

HSBC Life Benefits+ International Max

More than just
healthcare coverage





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.

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

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

Medical benefit

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

Life benefit

Comprehensive insurance coverage that offers peace of mind

- Coverage of up to SGD2 million for death, total & permanent disability and terminal illness

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

HSBC Life Benefits+ International Max gives them:

Group term life cover, for an added feeling of security

Benefits+ International Max gives your employees the security of life coverage. Adding to that, these rider benefits enhance the scope of protection given to them:

- Terminal illness benefit payable in 1 lump sum up to full amount of sum assured.
- Total & permanent disability benefit payable in 1 lump sum up to SGD1 million and followed by annual instalments (if sum assured > SGD1 million).

With our large sum payouts available, we help you ensure that your employees and their families have the financial security at a time when they need it most.

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.

Wellness assistance. Caring for employees beyond just medical needs

Modern lifestyle can be stressful, and filled with many demands. That is why Benefits+ International Max believes in providing an all-encompassing care for your employees, that goes beyond just medical expenses and insurance. Wellness assistance is a special programme that takes care of your employees' mental and psychological needs. These include 24/7 counselling, crisis support, psychological therapy and even financial and legal support#.

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.

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
Area of cover	1. Worldwide 2. Worldwide excluding USA 3. Asia		
Medical benefits			
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
Life benefits			
Group term life	✓	✓	✓

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

Life benefits

Group term life

Choose between fixed sum assured or multiple of salary (up to SGD2 million per life)

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 Benefits+ International Max members.

Flexible benefits

- We are happy to provide options so you can customise your Benefits+ International Max members 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 Max - Frequently asked questions

Q1. What types of plan options are available?

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

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

Life benefit

You have the flexibility to protect your employees based on a multiple of salary (e.g. 36 times basic monthly salary) or fixed amounts (e.g. SGD300,000) up to a maximum of SGD2 million per employee.

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?

Life & medical benefits

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.

Medical benefits

In addition, medical benefits may be extended to cover foreign employees residing outside Singapore and their own home countries.

Medical benefits are also available to spouses and children of your eligible employees on 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?

Life benefit

Proposed lives will be required to complete a health declaration form for underwriting before terms of acceptance can be advised.

Medical benefits

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 day-care 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 when they leave the company?

Yes, they may continue medical benefit cover by applying for HSBC'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 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 policy is 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 benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

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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