

HSBC Life Shield

Shield your loved ones
with complete care



HSBC Life

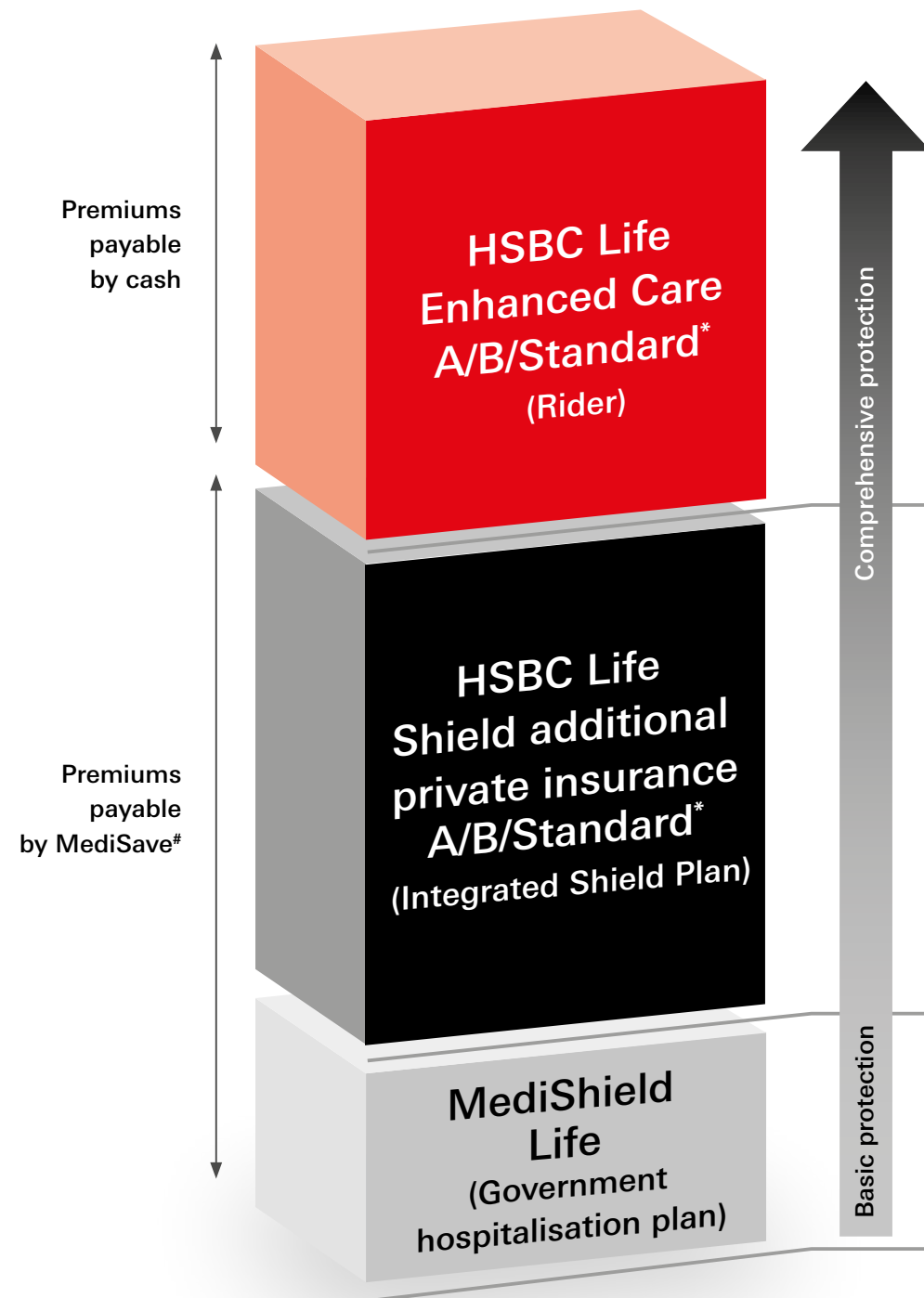
HSBC Life Shield is an Integrated Shield medical reimbursement plan designed with a wide range of benefits to cover your everyday healthcare needs, from inpatient stay or day surgical procedure to your pre- and post-hospitalisation.

