

Frequently Asked Questions (FAQs)  
on HSBC Life Shield Panel,  
Letter of Guarantee (LOG) Service,  
and HSBC Life Shield Claims

<b>A. General Questions about HSBC Life Shield Panel and HSBC Life Shield LOG .....</b>	<b>1</b>
1. What is HSBC Life Shield General Practitioners (GP) and Specialist (SP) Panel? .....	1
2. How do I get HSBC Life Shield e-member card in the customer portal/ application? .....	2
3. What is the HSBC Life Shield Letter of Guarantee (LOG)? .....	2
4. Who is eligible for HSBC Life Shield Panel and HSBC Life Shield LOG Service?.....	2
5. What are the benefits of using HSBC Life Shield Panel?.....	2
6. How can I make an appointment with HSBC Life Shield GP and SP Panel? .....	3
7. Where can I get more information on the list HSBC Life Shield GP and SP Panel? .....	3
8. What is HSBC Life 's selection criteria for healthcare providers to be on the HSBC Life Shield Panel?.....	3
9. What is the contact number for HSBC Life Shield LOG request and what are the operating hours?.....	3
10. How can I request for an emergency HSBC Life Shield LOG at the private hospital?.....	3
<b>B. HSBC Life Shield LOG for Private Hospitals/Private Specialist Clinics .....</b>	<b>4</b>
1. How can I get HSBC Life Shield LOG Services for private hospital admission without seeing HSBC Life Shield Panel Specialists? .....	4
2. Which are the private hospitals that HSBC Life will issue LOG to?.....	4
3. If my LOG was approved, what happens after I am discharged from the hospital? .....	5
4. What happens if my LOG request for admission to private hospital / Specialist clinic is declined? .....	5
5. How do I submit my pre and post hospitalisation bills? .....	5
6. What claims should be submitted manually?.....	5
<b>C. HSBC Life Shield LOG for Public Hospitals .....</b>	<b>6</b>
1. What is eLOG? .....	6
2. How can I get HSBC Life Shield eLOG Services for public hospitals? .....	6
3. How does HSBC Life Shield eLOG Services for public hospitals work?.....	6
4. What is the list of public hospitals participating in HSBC life Shield eLOG Service? .....	7
5. What claims should be submitted manually? .....	7
<b>D. General Claims enquiries (Pre &amp; Post-Hospitalisation Benefit).....</b>	<b>8</b>
1. What claims should be submitted manually? .....	8
2. What is the process to submit my claims manually?.....	8
3. How do I submit my general care and home care claim? .....	8
4. Does my Shield Claim cover GST? .....	8
5. When a medical report has been requested, how long does it take to process the claim? .....	8
<b>E. Emergency Overseas Medical Treatment Benefit .....</b>	<b>9</b>

## A. General Questions about HSBC Life Shield Panel and HSBC Life Shield LOG

### 1. What is HSBC Life Shield General Practitioners (GP) and Specialist (SP) Panel?

#### HSBC Life Shield GP Panel

HSBC Life is the first Integrated Shield insurer to offer HSBC Life Shield General Practitioners (GP) Panel, with about 300 GP clinics operating in Singapore islandwide, with effect from August 2018.

You may refer to our website under Panel of General Practitioners (GP) for the full list of our HSBC Life Shield GP Panel. You will need to present your HSBC Life Shield e-member card (available in our customer portal -HSBC Life SG) at GP clinic to enjoy preferred panel rates which include the following:

- (i) GP Consultation rate at S\$10 per consultation<sup>#</sup>
- (ii) GP Consultation rate surcharge applies for 24/7 hours clinics from 0000hrs to 0829hrs at S\$35 per consultation<sup>#</sup>

<sup>#</sup>Exclude medications, procedures, investigation and surcharges. Please pay all medical treatment fees to the clinic directly. If there is any hospital admission/ day surgery, such bills may be submitted to HSBC Life for reimbursement. Terms and Conditions apply.

