

HSBC Life SmartCare Optimum Enhanced

Protects what you treasure most



HSBC Life

As medical advancements progress rapidly and lifespans increase, growing medical costs is a reality you cannot ignore. In a changing world, **HSBC Life SmartCare Optimum Enhanced** is your protection against skyrocketing bills by giving you high cover limits and added choices for comprehensive coverage for both inpatient and outpatient services.



The perfect solution to meet your everyday healthcare needs



Greater reimbursement

While most health policies have multiple sub-limits, this plan keeps sub-limits to a minimum and reimburses you in full for eligible medical expenses, up to your annual policy limit.



General practitioner & specialist cover

General practitioner and specialist consultations are now available under the core plan.



Comprehensive cover for your dental health

Option to add a dental rider to your plan is available.



Stable portfolio pricing

There will be no capping on your medical conditions or additional loadings on your premium upon renewal as a result of your personal claims experience.



Family discount*

Enjoy a 10% family discount when 3 or more family members sign up for the plan.

* Family discount is applicable to the spouse and children of the policy owner only. For details, please refer to the policy wording.

Benefits at a glance

SmartCare Optimum Enhanced plan	Platinum	Gold	Silver	Bronze
Annual policy limit (applicable to Part I, II and III)	S\$1,000,000	S\$500,000	S\$250,000	S\$150,000
Part I: Inpatient & day surgery treatment				
Inpatient & day surgery benefits	Per year			
Bed type (Standard)	Single	Single	Single	Single
Room & board (includes meals & general nursing care)	As charged	As charged	As charged	As charged
Intensive Care Unit (ICU)	As charged	As charged	As charged	As charged
Hospital miscellaneous expenses (includes prescription drugs, inpatient diagnostic procedures, inpatient physiotherapy, operating theatre fees & ancillary charges)				
Ambulance services				
Surgeon's fee (includes inpatient surgery & day surgery)				
Anaesthetist's fee				
In-hospital physician's visit				
Pre-hospitalisation/surgery specialist's consultation (up to 90 days)				
Pre-hospitalisation/surgery diagnostic services (up to 90 days)				
Post-hospitalisation/surgery treatment (up to 90 days)				
Major organ transplant				
Living organ donor (insured) transplant benefit (24 months waiting period)				
Congenital conditions benefit (24 months waiting period)	S\$6,000	S\$4,000	S\$3,000	S\$3,000
Inpatient psychiatric treatment	S\$5,000	S\$3,000	S\$1,000	S\$1,000
Miscarriage (due to accident only)	S\$5,000	S\$4,000	S\$3,000	S\$3,000
Ectopic pregnancy	S\$5,000	S\$4,000	S\$3,000	S\$3,000
Surgical implants	S\$10,000	S\$8,000	S\$5,000	S\$5,000
Medical report fees	As charged	As charged	As charged	As charged
Parent accommodation (up to 60 days per year for child below age 12)				
Home nursing (up to 182 days)				
Community hospital confinement (up to 90 days per year)				

Benefits at a glance

SmartCare Optimum Enhanced plan	Platinum	Gold	Silver	Bronze
Part II: Outpatient treatment				
Outpatient benefits	Per year			
Alternative treatment	S\$500	S\$250	N/A	N/A
Outpatient treatment (due to accident only)	As charged	As charged	As charged	
Dental treatment (due to accident only)	S\$10,000	S\$8,000	S\$5,000	
Cancer treatment	S\$150,000	S\$100,000	S\$75,000	
Kidney dialysis	S\$150,000	S\$100,000	S\$75,000	
Maintenance of chronic conditions# (12 months waiting period)	Included under outpatient general practitioner (non-panel) & specialist benefit			
General practitioner - Primary care	Per visit			
General Practitioner (Panel)*	As charged	As charged	As charged	N/A
Treatment at an A&E department	S\$100	S\$100	S\$100	
Overseas treatment	S\$70	S\$50	S\$35	
General Practitioner (Non-panel) (maximum of 12 visits for each period of insurance)	S\$70	S\$50	S\$35	
Specialist care (GP referral required)	Per year			
Specialist and pediatrician consultation (for pediatrician consultation, GP referral letter is waived for child below 36 months)	S\$2,000	S\$1,000	S\$500	N/A
Diagnostic scan, x-ray and lab test	S\$2,000	S\$1,000	S\$500	
Part III: Other benefits				
Benefits	Per day			
Daily recovery benefits (after 3 days of hospitalisation, up to 30 days)	S\$250	S\$200	S\$150	S\$150
Benefits	Specified sum basis			
Dread disease recuperation benefit (multiple sclerosis, heart attack of specified severity, major cancer and stroke with permanent neurological deficit)	S\$20,000	S\$15,000	S\$10,000	S\$10,000
Special grant	S\$10,000	S\$8,000	S\$5,000	S\$5,000
Part IV: Additional benefits				
Benefits				
Emergency medical evacuation / repatriation**	Unlimited	Unlimited	Unlimited	Unlimited
Repatriation of mortal remains or local burial**				

