

HSBC Life Shield

Shield yourself for a life of confidence



HSBC Life

| Opening up a world of opportunity

Live fully with confidence

From the little situations to the big uncertainties, ensuring you are well protected prepares you for life's twists and turns.

Looking to better shield yourself medically?

- ✓ You want to **enhance your medical protection** on top of the basic MediShield Life health insurance plan.
- ✓ You want the **flexibility** to be able **to explore a wider range of medical options** when the need arises.
- ✓ You want to **reduce your out-of-pocket costs** if you're hospitalised and faced with a large medical bill.
- ✓ You would like to **prioritise your recovery**, in the event of any unforeseen health issues.

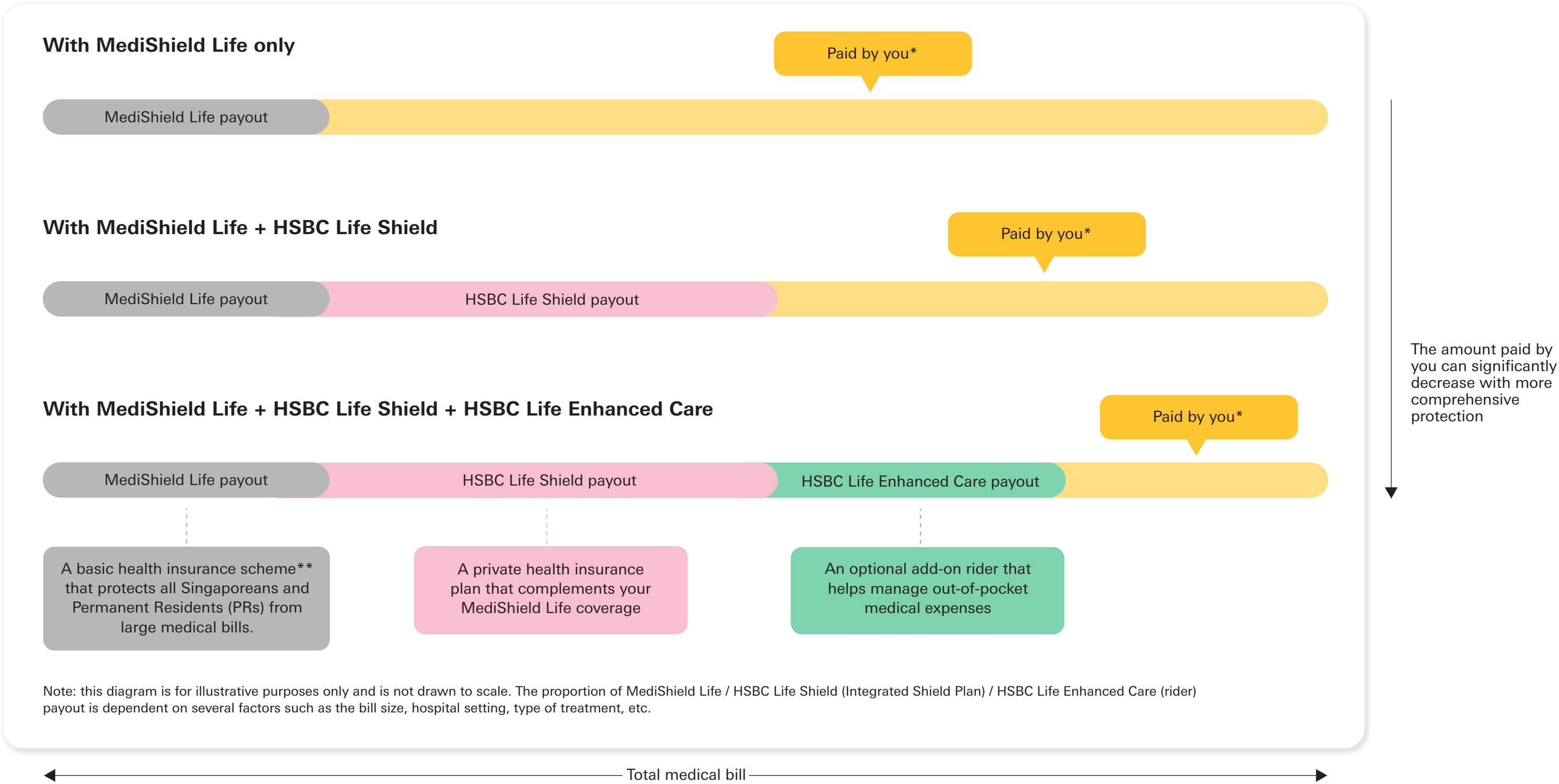
HSBC Life Shield is an Integrated Shield Plan designed to complement Singapore's MediShield Life. From inpatient stays and day surgical procedures to pre- and post-hospitalisation care, you can enjoy true peace of mind knowing that most of your healthcare costs are covered. To manage out-of-pocket medical expenses, you also have the option to upgrade your coverage with our **HSBC Life Enhanced Care** rider.

With this essential protection, you can focus on what truly matters – your recovery, your loved ones – and live life with confidence. Let us take care of the rest.



How does **HSBC Life Shield** and **HSBC Life Enhanced Care** help you manage your medical costs?

Facing medical issues can be stressful. Having the right insurance coverage will help to reduce your financial burden, so you can focus on you and your family's healthcare needs.