When it comes to the health of you and your family, you need a trusted partner to address your needs and concerns. **HSBC Life Shield** is an integrated solution with affordable premiums and a suite of value-added services to support your entire healthcare journey.

It also gives you the option to upgrade your coverage with a simple and comprehensive rider, **HSBC Life Enhanced Care**. Rest assured that we will take care of the rest while you focus on a speedy recovery.



HSBC Life Shield offers you the best-fit protection



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 are covered, subject to deductible (if any), co-insurance and co-payment caps 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
Private hospital (treated by HSBC Life panel of specialists)	S\$0	5%	S\$3,000
Non-panel private hospital (treated by non-panel specialists)	S\$1,500	5%	N/A

- Extensive coverage for outpatient cancer drug treatments and services
- Coverage for dengue, hand foot & mouth disease, food poisoning, fractures, dislocations and sport injuries
- Planned overseas medical treatment
- Emergency outpatient treatment due to accident
- Accommodation charges for immediate family

HSBC Life Shield complements your MediShield Life coverage.

- High policy year limit of up to S\$2,500,000 for hospitalisation treatments as compared to MediShield Life
- Covers pre-hospitalisation treatment of up to 180 days and post-hospitalisation treatment of up to 365 days
- Value-added services^{^^} comprising an extensive HSBC Life Shield panel and Letter of Guarantee (LOG) service
- Emergency overseas inpatient treatment covered^{##}
- Guaranteed renewability and lifetime cover
- 10% discount on first year premium for public officers and their family members^{**}

MediShield Life

A basic health insurance plan, administered by the CPF Board, helps provide for large hospital bills in Class B2/C ward, for all Singaporeans and Permanent Residents for life, including those with pre-existing conditions.

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

* 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.

[^] Coverage subject to different limits for HSBC Life Enhanced Care Plan A, B and Standard plan. Terms and conditions apply.

^{^^} The list of value-added services may be amended from time to time.

^{##} Covers up to what is reasonable and customary for a Singapore hospital under your plan type.

^{**} 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.

Exclusive value-added services with HSBC Life Shield

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



Wide network of panel healthcare service providers with preferential consultation fees

Panel	Preferential consultation fee*
General Practitioner (GP) panel	<ul style="list-style-type: none"> • S\$10 consultation fee per visit
Specialist (SP) panel	<ul style="list-style-type: none"> • S\$100 first standard consultation fee per visit 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\$110 follow-up consultation fee per visit
Dental panel	<ul style="list-style-type: none"> • S\$15 consultation fee per visit



HSBC Life Shield Letter of Guarantee (LOG) up to your annual claim limit

Plan type	LOG Limit			Waiver of deposit e-LOG at restructured hospital & public specialist centre
	HSBC Life's panel of specialists	Non-panel specialist (in accordance with MOH fee benchmark)	Non-panel specialist (no published MOH fee benchmark)	
Plan A	S\$1,000,000	S\$100,000	S\$50,000	S\$120,000
Plan B	S\$550,000			
Standard plan	S\$150,000			



24/7 HSBC Life Shield LOG hotline at 6342 5292

- 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 HSBC Life Shield LOG may be issued



Telemedicine consultation^ and medicine delivery

- Kick-start your registration after receiving welcome e-mail
- Follow the steps in your e-mail and start using the telemedicine service
- Utilise telemedicine service in the comfort of your own home

A quick guide to HSBC Life Shield panel and Letter of Guarantee (LOG) service

STEP 1

Visit a General Practitioner (GP)

Visit an HSBC Life Shield panel GP and present your HSBC Life Shield e-card. If you require a specialist consultation, inform the panel GP for referral or call our HSBC Life Shield LOG hotline to help you fix an appointment with our panel specialist.

STEP 2

Visit a Specialist (SP) and request for LOG

Visit a panel specialist and call our HSBC Life Shield LOG hotline to request for a Letter of Guarantee (LOG) if hospitalisation or day surgical procedure is required.

STEP 3

Experience a hassle-free discharge

Our LOG team will work with your treating specialist directly to obtain your medical report for the purpose of doing a pre-assessment of your claim in 3 working days. Once approved, we will issue a Letter of Guarantee (LOG) to the hospital and you will not have to worry about the hefty hospital bills when you are discharged.