This is an additional service from HSBC Life at no extra cost but you will need to produce your e-member card at the clinic and pay for the medical expenses. As HSBC Life Shield does not cover GP consultations and treatment charges, in the event that there is no eventual hospital admissions or day surgery, such medical expenses cannot be claimed. However, in the event that you are hospitalised or undergo a day surgery for a related condition, you can submit the GP bills to us to claim under Pre-Hospitalisation benefit under your Shield policy. Terms and conditions of the policy apply.

#### HSBC Life Shield SP Panel

HSBC Life also has a preferred Specialist (SP) Panel, with about 750 private Specialists across various specialties, to provide you with appropriate treatments at reasonable costs.

You may refer to our website under Panel of Specialists (SP) for a full list of our HSBC Life Shield Specialists Panel.

If you need to see a Panel Specialist, you may contact our Shield LOG Hotline at 6-3425-292 so that we can help you fix an appointment with the Specialist. You will need to present your HSBC Life Shield e-member card (available in our customer portal - HSBC Life SG) at the Specialist clinic to enjoy preferred panel rates which include the following:

- (i) Specialist Standard Consultation at S\$100 per consultation<sup>#</sup>
- (ii) Follow-up Standard Consultation at S\$70 per consultation<sup>#</sup>

<sup>#</sup>Exclude medications, procedures, investigation and surcharges. Please pay all medical treatment fees to the clinic directly. If there is any hospital admission/ day surgery, such bills may be submitted to HSBC Life for reimbursement. Terms and Conditions apply. Please refer to the panel listing under “Remarks” as some of the specialists’ charges may differ for various reasons including niche specialties.

In the event that you need to be admitted into a private hospital or undergo a day surgery and require a LOG (Letter of Guarantee), our Shield LOG team will assist to arrange for the Specialist to complete a Pre-Authorisation Form for us to assess if an LOG can be issued. If approved, we issue a guaranteed LOG up to the claimable amount or your HSBC Life Shield policy annual limit, whichever is lower. This is a guaranteed LOG and is not just a waiver of deposit, thus giving you peace of mind during your hospitalization or day surgery.

## **2. How do I get HSBC Life Shield e-member card in the Customer portal -HSBC Life SG)**

Step 1: Search for “HSBC Life SG” in App Stores to download the app.

Step 2: Activate your account by registering in the App.

Step 3: Access Shield E-Card by going to the Health Section, and click on my E-Card.

## **3. What is the HSBC Life Shield Letter of Guarantee (LOG)?**

HSBC Life Shield Letter of Guarantee (LOG) is a true guarantee letter issued by the Company prior to your hospitalisation or surgery. Before we issue the LOG, we would require your doctor to provide us some medical information on your medical condition, the medical treatment, and medical cost etc. on the Pre-Authorisation Form. Thereafter, we would assess the case and decide if the LOG can be issued and what the LOG amount will be. As this is a guaranteed LOG and not merely a waiver of deposit for your hospitalisation, it will give you peace of mind knowing that HSBC Life will be paying for the amount that is covered under the LOG.

At HSBC Life , there are 3 types of LOG services:

- 1) Guaranteed LOG of up to the claimable amount or your policy annual limit, whichever is lower; for admissions to private hospitals / private Specialist clinics referred through HSBC Life Panel of Specialists.
- 2) Guaranteed LOG of up to the claimable amount or S\$50,000 for private hospitals / private Specialist clinics for non-panel Specialists. Please note that LOG is only issued if the medical treatment is medically necessary, and the treatment cost is reasonable and customary, as stated in our policy contract. This amount is increased to \$100,000 if the surgical procedure is listed in the MOH Fees Benchmark on the MOH website and the private specialist treating the patient is adhering to the MOH Fees Benchmark.
- 3) Electronic LOG (eLOG) is a waiver of deposit LOG of up to S\$120,000 for public hospitals.

## **4. Who is eligible for HSBC Life-Shield Panel and HSBC Life Shield LOG Service?**

All HSBC Life Shield customers are eligible.