* Includes the co-payment comprising of deductible and co-insurance.
- Deductible is the amount payable by you before HSBC Life pays out the eligible expenses.
- Co-insurance is a percentage of the remaining bill payable by you after subtracting the deductible.

**For more details about MediShield Life, please visit <https://www.moh.gov.sg/managing-expenses/schemes-and-subsidies/medishield-life/medishield-life>

Learn more about the key features of HSBC Life Shield



High policy year limit of up to S\$2,500,000¹ for your peace of mind



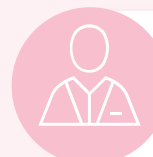
Value-added services² comprising an extensive HSBC Life Shield panel and Letter of Guarantee (LOG) service



Covers pre- and post-hospitalisation treatment of up to 180 days and 365 days respectively



Emergency overseas inpatient treatment covered³



10% discount on first year premium for public officers and their family members⁴



Guaranteed renewability and lifetime cover

¹ This amount is applicable if the insured person is treated by a specialist from the HSBC Life panel or at a restructured or community hospital. Treatment by a non-panel specialist during the policy year reduces the limit to S\$1,000,000.

² The list of value-added services may be amended from time to time.

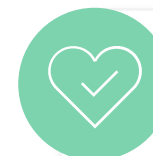
³ Covers up to what is reasonable and customary for a Singapore hospital under your plan type.

Optional add-on: HSBC Life Enhanced Care



Covers up to 95% of hospital bills (compared to 90% with just the basic plan)

- Your out-of-pocket expenses are capped at S\$3,000 when treated by HSBC Life panel specialists or at a restructured hospital



Added coverage for your different medical needs

- Outpatient cancer drug treatments and services
- Planned overseas medical treatment
- Emergency outpatient treatment due to accident
- Treatment for common health issues in Singapore, such as dengue, Hand, Foot, and Mouth Disease (HFMD), and food poisoning
- Accommodation charges for immediate family members



New - enjoy potential premium discounts with SavvyClaim Reward⁵


⁴ Public officers and their family members will get to enjoy 10% off their additional private insurance premiums for the first year on their HSBC Life Shield (Plan A, Plan B and Standard plan). Family member refers to the spouse, children and parent of the public officers.

⁵ Applicable to HSBC Life Enhanced Care Plan A only.



Unlock greater convenience with our exclusive value-added services


Enjoy value-added services⁶ for greater assurance and more convenience when you seek treatment from HSBC Life’s panel of specialists.



Secure preferential consultation fees for a wide network of panel healthcare service providers


Panel	Preferential consultation fee ⁷
General Practitioner (GP) panel	S\$10 consultation fee per visit
Specialist (SP) panel	<ul style="list-style-type: none">• S\$100 first standard consultation fee unless indicated otherwise• S\$70 follow-up consultation fee per visit unless indicated otherwise
Physiotherapy panel	<ul style="list-style-type: none">• S\$130 for first consultation• S\$100 follow-up consultation fee per visit
Dental panel	S\$15 consultation fee per visit

To obtain a complete list of our GP and/or SP panel, and frequently asked questions, please visit www.insurance.hsbc.com.sg/isp



Access telemedicine consultation⁸ and complimentary medicine delivery

- Consult a doctor in the comfort of your own home




Get a Letter of Guarantee (LOG) for planned hospitalisation





Waive your pre-admission deposit for surgery or hospitalisation with a LOG. Simply call our 24/7 HSBC Life Shield LOG hotline at 6342 5292 and we will:


- Assist you to fix an appointment to visit a panel specialist
- Arrange for pre-authorisation with both panel and non-panel specialists to determine if a LOG may be issued

To find out more about our LOG service, please visit www.insurance.hsbc.com.sg/isp



Utilise the HSBC Life SG app to:

 Find a doctor  Use e-card  Submit claims  Pay premiums



Set-up eGIRO or GIRO for your annual premiums to prevent payment lapses and ensure you stay covered annually.

⁶ The list of value-added services may be amended from time to time.


⁷ Excludes medications, prescriptions, investigations, surcharges, diagnostic tests like x-ray, medical appliances, scaling and polishing, extraction of teeth, dental surgery, etc. Please pay all medical/physiotherapy/dental treatment fees to the clinic directly. Please note that HSBC Life Shield does not cover dental treatment; except dental treatment due to an accident and such treatments are done during hospitalisation. If there is any hospital admission/day surgical procedure, such bills may be submitted to HSBC Life for reimbursement. Terms and conditions apply.

⁸ Telemedicine consultation is provided by Fullerton Healthcare Group Pte. Limited (“Fullerton Healthcare”) and will be charged at a preferential rate. Fullerton Healthcare may revise the fees and charges or introduce new fees and charges at any time and we will provide you with at least 30 days prior notice. Please refer to the Telemedicine user manual which can be found at <https://grp.hsbc/shield> for more details.

Let's see how having the optional **HSBC Life Enhanced Care** rider can benefit you



Laura, 47 years old, is covered with **HSBC Life Shield Plan A**. She requires a surgery and was hospitalised in a **private hospital**. Her specialist is on HSBC Life Shield panel and her total bill amounts to S\$100,000.


