

# HSBC Life

## Benefits+ International

More than just healthcare coverage



HSBC Life



Your employees deserve the best care possible, anywhere they are, whatever they do.

When your employees get the best healthcare, you get total peace of mind.

A healthy employee is a happy employee. And along with that comes efficiency and productivity for your company. That's why your employees deserve the best health care plan ever.

HSBC Life Benefits+ International insurance plan provides you and your staff with prompt access to medical care and treatment in their hospital of choice, anywhere in the world<sup>#</sup>.

**Benefits at a glance:**

**Advantages of group cover**

- Secure the best deal for your employees and company with simplified underwriting terms at competitive premiums
- Enjoy the freedom of being able to tailor benefits for each of your categories of staff
- Group size discounts provide more value for dollar compared to individual plans

**Comprehensive healthcare that covers all needs**

- Flexibility of benefit options to meet your needs
- Access to reputable private hospitals, doctors and specialists worldwide
- No worries about cash when you visit our network of hospitals and panel of general practitioners and specialists
- Immediate cover for pre-existing conditions
- Maternity benefits including newborn accommodation
- Wellness and preventive healthcare cover: vaccination, dental, optical, health screening and more

**24/7 support so you can take action fast**

- 24/7 personalised health plan support from HSBC Life Customer Care Centre
- 24/7 responsive international emergency medical assistance
- 24/7 access to professional medical information hotline - health at hand

**HSBC Life Benefits+ International gives them:**

**Access to reputable private hospitals worldwide and local outpatient network**

The plans come with high-limit in-patient cover, so they never have to worry about costs. They also have access to a wide network of general practitioners and specialists in Singapore. We'll settle the bills within our direct settlement network – nothing goes out of their pockets, so they can focus their energy on getting better. And as an added bonus, we'll pay for companion accommodation so their loved ones can be there for them as they receive treatment in hospital.

**Cover for pre-existing conditions**

We can offer cover for pre-existing conditions, subject to a limit, from day 1 for groups as small as 3 employees. If you are interested in Medical History Disregarded (MHD) term, i.e. full cover for all pre-existing conditions, we can offer this option for groups with 10 employees or more.

**A wide spectrum of wellness and preventative healthcare benefits**

We also cover a variety of out-patient consultations and treatments so your employees can optimise their state of health. These include medical consultations, prescriptions, health screenings, vaccinations and alternative therapies.

**24/7 professional medical information hotline - health at hand**

For a quick opinion on any issue that could affect their health, ring or email our nurses, midwives, pharmacists or counsellors anytime for a helpful, confidential chat. Our professionals can also send your employees fact sheets on useful topics like health, counselling, prescriptions, travel well-being, healthy living, men's health and women's health.

**24/7 lifestyle benefits from the resourceful HSBC Life concierge team**

We want to support your employees as they recover. Our dedicated concierge team can help your employees in practical ways like booking their flights if treatment requires overseas travel, organise accommodation for accompanying loved ones, and even get tickets for concerts, make dining reservations at restaurants and more.

<sup>#</sup> Please refer to the policy wordings for the exact terms and conditions, specific details and exclusions applicable.



### Benefits table#

Key benefits	Plan A	Plan B	Plan C
<b>Area of cover</b>	1. Worldwide 2. Worldwide excluding USA 3. Asia		
Access to reputable private hospitals, doctors and specialists	✓	✓	✓
Cashless facility within direct settlement network	✓	✓	✓
24/7 HSBC Life Customer Care Centre	✓	✓	✓
24/7 International emergency medical assistance	✓	✓	✓
24/7 Health at hand	✓	✓	✓
Comprehensive in-patient cover	✓	✓	✓
Pre and post-hospitalisation cover	✓	✓	✓
Out-patient cover	✓	✓	x
Preventive healthcare – Vaccination	✓	✓	x
Preventive healthcare – Health screening	✓	✓	x
Wellness healthcare – Dental benefit	✓	✓	x
Wellness healthcare – Optical benefit	✓	x	x
Maternity cover	✓	x	x
Pre-existing conditions cover	✓	✓	✓
Congenital conditions cover	✓	✓	x

#### Area of cover:

**Worldwide:** Worldwide.

**Worldwide excluding USA:** Worldwide excluding the USA and US minor outlying islands.

**Asia:** Afghanistan, Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, North Korea, Pakistan, Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan, Vietnam.

Your employee's principal country of residence must be in a country within his/her selected area of cover.

#### Exclusions:

- Treatment of sexually transmitted diseases.
- Treatment which arises from or is directly or indirectly caused by self-inflicted injury or an attempt at suicide.
- Preventive (i.e. prophylactic) treatment.

