



A company's most important asset is its people. In a highly competitive business environment coupled with the increasing mobility of employees, it is more important than ever to demonstrate care and concern for your employees.

An effective employee benefits scheme not only looks after your employees' well-being by providing necessary protection and healthcare benefits for them, it also helps to attract and retain quality and capable personnel for your company. At the same time, it helps you control your company's healthcare expenses.

E-Care

E-Care is a cost-effective and comprehensive benefits solution to ensure that your employees' welfare is taken care of, while maintaining a healthy and competitive business.

Our product offerings include:

- Group Term Life Benefit
- Group Critical Illness Benefit (rider)
- Group Personal Accident Benefit (rider)
- Group Hospital & Surgical Benefit

- Group Extended Major Medical Benefit (rider)
- Group CliniCare Benefit (rider)
- Group Outpatient Specialist Benefit (rider)
- Group Dental Benefit (rider)

Our expertise

We offer you a wide range of products that can be customised to meet your specific needs. Our dedicated team of experts are well-equipped to advise you on an integrated solution that best addresses the needs and welfare of your employees.

HSBC Insurance in Singapore has a dynamic team of over 500 employees and financial planners servicing personal and corporate customers. For corporations, we offer a full range of employee benefits, liability, marine, medical and property insurance through our financial planners, as well as international and local brokers.

We believe in delivering quality service tailored to your business needs. Let us help you provide quality care to your employees for your benefit.

E-Care

HSBC 
Insurance

Benefits at a glance...

Basic Plans

Group Term Life Benefit

- 24-hour worldwide coverage
- Lump sum payment upon death due to any cause
- Lump sum payment upon total and permanent disability as a result of an accident or illness
- Provides benefit upon diagnosis of a terminal illness
- Provides extension of benefits for 12 months if an insured employee's employment is terminated on medical grounds

Group Hospital & Surgical Benefit

- 24-hour worldwide coverage
- Provides reimbursement of eligible expenses incurred as a result of hospitalisation or if surgery has taken place
- Wider coverage through lump sum benefit per disability
- Covers outpatient kidney dialysis and cancer treatment
- Coverage can be extended to dependants of employees

Supplementary Plans

Group Critical Illness Benefit

(Rider to Group Term Life Benefit)

- 24-hour worldwide coverage
- Provides benefit for 30 named critical illnesses
- Benefit can be selected on an acceleration or additional basis

Group Personal Accident Benefit

(Rider to Group Term Life or Group Hospital & Surgical Benefit)

- 24-hour worldwide coverage
- Provides benefit for loss of life, permanent disablement or dismemberment arising solely and directly from an accident

Group Extended Major Medical Benefit

(Rider to Group Hospital & Surgical Benefit)

- 24-hour worldwide coverage
- Provides reimbursement of eligible expenses in excess of Group Hospital & Surgical benefits
- Applicable to hospitalisation of more than 20 days or surgical procedure that pays a maximum benefit of at least 75% and above as shown in the Schedule of Surgical Fees
- Coverage can be extended to dependants of employees

Group CliniCare Benefit

(Rider to Group Hospital & Surgical Benefit)

- 24-hour worldwide coverage
- Covers outpatient expenses incurred at any general practitioner clinic or polyclinic
- No need to pay out of pocket when visiting any of our 300 panel clinics in Singapore and Johor Bahru
- Added protection with access to A & E departments at any hospital in Singapore
- Coverage can be extended to dependants of employees

Group Outpatient Specialist Benefit

(Rider to Group Hospital & Surgical Benefit)

- 24-hour worldwide coverage
- Provides reimbursement of eligible expenses incurred at specialist clinics and diagnostic x-ray and laboratory tests referred by a registered general practitioner
- Coverage can be extended to dependants of employees

Group Dental Benefit

(Rider to Group Hospital & Surgical Benefit)

- 24-hour worldwide coverage
- Provides reimbursement of eligible dental expenses incurred
- Flexibility to opt for a dentist of your choice
- Coverage can be extended to dependants of employees

For insurance matters:

Visit **21 Collyer Quay #02-01**

Singapore 049320

Call **(65) 6225 6111**

Fax **(65) 6424 8036**

Click **insurance.hsbc.com.sg**



Insurance

E-Care is underwritten by HSBC Insurance (Singapore) Pte. Limited (Reg. No. 195400150N), 21 Collyer Quay #02-01 Singapore 049320.