Laura does not have HSBC Life Enhanced Care Plan A		If Laura has HSBC Life Enhanced Care Plan A	
Hospital bill	S\$100,000	Hospital bill	S\$100,000
MediShield Life + HSBC Life Shield payout	S\$86,850	MediShield Life + HSBC Life Shield + HSBC Life Enhanced Care payout	S\$97,000
Laura pays	S\$13,150	Laura pays	S\$3,000
Comprising a deductible of S\$3,500 and 10% co-insurance of S\$9,650		Comprising 5% co-insurance, with co-payment capped at S\$3,000 for panel specialists	
		 With additional coverage from HSBC Life Enhanced Care Plan A, Laura would save S\$10,150	



Here's how visiting a **HSBC Life Shield** panel specialist can cost you less



Tom, 43 years old, is covered under both **HSBC Life Shield Plan A** and **HSBC Life Enhanced Care Plan A**. He requires surgery and was hospitalised in a **private hospital**. His total bill amounts to S\$200,000.

If Tom's specialist is not on the HSBC Life Shield panel		If Tom's specialist is on the HSBC Life Shield panel	
Hospital bill	S\$200,000	Hospital bill	S\$200,000
MediShield Life + HSBC Life Shield + HSBC Life Enhanced Care payout	S\$188,575	MediShield Life + HSBC Life Shield + HSBC Life Enhanced Care payout	S\$197,000
Tom pays	S\$11,425	Tom pays	S\$3,000
Comprising a deductible of S\$1,500 and 5% co-insurance of S\$9,925. There is no co-payment cap for non-panel specialists		Comprising 5% co-insurance, with co-payment capped at S\$3,000 for panel specialists	
		 By opting for a panel specialist, Tom would save S\$8,425	



New SavvyClaim Reward

Applicable to HSBC Life Enhanced Care Plan A only

Maximise your savings while ensuring your medical needs are covered! Enjoy premium discounts during your annual policy renewal when no claim is made under your policy or for making savvy claim choices.





- Discounts range from 10% to 20% across 5 reward levels:



- Reward levels will be adjusted at the time of your annual premium renewals, according to your claim activity during the review period⁹.

⁹ The following periods in which we review your claims experience:
a. For the first year, the first review period will commence on the date your policy is renewed/ issued and last for 10 months, ending 2 months before your next policy renewal date.
b. For your second and subsequent review periods, it will be a 12-month period that ends 2 months before your next policy renewal date.

Quick tips to continue getting discounted premiums every year:

-  **Stay healthy and make no claims**
-  **If you have other insurance plans** that cover your hospitalisation expenses (eg corporate plan from your company), do take advantage of your benefits and **claim from those insurance plans first**.
 - ◇ This helps you retain your no-claim status of your HSBC Life Shield policy, to enjoy discounts on future premiums
-  If you claimed your hospitalisation expenses from your HSBC Life Shield and HSBC Life Enhanced Care policy, you can still **recover the claims from your other insurance plans**.
 - ◇ This helps you potentially enjoy more discounts¹⁰ on future premiums
 - To find out more about the claims recovery process, you may visit <https://grp.hsbc/shield> and read the "Claims Recovery Process" document.
-  **Consider seeking treatment at restructured hospitals**
With both HSBC Life Shield Plan A and HSBC Life Enhanced Care Plan A, you are eligible for treatment at private hospitals, but you can also choose to visit a restructured hospital if your preferred specialist practices there.
 - ◇ This could help you enjoy discounts on your future premiums