Please refer to policy for the list of chronic conditions.

* Outpatient panel treatment during the first month upon inception is on reimbursement basis.

** The above benefits are not subject to annual policy limits.

Annual premium table (inclusive of 9% GST)

Age	Platinum	Gold	Silver	Bronze	Age	Platinum	Gold	Silver	Bronze
1	S\$2,043.50	S\$1,846.89	S\$1,667.60	S\$1,367.09	41	S\$3,536.90	S\$3,203.78	S\$2,890.03	S\$2,369.47
2	S\$2,090.36	S\$1,890.69	S\$1,708.35	S\$1,400.70	42	S\$3,675.44	S\$3,326.03	S\$3,001.06	S\$2,461.15
3	S\$2,101.56	S\$1,902.91	S\$1,716.50	S\$1,406.81	43	S\$3,756.94	S\$3,398.36	S\$3,066.26	S\$2,514.13
4	S\$2,120.91	S\$1,919.22	S\$1,732.79	S\$1,421.08	44	S\$3,810.92	S\$3,450.31	S\$3,111.09	S\$2,551.82
5	S\$2,134.15	S\$1,930.42	S\$1,741.96	S\$1,428.21	45	S\$3,968.82	S\$3,590.89	S\$3,241.47	S\$2,657.77
6	S\$2,151.47	S\$1,946.72	S\$1,757.24	S\$1,441.45	46	S\$4,158.30	S\$3,766.10	S\$3,396.32	S\$2,784.09
7	S\$2,164.72	S\$1,958.95	S\$1,766.41	S\$1,448.58	47	S\$4,355.92	S\$3,942.33	S\$3,556.26	S\$2,915.50
8	S\$2,175.92	S\$1,970.15	S\$1,775.58	S\$1,455.71	48	S\$4,563.74	S\$4,130.79	S\$3,725.36	S\$3,055.05
9	S\$2,191.21	S\$1,983.40	S\$1,788.82	S\$1,466.91	49	S\$4,770.54	S\$4,317.22	S\$3,894.46	S\$3,193.60
10	S\$2,209.54	S\$1,999.69	S\$1,803.09	S\$1,480.15	50	S\$5,029.28	S\$4,550.50	S\$4,106.35	S\$3,367.79
11	S\$2,222.78	S\$2,012.94	S\$1,815.31	S\$1,488.31	51	S\$5,285.99	S\$4,784.79	S\$4,315.18	S\$3,537.91
12	S\$2,238.06	S\$2,025.15	S\$1,829.57	S\$1,500.54	52	S\$5,547.79	S\$5,020.11	S\$4,528.09	S\$3,713.13
13	S\$2,251.31	S\$2,036.36	S\$1,837.72	S\$1,506.64	53	S\$5,802.46	S\$5,252.37	S\$4,739.97	S\$3,888.35
14	S\$2,279.83	S\$2,063.87	S\$1,862.17	S\$1,527.01	54	S\$6,092.79	S\$5,513.15	S\$4,974.27	S\$4,078.85
15	S\$2,313.45	S\$2,091.37	S\$1,888.65	S\$1,550.45	55	S\$6,436.09	S\$5,822.85	S\$5,256.45	S\$4,310.09
16	S\$2,339.94	S\$2,117.86	S\$1,911.06	S\$1,566.74	56	S\$6,758.00	S\$6,114.19	S\$5,516.22	S\$4,522.99
17	S\$2,368.46	S\$2,142.31	S\$1,933.47	S\$1,585.09	57	S\$7,111.49	S\$6,436.09	S\$5,805.53	S\$4,761.36
18	S\$2,414.30	S\$2,185.09	S\$1,971.17	S\$1,616.67	58	S\$7,400.79	S\$6,695.86	S\$6,040.85	S\$4,953.90
19	S\$2,443.85	S\$2,213.62	S\$1,995.62	S\$1,636.01	59	S\$7,826.60	S\$7,082.96	S\$6,390.26	S\$5,240.15
