

HSBC Life Benefits+ Business

Annual premium rates per insured member



HSBC Life

Opening up a world of opportunity

Basic plan – Group Hospital & Surgical (GHS) – Plan 1 to Plan 4

Option 1 – Private hospital with no co-payment

Bed type	1 bed				4 bed			
Age next birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4
1 - 30	\$1,447.45	\$1,098.00	\$881.91	\$708.11	\$801.73	\$608.99	\$489.70	\$394.21
31 - 40	\$1,870.05	\$1,417.99	\$1,037.93	\$833.41	\$1,034.65	\$785.38	\$575.73	\$464.10
41 - 45	\$2,094.59	\$1,588.05	\$1,158.95	\$929.70	\$1,157.36	\$878.32	\$642.79	\$518.18
46 - 50	\$2,612.00	\$1,979.88	\$1,400.98	\$1,161.82	\$1,444.65	\$1,095.89	\$776.93	\$644.79
51 - 55	\$3,169.87	\$2,402.33	\$1,748.01	\$1,405.84	\$1,748.70	\$1,326.12	\$967.93	\$778.00
56 - 60	\$4,098.69	\$3,105.70	\$2,341.43	\$1,813.41	\$2,259.16	\$1,712.66	\$1,296.00	\$1,002.23
61 - 65	\$5,582.61	\$4,229.44	\$3,089.40	\$2,471.58	\$3,076.42	\$2,331.56	\$1,704.25	\$1,366.26
66 - 70	\$8,366.34	\$6,337.48	\$4,610.16	\$3,699.55	\$4,607.75	\$3,491.19	\$2,541.17	\$2,040.27
71 - 75	\$10,222.63	\$7,743.21	\$5,632.24	\$4,518.62	\$5,627.26	\$4,263.23	\$3,102.52	\$2,491.37
76 - 80**	\$13,380.12	\$10,134.29	\$7,370.24	\$5,912.78	\$7,364.97	\$5,579.18	\$4,059.01	\$3,257.69
81 - 85**	\$15,982.75	\$12,105.17	\$8,847.52	\$7,085.46	\$8,796.85	\$6,663.48	\$4,860.12	\$3,896.91

Option 2 – Private hospital with 20% co-payment

Bed type	1 bed				4 bed			
Age next birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4
1 - 30	\$1,160.16	\$880.43	\$706.96	\$568.29	\$644.14	\$489.66	\$394.93	\$319.01
31 - 40	\$1,497.68	\$1,136.03	\$832.35	\$671.17	\$831.02	\$631.19	\$462.01	\$374.40
41 - 45	\$1,677.59	\$1,272.27	\$928.57	\$746.37	\$930.03	\$706.17	\$517.39	\$415.30
46 - 50	\$2,093.18	\$1,586.99	\$1,123.95	\$932.33	\$1,157.36	\$878.32	\$623.83	\$518.18
51 - 55	\$2,538.08	\$1,923.89	\$1,400.98	\$1,126.22	\$1,401.43	\$1,063.15	\$776.93	\$625.01
56 - 60	\$3,281.41	\$2,486.81	\$1,876.30	\$1,454.66	\$1,810.05	\$1,372.58	\$1,037.93	\$807.03
61 - 65	\$4,468.28	\$3,385.58	\$2,474.10	\$1,980.92	\$2,462.77	\$1,866.86	\$1,365.99	\$1,094.56
66 - 70	\$6,695.54	\$5,072.23	\$3,691.58	\$2,962.23	\$3,688.68	\$2,795.20	\$2,035.23	\$1,635.36
71 - 75	\$8,180.84	\$6,197.01	\$4,508.09	\$3,620.40	\$4,504.54	\$3,413.04	\$2,484.31	\$1,995.43
76 - 80**	\$10,707.95	\$8,110.73	\$5,899.07	\$4,732.29	\$5,893.61	\$4,464.95	\$3,251.24	\$2,608.76
81 - 85**	\$12,785.61	\$9,684.08	\$7,068.74	\$5,665.30	\$7,042.99	\$5,335.33	\$3,896.59	\$3,133.29