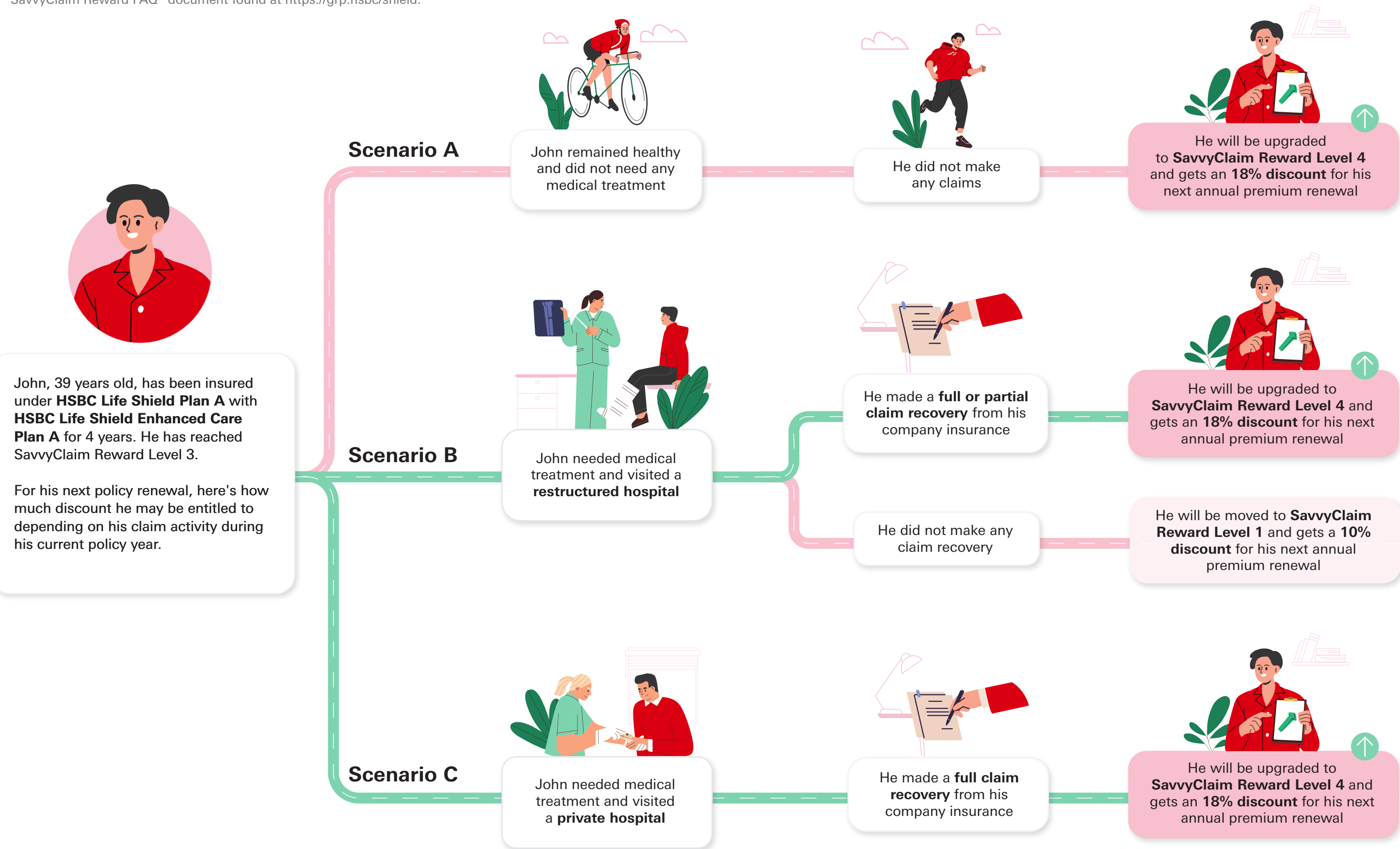
See the next page for further examples of how the SavvyClaim Reward Levels work.



¹⁰ If you visit a private hospital, there may be some scenarios in which you will not receive any premium discount even with claims recovery. For more details, please refer to the "SavvyClaim Reward FAQ" document found at <https://grp.hsbc/shield>.

How the SavvyClaim Reward Levels work

The scenarios below are not exhaustive. For more details, please refer to the "SavvyClaim Reward FAQ" document found at <https://grp.hsbc/shield>.



Benefit schedule – HSBC Life Shield

Benefit parameters	MediShield Life (MSHL)	HSBC Life Shield (payout includes MediShield Life payout)		
		Plan A	Plan B	Standard plan
Hospital ward entitlement	Restructured hospital ward class B2 and below	Standard room in private hospital or private medical institution, and below	Restructured hospital ward class A and below	Restructured hospital ward class B1 and below
Inpatient treatments				
Daily ward and treatment charges				
Normal ward ^{11, 24}	S\$830 per day	As charged	S\$2,250 per day	
Intensive Care Unit (ICU) ward ¹¹	S\$5,140 per day		S\$6,850 per day	
Community hospital (rehabilitative) ¹¹	S\$370 ¹² per day	Up to 45 days per hospitalisation	S\$760 per day	
Community hospital (sub-acute) ¹¹	S\$570 ¹² per day		S\$960 per day	
Inpatient palliative care service (general)	S\$460 per day	As charged	S\$560 per day	
Inpatient palliative care service (specialised)	S\$500 per day		S\$760 per day	

Benefit parameters	MediShield Life (MSHL)			HSBC Life Shield (payout includes MediShield Life payout)					
				Plan A		Plan B		Standard plan	
Hospital ward entitlement	Restructured hospital ward class B2 and below			Standard room in private hospital or private medical institution, and below		Restructured hospital ward class A and below		Restructured hospital ward class B1 and below	
Inpatient treatments (cont.)									
Inpatient psychiatric treatment	S\$230 per day (up to 60 days per policy year)			Up to S\$5,000 (capped at 60 days per policy year)		Up to S\$4,000 (capped at 60 days per policy year)		S\$680 per day (up to 60 days per policy year)	
Surgical procedures ¹³	A	B	C	As charged			A	B	C
Table 1 (less complex procedures)	S\$240	S\$420	S\$490				S\$590	S\$1,050	S\$1,050
Table 2	S\$760	S\$1,120	S\$1,120				S\$1,800	S\$2,300	S\$2,300
Table 3	S\$1,390	S\$1,740	S\$1,920				S\$3,290	S\$4,240	S\$4,760
Table 4	S\$2,310	S\$2,370	S\$2,460				S\$5,970	S\$8,220	S\$8,220
Table 5	S\$2,700	S\$3,270	S\$3,270				S\$8,920	S\$9,750	S\$11,030
Table 6	S\$3,540	S\$3,540	S\$3,540				S\$15,910	S\$15,910	S\$17,300
Table 7 (more complex procedures)	S\$3,900	S\$3,900	S\$3,900				S\$21,840	S\$21,840	S\$21,840
Implants and approved medical consumables ¹⁴	S\$7,000 per treatment						S\$9,800 per treatment		
Radiosurgery ¹⁵	S\$15,700 per treatment course						S\$31,300 per treatment course		
Proton beam therapy - category 4 ¹⁶	Covered under radiosurgery			Covered under additional benefits			Covered under radiosurgery		
Major organ transplant	Covered under inpatient treatments			As charged			Covered under inpatient treatments		
Stem cell transplant	N/A						N/A		