More useful information

- HSBC Life Shield e-card is available on the HSBC Life SG mobile application. To download the HSBC Life SG mobile application, please visit **Apple App Store** or **Google Play**.
- To obtain a complete list of our GP and/or SP panel, and frequently asked questions, please visit **www.insurance.hsbc.com.sg/isp**

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

* 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.

^ Telemedicine consultation is provided by Fullerton Healthcare Group Pte. Limited ("Fullerton Healthcare") and it is free of charge until 31 December 2024. From 1 January 2025, telemedicine consultation service 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 www.insurance.hsbc.com.sg/health/products/shield/ for more details.

Benefits 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

Benefit parameters	MediShield Life (MSHL)	HSBC Life Shield (payout includes MediShield Life payout)	Standard plan
Normal ward ¹	S\$800 per day	As charged	S\$2,250 per day
Intensive Care Unit (ICU) ward ¹	S\$2,200 per day		S\$6,850 per day
Community hospital (rehabilitative) ¹	S\$350 ² per day	Up to 45 days per hospitalisation	S\$760 per day
Community hospital (sub-acute) ¹	S\$430 ² per day		S\$960 per day
Inpatient palliative care service (general)	S\$250 per day	As charged	S\$560 per day
Inpatient palliative care service (specialised)	S\$350 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\$160 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 ³	A	B	C	A	B	C
- Table 1 (less complex procedures)	S\$240	S\$340	S\$340	S\$590	S\$1,050	S\$1,050
- Table 2	S\$580	S\$760	S\$760	S\$1,800	S\$2,300	S\$2,370
- Table 3	S\$1,060	S\$1,160	S\$1,280	S\$3,290	S\$4,240	S\$4,760
- Table 4	S\$1,540	S\$1,580	S\$1,640	S\$5,970	S\$8,220	S\$8,220
- Table 5	S\$1,800	S\$2,180	S\$2,180	S\$8,920	S\$9,750	S\$11,030
- Table 6	S\$2,360	S\$2,360	S\$2,360	S\$15,910	S\$15,910	S\$17,300
- Table 7 (more complex procedures)	S\$2,600	S\$2,600	S\$2,600	S\$21,840	S\$21,840	S\$21,840
Implants and approved medical consumables ⁴	S\$7,000 per treatment			S\$9,800 per treatment		
Radiosurgery ⁵	S\$10,000 per treatment course			S\$31,300 per treatment course		
Proton beam therapy - category 4 ⁶	Covered under radiosurgery		Covered under additional benefits	Covered under radiosurgery		
Major organ transplant	Covered under general benefit features		As charged	Covered under general benefit features		
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
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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 ⁷	\$200 - \$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 drug services ⁸	\$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 cancers⁹

Cancer drugs treatment ⁷	Sum of the highest cancer drug treatment limit among the claimable treatments received for each primary cancer per month		
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Cancer drugs services ⁸	\$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)
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Cancer treatment	Radiotherapy	Cancer drugs services ⁸		As charged
		External (except hemi-body)	Brachytherapy	
		S\$300 per treatment	S\$500 per treatment	S\$880 per treatment
		S\$900 per treatment	S\$500 per treatment	S\$1,100 per treatment
		S\$1,800 per treatment	S\$500 per treatment	S\$2,510 per treatment
		S\$1,800 per treatment	S\$500 per treatment	S\$6,210 per treatment
		S\$300 per treatment	S\$500 per treatment	S\$880 per treatment
		S\$300 per treatment	S\$500 per treatment	S\$1,100 per treatment
		S\$1,800 per treatment	S\$500 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\$1,100 per month	As charged	S\$3,740 per month
Erythropoietin for chronic kidney failure	S\$200 per month		S\$450 per month
Immunosuppressant for organ transplant	S\$550 per month		S\$1,480 per month
Long-term parenteral nutrition	S\$1,700 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 general benefit features	As charged		