20	S\$2,473.38	S\$2,236.03	S\$2,019.05	S\$1,655.37	60	S\$8,210.65	S\$7,428.30	S\$6,701.97	S\$5,495.85
21	S\$2,502.92	S\$2,264.55	S\$2,044.51	S\$1,676.77	61	S\$8,776.03	S\$7,940.70	S\$7,165.47	S\$5,875.81
22	S\$2,531.45	S\$2,291.04	S\$2,065.91	S\$1,694.09	62	S\$9,204.90	S\$8,329.85	S\$7,513.87	S\$6,162.06
23	S\$2,574.23	S\$2,330.77	S\$2,100.54	S\$1,721.59	63	S\$9,578.76	S\$8,670.09	S\$7,822.54	S\$6,413.68
24	S\$2,607.85	S\$2,359.29	S\$2,128.05	S\$1,745.01	64	S\$10,004.57	S\$9,054.13	S\$8,168.89	S\$6,698.91
25	S\$2,613.96	S\$2,363.36	S\$2,133.14	S\$1,749.09	65	S\$10,425.29	S\$9,436.14	S\$8,511.17	S\$6,980.08
26	S\$2,635.36	S\$2,386.79	S\$2,154.54	S\$1,766.41	66	S\$10,849.06	S\$9,816.11	S\$8,856.50	S\$7,262.26
27	S\$2,640.45	S\$2,388.83	S\$2,155.55	S\$1,766.41	67	S\$11,215.79	S\$10,150.24	S\$9,158.04	S\$7,509.79
28	S\$2,675.09	S\$2,418.37	S\$2,182.04	S\$1,788.82	68	S\$11,705.78	S\$10,592.36	S\$9,557.36	S\$7,836.79
29	S\$2,713.79	S\$2,457.09	S\$2,215.65	S\$1,817.35	69	S\$12,197.81	S\$11,037.53	S\$9,957.71	S\$8,165.83
30	S\$2,773.90	S\$2,511.08	S\$2,263.54	S\$1,856.05	70	S\$12,759.11	S\$11,544.83	S\$10,415.10	S\$8,540.71
31	S\$2,790.19	S\$2,525.33	S\$2,277.79	S\$1,867.26	71	S\$13,599.54	S\$12,305.79	S\$11,102.72	S\$9,105.06
32	S\$2,847.24	S\$2,578.31	S\$2,324.65	S\$1,906.99	72	S\$14,440.97	S\$13,066.76	S\$11,789.32	S\$9,667.38
33	S\$2,920.59	S\$2,641.46	S\$2,382.72	S\$1,953.85	73	S\$15,842.69	S\$14,338.09	S\$12,933.31	S\$10,605.60
34	S\$2,991.90	S\$2,706.67	S\$2,442.82	S\$2,002.74	74	S\$17,523.54	S\$15,857.97	S\$14,308.54	S\$11,733.29
35	S\$3,043.85	S\$2,755.56	S\$2,484.59	S\$2,037.38	75	S\$19,628.15	S\$17,761.91	S\$16,024.01	S\$13,139.09
36	S\$3,114.14	S\$2,819.74	S\$2,544.69	S\$2,086.28	76	S\$20,748.71	S\$18,775.50	S\$16,940.85	S\$13,891.90
37	S\$3,189.53	S\$2,886.97	S\$2,604.79	S\$2,135.18	77	S\$21,449.57	S\$19,411.17	S\$17,514.36	S\$14,361.51
38	S\$3,292.41	S\$2,980.69	S\$2,690.36	S\$2,205.46	78	S\$21,871.31	S\$19,792.15	S\$17,856.64	S\$14,643.69
39	S\$3,403.45	S\$3,079.50	S\$2,778.99	S\$2,278.81	79	S\$22,152.46	S\$20,045.81	S\$18,084.83	S\$14,829.09
40	S\$3,456.42	S\$3,127.38	S\$2,822.79	S\$2,313.45	80	S\$22,152.46	S\$20,045.81	S\$18,084.83	S\$14,829.09

