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This advertisement has not been reviewed by the Monetary Authority of Singapore.

or www.sdlic.org.sg for a copy of the SDIC Guide on PPF Scheme (Life Insurance).

The insurance policy featured in this placement 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 should you buy the policy. For more information on the types of benefits that are covered under the Policy Owners' Protection Scheme as well as the limits of coverage, where applicable, please visit the HSBC Life website at www.hsbc.life.com.sg or visit the LIA or SDIC websites (www.lia.org.sg).

In the event that you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision, and HSBC Life (Singapore) Pte. Ltd. may recover from you any expense incurred by HSBC Life (Singapore) Pte. Ltd. in underwriting the policy.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. It is usually detrimental to replace an existing accident and health insurance policy with a new one. The new policy may cost more or have less benefits at the same cost.

In the event that you choose not to seek advice from a Financial Planner, you should consider whether the products in question are suitable for you.

This placement is published for general information only and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. You may wish to seek advice from a Financial Planner before making a commitment to purchase the product.

Product summaries in relation to HSBC Life Shield and HSBC Life Enhanced Care may be obtained from HSBC Life (Singapore) Pte. Ltd. You should read the product summaries before deciding whether to purchase the policy and riders.

HSBC Life Shield and HSBC Life Enhanced Care are plans underwritten by HSBC Life (Singapore) Pte. Ltd. This placement is not a contract of insurance. The precise terms and conditions of the plan are specified in the General Provisions and respective Supplementary Provisions.

**Important Information**

Member refers to the spouse, child(ren) and parents of a Public Service Officer.

Public Service Officers will get to enjoy HSBC Life Shield Plan A, Plan B and Standard Plan with a 10% discount off you and your family members premiums for the first year. Family

Covers up to what is Reasonable and Customary for a Singapore hospital.

Covered subject to different limits for HSBC Life Enhanced Care Plan A, B, and Standard Plan.

For HSBC Life Shield, MediSave use is subject to Additional Withdrawal Limits.

Plan A covers standard room in Private Hospital and below. Plan B covers Restructured Hospital ward class A and below. Standard plan covers Restructured Hospital ward class B1 and below.

Source: <https://www.stratistimes.com/singapore/health/59-stop-work-orders-issued-to-construction-sites-for-mosquito-breeding-this-year-9-firms-to-be-charged-nea>

Source: <https://www.stratistimes.com/singapore/weekly-hfmd-cases-hit-record-high-this-year>

Source: <https://www.todayonline.com/singapore/no-definitive-link-between-three-recent-cases-food-poisoning-moh>

Source: <https://www.stratistimes.com/life/spike-in-running-injuries-during-pandemic-go-slow-and-keep-mileage-low-say-experts>

**Footnote**



# HSBC Life Shield and HSBC Life Enhanced Care

Who says a robust medical insurance plan can't be affordable?

## How HSBC Life Shield and HSBC Life Enhanced Care complements your MediShield Life

**HSBC Life Enhanced Care** is an affordable rider that ensures you have comprehensive medical coverage.

- All the Deductible and Co-Insurance amounts under HSBC Life Shield is covered, but subject to the Deductible, Co-Insurance and Co-payment Cap under HSBC Life Enhanced Care.

Treatments	Deductible (per Policy Year)	Co-Insurance (per claim)	Co-payment Cap (per Policy Year)
Restructured / Community Hospital	S\$0	5%	S\$3,000
HSBC Life Panel of Specialists	S\$0	5%	S\$3,000
Non-Panel Specialists	S\$1,500	5%	NA