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 pregnancy complications	Covered under general benefit features	As charged (after a waiting period of 300 days)		Covered under general benefit features (after a waiting period of 300 days)
Inpatient congenital abnormalities for life assured's biological child (only for female life assured)	Covered under general benefit features if child is life assured under MediShield Life	N/A		
Inpatient congenital abnormalities for life assured	Covered under general benefit features	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 general benefit features	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)	Life assured recipient is covered under features, but non-life assured donor's costs will not be covered	S\$60,000 per transplant (after a waiting period of 730 days)	S\$40,000 per transplant (after a waiting period of 730 days)	

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.)				
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	N/A
Inpatient and outpatient proton beam therapy ⁶ treatment		S\$50,000 per policy year		
Cell, Tissue and Gene Therapy Products (CTGTPs) benefit		S\$100,000 per policy year		
Maximum limits				
Policy year limit	S\$150,000	S\$1,000,000 S\$2,500,000 (If treated by HSBC Life panel of specialists or at restructured hospital)	S\$550,000	S\$200,000
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

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							
	SC^	PR^	SC^ and PR^	SC^ and PR^	SC^	PR^	
Restructured hospital/private hospital							
Class C	100%	44%	100%	100%	100%	100%	
Class B2	100%	58%			100%	100%	
Class B2+	70%	47%			100%	100%	
Class B1	43%	38%			100%	90%	
Class A	35%	35%			80%	80%	
Private hospital	25%	25%	70%	50%	50%		
Community hospital/inpatient palliative care service							
Class C	100%	50%	100%	100%	100%	100%	
Class B2	100%	50%			100%	100%	
Class B2+	50%	50%			100%	100%	
Class B1	50%	50%			100%	90%	
Class A	50%	50%			80%	80%	
Private hospital	50%	50%	70%	50%	50%		
Other							
Subsidised day surgical procedure in restructured hospital	100%	58%	100%	100%	100%	100%	
Unsubsidised day surgical procedure in restructured hospital	35%	35%			100%	100%	
Day surgical procedure in private hospital/clinic	25%	25%			70%	65%	65%
Subsidised short stay ward in restructured hospital	100%	58%			100%	100%	100%

^ 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			
Other (cont.)							
Unsubsidised short stay ward in restructured hospital	35%	35%	100%	100%	100%	100%	
Subsidised outpatient treatment in restructured hospital	100% ¹⁰	67% ¹⁰			100%	100%	
Unsubsidised outpatient treatment in restructured hospital	50% ¹¹	50% ¹¹			100%	100%	
Outpatient treatment in private hospital/clinic	50% ¹¹	50% ¹¹			70%	65%	65%
Deductible¹²							
For ages 80 and below, as of age next birthday							
Class C	S\$1,500	S\$1,500	S\$1,500	S\$1,500			
Class B2/B2+	S\$2,000	S\$2,000	S\$2,000	S\$2,000			
Class B1	S\$2,000	S\$2,500	S\$2,500	S\$2,500			
Class A and private hospital	S\$2,000	S\$3,500	S\$3,500	S\$2,500			
Subsidised day surgical procedure/short stay ward 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			
Unsubsidised short stay ward in restructured hospital	S\$2,000	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			

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
For ages 81 and above, as of age next birthday				
Class C	S\$2,000	S\$2,250	S\$2,250	S\$2,000
Class B2/B2+	S\$3,000	S\$3,000	S\$3,000	S\$3,000
Class B1	S\$3,000	S\$3,750	S\$3,750	S\$3,000
Class A and private hospital	S\$3,000	S\$5,250	S\$5,250	S\$3,000
Subsidised day surgical procedure/short stay ward 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
Unsubsidised short stay ward in restructured hospital	S\$3,000	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 & day surgical procedures claimable amount ¹³				
S\$0 - S\$5,000	10%	10%	10%	10%
S\$5,001 - S\$10,000	5%	10%	10%	10%
>S\$10,000	3%	10%	10%	10%
Outpatient treatments	10%	10%	10%	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.

- ¹ Includes meal charges, prescriptions, professional charges, investigations and other miscellaneous charges.
- ² Claimable only upon referral from an acute hospital for further medical treatment after an inpatient admission.
- ³ 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.
- ⁴ Includes intravascular electrodes used for electrophysiological procedures, Percutaneous Transluminal Coronary Angioplasty (PTCA) balloons, and intra-aortic balloons (or balloon catheters).
- ⁵ Includes novalis radiosurgery and gamma knife treatments.
- ⁶ 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.
- ⁷ 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.
- ⁸ 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.
- ⁹ 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.
- ¹⁰ Continuation of autologous bone marrow transplant for multiple myeloma will follow the outpatient treatment pro-ration factors.
- ¹¹ 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.
- ¹² 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.
- ¹³ Claimable amount is the lower of the claim limit in the table or the amount after adjusting the charges for pro-ration, if needed.