## **5. What are the benefits of using HSBC Life Shield Panel?**

You can enjoy the following benefits :

- 1) 24/7 LOG Hotline at 6-3425-292:
  - a. 1 to 3 working days for HSBC Life Shield Specialist-Panel appointment.
  - b. Up to 3 working days for LOG issuance for planned private surgery/hospitalisation and within 24 hours for emergencies.
- 2) Enjoy discounted rates for consultation with our HSBC Life Shield Panel doctors (GPs, Specialists, Physiotherapist and Dentists)
- 3) Access to a quality HSBC Life Shield SP Panel, with 750 private medical Specialists operating in Singapore.
- 4) Obtain HSBC Life Shield -LOG up to the claimable amount, or the Policy Annual Limit at private hospitals/private Specialist clinics if treated by our HSBC Life Shield panel Specialists. For public hospitals, you can request for eLOG (waiver of deposit LOG) up to S\$120,000.

## **6. How can I make an appointment with HSBC Life Shield GP and SP Panel?**

For HSBC Life Shield GP Panel, you may refer to our website for a full list of our GP Panel. You will need to present your HSBC Life Shield e-member card at the clinic.

For HSBC Life Shield SP Panel, For HSBC Life Shield SP Panel, if you already had a consultation with HSBC Life Shield GP Panel, the GP will give you a referral to see a Specialist. Please remind the GP to refer you to a SP panel to continue to enjoy the discounted consultation rate. You may also contact our LOG hotline at 6-3425-292 which is open 24/7 to help you to fix an appointment with your panel specialist.

If you want to make an appointment with HSBC Life Shield SP Panel directly, you may call HSBC Life Shield LOG Hotline at 6342 5292.

After your consultation, if you need LOG for your inpatient admission at a private hospital, please refer to Section B for this matter.

## **7. Where can I get more information on the list HSBC Life Shield GP and SP Panel?**

You may visit our website <https://www.HSBCLIFE.com.sg/> under HSBC Life Shield section to view the full list of our HSBC Life Shield GP and SP Panel.

## **8. What is HSBC Life's selection criteria for healthcare providers to be on the HSBC Life Shield Panel?**

HSBC Life is the first Integrated Shield Plan insurers to offer HSBC Life Shield General Practitioners (GP) Panel, with about 300 GP operating in Singapore. We also have established a preferred panel of 750 private medical Specialists, where we engage a spread of Specialists and healthcare providers who uphold a high quality of care for their patients. This ensures that our customers receive appropriate treatments at reasonable costs.

## **9. What is the contact number for HSBC Life Shield LOG request and what are the operating hours?**

You may contact us at HSBC Life Shield LOG Hotline at 6-3425-292, which operates 24/7.

## **10. How can I request for an emergency HSBC Life Shield LOG at the private hospital?**

In the event of an emergency, you can proceed with the necessary treatment to avoid any serious impairment to your health. However, you or your next-of-kin are advised to contact us at our LOG Hotline at 6-3425-292 as soon as possible in order for us to arrange a Pre-Authorisation from the doctor. We will then be able to assess if the LOG can be issued and if so, we will issue the LOG within 24 hours.

## B. HSBC Life Shield LOG for Private Hospitals/Private Specialist Clinics

### 1. How can I get HSBC Life Shield LOG Services for private hospital admission without seeing HSBC Life Shield Panel Specialists?

We encourage you to see our Panel Specialists to enjoy pre-negotiated rates. If your Specialist is not our panel doctor, and he/she is interested to join our panel or work with us, please let us have his/her name and clinic name so that we can liaise with your doctor directly.

However, if you have seen a non-panel Specialist and want to request for an HSBC Life Shield LOG at private hospital or Specialist's clinic, please call our LOG Hotline at 6-3425-292 for help to pre-authorise your treatment.

The LOG will be assessed, and as long as the costs are reasonable and customary, and the medical treatment is appropriate for the condition. Upon approval, we will issue a LOG directly to the hospital, up to the claimable amount or S\$50,000 / S\$100,000 (if the treatment costs is within the MOH Fees Benchmarks) , whichever is lower.

If it is a planned hospitalisation or surgery, please let us know 3 working days prior so we can assess the case.

For emergencies, we will assess and reply to you within 24 hours.

### 2. Which are the private hospitals that HSBC Life will issue LOG to?

We issue LOG to ALL private hospitals in Singapore.

