 2028, both dates inclusive, or such other date(s) as may be determined by FWD at its discretion.

Eligible Person(s): FWD policyholders who have an in force Eligible Policy during the Campaign Period or who have purchased an Eligible Policy during the Campaign Period. Eligible Person(s) may invite their family members (spouse, children, parents and grandparents) to apply for FWD HealthFirst to enjoy the same benefits as well.

Eligible Policy: Refers to:

- (i) FWD Term Life Plus insurance
- (ii) FWD Critical Illness Plus insurance
- (iii) FWD Big 3 Critical Illness insurance
- (iv) FWD Cancer 2.0 insurance
- (v) FWD Cancer insurance
- (vi) FWD Cancer 100 insurance
- (vii) FWD Heart Attack insurance
- (viii) FWD Stroke insurance
- (ix) FWD Recover First
- (x) FWD Future First
- (xi) DIRECT-Term Life insurance
- (xii) FWD Essential Life insurance
- (xiii) FWD Term Life insurance
- (xiv) FWD Flex insurance
- (xv) FWD Life Protection insurance
- (xvi) FWD MultiCover CI

Preferred rates for FWD HealthFirst: The list of healthcare services and their preferred rates are:

Fees for MHC Panel Network (excluding GST)		
General Practitioners	• Standard consultation • Common injections (Intramuscular / subcutaneous / intravenous) • Vaccination (Flu) • Dressing (simple) • Minor surgery After hours surcharges • 2100 to 2400 hrs • After midnight to 0700 hrs	SGD 13.00 Up to SGD 20.00 SGD 29.90 Up to SGD 20.00 Up to SGD 80.00 SGD 10.00 - 20.00 SGD 25.00 – 40.00
Private Specialists	• First consultation • Follow up consultation	Up to SGD 120.00 per visit Up to SGD 80.00 per visit
Dental	• Extraction 1 tooth (simple) • Extraction 1 tooth (complicated / nonsurgical) • Filing 1 tooth • Scaling & polishing (prophylaxis) • X-ray panoramic (OGP) • Oral Examination / Consult	Up to SGD 90.00 Up to SGD 150.00 Up to SGD 90.00 Up to SGD 70.00 Up to SGD 60.00 Up to SGD 30.00
TCM	• Standard consultation • Medication per pack per day • Acupuncture • Tui Na • Cupping / Scrapping	SGD 12.00 to SGD 16.00 Up to SGD 28.00 Up to SGD 80.00 Up to SGD 130.00 Up to SGD 60.00
Physiotherapy	• First session with consultation (Include treatment) • Follow up session (< 30 minutes) • Follow up session (31 to 44 minutes) • Follow up session (≥ 45 minutes)	Up to SGD 170.00 Up to SGD 60.00 Up to SGD 100.00 Up to SGD 150.00

Telemedicine (GP)	• Consultation all days (Including Public Holidays from 0700 to 2259 hrs)	SGD 12.00
	• Consultation surcharge (From 2300 to 0659 hrs)	Additional SGD 10.00
	• Medication delivery (0800 to 2000 hrs)	SGD 5.00
	• Medication delivery (2001 to 0759 hrs)	SGD 15.00
	• Medication delivery surcharge (Applicable to Sentosa)	SGD 5.00
There is no delivery to restricted areas such as camps and airbases		

FWD HealthFirst Application Process:

1. All Eligible Persons will receive an email from FWD with instructions on the application process.
2. After applying, MHC will send a welcome email to the interested Eligible Person(s) to instruct the Eligible Person(s) to download the App, MHC BetterHealth, and to register an account in the App.
3. Following that, the Eligible Person(s) can add or nominate their family members as dependents.
4. Their dependents can then download the same App and complete their own application to obtain the same benefits under FWD HealthFirst.

Additional FWD HealthFirst Terms:

1. The Eligible Policy must be in force at the point of application for the programme.
2. Access to FWD HealthFirst will be forfeited if the Eligible Policy has been terminated, cancelled, expired, lapsed or been fully claimed on before the last date of the Campaign Period.
3. Access to FWD HealthFirst will end immediately after the last day of the Coverage Period.
4. Each Eligible Person is entitled to sign up for FWD HealthFirst once, regardless of the number of Eligible Policies in force during the Campaign Period. To illustrate, if an Eligible Person signs up for FWD HealthFirst upon purchase of an Eligible Policy, the Eligible Person will not be able to sign up again after purchasing another Eligible Policy within the Campaign Period.
5. FWD may change the terms or scope of FWD HealthFirst at any time. This may include updating any of the services and/or updating the preferred rates and/or updating the Eligible Policy list.

6. FWD HealthFirst is provided by FWD and operated by MHC. FWD is not the service provider of FWD HealthFirst, and neither endorses the services nor guarantees the quality of the service providers, and shall not be responsible for any act or failure to act on the part of these service providers. FWD HealthFirst provided by the third-party service providers will be done so under the terms of that service provider, and you should review those terms carefully before accepting any services.
7. All questions pertaining to FWD HealthFirst may be directed to FWD's customer care team at +65-6820-8888.

General Terms:

1. FWD's decision on all matters relating to FWD HealthFirst is final, and FWD shall not be obliged to respond to or entertain any correspondence or claims made in connection with FWD HealthFirst.
2. A reasonable period of time is required to process the application for FWD Healthfirst and applicants should note that the process may not be completed on the same day as application. FWD shall not be liable for any loss or damage resulting from any such delay in effecting sign ups submitted under FWD HealthFirst.
3. FWD reserves the right to determine at its discretion whether you are eligible for FWD HealthFirst and/or whether you have met all the relevant requirements under these Terms and Conditions.
4. FWD reserves the right to revise any of the terms under these Terms and Conditions (including but not limited to varying the Campaign Period), or withdraw or alter any part of FWD HealthFirst at any time without prior notice and/or assuming any liability to any Eligible Person, and FWD shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
5. These Terms and Conditions do not consider the financial objectives, personal situation, and particular needs of any person. You may wish to seek advice from a financial consultant before undertaking any transaction. In the event that you choose not to seek advice from a financial consultant, you should consider whether the transaction in question is suitable for you.
6. Participation in FWD HealthFirst is deemed acceptance of these Terms and Conditions.
7. The terms of FWD HealthFirst will be governed by the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of Singapore.
8. A person who does not participate in FWD HealthFirst shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Terms and Conditions.
9. The information set out in these Terms and Conditions are accurate as at 27 July 2026.