Option 3 – Government restructured hospital with no co-payment

Bed type	1 bed				4 bed			
Age next birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4
1 - 30	\$895.40	\$679.83	\$544.49	\$464.10	\$498.39	\$379.19	\$305.93	\$260.97
31 - 40	\$1,153.94	\$875.61	\$642.39	\$545.87	\$639.52	\$486.06	\$358.34	\$305.81
41 - 45	\$1,293.72	\$981.47	\$716.86	\$607.86	\$717.33	\$544.99	\$399.70	\$338.79
46 - 50	\$1,610.29	\$1,221.20	\$865.77	\$759.56	\$891.45	\$676.82	\$481.06	\$423.21
51 - 55	\$1,953.23	\$1,480.90	\$1,079.50	\$917.82	\$1,080.05	\$819.68	\$599.64	\$510.26
56 - 60	\$2,523.01	\$1,912.38	\$1,446.30	\$1,184.25	\$1,393.98	\$1,057.39	\$800.96	\$656.66
61 - 65	\$3,435.76	\$2,603.57	\$1,904.10	\$1,610.29	\$1,895.19	\$1,436.96	\$1,051.94	\$891.45
66 - 70	\$5,147.78	\$3,900.04	\$2,837.63	\$2,408.27	\$2,835.60	\$2,149.10	\$1,566.26	\$1,330.66
71 - 75	\$6,288.69	\$4,764.03	\$3,466.44	\$2,941.14	\$3,463.44	\$2,624.53	\$1,912.38	\$1,622.16
76 - 80**	\$8,230.21	\$6,234.30	\$4,535.11	\$3,847.27	\$4,531.82	\$3,433.59	\$2,502.56	\$2,122.06
81 - 85**	\$9,846.08	\$7,457.94	\$5,423.49	\$4,606.93	\$5,427.93	\$4,112.21	\$2,998.28	\$2,543.84

Basic plan – Group Hospital & Surgical (GHS) – Plan 5 and Plan 6

Government restructured hospital with no co-payment

Bed type	4 bed	
Age next birthday	Plan 5	Plan 6
1 - 51	\$407.69	\$212.82
52 - 85**	\$901.41	\$470.55

Basic plan – Group Hospital & Surgical (GHS) – Plan 7 to Plan 9

Option 1 – Private hospital with no co-payment

Bed type	1 bed			4 bed		
Age next birthday	Plan 7	Plan 8	Plan 9	Plan 7	Plan 8	Plan 9
1 - 51	\$2,077.94	\$1,577.85	\$1,181.15	\$1,149.48	\$873.75	\$655.25
52 - 85**	\$4,677.85	\$3,549.52	\$2,638.11	\$2,578.58	\$1,957.52	\$1,458.19

Option 2 – Private hospital with 20% co-payment

Bed type	1 bed			4 bed		
Age next birthday	Plan 7	Plan 8	Plan 9	Plan 7	Plan 8	Plan 9
1 - 51	\$1,664.57	\$1,264.37	\$947.02	\$923.00	\$702.00	\$526.64
52 - 85**	\$3,744.77	\$2,841.90	\$2,113.51	\$2,065.52	\$1,568.43	\$1,169.04

Option 3 – Government restructured hospital with no co-payment

Bed type	1 bed			4 bed		
Age next birthday	Plan 7	Plan 8	Plan 9	Plan 7	Plan 8	Plan 9
1 - 51	\$1,282.70	\$974.74	\$730.49	\$711.31	\$541.39	\$407.69
52 - 85**	\$2,880.09	\$2,186.23	\$1,627.58	\$1,590.26	\$1,208.01	\$901.41

** For renewal only. The last entry age on all plans is 75.
Note: The premium rates for GHS plans are in SGD currency inclusive of 9% GST for standard lives and exclusive of any discounts. The actual premiums may be different due to rounding.

Basic plan – Group Term Life (GTL)

Age next birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
35 and below	\$369.20	\$221.52	\$147.68	\$110.76	\$73.84	\$36.92
36 - 40	\$461.60	\$276.96	\$184.64	\$138.48	\$92.32	\$46.16
41 - 45	\$738.40	\$443.04	\$295.36	\$221.52	\$147.68	\$73.84
46 - 50	\$1,061.50	\$636.90	\$424.60	\$318.45	\$212.30	\$106.15
51 - 55	\$1,846.00	\$1,107.60	\$738.40	\$553.80	\$369.20	\$184.60
56 - 60	\$3,230.60	\$1,938.36	\$1,292.24	\$969.18	\$646.12	\$323.06
61 - 65	\$5,076.60	\$3,045.96	\$2,030.64	\$1,522.98	\$1,015.32	\$507.66
66 - 70	\$9,230.20	\$5,538.12	\$3,692.08	\$2,769.06	\$1,846.04	\$923.02
71 - 75**	\$15,209.60	\$9,125.76	\$6,083.84	\$4,562.88	\$3,041.92	\$1,520.96

** For renewal only. The last entry age on all plans is 70.
Note: The premium rates for GTL plans are in SGD currency, GST exempted for standard lives and exclusive of any discounts. The actual premiums may be different due to rounding.