Benefit parameters	MediShield Life (MSHL)	HSBC Life Shield (payout includes MediShield Life payout)		
		Plan A	Plan B	Standard plan
Hospital ward entitlement	Restructured hospital ward class B2 and below	Standard room in private hospital or private medical institution, and below	Restructured hospital ward class A and below	Restructured hospital ward class B1 and below

Inpatient treatments (cont.)				
Continuation of autologous bone marrow transplant treatment for multiple myeloma	S\$6,000 per treatment	As charged		S\$14,040 per treatment

The following are not covered under inpatient treatments for HSBC Life Shield Plan A and Plan B:

- Proton beam therapy treatment
- Cell, tissue and gene therapy products

Please refer to additional benefits of the benefits schedule for the benefit limits.

Outpatient treatments

Patients receiving treatment for one primary cancer:

Cancer drugs treatment ¹⁷	S\$200 - S\$9,600 per month	5 x (MediShield Life’s claim limit for one primary cancer per month)	3 x (MediShield Life’s claim limit for one primary cancer per month)
Cancer drugs services ¹⁸	S\$3,600 per year	5 x (MediShield Life’s claim limit for one primary cancer per policy year)	2 x (MediShield Life’s claim limit for one primary cancer per policy year)

Patients receiving treatment for multiple primary cancers¹⁹

Cancer treatment	Cancer drugs treatment ¹⁷		Sum of the highest cancer drug treatment limit among the claimable treatments received for each primary cancer per month		
	Cancer drugs services ¹⁸		S\$7,200 per year	5 x (MediShield Life’s limit for multiple primary cancers per policy year)	2 x (MediShield Life’s limit for multiple primary cancers per policy year)
	Radiotherapy	External (except hemi-body)	S\$400 per treatment	As charged	S\$880 per treatment
		Brachytherapy	S\$620 per treatment		S\$1,100 per treatment
		Hemi-body	S\$620 per treatment		S\$2,510 per treatment
		Stereotactic	S\$460 per treatment		S\$6,210 per treatment
		Proton beam therapy - category 1 ¹⁶	S\$400 per treatment	Covered under additional benefits	S\$880 per treatment
		Proton beam therapy - category 2 ¹⁶	S\$620 per treatment		S\$1,100 per treatment
		Proton beam therapy - category 3 ¹⁶	S\$460 per treatment		S\$6,210 per treatment

Benefit parameters	MediShield Life (MSHL)	HSBC Life Shield (payout includes MediShield Life payout)		
		Plan A	Plan B	Standard plan
Hospital ward entitlement	Restructured hospital ward class B2 and below	Standard room in private hospital or private medical institution, and below	Restructured hospital ward class A and below	Restructured hospital ward class B1 and below

Outpatient treatments (cont.)				
Kidney dialysis treatment	S\$1,750 per month	As charged		S\$3,740 per month
Erythropoietin for chronic kidney failure	S\$220 per month			S\$450 per month
Immunosuppressant for organ transplant	S\$710 per month			S\$1,480 per month
Long-term parenteral nutrition	S\$2,200 per month			S\$3,980 per month

The following are not covered under outpatient treatments for HSBC Life Shield Plan A and Plan B:

- Proton beam therapy treatment
- Cell, tissue and gene therapy products

Please refer to additional benefits of the benefits schedule for the benefit limits.

Additional benefits

Pre-hospitalisation treatment	N/A	As charged (within 180 days before hospitalisation)		N/A
Post-hospitalisation treatment		As charged (within 365 days after hospital discharge)		
Post-hospitalisation psychiatric treatment		S\$5,000 per policy year (within 200 days after hospital discharge)	S\$2,500 per policy year (within 200 days after hospital discharge)	
Accidental inpatient dental treatment	Covered under inpatient treatments	As charged		
Inpatient pregnancy complications	Covered under inpatient treatments	As charged (after a waiting period of 300 days)		Covered under inpatient treatments
Inpatient congenital abnormalities for life assured's biological child (only for female life assured)	Covered under inpatient treatments	N/A		

Benefit parameters	MediShield Life (MSHL)	HSBC Life Shield (payout includes MediShield Life payout)		
		Plan A	Plan B	Standard plan
Hospital ward entitlement	Restructured hospital ward class B2 and below	Standard room in private hospital or private medical institution, and below	Restructured hospital ward class A and below	Restructured hospital ward class B1 and below
Additional benefits (cont.)				
Inpatient congenital abnormalities for life assured	Covered under inpatient treatments	As charged (after a waiting period of 365 days)		N/A
Living donor organ transplant (life assured as the living donor donating an organ)	Covered under inpatient treatments	S\$60,000 per transplant (after a waiting period of 730 days)	S\$40,000 per transplant (after a waiting period of 730 days)	
Living donor organ transplant (non-life assured donating an organ to life assured recipient)	Covered under inpatient treatments	S\$60,000 per transplant (after a waiting period of 730 days)	S\$40,000 per transplant (after a waiting period of 730 days)	
Emergency overseas medical treatment	N/A	As charged, pegged to reasonable and customary charges of Singapore private hospitals	As charged, pegged to reasonable and customary charges of Singapore restructured hospitals	
Inpatient and outpatient proton beam therapy ¹⁶ treatment	Covered under radiotherapy benefits	S\$50,000 per policy year		
Cell, Tissue and Gene Therapy Products (CTGTPs) benefit	N/A	S\$100,000 per policy year		
Maximum limits				
Policy year limit	S\$200,000	S\$1,000,000 S\$2,500,000 (If treated by HSBC Life panel of specialists or at restructured hospital)	S\$1,000,000	S\$200,000