Benefits 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) ¹	18 x (MediShield Life's claim limit for one primary cancer per month)		N/A
Cancer drug services ²	15 x (MediShield Life's claim limit for one primary cancer per policy year)		N/A
Patients receiving treatment for multiple primary cancers³			
Cancer drug treatment on the Cancer Drug List (CDL) ¹	Sum of the highest cancer drug treatment limit among the claimable treatments received for each primary cancer per month		N/A
Cancer drug services ²	15 x (MediShield Life's claim limit for one 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 ⁴	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 ⁵
Private hospital (treated by HSBC Life panel of specialists)	N/A	5%	S\$3,000 ⁵
Private hospital (not treated by HSBC Life panel of specialists)	N/A	5%	N/A

¹ 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.

² 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.

³ 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.

⁴ 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.

⁵ The co-insurance for outpatient cancer drug treatments not on the CDL will not be accumulated into or benefit from the co-payment cap.

Premium rates – HSBC Life Shield Plan A

The table below shows the breakdown of premiums for a standard life* under HSBC Life Shield Plan A. For Singapore citizens/permanent residents.

HSBC Life Shield Plan A Annual premium per person (inclusive of 9% GST), premium rates are non-guaranteed				
Age next birthday	MediShield Life premiums (Fully payable by MediSave**)	Additional private insurance coverage		
		HSBC Life Shield Plan A premiums	Additional Withdrawal Limits (AWLs)	Cash outlay (Plan A)
1 to 3	S\$147.71	S\$173.20	S\$300.00	S\$0.00
4 to 10	S\$147.71	S\$176.20		S\$0.00
11 to 18	S\$147.71	S\$176.20		S\$0.00
19 to 20	S\$147.71	S\$188.50		S\$0.00
21 to 25	S\$254.67	S\$188.50		S\$0.00
26 to 30	S\$254.67	S\$234.30		S\$0.00
31 to 35	S\$397.29	S\$300.00		S\$0.00
36 to 40	S\$397.29	S\$300.00		S\$0.00
41 to 45	S\$534.81	S\$600.00	S\$600.00	S\$0.00
46 to 50	S\$534.81	S\$600.00		S\$0.00
51 to 55	S\$814.95	S\$1,069.60		S\$469.60
56 to 60	S\$814.95	S\$1,426.20		S\$826.20
61 to 65	S\$1,039.07	S\$1,935.50		S\$1,335.50
66 to 68	S\$1,120.56	S\$2,638.40		S\$2,038.40
69 to 70	S\$1,120.56	S\$2,699.50		S\$2,099.50
71 to 73	S\$1,217.34	S\$3,440.20		S\$2,540.20
74 to 75	S\$1,344.67	S\$3,932.10	S\$3,032.10	
76 to 78^	S\$1,558.60	S\$4,424.30	S\$3,524.30	
79 to 80^	S\$1,619.72	S\$4,989.60	S\$4,089.60	
81 to 83^	S\$1,706.31	S\$5,239.30	S\$4,339.30	
84 to 85^	S\$1,971.17	S\$5,950.30	S\$5,050.30	
86 to 88^	S\$2,062.85	S\$6,523.80	S\$900.00	S\$5,623.80
89 to 90^	S\$2,062.85	S\$7,163.30		S\$6,263.30
91 to 93^	S\$2,093.41	S\$7,630.20		S\$6,730.20
94 to 95^	S\$2,093.41	S\$8,235.10		S\$7,335.10
96 to 98^	S\$2,093.41	S\$8,650.90		S\$7,750.90
99 to 100^	S\$2,093.41	S\$9,210.20		S\$8,310.20
Above 100^	S\$2,093.41	S\$9,210.20		S\$8,310.20

Premium rates – HSBC Life Shield Plan B

The table below shows the breakdown of premiums for a standard life* under HSBC Life Shield Plan B. For Singapore citizens/permanent residents.