Basic plan – Group Personal Accident (GPA)

Member type	Occupational class	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Employee	Occupation class 1	\$203.72	\$122.23	\$81.49	\$61.12	\$40.74	\$20.37
	Occupation class 2	\$254.62	\$152.77	\$101.85	\$76.39	\$50.92	\$25.46
	Occupation class 3	\$436.00	\$261.60	\$174.40	\$130.80	\$87.20	\$43.60
Dependants	Occupation class 1-3	Not applicable				\$50.92	\$25.46

Note: The premium rates for GPA plans are in SGD currency inclusive of 9% GST for standard lives and exclusive of any discounts. The actual premiums may be different due to rounding.

Occupational class

- Class 1**
Professional, administrative, managerial, clerical and non-manual work solely in office or similar non-hazardous places. Eg accountant, bank teller, programmers, doctor/dentist (non-veterinary), lawyer, receptionist.
- Class 2**
Office or supervisory work which involves outdoor, travelling or light manual work, and does not involve the use of tools or machinery or exposure to any special hazard. Eg beautician, homemaker, insurance intermediary, retail assistant, tour guide.
- Class 3**
Occupation which involves manual work which is not of hazardous nature but involves the use of tools or machinery. Eg baker, chauffeur, hawker (food), mechanic, painter (not involving work at heights), plumber.

Rider – Group Extended Major Medical (GEMM) – Plan 1 to Plan 4

Option 1 – Private hospital with no co-payment

Bed type	1 bed				4 bed			
Age next birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4
1 - 30	\$55.69	\$54.49	\$53.28	\$50.85	\$31.48	\$30.87	\$30.26	\$29.07
31 - 40	\$65.40	\$62.97	\$60.55	\$58.12	\$35.11	\$33.90	\$32.68	\$31.48
41 - 45	\$71.44	\$69.63	\$67.82	\$64.17	\$39.96	\$38.15	\$36.33	\$35.11
46 - 50	\$98.08	\$95.65	\$93.23	\$87.19	\$53.28	\$52.07	\$50.85	\$48.43
51 - 55	\$122.29	\$119.27	\$116.25	\$108.97	\$67.82	\$66.00	\$64.17	\$60.55
56 - 60	\$150.16	\$146.52	\$142.88	\$134.41	\$82.33	\$80.53	\$78.72	\$73.87
61 - 65	\$194.96	\$189.51	\$184.05	\$175.57	\$106.55	\$104.12	\$101.71	\$96.88
66 - 70	\$259.13	\$253.08	\$247.00	\$233.69	\$142.88	\$139.25	\$135.61	\$128.36
71 - 75	\$357.20	\$348.12	\$339.04	\$322.10	\$197.37	\$192.54	\$187.69	\$176.80
76 - 80**	\$468.60	\$457.71	\$446.81	\$422.59	\$257.92	\$251.87	\$245.81	\$232.49
81 - 85**	\$540.88	\$529.11	\$519.06	\$491.20	\$305.72	\$299.82	\$294.87	\$280.70