### Customising your benefits#

Optional benefits	Plan A	Plan B	Plan C
<b>In-patient and day-care treatment</b>			
<b>Standard</b>	Standard single room	Standard single room	Standard single room
<b>Option</b>	Semi-private room	Semi-private room	Semi-private room
<b>Out-patient treatment</b>			
<b>Standard</b>	Up to overall annual limit	Up to overall annual limit	Pre and post hospitalisation only
<b>Health screen</b>			
<b>Standard</b>	Up to SGD1,300 / USD1,000	Up to SGD300 / USD250	N/A
<b>Option</b>	Option 1: Up to SGD1,900 / USD1,500	Option 1: Up to SGD600 / USD500	
	Option 2: No benefit	Option 2: No benefit	
<b>Vaccination</b>			
<b>Standard</b>	Up to SGD900 / USD700	Up to SGD400 / USD300	N/A
<b>Option</b>	Option 1: Up to SGD1,800 / USD1,400	Option 1: Up to SGD900 / USD700	
	Option 2: No benefit	Option 2: No benefit	
<b>Alternative treatment</b>			
<b>Standard</b>	Up to SGD2,500 / USD2,000	Up to SGD1,500 / USD1,200	N/A
<b>Option</b>	Option 1: Up to SGD5,000 / USD4,000	Option 1: Up to SGD2,500 / USD2,000	
	Option 2: Up to SGD1,300 / USD1,000	Option 2: No benefit	
	Option 3: No benefit		
<b>Pregnancy and delivery</b> (Subject to applicable waiting period)			
<b>Standard</b>	Up to SGD19,000 / USD14,000	N/A	N/A
<b>Option</b>	Option 1: Up to SGD28,000 / USD22,000		
	Option 2: Up to SGD8,500 / USD7,000		
<b>Dental care</b>			
<b>Standard</b>	Up to SGD2,500 / USD2,000	Up to SGD1,300 / USD1,000	N/A
<b>Option</b>	Option 1: Up to SGD5,000 / USD4,000	Option 1: Up to SGD2,500 / USD2,000	
	Option 2: No benefit	Option 2: No benefit	
<b>Optical care</b>			
<b>Standard</b>	Up to SGD380 / USD280	N/A	N/A
<b>Option</b>	No benefit	Up to SGD380 / USD280	

#### Deductible & co-insurance options available

- Choose from deductible options from zero to SGD7,000 / USD5,500
- Choose from co-insurance options from 0% to 20%

#### Co-insurance & deductible:

**Co-insurance:** Refers to share of the eligible medical expenses that your employee need to pay after the annual deductible if applicable.

**Deductible:** Refers to the part of the benefit your employee is claiming that your employee must pay before we will pay any benefit.

# Please refer to the policy wordings for the exact terms and conditions, specific details and exclusions applicable.



## Why HSBC Life?

### Servicing team that understands local needs

- A team of dedicated customer service officers based in Singapore.
- Hotline number stated on the back of the membership card is provided exclusively for our HSBC Life Benefits+ International members.

### Flexible benefits

- We are happy to provide options so you can customise your HSBC Life Benefits+ International plan to suit your requirements and budget.

### Portability

- We offer continuous cover from group to individual plan.
- We offer continuous cover to your expatriate workforce when they need to move to a country other than their home country.

### Cashless facility within our direct settlement network of medical providers

- We make it hassle free for your employees by settling the bills directly with the healthcare providers.

## Protect your employees with HSBC Life

We offer flexible solutions to meet your corporate needs and budget. For a discussion on the best cover and terms to suit your needs, please contact your Financial Planner or call us at **+65 6880 4888**. Alternatively, you may visit our website at **www.hsbclife.com.sg**.

## HSBC Life Benefits+ International - Frequently asked questions

### Q1. What types of health plan are available?

There are 3 main plans designed to meet your company's needs:

- **Plan A** - Comprehensive inpatient treatment, outpatient treatment and maternity benefit.
- **Plan B** - Comprehensive inpatient and outpatient treatment.
- **Plan C** - Comprehensive inpatient treatment and essential outpatient treatment.

### Q2. Is there a minimum group size needed to start or renew a policy?

Yes, a minimum of 3 employees is required.

### Q3. Who is eligible for coverage?

Your full-time, permanent and actively at-work employees who are between 18 years and 65 years of age (next birthday), working and residing here in Singapore, may be covered under this policy. Foreign employees not residing in Singapore may also be covered under this policy if they are living outside their home country.

Spouses and children of your eligible employees are also eligible to be covered on either a compulsory or voluntary basis, provided they are insured under the same policy and plan as your eligible employees.

### Q4. Will my employees be covered if they travel outside the chosen area of cover?

Yes, they are covered for up to SGD250,000 / USD200,000 for non-elective and immediate emergency treatment.

### Q5. Are pre-existing and congenital conditions covered?

Pre-existing conditions are covered for up to SGD7,500 / USD6,000.

For larger groups, this sub-limit can be removed for pre-existing conditions to be covered under the overall benefits.

Congenital conditions requiring inpatient or daycare treatment are covered under "Newborn cover - Congenital conditions" in plan A or "Congenital conditions" in plans A or B.

### Q6. Can my employees choose the medical practitioner or country for their treatment?

Yes, they may seek treatment from any registered medical practitioner in any country within the insured area of cover subject to reasonable and customary charges.

### Q7. Will my employees be penalised if they go outside the HSBC Life network of hospitals?

There is no additional co-payment if they go outside the HSBC Life network of hospitals. However, we may not be able to arrange direct settlement facilities for their treatment. The total amount payable for an eligible medical condition is subject to reasonable and customary charges.

### Q8. What are the benefits of seeking pre-authorisation for treatment?

The pre-authorisation process allows us to assure your employees that

- their treatment is covered, and
- inform them of proportion of medical costs covered under their plans.

For cases where pre-authorisation is not possible, your employees may still file for a claim by submitting medical bills and supporting documents to HSBC Life for assessment.

### Q9. Can my employees continue cover if and when they leave the company?

Yes, they may continue cover by applying for HSBC Life's group leaver policy.

Please contact us or your Financial Planner to find out more.

### Q10. I am interested. How do I obtain a quotation?

Please complete and submit a group insurance fact finding form together with the particulars of proposed lives and selected benefit types to obtain a quote.

## 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 in February 2023. 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

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This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 1 February 2024.

## HSBC Life SG

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services online 24/7



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SG app or download from:



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Or visit [hsbclife.com.sg](http://hsbclife.com.sg) for more information.