

HSBC Life Prime Care

Protect your loved ones
with complete care





Medical and hospitalisation bills can put a financial strain on you and your loved ones. While your existing medical insurance may help with hospital and treatment bills, extra support can help to reduce your financial strain.

HSBC Life Prime Care provides affordable protection to complement your existing health coverage. You deserve to focus on your recovery instead of worrying about the finances.

Recover with confidence and extra support



Cash benefits to help you focus on recovery

Minimise your financial burden with 24-hour worldwide coverage for:

- Daily room and board benefit of up to S\$250 per day when hospitalised
- Daily Intensive Care Unit (ICU) benefit of up to S\$500 per day



Lump sum cash payout

- Receive a lump sum payout of up to S\$15,000 upon diagnosis of first major cancer
- Receive a lump sum payout of up to S\$5,000 when you undergo a surgical operation¹
- Receive a lump sum payout of up to S\$3,000 for death due to a medical condition



Guaranteed renewability till age 85

Continue to enjoy your plan's benefits with guaranteed renewal up to age 85, regardless of your health conditions or the number of claims you have made.



Enjoy more value with No Claim Discount (NCD)

Enjoy NCD of 10% on your premium renewal for each consecutive year if no claim has been made during the policy year (up to 30% total discount).

No. of consecutive years with no claim	NCD (as a % of renewal premium)
One	10%
Two	20%
Three or more	30%

¹ We will pay the surgical benefit in a lump sum when a surgical operation is performed by a physician involving local or general anaesthetic. The amount payable is stated in the benefits schedule in accordance with the plan type of the policy and the category of the surgical operation performed, as determined by the schedule of surgical benefit (appendix A) and as follows:

- If two or more surgical procedures were performed during the course of one single operation through the same incision, the benefits payable shall be the amount indicated for the surgical procedure with the higher level of complexity;
- If two or more surgical procedures were performed during the course of one single operation by the same physician through different incisions, the benefits payable shall be: 100% of the amount indicated for the surgical procedure with the highest complexity; and 50% of the amount indicated for each of the other surgical procedures performed.

For any other surgical procedure performed on the life assured which is not listed in appendix A, the company will match to the nearest surgical procedure in appendix A which we consider appropriate at our discretion.

Benefits schedule

With a choice of 3 plans, you can select the level of coverage that suits your needs and budget.

Benefits	Plan 1	Plan 2	Plan 3
Lump sum benefits			
First major cancer diagnosis benefit	S\$5,000	S\$10,000	S\$15,000
Death benefit	S\$1,000	S\$2,000	S\$3,000
Inpatient benefits			
Daily room and board (maximum 90 days per medical condition)	S\$80	S\$150	S\$250
Daily intensive care unit (maximum 45 days per medical condition)	S\$160	S\$300	S\$500
Surgical benefit for surgical procedures classified as:			
Complex	S\$1,600	S\$3,000	S\$5,000
Major	S\$800	S\$1,500	S\$2,500
Intermediate	S\$400	S\$750	S\$1,250
Minor	S\$160	S\$300	S\$500
Annual limit for inpatient benefits	S\$16,000	S\$30,000	S\$50,000
Lifetime limit for inpatient benefits	S\$80,000	S\$150,000	S\$250,000
Additional benefits on reimbursement basis:			
Outpatient kidney dialysis (annual limit)	S\$10,000	S\$15,000	S\$20,000
Outpatient cancer treatment (annual limit)	S\$10,000	S\$15,000	S\$20,000
Organ transplant (annual limit)	S\$10,000	S\$15,000	S\$20,000
Lifetime limit for additional benefits	S\$50,000	S\$75,000	S\$100,000

Annual premium rates (inclusive of 9% GST)

Age group (age nearest birthday at policy commencement date or policy anniversary)	Annual premium					
	Plan 1		Plan 2		Plan 3	
	Male	Female	Male	Female	Male	Female
Up to 18	S\$70.70	S\$70.70	S\$133.87	S\$133.87	S\$219.61	S\$219.61
19 to 25	S\$88.75	S\$111.31	S\$165.46	S\$209.08	S\$273.76	S\$344.46
26 to 30	S\$103.79	S\$123.34	S\$194.04	S\$231.65	S\$320.39	S\$382.07
31 to 35	S\$117.33	S\$133.87	S\$219.61	S\$252.71	S\$362.51	S\$416.66
36 to 40	S\$126.35	S\$145.91	S\$237.66	S\$275.27	S\$391.09	S\$452.76
41 to 45	S\$139.89	S\$160.95	S\$264.74	S\$303.85	S\$434.71	S\$500.90
46 to 50	S\$163.96	S\$180.50	S\$306.86	S\$339.95	S\$506.92	S\$561.07
51 to 55	S\$204.57	S\$198.55	S\$383.57	S\$373.04	S\$633.27	S\$615.22
56 to 60	S\$255.71	S\$233.15	S\$482.85	S\$439.23	S\$795.72	S\$723.52
61 to 65	S\$326.41	S\$291.81	S\$615.22	S\$549.03	S\$1,013.83	S\$905.53
66 to 70*	S\$466.30	S\$401.62	S\$876.95	S\$756.61	S\$1,447.04	S\$1,248.49
71 to 75*	S\$640.79	S\$562.57	S\$1,206.37	S\$1,058.96	S\$1,990.06	S\$1,747.88
76 to 78*	S\$849.87	S\$743.07	S\$1,598.96	S\$1,397.40	S\$2,638.37	S\$2,307.44
79 to 80*	S\$890.49	S\$780.68	S\$1,675.68	S\$1,471.11	S\$2,764.72	S\$2,427.78
81*	S\$1,028.87	S\$888.98	S\$1,935.91	S\$1,674.17	S\$3,194.92	S\$2,761.71
82 to 83*	S\$1,028.87	S\$910.04	S\$1,935.91	S\$1,713.28	S\$3,194.92	S\$2,826.39
84 to 85*	S\$1,146.20	S\$998.79	S\$2,158.53	S\$1,878.75	S\$3,560.44	S\$3,101.66

* For renewal only.

Annual premiums are based on insured’s age at nearest birthday and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time. The above premium rates are applicable to Class 1 and Class 2 occupation groups. Class 3 and Class 4 are 1.25 times and 1.5 times the premium rates (before any applicable discount(s) and GST) set out above respectively.

Brief description of occupation class:

Class 1: Office-based sedentary occupations.

Class 2: Office-based occupations involving significant travelling to sites or production lines as well as shop-based jobs involving minimal manual work and senior supervisory positions for light manufacturing companies.

Class 3: Occupations involving light-skilled manual work, medical-related occupations.

Class 4: Occupations involving semi-skilled or unskilled manual work of medium to heavy nature.

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 February 2025.

HSBC Life SG

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