Note:

- Benefits & premium are quoted in Singapore dollars.
- Age 66 to 80 for policy renewal only.
- All ages refer to age next birthday.
- Rates are subject to change without prior notice.
- The premium rates are inclusive of 9% GST, for standard lives and exclusive of any discounts. The actual premiums charged may be different due to rounding.

Eligibility

1. Applicants must satisfy the following:
 - Adults from 18 to 65 years old (age next birthday). For policy renewal, policyholder is allowed to renew up to age 80 (age next birthday), subject to yearly review.
 - Children from 15 days old to 18 years old (age next birthday). For policy renewal, policyholder is allowed to renew up to age 25 (age next birthday) provided that they are unmarried, unemployed and full-time students.
 - Singapore citizens, permanent residents of Singapore, employment pass holders, student pass holders, dependant pass holders or work permit holders.
 - Employment pass holders, student pass holders, dependant pass holders and work permit holders must supply a copy of their respective pass or work permit and a bona fide residential address in Singapore.
2. Proposal for children must include at least one parent as the main policy holder.

Main exclusions

1. Pre-existing conditions, which refers to an injury or an illness which, prior to the date on which an insured person is first covered under the policy:
 - has been diagnosed;
 - for which insured person has received medication, advice or treatment;
 - which insured person should reasonably, based on our appointed physician's opinion, have known about; or
 - for which insured person has experienced symptoms even if insured person has not consulted a physician.

This exclusion does not apply to outpatient general practitioner and outpatient specialist care benefit.
2. Congenital conditions or genetic defects including hereditary conditions existing from the time of birth regardless of the time of discovery of such anomalies or defects (unless they are covered under the congenital conditions benefit).
3. Any inpatient stay or outpatient visits for routine or preventive physical examinations, investigation, medical check-up, vaccinations, treatments or follow up consultations.
4. Please refer to the policy for detailed list of exclusions.

Comprehensive cover for your dental health



You can choose to add on the dental rider for enhanced coverage.

Dental rider	Plan 1	Plan 2
Overall annual limit	S\$1,000	S\$500
Co-pay/co-insurance	20%	20%
Restorative dental services I. Oral examinations II. Prophylaxis (teeth cleaning) III. Fluoride application	As charged	As charged
Other dental treatment: Extractions, fillings, root canal treatment, bridgework, crowns, implants, x-ray, sealant, inlays and onlays, treatment of gum disease		
Annual premium per pax (inclusive of GST)	S\$340.24	S\$202.72

The above premium rates are inclusive of 9% GST, for standard lives and exclusive of any discounts. The actual premiums charged may be different due to rounding.

Terms and conditions

- If rider is selected, all insured adults under the policy are required to take up the rider with the exception of children for whom cover is not compulsory.
- All family members must be covered under the same plan as the policyholder.
- This rider can be taken up only during new application or renewal of policy and is only effective from confirmation of the inception date of this rider.
- No mid-term inclusion allowed.

Exclusions

The coverage provided does not apply to charges for:

- Orthodontic treatment and dentures.
- Treatment consisting of cosmetic or plastic surgery or for beautification not necessitated by Injury or Illness.
- Expenses for toothbrushes, toothpaste, dental floss, mouthwash, and other consumables for intraoral hygiene.

Frequently asked questions

1. Can my family members take up different plans under the same policy?

Yes, but dependant's cover must not be higher than the policyholder. For dental rider, all family members must choose the same plan as the policyholder.

2. Is there any family discount?

We offer 10% family discount for three (3) or more family members covered under the same policy. Families must include at least 1 insured adult.

3. My spouse and I already have medical insurance with another provider. Can I take up individual HSBC Life SmartCare Optimum Enhanced to cover only my child?

No, proposals for children must include at least one parent or guardian. Children must be aged at least eighteen (18) years at their next birthday to be eligible for a standalone policy.