Benefit parameters	MediShield Life (MSHL)		HSBC Life Shield (payout includes MediShield Life payout)			
			Plan A	Plan B	Standard plan	
Hospital ward entitlement	Restructured hospital ward class B2 and below		Standard room in private hospital or private medical institution, and below	Restructured hospital ward class A and below	Restructured hospital ward class B1 and below	
Maximum limits (cont.)						
Lifetime limit	No limit		No limit	No limit	No limit	
Last entry age	None		75 years old	75 years old	None	
Maximum coverage age	No maximum age		No maximum age	No maximum age	No maximum age	
Pro-ration factors						
	SC^	PR^	SC^ and PR^	SC^ and PR^	SC^	PR^
Restructured hospital/private hospital (surgical procedures)						
Class C	100%	60%	100%	100%	100%	100%
Class B2	100%	60%			100%	100%
Class B2+	100%	60%			100%	100%
Class B1	35%	30%			100%	90%
Class A	25%	25%			80%	80%
Private hospital	10%	10%		50%	50%	50%
Restructured hospital/private hospital (daily ward and treatment charges)						
Class C	100%	50%	100%	100%	100%	100%
Class B2	100%	50%			100%	100%
Class B2+	100%	50%			100%	100%
Class B1	34%	29%			100%	90%
Class A	27%	25%			80%	80%
Private hospital	16%	16%		50%	50%	50%
Community hospital/inpatient palliative care service (daily ward and treatment charges)						
Class C	100%	60%	100%	100%	100%	100%
Class B2	100%	60%			100%	100%
Class B2+	100%	60%			100%	100%
Class B1	45%	37%			100%	90%

^SC – Singapore citizen

^PR – Singapore permanent resident

Benefit parameters	MediShield Life (MSHL)		HSBC Life Shield (payout includes MediShield Life payout)			
			Plan A	Plan B	Standard plan	
Hospital ward entitlement	Restructured hospital ward class B2 and below		Standard room in private hospital or private medical institution, and below	Restructured hospital ward class A and below	Restructured hospital ward class B1 and below	
Pro-ration factors (cont.)						
	SC^	PR^	SC^ and PR^	SC^ and PR^	SC^	PR^
Community hospital/inpatient palliative care service (daily ward and treatment charges) (cont.)						
Class A	45%	37%	100%	100%	80%	80%
Private hospital	45%	37%		50%	50%	50%
Others (surgical procedures)						
Subsidised day surgical procedure in restructured hospital	100%	58%	100%	100%	100%	
Unsubsidised day surgical procedure in restructured hospital	25%	25%				
Day surgical procedure in private hospital/clinic	15%	15%		50%	65%	
Subsidised short stay ward in restructured hospital	100%	60%		100%	100%	
Unsubsidised short stay ward in restructured hospital	25%	25%				
Subsidised outpatient treatment in restructured hospital	100% ^{20,21}	56% ^{20,21}				
Unsubsidised outpatient treatmentin restructured hospital	35% ^{20,21}	35% ^{20,21}				
Outpatient treatment in private hospital/clinic	30% ^{20,21}	30% ^{20,21}		50%	65%	
Others (daily ward and treatment charges)						
Subsidised day surgical procedure in restructured hospital	100%	54%	100%	100%	100%	
Unsubsidised day surgical procedure in restructured hospital	33%	33%				
Day surgical procedure in private hospital/clinic	21%	21%		50%	65%	
Subsidised short stay ward in restructured hospital	100%	50%		100%	100%	
Unsubsidised short stay ward in restructured hospital	27%	25%				

Benefit parameters	MediShield Life (MSHL)		HSBC Life Shield (payout includes MediShield Life payout)			
			Plan A	Plan B	Standard plan	
Hospital ward entitlement	Restructured hospital ward class B2 and below		Standard room in private hospital or private medical institution, and below	Restructured hospital ward class A and below	Restructured hospital ward class B1 and below	
Pro-ration factors (cont.)						
	SC^	PR^	SC^ and PR^	SC^ and PR^	SC^	PR^
Others (daily ward and treatment charges) (cont.)						
Subsidised outpatient treatment in restructured hospital	100% ^{20,21}	56% ^{20,21}	100%	100%	100%	
Unsubsidised outpatient treatmentin restructured hospital	35% ^{20,21}	35% ^{20,21}				
Outpatient treatment in private hospital/clinic	30% ^{20,21}	30% ^{20,21}		50%	65%	
Others (outpatient dialysis treatment and erythropoietin for chronic kidney failure treatments)						
Subsidised treatment in restructured hospital	100%	67%	100%	100%	100%	
Treatment in MOH-subvented voluntary welfare organisations	100%	67%				
Unsubsidised treatment in restructured hospital	100%	56%				
Treatment in private hospital/clinic	100%	56%		50%	65%	
Deductible ²²						
For ages 80 and below, as of age next birthday						
Class C	S\$2,000		S\$1,500	S\$1,500	S\$1,500	
Class B2/B2+	S\$2,500		S\$2,000	S\$2,000	S\$2,000	
Class B1	S\$2,500		S\$2,500	S\$2,500	S\$2,500	
Class A and private hospital	S\$3,500		S\$3,500	S\$3,500	S\$2,500	
Subsidised day surgical procedure in restructured hospital	S\$1,500		S\$3,000	S\$3,000	S\$1,500	
Unsubsidised day surgical procedure in restructured hospital	S\$1,500		S\$3,000	S\$3,000	S\$2,000	
Subsidised short stay ward in restructured hospital	S\$2,000		S\$3,000	S\$3,000	S\$1,500	