HSBC Life Shield Plan B Annual premium per person (inclusive of 9% GST), premium rates are non-guaranteed				
Age next birthday	MediShield Life premiums (Fully payable by MediSave**)	Additional private insurance coverage		
		HSBC Life Shield Plan B premiums	Additional Withdrawal Limits (AWLs)	Cash outlay (Plan B)
1 to 3	S\$147.71	S\$79.50	S\$300.00	S\$0.00
4 to 10	S\$147.71	S\$79.50		S\$0.00
11 to 18	S\$147.71	S\$79.50		S\$0.00
19 to 20	S\$147.71	S\$79.50		S\$0.00
21 to 25	S\$254.67	S\$91.70		S\$0.00
26 to 30	S\$254.67	S\$91.70		S\$0.00
31 to 35	S\$397.29	S\$158.90		S\$0.00
36 to 40	S\$397.29	S\$158.90		S\$0.00
41 to 45	S\$534.81	S\$233.30	S\$600.00	S\$0.00
46 to 50	S\$534.81	S\$317.80		S\$0.00
51 to 55	S\$814.95	S\$418.70		S\$0.00
56 to 60	S\$814.95	S\$476.70		S\$0.00
61 to 65	S\$1,039.07	S\$679.50		S\$79.50
66 to 68	S\$1,120.56	S\$964.70		S\$364.70
69 to 70	S\$1,120.56	S\$964.70		S\$364.70
71 to 73	S\$1,217.34	S\$1,301.90		S\$401.90
74 to 75	S\$1,344.67	S\$1,589.20	S\$689.20	
76 to 78^	S\$1,558.60	S\$1,779.70	S\$879.70	
79 to 80^	S\$1,619.72	S\$1,993.60	S\$1,093.60	
81 to 83^	S\$1,706.31	S\$2,234.00	S\$1,334.00	
84 to 85^	S\$1,971.17	S\$2,499.90	S\$1,599.90	
86 to 88^	S\$2,062.85	S\$2,800.40	S\$900.00	S\$1,900.40
89 to 90^	S\$2,062.85	S\$3,135.50		S\$2,235.50
91 to 93^	S\$2,093.41	S\$4,528.10		S\$3,628.10
94 to 95^	S\$2,093.41	S\$4,528.10		S\$3,628.10
96 to 98^	S\$2,093.41	S\$4,529.10		S\$3,629.10
99 to 100^	S\$2,093.41	S\$4,933.50		S\$4,033.50
Above 100^	S\$2,093.41	S\$4,933.50		S\$4,033.50

* A standard life is a life assured who, at point of proposal, does not have any pre-existing condition(s).

** Your MediShield Life premiums may differ depending on your premium subsidies, premium rebates and whether you need to pay for the additional premiums. The net MediShield Life premium payable after accounting for these is fully payable by MediSave.

^ For renewal only.

Premium rates – HSBC Life Shield Standard plan

The table below shows the breakdown of premiums for a standard life* under HSBC Life Shield Standard plan. For Singapore citizens/permanent residents.