Option 2 – Private hospital with 20% co-payment

Bed type	1 bed				4 bed			
Age next birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4
1 - 30	\$44.80	\$43.60	\$42.38	\$41.18	\$25.44	\$24.83	\$24.21	\$23.01
31 - 40	\$52.08	\$50.25	\$48.43	\$47.23	\$29.07	\$27.85	\$26.64	\$25.44
41 - 45	\$58.12	\$55.69	\$53.28	\$50.85	\$31.48	\$30.87	\$30.26	\$29.07
46 - 50	\$78.72	\$76.29	\$73.87	\$70.24	\$44.80	\$43.00	\$41.18	\$38.76
51 - 55	\$98.08	\$95.65	\$93.23	\$87.19	\$53.28	\$52.07	\$50.85	\$48.43
56 - 60	\$119.87	\$118.05	\$116.25	\$107.77	\$66.60	\$64.17	\$61.75	\$60.55
61 - 65	\$155.00	\$151.37	\$147.73	\$140.46	\$84.76	\$82.95	\$81.14	\$77.49
66 - 70	\$207.05	\$202.22	\$197.37	\$187.69	\$116.25	\$112.01	\$107.77	\$102.93
71 - 75	\$285.77	\$279.12	\$272.45	\$257.92	\$158.63	\$153.78	\$148.93	\$141.68
76 - 80**	\$375.37	\$366.28	\$357.20	\$337.83	\$205.85	\$201.62	\$197.37	\$185.26
81 - 85**	\$435.07	\$423.30	\$412.90	\$397.71	\$246.97	\$241.06	\$235.92	\$222.26

Option 3 – Government restructured hospital with no co-payment

Bed type	1 bed				4 bed			
Age next birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4
1 - 30	\$36.33	\$35.12	\$33.91	\$32.68	\$20.59	\$19.97	\$19.36	\$18.17
31 - 40	\$42.38	\$41.17	\$39.96	\$38.76	\$23.01	\$22.40	\$21.79	\$20.59
41 - 45	\$47.23	\$46.01	\$44.80	\$42.38	\$25.44	\$24.83	\$24.21	\$23.01
46 - 50	\$64.17	\$62.36	\$60.55	\$58.12	\$35.11	\$33.90	\$32.68	\$31.48
51 - 55	\$78.72	\$76.89	\$75.07	\$71.44	\$44.80	\$43.60	\$42.38	\$39.96
56 - 60	\$98.08	\$95.65	\$93.23	\$87.19	\$53.28	\$52.07	\$50.85	\$48.43
61 - 65	\$125.94	\$122.91	\$119.87	\$116.25	\$70.24	\$68.41	\$66.60	\$61.75
66 - 70	\$169.52	\$164.68	\$159.83	\$152.58	\$93.23	\$90.21	\$87.19	\$83.56
71 - 75	\$232.49	\$227.05	\$221.60	\$208.28	\$127.14	\$124.72	\$122.29	\$116.25
76 - 80**	\$305.12	\$297.26	\$289.40	\$274.88	\$168.33	\$163.48	\$158.63	\$152.58
81 - 85**	\$352.78	\$341.02	\$330.35	\$315.75	\$199.92	\$194.00	\$188.72	\$175.46

Rider – Group Extended Major Medical (GEMM) – Plan 7 to Plan 9

Option 1 – Private hospital with no co-payment

Bed type	1 bed			4 bed		
Age next birthday	Plan 7	Plan 8	Plan 9	Plan 7	Plan 8	Plan 9
1 - 51	\$73.76	\$71.55	\$69.33	\$40.36	\$39.08	\$37.77
52 - 85**	\$168.66	\$164.44	\$160.22	\$93.02	\$90.72	\$88.39

Option 2 – Private hospital with 20% co-payment

Bed type	1 bed			4 bed		
Age next birthday	Plan 7	Plan 8	Plan 9	Plan 7	Plan 8	Plan 9
1 - 51	\$59.18	\$57.14	\$55.11	\$33.04	\$31.90	\$30.78
52 - 85**	\$134.88	\$131.87	\$128.86	\$74.10	\$72.06	\$70.01

Option 3 – Government restructured hospital with no co-payment

Bed type	1 bed			4 bed		
Age next birthday	Plan 7	Plan 8	Plan 9	Plan 7	Plan 8	Plan 9
1 - 51	\$48.12	\$46.74	\$45.37	\$26.32	\$25.58	\$24.84
52 - 85**	\$109.25	\$106.61	\$103.96	\$60.94	\$59.37	\$57.79

Rider – Group Major Medical (GMM) compulsory addition to GHS Plan 6

Government restructured hospital with 25% co-payment

Age next birthday	Plan 6
1 - 51	\$154.10
52 - 85**	\$340.74

** For renewal only. The last entry age on all plans is 75.
Note: The premium rates for GEMM and GMM plans are in SGD currency inclusive of 9% GST for standard lives and exclusive of any discounts. The actual premiums may be different due to rounding.