This marketing material contains only general information. It does not constitute an offer to buy or sell an insurance product or service.

This brochure is not a contract of insurance and contains only general information on the covered events and benefit limits. The standard terms and conditions of the plans in this brochure are provided in the relevant policy contracts.

The Agents are neither underwriter nor broker for the customer. To the fullest extent permissible pursuant to applicable law, the Agents make no warranties or representations as to the accuracy, correctness, reliability or otherwise of the content of this marketing material. Under no circumstances, including, but not limited to negligence, shall the Agents or any party involved in creating, producing or delivering the marketing material be liable to you for any direct, incidental, consequential, indirect or punitive damages that result from the use of, or the liability to use, the information in this marketing material, even if the Agents have been advised of the possibility of such damages.

The Agents and/or their employees will receive a commission from HSBC Insurance (Singapore) Pte. Limited in respect of the insurance product and service purchased by you. The Agents are not suppliers of the products and services and will not accept liability in relation thereto.

Issued by HSBC Insurance (Singapore) Pte. Limited.

Printed on environmentally friendly paper.

Group Term Life Benefit

• Coverage

24-hour worldwide.

• Benefits

- Lump sum payment upon death due to any cause.
- Lump sum payment upon total and permanent disability as a result of an accident or illness.

• Additional benefits

(a) Terminal illness benefit

The sum insured shall be payable in one lump sum in advance if the insured member is diagnosed as suffering from terminal illness, from which death is highly probable within the next 12 months.

(b) Extended benefits

If the insured member's employment is terminated on medical grounds, the insured member shall be covered for an extended period of 12 months from the date of termination of his employment.

Plan type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Sum insured (S\$)	300,000	200,000	150,000	100,000	50,000
Age group (next birthday)	Annual premium* per member (S\$) (GST exempt)				
35 and below	240.00	160.00	120.00	80.00	40.00
36 – 40	300.00	200.00	150.00	100.00	50.00
41 – 45	480.00	320.00	240.00	160.00	80.00
46 – 50	690.00	460.00	345.00	230.00	115.00
51 – 55	1,200.00	800.00	600.00	400.00	200.00
56 – 60	2,100.00	1,400.00	1,050.00	700.00	350.00
61 – 65	3,300.00	2,200.00	1,650.00	1,100.00	550.00

• Main Exclusions

None



* Premium rates stated above are for standard lives based in Singapore only.

Insurance products are underwritten by HSBC Insurance (Singapore) Pte. Limited.

Important note: This is not a contract of insurance. The standard terms and conditions of this plan are provided in the policy contract.

Issued by HSBC Insurance (Singapore) Pte. Limited.

Printed on environmentally friendly paper.

Group Hospital & Surgical Benefit

• Coverage

24-hour worldwide.

• Benefits

- Provides reimbursement of eligible expenses incurred as a result of hospitalisation or if surgery has taken place.
- Provides reimbursement of eligible expenses incurred for outpatient kidney dialysis and cancer treatment.
- Coverage can be extended to dependants of employees.
- Choice of private hospital or government/restructured hospital plans depending on budget.
- 10% co-insurance will apply for ward upgrade in Singapore hospitals or overseas hospitalisation.

Benefits schedule	Maximum limit per any one disability (S\$)				
	Government/Restructured hospitals		Private hospitals		
Plan type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Daily room & board (Maximum 120 days including ICU)	Single bed	Four bed	Single bed	Double bed	Four bed
Intensive Care Unit (ICU)	10,000	10,000	10,000	10,000	10,000
Inpatient medical expenses • In-hospital doctor's visit • Hospital miscellaneous services • Surgical benefit (subject to surgical schedule of fees for private hospitals only)	25,000	15,000	25,000	20,000	15,000
Outpatient medical expenses • Pre-hospitalisation specialist consultation, diagnostic x-ray and laboratory test* • Supplemental accidental expense† • Post-hospitalisation follow-up treatment‡	2,000	1,000	2,000	1,500	1,000
Miscarriage (including ectopic pregnancy)	1,000	1,000	1,000	1,000	1,000
Outpatient kidney dialysis/ cancer treatment (maximum per policy year)	20,000	10,000	20,000	15,000	10,000
Death benefit	10,000	10,000	10,000	10,000	10,000