HSBC Life Shield Standard plan				
Annual premium per person (inclusive of 9% GST), premium rates are non-guaranteed				
Age next birthday	MediShield Life premiums (Fully payable by MediSave**)	Additional private insurance coverage		
		HSBC Life Shield Standard plan premiums	Additional Withdrawal Limits (AWLs)	Cash outlay (Standard plan)
1 to 3	S\$147.71	S\$40.70	S\$300.00	S\$0.00
4 to 10	S\$147.71	S\$40.70		S\$0.00
11 to 18	S\$147.71	S\$40.70		S\$0.00
19 to 20	S\$147.71	S\$40.70		S\$0.00
21 to 25	S\$254.67	S\$50.90		S\$0.00
26 to 30	S\$254.67	S\$50.90		S\$0.00
31 to 35	S\$397.29	S\$63.20		S\$0.00
36 to 40	S\$397.29	S\$63.20	S\$0.00	
41 to 45	S\$534.81	S\$109.00	S\$600.00	S\$0.00
46 to 50	S\$534.81	S\$109.00		S\$0.00
51 to 55	S\$814.95	S\$144.70		S\$0.00
56 to 60	S\$814.95	S\$164.00		S\$0.00
61 to 65	S\$1,039.07	S\$284.20		S\$0.00
66 to 68	S\$1,120.56	S\$426.80		S\$0.00
69 to 70	S\$1,120.56	S\$426.80		S\$0.00
71 to 73	S\$1,217.34	S\$665.20	S\$900.00	S\$0.00
74 to 75	S\$1,344.67	S\$809.90		S\$0.00
76 to 78	S\$1,558.60	S\$1,128.70		S\$228.70
79 to 80	S\$1,619.72	S\$1,207.20		S\$307.20
81 to 83	S\$1,706.31	S\$1,244.90		S\$344.90
84 to 85	S\$1,971.17	S\$1,398.70		S\$498.70
86 to 88	S\$2,062.85	S\$1,571.90		S\$671.90
89 to 90	S\$2,062.85	S\$1,774.60		S\$874.60
91 to 93	S\$2,093.41	S\$2,604.80		S\$1,704.80
94 to 95	S\$2,093.41	S\$2,845.20		S\$1,945.20
96 to 98	S\$2,093.41	S\$2,981.70	S\$2,081.70	
99 to 100	S\$2,093.41	S\$3,252.70	S\$2,352.70	
Above 100	S\$2,093.41	S\$3,252.70	S\$2,352.70	

Premium rates – HSBC Life Enhanced Care

HSBC Life Enhanced Care can be added on as a rider if you have purchased HSBC Life Shield plan. The following table shows the premium for a standard life*.

HSBC Life Enhanced Care			
Annual premium per person (inclusive of 9% GST), premium rates are non-guaranteed			
Age next birthday	Plan A	Plan B	Standard plan
1 to 3	S\$578.00	S\$397.30	S\$207.80
4 to 10	S\$575.00	S\$224.10	S\$155.90
11 to 18	S\$575.00	S\$198.60	S\$152.80
19 to 20	S\$582.90	S\$198.60	S\$152.80
21 to 25	S\$663.30	S\$198.60	S\$152.80
26 to 30	S\$623.00	S\$198.60	S\$152.80
31 to 35	S\$780.20	S\$203.70	S\$179.30
36 to 40	S\$791.50	S\$208.80	S\$183.40
41 to 45	S\$1,037.20	S\$244.50	S\$220.00
46 to 50	S\$1,264.70	S\$295.40	S\$244.50
51 to 55	S\$1,539.20	S\$336.20	S\$295.40
56 to 60	S\$2,262.80	S\$458.40	S\$366.70
61 to 65	S\$3,018.60	S\$895.40	S\$499.20
66 to 68	S\$4,046.90	S\$1,120.60	S\$921.90
69 to 70	S\$4,560.70	S\$1,120.60	S\$921.90
71 to 73	S\$5,082.90	S\$1,273.40	S\$1,104.30
74 to 75	S\$5,563.60	S\$1,324.30	S\$1,189.80
76 to 78^	S\$5,775.90	S\$1,538.20	S\$1,334.50
79 to 80^	S\$5,803.40	S\$1,833.60	S\$1,410.90
81 to 83^	S\$7,045.20	S\$1,935.50	S\$1,566.70
84 to 85^	S\$7,394.60	S\$2,037.40	S\$1,709.40
86 to 88^	S\$7,197.00	S\$2,068.00	S\$1,831.60
89 to 90^	S\$7,597.50	S\$2,139.30	S\$2,047.60
91 to 93^	S\$8,298.90	S\$2,241.10	S\$2,218.70
94 to 95^	S\$8,964.50	S\$2,648.60	S\$2,347.10
96 to 98^	S\$10,120.90	S\$2,852.30	S\$2,483.60
99 to 100^	S\$10,533.30	S\$3,056.10	S\$2,541.60
Above 100^	S\$10,533.30	S\$3,056.10	S\$2,541.60

* A standard life is a life assured who, at point of proposal, does not have any pre-existing condition(s).

** Your MediShield Life premiums may differ depending on your premium subsidies, premium rebates and whether you need to pay for the additional premiums. The net MediShield Life premium payable after accounting for these is fully payable by MediSave.

^ For renewal only.

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 advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 16 October 2024.

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