Benefit parameters	MediShield Life (MSHL)	HSBC Life Shield (payout includes MediShield Life payout)		
		Plan A	Plan B	Standard plan
Hospital ward entitlement	Restructured hospital ward class B2 and below	Standard room in private hospital or private medical institution, and below	Restructured hospital ward class A and below	Restructured hospital ward class B1 and below
Deductible ²² (cont.)				
For ages 80 and below, as of age next birthday (cont.)				
Unsubsidised short stay ward in restructured hospital	S\$2,500	S\$3,000	S\$3,000	S\$2,000
Day surgical procedure in private hospital/clinic	S\$1,500	S\$3,000	S\$3,000	S\$2,000
For ages 81 and above, as of age next birthday				
Class C	S\$2,750	S\$2,250	S\$2,250	S\$2,000
Class B2/B2+	S\$3,500	S\$3,000	S\$3,000	S\$3,000
Class B1	S\$3,500	S\$3,750	S\$3,750	S\$3,000
Class A and private hospital	S\$4,500	S\$5,250	S\$5,250	S\$3,000
Subsidised day surgical procedure in restructured hospital	S\$2,000	S\$4,500	S\$4,500	S\$2,000
Unsubsidised day surgical procedure in restructured hospital	S\$2,000	S\$4,500	S\$4,500	S\$3,000
Subsidised short stay ward in restructured hospital	S\$2,750	S\$4,500	S\$4,500	S\$2,000
Unsubsidised short stay ward in restructured hospital	S\$3,500	S\$4,500	S\$4,500	S\$3,000
Day surgical procedure in private hospital/clinic	S\$2,000	S\$4,500	S\$4,500	S\$3,000
Co-insurance				
All ward classes and day surgical procedures claimable amount ²³				
S\$0 - S\$5,000	10%	10%		
S\$5,001 - S\$10,000	5%			
>S\$10,000	3%			
Outpatient treatments	10%			

Note: The above is a summarised version of the benefits you will receive under HSBC Life Shield. Please refer to the applicable general provisions for more details on the benefits.

¹¹ Includes meal charges, prescriptions, professional charges, investigations and other miscellaneous charges.

¹² Claimable only upon referral from an acute hospital for further medical treatment after an inpatient admission.

¹³ Classified according to their level of complexity, which increases from tables 1 to 7 of the Ministry of Health Singapore (MOH)'s Table of Surgical Procedures.

¹⁴ Includes intravascular electrodes used for electrophysiological procedures, Percutaneous Transluminal Coronary Angioplasty (PTCA) balloons, and intra-aortic balloons (or balloon catheters).

¹⁵ Includes novalis radiosurgery and gamma knife treatments.

¹⁶ Refer to <https://go.gov.sg/pbt-approved-indications> for the approved indications and patient eligibility criteria for use of proton beam therapy. Proton beam therapy will only be covered subject to these conditions.

¹⁷ The cancer drug treatment benefit limit is based on a multiple of the MediShield Life limit for the specific cancer drug treatment. The Cancer Drug List (CDL) applies to outpatient cancer drugs, which include drugs used for chemotherapy and immunotherapy for cancer. Refer to the Cancer Drug List (CDL) published on <https://go.gov.sg/moh-cancerdruglist> for the applicable MediShield Life limit. MOH may update this list from time to time.

¹⁸ The cancer drug services benefit limit is based on a multiple of the MediShield Life limit for cancer drug services. Refer to the MediShield Life Benefits published on <https://go.gov.sg/mshlbenefits> for the applicable MediShield Life claim limit. MOH may revise the limit list from time to time. The revised limit will be applicable to the cancer drug services incurred within the policy year of the revised limit.

¹⁹ Defined as two or more cancers arising from different sites and/or are of a different histology or morphology group. The claim limits for patients receiving treatment for multiple primary cancers are accorded on an application basis; doctors are to send the application form to MOH and HSBC Life for assessment of MediShield Life and Integrated Shield Plan coverage respectively.

²⁰ Continuation of autologous bone marrow transplant for multiple myeloma will follow the outpatient treatment pro-ration factors.

²¹ Pro-ration for non-subsidised outpatient cancer treatments (50%) will be applicable from 1 Nov 2016 onwards. Dialysis-related treatment and immunosuppressants will not be pro-rated.

²² Deductible is not applicable for outpatient treatments. Subsidised patients will follow the deductible for Class C and non-subsidised patients will follow the deductible for Class B2 for community hospital, inpatient palliative care service, short stay ward and continuation of autologous bone marrow transplant for multiple myeloma.