Group Hospital & Surgical Benefit

Plan type	Government/Restructured hospitals		Private hospitals		
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Daily room & board	Single bed	Four bed	Single bed	Double bed	Four bed
Age group (next birthday)	Annual premium [¶] (S\$) (excluding GST)				
Up to age 40					
Employee only	295.00	185.00	387.00	282.00	207.00
Employee and spouse	737.50	462.50	967.50	705.00	517.50
Employee and children	737.50	462.50	967.50	705.00	517.50
Employee and family	1,032.50	647.50	1,354.50	987.00	724.50
41 – 50					
Employee only	331.00	208.00	436.00	318.00	233.00
Employee and spouse	827.50	520.00	1,090.00	795.00	582.50
Employee and children	827.50	520.00	1,090.00	795.00	582.50
Employee and family	1,158.50	728.00	1,526.00	1,113.00	815.50
51 – 60					
Employee only	412.00	259.00	542.00	395.00	290.00
Employee and spouse	1,030.00	647.50	1,355.00	987.50	725.00
Employee and children	1,030.00	647.50	1,355.00	987.50	725.00
Employee and family	1,442.00	906.50	1,897.00	1,382.50	1,015.00
61 – 65					
Employee only	530.00	333.00	697.00	508.00	373.00
Employee and spouse	1,325.00	832.50	1,742.50	1,270.00	932.50
Employee and children	1,325.00	832.50	1,742.50	1,270.00	932.50
Employee and family	1,855.00	1,165.50	2,439.50	1,778.00	1,305.50

• Main exclusions**

- Pre-existing conditions
- Hereditary conditions, congenital illnesses or abnormalities
- Attempted suicide or self-inflicted injuries
- War (declared or undeclared)
- Pregnancy or childbirth



* Must lead to hospitalisation and/or surgical procedure within 90 days.
 † Treatment must be sought in a hospital or clinic within 24 hours from the time of accident.
 ‡ For expenses incurred within 90 days from date of discharge from hospital or day surgery.
 ¶ Premium rates stated above are for standard lives based in Singapore only.
 ** Please refer to policy contract for details and full list of exclusions.

Insurance products are underwritten by HSBC Insurance (Singapore) Pte. Limited.

Important note: This is not a contract of insurance. The standard terms and conditions of this plan are provided in the policy contract.

Issued by HSBC Insurance (Singapore) Pte. Limited.

Printed on environmentally friendly paper.

Group Critical Illness Benefit

Rider to Group Term Life Benefit

• Coverage

24-hour worldwide.

• Benefits

Lump sum payment upon diagnosis of any of the following 30 named critical illnesses (please refer to the policy contract for definitions of these illnesses).

• Flexibility

This benefit can be selected on an acceleration or additional basis to suit your requirements.

(a) Acceleration basis

The sum insured shall be payable in advance from the Group Term Life Benefit if the insured member is diagnosed with any of the named critical illnesses. The balance of the Group Term Life Benefit will be payable upon subsequent death.

(b) Additional basis

The sum insured shall be payable if the insured member is diagnosed with any of the named critical illnesses. This is an additional benefit and does not affect the Group Term Life Benefit.

• List of critical illnesses

1. Heart Attack
2. Kidney Failure
3. Stroke
4. Major Organ/Bone Marrow Transplant
5. Paralysis (loss of use of limbs)
6. Loss of Speech
7. Multiple Sclerosis
8. Coma
9. Coronary Artery Bypass Surgery
10. Major Cancers
11. Encephalitis
12. Blindness (loss of sight)
13. Heart Valve Surgery
14. Deafness (loss of hearing)
15. Surgery to Aorta
16. Primary Pulmonary Hypertension
17. Fulminant Hepatitis
18. Alzheimer's Disease/Severe Dementia
19. Major Burns
20. Motor Neurone Disease
21. HIV
22. Muscular Dystrophy
23. Apallic Syndrome
24. Benign Brain Tumour
25. Parkinson's Disease
26. End Stage Liver Failure
27. End Stage Lung Disease
28. Major Head Trauma
29. Aplastic Anaemia
30. Terminal Illness