Rider – Group General Practitioner (GP)

Age next birthday	Plan 1	Plan 2
1 - 50	\$515.64	\$372.05
51 - 65	\$925.56	\$666.75
66 - 75	\$1,250.44	\$900.31
76 - 85**	\$1,250.44	\$900.31

Rider – Group Specialist (SP)

Age next birthday	0% co-payment			20% co-payment		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
1 - 50	\$439.29	\$334.03	\$198.37	\$365.12	\$277.49	\$164.45
51 - 65	\$887.58	\$674.91	\$400.78	\$737.71	\$560.69	\$332.26
66 - 75	\$1,274.35	\$969.01	\$575.44	\$1,059.20	\$805.03	\$477.06
76 - 85**	\$1,274.35	\$969.01	\$575.44	\$1,059.20	\$805.03	\$477.06

Rider – Group Dental (GDEN)

Age next birthday	Panel only				Non-panel* only			
	10% co-payment		0% co-payment		10% co-payment		0% co-payment	
	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2
1 - 50	\$234.51	\$194.41	\$283.75	\$235.24	\$261.43	\$216.75	\$316.33	\$262.26
51 - 65	\$473.82	\$392.83	\$573.32	\$475.32	\$528.22	\$437.93	\$639.15	\$529.89
66 - 75	\$680.30	\$564.01	\$823.16	\$682.45	\$758.41	\$628.76	\$917.67	\$760.80
76 - 85**	\$680.30	\$564.01	\$823.16	\$682.45	\$758.41	\$628.76	\$917.67	\$760.80

* Refers to any dental clinic.
** For renewal only. The last entry age on all plans is 75.
Note: The premium rates for GP, SP and GDEN plans are in SGD currency inclusive of 9% GST for standard lives and exclusive of any discounts. The actual premiums may be different due to rounding.

Rider – Group Critical Illness (GCI)

Age next birthday	Acceleration basis					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
35 and below	\$230.80	\$138.48	\$92.32	\$69.24	\$46.16	\$23.08
36 - 40	\$346.10	\$207.66	\$138.44	\$103.83	\$69.22	\$34.61
41 - 45	\$576.90	\$346.14	\$230.76	\$173.07	\$115.38	\$57.69
46 - 50	\$1,015.30	\$609.18	\$406.12	\$304.59	\$203.06	\$101.53
51 - 55	\$1,534.50	\$920.70	\$613.80	\$460.35	\$306.90	\$153.45
56 - 60	\$2,307.60	\$1,384.56	\$923.04	\$692.28	\$461.52	\$230.76
61 - 65	\$3,692.10	\$2,215.26	\$1,476.84	\$1,107.63	\$738.42	\$369.21
66 - 70	\$5,538.20	\$3,322.92	\$2,215.28	\$1,661.46	\$1,107.64	\$553.82

Age next birthday	Additional basis					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
35 and below	\$325.80	\$195.48	\$130.32	\$97.74	\$65.16	\$32.58
36 - 40	\$597.30	\$358.38	\$238.92	\$179.19	\$119.46	\$59.73
41 - 45	\$950.20	\$570.12	\$380.08	\$285.06	\$190.04	\$95.02
46 - 50	\$1,384.50	\$830.70	\$553.80	\$415.35	\$276.90	\$138.45
51 - 55	\$2,171.80	\$1,303.08	\$868.72	\$651.54	\$434.36	\$217.18
56 - 60	\$3,284.90	\$1,970.94	\$1,313.96	\$985.47	\$656.98	\$328.49
61 - 65	\$5,293.80	\$3,176.28	\$2,117.52	\$1,588.14	\$1,058.76	\$529.38
66 - 70	\$7,938.00	\$4,762.80	\$3,175.20	\$2,381.40	\$1,587.60	\$793.80

Note: The premium rates for GCI plans are in SGD currency, GST exempted for standard lives and exclusive of any discounts. The actual premiums may be different due to rounding.

About HSBC Life Singapore

HSBC Life (Singapore) Pte. Ltd. is a wholly owned subsidiary of HSBC Insurance (Asia Pacific) Holdings Limited, which is ultimately owned by HSBC Holdings plc, the London-based holding company of the HSBC Group. HSBC Life Singapore has received an A+ rating by Standard & Poor's, most recently affirmed in March 2025. It provides a wide range of solutions that cater to life, health, retirement, protection, education, legacy planning, and wealth accumulation needs of retail and corporate clients.

Important notes

Benefits+ Business is underwritten by HSBC Life (Singapore) Pte. Ltd. (Reg. No.199903512M).

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