We also issue LOG to Private Specialist's Clinics for day surgery cases only (please take note that the Specialist's clinics must have e-filing facility to e-file the bill to HSBC Life).

#### Simple Guide on our LOG Approval Process

2.1 The doctor / clinic will assist you with this process if it is one of our panel doctors / clinics

The procedure is as follows:

- Request a LOG 3 days before the procedure by calling HSBC Life Shield Panel Hotline at 6-3425-292;
- We will assist you with the information and documents required;
- **Upon approval**, your LOG will be sent directly to the hospital - no action is needed from you.
- After discharge, the hospital will e-file the claim directly to HSBC Life .

If there is any complication, the hospital will contact HSBC Life LOG Team directly.

2.2 Cases where the LOG is **NOT** approved:

- Request an LOG 3 days before the procedure by calling: our LOG Hotline at 6-3425-292;
- We will assist you with the information and documents required;
- In the event that your application for an LOG is **declined**, the LOG will be rejected and you need to settle your bill directly with the hospital. We will inform you of the reason for the decline;
- Upon discharge the Hospital **will file the claim** directly to HSBC Life on your behalf for claims assessment. No action is required from you.

### **3. If my LOG was approved, what happens after I am discharged from the hospital?**

Our LOG is a guaranteed LOG, which means your claim has already been pre-approved prior to your admission and no action is required from you.

- Upon discharge, the hospital will e-file the hospital bill directly to HSBC Life on your behalf;
- The average time for hospital to e-file the bills to HSBC Life depends on the individual hospital and ranges from 1 to 14 days.
- Once we receive the e-filed bill from the hospital or Specialist clinics, you will receive an SMS confirmation to acknowledge that we have received the claim;
- You will receive a reply from HSBC Life within 10 working days after the SMS confirmation is sent;
- Upon approval, we will reimburse the hospital directly;
- No action is required from you.

### **4. What happens if my HSBC Life Shield LOG request for admission to private hospital / Specialist clinic is declined?**

In the event that:

- i. You decide not to use the LOG service; or
- ii. The LOG is declined; or
- iii. We are unable to issue the LOG in time; or
- iv. You decide to use your Company's Employee Benefit or Group Insurance LOG

You will need to settle the bill with the private hospital or Specialist clinic. Upon your discharge, they will e-file the bill to HSBC Life and we will assess the claim accordingly.

**Please take note that rejection of LOG does not necessarily mean that the claim is not payable.**

- Upon discharge, the hospital will e-file the hospital bill directly to HSBC Life on your behalf
- The average time for the hospital to e-file the bills to HSBC Life depends on the individual hospital and ranges from 1 to 14 days.
- Once we receive the e-filed bill claim from the hospital or Specialist clinics, you will receive an SMS confirmation to acknowledge that we have received the claim
- If there is no clarification needed and the claim is approved, we will reimburse the hospital directly and you will be notified that your claim has been approved. We will pay the hospital in 3 working days, after the approval date;
- The hospital will reimburse you directly. Each hospital varies in terms of the time taken to reimburse the claim amount to patients. As such, please check with the hospital directly.

### **5. How do I submit my pre and post hospitalisation bills?**

Please refer to Section D.

### **6. What claims should be submitted manually?**

Please refer to Section D.

## C. HSBC LIFE SHIELD LOG for Public Hospitals

### 1. What is eLOG?

ELOG is an electronic letter of guarantee and it can be generated at the various public hospitals, 24/7.

There is no pre-assessment of the medical condition and treatment, so this LOG is only a waiver of deposit LOG and not a guaranteed LOG.

Upon your discharge, the hospital will e-file the hospital bill to us and we will assess if the claim is payable. If it is payable, we will pay the hospital directly. If it is not payable, the hospital will contact you directly for the bill settlement.

### 2. How can I get HSBC Life Shield eLOG Services for public hospitals?

You can approach the Business Office in charge of Admissions at the various public hospitals for an LOG. You need to inform the staff at the hospital that you have an HSBC Life Shield policy and wish to apply for an LOG.