Group Critical Illness Benefit

Rider to Group Term Life Benefit

	Acceleration basis				
Plan type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Sum insured (S\$)	150,000	100,000	75,000	50,000	25,000
Age group (next birthday)	Annual premium* per member (S\$) (GST exempt)				
35 and below	150.00	100.00	75.00	50.00	25.00
36 – 40	225.00	150.00	112.50	75.00	37.50
41 – 45	375.00	250.00	187.50	125.00	62.50
46 – 50	660.00	440.00	330.00	220.00	110.00
51 – 55	997.50	665.00	498.75	332.50	166.25
56 – 60	1,500.00	1,000.00	750.00	500.00	250.00
61 – 65	2,400.00	1,600.00	1,200.00	800.00	400.00

	Additional basis				
Plan type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Sum insured (S\$)	150,000	100,000	75,000	50,000	25,000
Age group (next birthday)	Annual premium* per member (S\$) (GST exempt)				
35 and below	180.00	120.00	90.00	60.00	30.00
36 – 40	330.00	220.00	165.00	110.00	55.00
41 – 45	525.00	350.00	262.50	175.00	87.50
46 – 50	765.00	510.00	382.50	255.00	127.50
51 – 55	1,200.00	800.00	600.00	400.00	200.00
56 – 60	1,815.00	1,210.00	907.50	605.00	302.50
61 – 65	2,925.00	1,950.00	1,462.50	975.00	487.50

• Main exclusions†

- Pre-existing medical conditions
- Attempted suicide or self-inflicted injuries
- Under the influence of narcotics or drugs



* Premium rates stated above are for standard lives based in Singapore only.
† Please refer to policy contract for full list of exclusions.

Insurance products are underwritten by HSBC Insurance (Singapore) Pte. Limited.

Important note: This is not a contract of insurance. The standard terms and conditions of this plan are provided in the policy contract.

Issued by HSBC Insurance (Singapore) Pte. Limited.

Printed on environmentally friendly paper.

Group Personal Accident Benefit

Rider to Group Term Life or Group Hospital & Surgical Benefit

• Coverage

24-hour worldwide.

• Benefits

Lump sum payment upon loss of life, permanent disablement or dismemberment arising solely and directly from an accident as per benefits schedule below.

Benefits schedule

Benefits	Percentage of sum insured (%)
1. Accidental Death	100
2. Permanent Total Disability	150
3. Loss of or the permanent total loss of use of two limbs	150
4. Loss of or the permanent total loss of one limb	125
5. Permanent total loss of both eyes	150
6. Permanent total loss of one eye	100
7. Loss of or the permanent total loss of use of one limb and loss of sight of one eye	150
8. Loss of speech and hearing	150
9. Permanent and incurable insanity	100
10. Permanent total loss of hearing in: <ul style="list-style-type: none">■ both ears■ one ear	75 25
11. Loss of speech	50
12. Permanent total loss of the lens of one eye	50
13. Loss of or the permanent total loss of four fingers and thumb of: <ul style="list-style-type: none">■ right hand■ left hand	70 50
14. Loss of or the permanent total loss of four fingers of: <ul style="list-style-type: none">■ right hand■ left hand	40 30
15. Loss of or the permanent total loss of use of one thumb: <ul style="list-style-type: none">■ both right phalanges■ one right phalanx■ both left phalanges■ one left phalanx	30 15 20 10
16. Loss of or the permanent total loss of use of fingers of: <ul style="list-style-type: none">■ three right phalanges■ two right phalanges■ one right phalanx■ three left phalanges■ two left phalanges■ one left phalanx	10 75 5 75 5 2
17. Fractured leg or patella with established non-union	10

Group Personal Accident Benefit

Rider to Group Term Life or Group Hospital & Surgical Benefit

Benefits schedule

Benefits	Percentage of sum insured (%)
18. Shortening of leg by at least 5cm	7.5
19. Third degree burns covering at least 25% of the body surface	100
20. Loss of or the permanent total loss of use of toes: <ul style="list-style-type: none"> ■ all-one-foot ■ great toe-two phalanges ■ great toe-one phalanx ■ other than great toe, each toe 	15 5 3 1

Plan type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Sum insured (S\$)	300,000	200,000	150,000	100,000	50,000
Annual premium* per member (S\$) (excluding GST)					
Class 1	135.00	90.00	67.50	45.00	22.50
Class 2	180.00	120.00	90.00	60.00	30.00
Class 3	240.00	160.00	120.00	80.00	40.00

Occupational classifications	
Class 1	Clerical, administrative or other similar non-hazardous occupations
Class 2	Occupations where some degree of risk is involved eg supervision of manual workers, totally administrative job in an industrial environment
Class 3	Occupations involving regular light to medium manual work but no substantial hazard which may increase the risk of sickness or accident

• Main exclusions†

- Suicide, attempted suicide or self-inflicted injuries
- War (declared or undeclared), invasion, act of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power
- Participation in racing on wheels
- Participation in a riot or civil commotion, violation or attempted violation of law, or resistance to lawful arrest or imprisonment
- Air travel, other than as a fare paying passenger on a licensed commercial aircraft



* Premium rates stated above are for standard lives based in Singapore only.