²³ Claimable amount is the lower of the claim limit in the table or the amount after adjusting the charges for pro-ration, if needed.

²⁴ Includes eligible Mobile Inpatient Care@Home stays, hospitalisation in high dependency unit and short stay ward.

Benefit schedule – HSBC Life Enhanced Care

HSBC Life Enhanced Care can be added on as a rider if you have purchased an HSBC Life Shield plan. All payable deductible (if any) and co-insurance under HSBC Life Shield will be covered, subject to deductible (if any), co-insurance and co-payment cap under HSBC Life Enhanced Care.

Benefit parameters	HSBC Life Enhanced Care		
	Plan A	Plan B	Standard plan
Benefits subject to co-insurance and co-payment cap, but not subject to deductible			
Planned overseas medical treatment	Up to S\$50,000 per policy year, subject to a waiting period of 90 days		Up to S\$25,000 per policy year, subject to a waiting period of 90 days
Emergency outpatient treatment due to accident	Up to S\$3,000 per policy year	Up to S\$1,500 per policy year	Up to S\$750 per policy year
Coverage for fractures, dislocations and sports injuries (outpatient benefit)	Up to S\$600 per policy year	Up to S\$300 per policy year	Up to S\$150 per policy year
Coverage for dengue fever, hand, foot & mouth disease, food poisoning (outpatient benefit)	Up to S\$300 per policy year	Up to S\$150 per policy year	Up to S\$75 per policy year
Patients receiving treatment for one primary cancer:			
Cancer drug treatment on the Cancer Drug List (CDL) ²⁵	18 x (MediShield Life’s claim limit for one primary cancer per month)		N/A
Cancer drug services ²⁶	15 x (MediShield Life’s claim limit for one primary cancer per policy year)		N/A
Patients receiving treatment for multiple primary cancers ²⁷			
Cancer drug treatment on the Cancer Drug List (CDL) ²⁵	Sum of the highest cancer drug treatment limit among the claimable treatments received for each primary cancer per month		N/A
Cancer drug services ²⁶	15 x (MediShield Life’s claim limit for multiple primary cancers per policy year)		N/A
Benefits subject to co-insurance but not subject to deductible and co-payment cap			
Cancer drug treatment not on the CDL ²⁸	S\$30,000 per month		S\$5,000 per month
Benefits not subject to deductible, co-insurance and co-payment cap			
Ambulance charges/ taxi charges	Up to S\$200 per hospitalisation	Up to S\$100 per hospitalisation	Up to S\$50 per hospitalisation
Traditional Chinese Medicine (TCM)	S\$50 per visit, up to S\$6,500 per policy year (within 365 days post-hospitalisation)	S\$50 per visit, up to S\$3,500 per policy year (within 365 days post-hospitalisation)	S\$50 per visit, up to S\$1,500 per policy year (within 365 days post-hospitalisation)
Accommodation charges for immediate family	S\$60 per day, up to 12 days per hospitalisation		S\$30 per day, up to 12 days per hospitalisation

Benefit parameters	Co-payment		Co-payment cap (per policy year)
	Deductible (per policy year)	Co-insurance (per claim)	
All wards, day surgical procedures and short stay wards			
Restructured/ community hospital	S\$0	5%	S\$3,000
Private hospital (treated by HSBC Life panel of specialists)	S\$0	5%	S\$3,000
Private hospital (not treated by HSBC Life panel of specialists)	S\$1,500	5%	N/A
Outpatient treatments			
Restructured/ community hospital	N/A	5%	S\$3,000 ²⁹
Private hospital (treated by HSBC Life panel of specialists)	N/A	5%	S\$3,000 ²⁹
Private hospital (not treated by HSBC Life panel of specialists)	N/A	5%	N/A

²⁵ The cancer drug treatment benefit limit is based on a multiple of the MediShield Life claim limit for the specific cancer drug treatment. Refer to the Cancer Drug List (CDL) published on <https://go.gov.sg/moh-cancerdruglist> for the applicable MediShield Life claim limit. MOH may update this list from time to time.

²⁶ The cancer drug services benefit limit is based on a multiple of the MediShield Life limit for cancer drug services. Refer to the MediShield Life benefits published on <https://go.gov.sg/mshlbenefits> for the applicable MediShield Life claim limit. MOH may revise the limit list from time to time. The revised limit will be applicable to the cancer drug services incurred within the policy year of the revised limit.

²⁷ Defined as two or more cancers arising from different sites and/or are of a different histology or morphology group. The claim limits for patients receiving treatment for multiple primary cancers are accorded on an application basis; doctors are to send the application form to MOH and HSBC Life for assessment of MediShield Life and Integrated Shield Plan coverage respectively.

²⁸ Only treatments not on the CDL that fall within Class A to Class E of the Life Insurance Association, Singapore’s (LIA’s) Non-CDL Classification Framework on LIA’s website (<https://www.lia.org.sg/industry-guidelines/health-insurance/framework/2022/Non-CDL-Classification-Framework>), will be covered up to the benefit limit as stated in the HSBC Life Enhanced Care benefits schedule.

²⁹ The co-insurance for outpatient cancer drug treatments not on the CDL will not be accumulated into or benefit from the co-payment cap.

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 February 2024. 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 April 2025.

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