As long as you fulfill few of the pre-set criteria in the LOG system at the hospital e.g. policy is in force, premiums paid up to date etc., the hospital will be able to issue an eLOG to you.

HSBC Life provides a LOG up to S\$120,000 for admissions to public hospitals, subject to pre-defined criteria.

Upon admission to the hospital, you need to inform the hospital that you, or the person you are accompanying, is covered by HSBC Life Shield and request for an eLOG. You will need to complete a Medisave Claims Authorisation Form, and the hospital will help arrange for the eLOG. The hospital will then also inform you if the eLOG request is successful.

This is a 24/7 service LOG.

### 3. How does HSBC Life eLOG Services for public hospitals work?

- Please go directly to the hospital's Business Office counter;
- Inform them that you have an HSBC Life Shield Plan;
- They will check if you are eligible for the eLOG\* of up to S\$120,000
- If you are eligible, an LOG will be issued on the spot and you do not have to pay the deposit as this is a waiver of deposit, you may be requested to settle the bill with the hospital upon discharge
- Upon discharge, the hospital will e-file the hospital bill directly to HSBC Life This may take up to two weeks.NO action is required from you.
- You will receive an SMS once this is done.

**\*IMPORTANT:** The LOG issued for public hospitals is a waiver of deposit LOG, and if the claim is rejected you may be requested to settle the amount with the hospital.

For claims details, please proceed to item 5.

**\*\*If you are not eligible and the eLOG has been rejected, you may need to make a deposit directly to the hospital and you may be requested to settle your bill directly with them.**



**4. What is the list of public hospitals participating in HSBC Life Shield eLOG Service?**

ALL public hospitals including Restructured Hospitals and Centres like National Heart Centre, National Cancer Centre, National Skin Centre, Singapore National Eye Centre.

**5. What claims should be submitted manually?**

Please refer to Section D.

## D. General Claims enquiries (Pre & Post-Hospitalisation Benefit)

### 1. What claims should be submitted manually?

Only overseas medical bills, and pre and post hospitalisation medical bills should be submitted manually. All other claims will be e-filed for you by the hospitals you are being treated in.

### 2. What is the process to submit my claims manually?

Step 1: Pay your outpatient bills in full

Step 2: Scan a copy of your original outpatient bills within 90 Days from incurred date

The process is as follows:

- During your pre or post hospitalisation, you were presented with a bill by the hospital;
- You are required to settle the bill in full and get your original medical bill;
- Go into the HSBC Life SG App to submit the claim online (if you are not registered yet you may register first and login)
- File your claim and send us a copy of your bills (you can scan and send your bill to us via the online Claims Portal)<sup>#</sup>
- You will receive an email confirming that we have received the information
- We will get back to you if we need any further information

<sup>#</sup>You need not send us the original bills. However, please keep your original bills for 6 months from the date of claims submission as we may conduct periodic audits.

### 3. How do I submit my general care and home care claim?

Step 1: Pay your outpatient bills in full

Step 2: Send us your original outpatient bills within 90 Days from incurred date

Step 3: Complete the claim form, and submit it together with the documents

Step 4: Submit the documents via the HSBC Life SG App – online Claims Portal to us

### 4. Does my Shield Claim cover GST?

Yes.

### 5. When a medical report has been requested, how long does it take to process the claim?

Public hospitals usually take around 4 -8 weeks to submit the medical report.

Private hospitals usually take around 2-4 weeks to submit the medical report.

Claims will only be processed once all documents and clarifications are answered.

## E. Emergency Overseas Medical Treatment Benefit

You may submit your claims documents through our portal

Step 1: Pay your hospital bills in full

Step 2: Submit your claim for reimbursement within 90 days of hospital discharge

Step 3: Submit the documents via the HSBC Life SG app under online Claims Portal to us

**Please follow the process below:**

- Pay your medical bills in full;
- Go into the HSBC Life SG app under online Claims Portal (if you are not registered yet you may register and login);
- File your claim and send us the original medical bills;
- You will receive an email confirming that we have received the information;
- If it is an inpatient claim, please mail us the original hard copy bills;
- We will get back to you if we need any further information.