† Please refer to policy contract for full list of exclusions.

Insurance products are underwritten by HSBC Insurance (Singapore) Pte. Limited.

Important note: This is not a contract of insurance. The standard terms and conditions of this plan are provided in the policy contract.

Issued by HSBC Insurance (Singapore) Pte. Limited.

Printed on environmentally friendly paper.

Group Extended Major Medical Benefit

Rider to Group Hospital & Surgical Benefit

• Coverage

24-hour worldwide.

• Benefits

- Provides reimbursement of eligible expenses incurred in excess of the Group Hospital & Surgical Benefit.
- Applicable to hospitalisation of more than 20 days or surgical procedure that pays a maximum benefit of at least 75% and above as shown in the Schedule of Surgical Fees.
- A co-insurance of 20% is applicable to all claims.
- Coverage can be extended to dependants of employees.

Benefits schedule	Maximum limit per policy year (S\$)				
	Government/Restructured hospitals		Private hospitals		
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Plan type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Daily room & board	Single bed	Four bed	Single bed	Double bed	Four bed
Benefit limit	100,000	50,000	100,000	80,000	50,000

Plan type	Government/Restructured hospitals		Private hospitals		
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Daily room & board	Single bed	Four bed	Single bed	Double bed	Four bed
Age group (next birthday)	Annual premium* (S\$) (excluding GST)				
Up to age 40					
Employee only	54.00	41.00	63.00	57.00	48.00
Employee and spouse	135.00	102.50	157.50	142.50	120.00
Employee and children	135.00	102.50	157.50	142.50	120.00
Employee and family	189.00	143.50	220.50	199.50	168.00
41 – 50					
Employee only	61.00	47.00	71.00	65.00	54.00
Employee and spouse	152.50	117.50	177.50	162.50	135.00
Employee and children	152.50	117.50	177.50	162.50	135.00
Employee and family	213.50	164.50	248.50	227.50	189.00

Group Extended Major Medical Benefit

Rider to Group Hospital & Surgical Benefit

Plan type	Government/Restructured hospitals		Private hospitals		
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Daily room & board	Single bed	Four bed	Single bed	Double bed	Four bed
Age group (next birthday)	Annual premium* (S\$) (excluding GST)				
51 – 60					
Employee only	68.00	52.00	79.00	72.00	60.00
Employee and spouse	170.00	130.00	197.50	180.00	150.00
Employee and children	170.00	130.00	197.50	180.00	150.00
Employee and family	238.00	182.00	276.50	252.00	210.00
61 – 65					
Employee only	81.00	62.00	95.00	86.00	72.00
Employee and spouse	202.50	155.00	237.50	215.00	180.00
Employee and children	202.50	155.00	237.50	215.00	180.00
Employee and family	283.50	217.00	332.50	301.00	252.00

• Main exclusions†

- Pre-existing conditions
- Hereditary conditions, congenital illnesses or abnormalities
- Attempted suicide or self-inflicted injuries
- War (declared or undeclared)
- Pregnancy or childbirth



* Premium rates stated above are for standard lives based in Singapore only.

† Please refer to policy contract for full list of exclusions.

Important note: This is not a contract of insurance. The standard terms and conditions of this plan are provided in the policy contract.

Issued by HSBC Insurance (Singapore) Pte. Limited.

Printed on environmentally friendly paper.

Group CliniCare Benefit

Rider to Group Hospital & Surgical Benefit

• Coverage

24-hour worldwide.

• Benefits

- Covers eligible expenses incurred at a general practitioner clinic, polyclinic or A & E department of any hospital in Singapore.
- Convenience of seeking consultation without having to pay out of pocket when visiting any of our 300 panel clinics islandwide, including Johor Bahru.
- Coverage can be extended to dependants of employees.