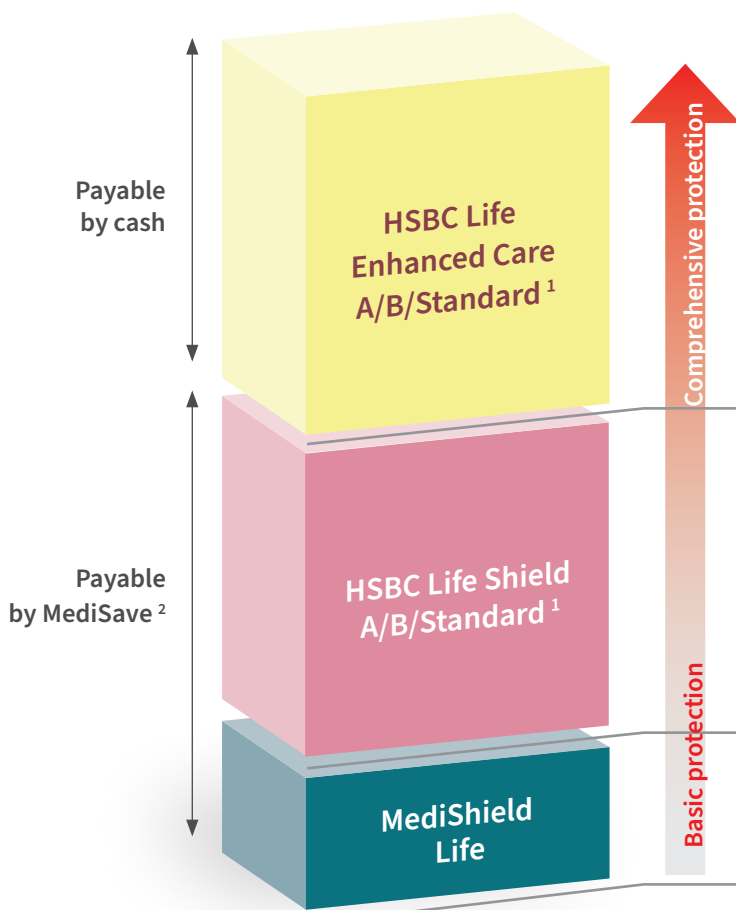
- Dengue, Hand Foot & Mouth Disease, Food Poisoning<sup>3</sup>
- Coverage for Fractures, Dislocations and Sports Injuries<sup>3</sup>
- Planned Overseas Medical Treatment<sup>3</sup>
- Emergency Outpatient Treatment due to Accident<sup>3</sup>
- Accommodation Charges for Immediate Family<sup>3</sup>

**HSBC Life Shield** complements your MediShield Life coverage.

- Increased claim limits for hospitalisation treatments as compared to MediShield Life
- Pre-Hospitalisation treatment of 180 days and Post-Hospitalisation treatment of 365 days
- Value-added services comprising an extensive HSBC Life Shield Panel and Letter of Guarantee service
- Emergency overseas inpatient treatment covered as charged<sup>4</sup>
- Guaranteed renewability and lifetime cover
- 10% discount on first year premium for Public Service Officers and their family<sup>5</sup>

**MediShield Life**

A basic health insurance plan, administered by the CPF Board, helps to pay for large hospital bills in Class B2/C ward, for all Singaporeans and Permanent Residents for life, including those with Pre-Existing Condition(s).



# HSBC Life Shield and HSBC Life Enhanced Care

Who says a robust medical insurance plan can't be affordable?

Enjoy value added services with HSBC Life Panel of Specialists and Letter of Guarantee (LOG) service

Here is an illustration of how Mary benefitted from a hassle-free experience with HSBC Life Panel of Specialists and Letter of Guarantee (LOG) service:

Mary, a 43 year-old Singapore Citizen, suffered from Multiple Fibroid (Abdominal Pain). She is covered with **HSBC Life Shield Plan A** and **HSBC Life Enhanced Care Plan A**.

She visited HSBC Life Shield General Practitioner (GP) Panel. With HSBC Life Shield E-Card, the discounted consultation fee is **S\$10**.

She was referred to a Panel Specialist with the standard consultation fee of **S\$100**. Because she needed to be hospitalised, she called the HSBC Life Shield LOG Hotline to request for a pre-authorization for her treatments.

HSBC Life approved and issued an LOG of S\$24,200 within 3 working days and Mary was admitted to a hospital with **S\$0 cash deposit**.

She was hospitalised for 7 days and she only needed to pay 5% of her medical bill, **S\$1,210 upon discharge**.

Medical expenses incurred: S\$24,200	<ul style="list-style-type: none"> <li>S\$4,360 covered by HSBC Life Enhanced Care</li> <li>S\$8,630 covered by HSBC Life Shield Plan A</li> <li>S\$10,000 covered by MediShield Life</li> </ul>	Mary pays out of pocket: S\$1,210
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## Let HSBC Life Enhanced Care protect you from the prevalent health issues in Singapore

Think hospitalisation coverage is all you need? Think again when you look at these issues.

The weekly number of cases of **Hand, Foot & Mouth Disease (HFMD)** has climbed up by **44%** in 2018\*\*

More than **12,000** cases of **Dengue Fever** have been reported as of 15 June 2022 which is more than the 5,258 cases logged in the whole of 2021\*

The number of **Food Poisoning** cases has jumped by **40%** from 2017 to 2018#

Covers up to \$300 per Policy Year for **Dengue, Hand, Foot & Mouth Disease, and Food Poisoning**

Sports doctors and physiotherapists have seen up to **50%** more new patients with running injuries in 2021 as compared to 2020##

Covers up to S\$600 per Policy Year for **Fractures, Dislocations and Sports Injuries**

If hospitalisation is required, the patient may need family companion, especially for child and senior citizen patients. **Accommodation charges for Immediate Family** are also covered for up to S\$60 per day, up to 12 days per hospitalisation.