4. Will you re-underwrite my policy at renewal? Will I be penalised if I have made a claim in the current policy year?

We will not change the terms of your policy simply as a result of your personal claims experience. Premiums are decided based on the age of each insured member and also the overall claims experience of all individuals insured with us on the same plan. This community pricing helps minimise fluctuations in your premiums year on year.

5. Am I covered if I travel outside Singapore?

Yes, if you are outside Singapore for periods not exceeding ninety (90) consecutive days at a time. For inpatient other than emergency treatment, our liability is limited to charges for equivalent treatment in Singapore General Hospital, subject to the maximum limits of your plan. If the emergency treatment results in hospitalisation, the inpatient benefit is subject to the maximum policy limits of the plan. For outpatient treatment, we will cover under the general practitioner overseas treatment benefit up to the maximum limit per visit of your plan.

6. Are pre-existing conditions covered?

Pre-existing (non-chronic) are covered under outpatient general practitioner & outpatient specialist care only. Pre-existing chronic conditions are covered under outpatient general practitioner (non-panel) & outpatient specialist care after a waiting period of 12 months.

7. What is a chronic condition?

A chronic condition is a medical condition or episode of ill health which persists for a long period or indefinitely. The list of chronic conditions include:

- All forms of diabetes
- Asthma
- Brain tumour
- Benign prostatic hyperplasia
- Crohn's disease
- Chronic obstructive pulmonary disease
- Dementia
- Heart disease
- Hepatitis B & C
- Hypertension
- Hypothyroidism
- Kidney failure
- Lipid disorders
- Liver cirrhosis
- Multiple sclerosis
- Nephrosis/nephritis
- Osteoarthritis & rheumatoid arthritis
- Parkinson's disease
- Systemic lupus erythematosus
- Stroke
- Ulcerative colitis

8. What is the advantage of visiting your General Practitioner panel of clinics?

You can enjoy cashless visits by presenting your membership card, or e-membership card, upon arrival. The only exception is when the appointment is for a chronic condition. In these cases you will be required to make payment to the clinic first and then seek reimbursement from HSBC Life.

9. Does the policy pay for congenital conditions?

Yes. The policy pays for inpatient or daycare treatment of congenital conditions up to the limit shown in "congenital condition benefit" and subject to the below criteria:

The birth defects must be first diagnosed by a physician or have symptoms which first appear after 24 months from the effective date of the policy, whichever is later.

10. Can I take up dental rider without my dependants?

When the dental rider is selected, all insured adults under a policy are also required to take up the dental rider (with the exception of children, for whom dental cover is not compulsory).

Secure your health insurance with these tips

- Buy the coverage you need**
Speak with your Financial Planner to understand how much health coverage you require, based on your needs and budget.
- Be prepared for rising healthcare costs**
Ensure that you and your loved ones are covered with health insurance to protect you against high expenses should any unfortunate events happen.
- Avoid additional out-of-pocket expenses**
Check that you are covered for co-insurance or deductibles to avoid making additional payments if you have to make a claim.
- Know the panel healthcare providers**
Choose from the list of panel hospitals or clinics covered under your plan for seamless claims processing.

Manage your health policies anytime, anywhere, with the HSBC Life SG app

- Submit, track, and view your claims online
- Show your e-medical card at HSBC Life panel clinics for cashless visits
- Read your policy benefits online
- Find doctors and clinics near you

HSBC Life SG

Access HSBC Life SG services online 24/7



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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

SmartCare Optimum Enhanced is underwritten by HSBC Life (Singapore) Pte. Ltd. (Reg. No. 199903512M). This brochure contains only general information and does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. This is not a contract of insurance and is not intended as an offer or recommendation to buy the product. A copy of the policy wordings may be obtained from our authorised product distributors. You may wish to seek advice from a Financial Planner before making a commitment to purchase the product. In the event that you choose not to seek advice from a Financial Planner, you should consider whether the product in question is suitable for you. Please also refer to the policy wordings for the exact terms and conditions, specific details and exclusions of this product. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. It is detrimental to replace an existing health insurance policy with a new one as the new policy may cost more or have fewer benefits at the same cost.

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 policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy. This is a short-term accident and health policy and the insurer is not required to renew this policy. The insurer may terminate this policy by giving you 30 days notice in writing.

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

HSBC Life SG

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