Plan type	Maximum per visit (S\$)	
	Plan 1	Plan 2
Consultation and treatment by panel general practitioner	As charged	As charged
Consultation and treatment by non-panel general practitioner* (including overseas consultation and treatment)	25	40
Polyclinic*	As charged	As charged
Accident & Emergency department* [†]	100	100
Annual premium [‡] per member (S\$) (excluding GST)	240.00	300.00

• Main exclusions[¶]

- Special nursing care, general physical or medical check-up or tests not incidental to the treatment or diagnosis of an actual sickness or injury or any treatment which is not medically necessary
- Care and treatment performed by a specialist
- Special Investigations (eg MRI, CT Scan, Barium Test)



* Insured member is to make payment directly before submitting a claim to HSBC for reimbursement.

† Subject to the following timings:

- 9pm to 9am on weekdays
- 1pm to 9am on weekends and public holidays

‡ Premium rates stated above are for standard lives based in Singapore only.

¶ Please refer to policy contract for full list of exclusions.

Insurance products are underwritten by HSBC Insurance (Singapore) Pte. Limited.

Important note: This is not a contract of insurance. The standard terms and conditions of this plan are provided in the policy contract.

Issued by HSBC Insurance (Singapore) Pte. Limited.

Printed on environmentally friendly paper.

Group Outpatient Specialist Benefit

Rider to Group Hospital & Surgical Benefit

• Coverage

24-hour worldwide.

• Benefits

- Provides reimbursement of eligible expenses incurred at specialist clinics and diagnostic x-ray and laboratory tests referred by a registered general practitioner.
- Coverage can be extended to dependants of employees.

Benefits schedule

Plan type	Maximum limit per policy year (S\$)		
	Plan 1	Plan 2	Plan 3
Outpatient specialist consultation	1,000	800	500
Outpatient diagnostic x-ray and laboratory test	1,000	800	500
Annual premium* (S\$) (excluding GST)			
Employee only	210.00	168.00	105.00
Employee and spouse	525.00	420.00	262.50
Employee and children	525.00	420.00	262.50
Employee and family	735.00	588.00	367.50

• Main exclusions[†]

- Attempted suicide or self-inflicted injuries
- War (declared or undeclared)
- Pregnancy or childbirth



* Premium rates stated above are for standard lives based in Singapore only.

† Please refer to policy contract for full list of exclusions.

Insurance products are underwritten by HSBC Insurance (Singapore) Pte. Limited.

Important note: This is not a contract of insurance. The standard terms and conditions of this plan are provided in the policy contract.

Issued by HSBC Insurance (Singapore) Pte. Limited.

Printed on environmentally friendly paper.

Group Dental Benefit

Rider to Group Hospital & Surgical Benefit

• Coverage

24-hour worldwide.

• Benefits

- Provides reimbursement of eligible dental expenses incurred.
- Insured members are free to consult any dentist of their choice.
- Coverage can be extended to dependants of employees.

• Co-insurance

A co-insurance of 20% is applicable to all claims.

Benefits schedule

Benefits		Maximum limit per policy year (S\$)
Basic	X-rays required prior to performance of dental service; treatment of abscesses; anterior or amalgam fillings; gold pins for cusp restorations; extractions; root canal fillings	600
Gums	Gum treatment including curettage	150
Preventive	Scaling, polishing and prophylaxis per visit (Maximum 2 visits per policy year)	50 per visit
Complex	Periodontal surgery; gold inlays; apicectomy – molars and premolars; surgical extraction of the wisdom teeth	300
Dentures	Dentures required due to loss of sound natural teeth by accidental cause	700
Restorative	Cappings, crowns & bridges due to accidental causes	300
Overall limit per member		2,000
Annual premium* per member (S\$) (excluding GST)		165.00

• Exclusions[†]

Orthodontic services, or materials for corrective purposes such as crowns and bridges, except charges for cosmetic dental procedures incurred as a result of an accident



* Premium rates stated above are for standard lives based in Singapore only.

† Please refer to policy contract for full list of exclusions.

Insurance products are underwritten by HSBC Insurance (Singapore) Pte. Limited.

Important note: This is not a contract of insurance. The standard terms and conditions of this plan are provided in the policy contract.

Issued by HSBC Insurance (Singapore) Pte. Limited.

Printed on environmentally friendly paper.