



Protecting Your Company's Greatest Assets

Benefits+ Business provides your employees comprehensive health protection and holistic wellness services with no starting minimum group size.





When you are working hard to take your business to the next level, you and your team should be well taken care of to keep your business running smoothly. From medical coverage to holistic wellness, robust employee benefits help you retain and attract talent to propel your business forward.

Benefits+ Business covers your employees with a comprehensive range of medical benefits with no minimum group size to kickstart the plan, allowing you to focus on moving forward without the financial worries that come from unforeseen events.

As an added benefit, **Benefits+ Business** also provides a range of customisable wellness services to empower employees and businesses to achieve better health and productivity.

Flexible protection for your employees

Regardless of your business's unique needs and budget, you can provide your greatest assets the protection they deserve.



Comprehensive coverage with no sub-limits

Enjoy the flexibility of staying protected without having to be constrained by the limitations of per-disability claims.



Flexible plan options for every need and budget

Tailor your coverage to suit your business' needs. With a wide range of plans and riders, you will be able to find an annual limit plan to suit your budget.



No minimum group size* to kickstart the plan

With no minimum group size requirement, you can keep all of your employees covered for peace of mind.

Experience the HSBC Life Benefits+ advantage^

Our HSBC Life Benefits+ series of corporate health products are designed to allow businesses to provide employees with customisable benefits that meet their individual needs, while offering health and wellness services that help boost employee satisfaction and productivity.



Chronic Disease Management Program**

Manage chronic diseases with the support of dedicated and experienced doctors and nurses and a curated personalised plan that best suits your condition. Enjoy greater convenience with video consultation services and delivery of medication, which are also available on weekends and public holidays.



Fitness services

Stay fit and healthy through a third-party app that connects you to fitness classes and wellness experiences at exclusive rates that are highly subsidised.



Mental support

Get connected with multi-disciplinary coaches and a suite of services that support your mental health needs. Enjoy one-to-one in-person or virtual consultations, a dedicated hotline for immediate support and self-help modules that you can learn on the go.



Health Screening (Panel)

Gain access to discounted packages from our partner. Health screening costs will be borne by Insured Members.

Find out more at

<https://www.hsbc.com.sg/employee-health-benefits/benefits-plus#add-ons>

* For policy plan with a group size of 1 employee, there will be 60% loading across medical benefits (excluding GTL, GCI and GPA) for all insured members.

^ The following wellness services are offered by our appointed service providers. HSBC Life (Singapore) Pte. Ltd. has no liability in any manner and shall not be liable for any loss arising out of or howsoever caused by any advice given or services rendered by or any acts or omissions of any service providers.

**Only applies for members who take up Group General Practitioner (GP) rider.

Benefits at a glance*

Basic plans	
Group Hospital & Surgical (GHS)^	<ul style="list-style-type: none"> Covers hospitalisation and surgical expenses Choice of Private and Government Restructured Hospitals (GRH) Covers outpatient Cancer and Kidney Dialysis treatment Waiver of pre-existing conditions** is applicable if the company has prior GHS cover with a headcount of 25 employees and above Step-down care services provided by our appointed service provider(s) are available to members who received designated treatment in GRH* Claims are pro-rated at 60% if the insured member is admitted to a ward or hospital type higher than he is entitled to under the policy
Group Term Life (GTL)	<ul style="list-style-type: none"> Covers death and total & permanent disability Provides one lump sum payment upon diagnosis of a terminal illness from which death is highly probable within the next 12 months If the employee was terminated on medical grounds, benefits can be extended for another 12 months* All pre-existing conditions are excluded for the first 18 months of continuous coverage^^
Optional riders	
Group Extended Major Medical (Rider to GHS)^	<ul style="list-style-type: none"> Reimbursement of eligible expenses in excess of benefits payable under the basic Group Hospital and Surgical plan where: <ul style="list-style-type: none"> Hospitalisation is more than 20 days; or Surgical procedures of at least 75% of the benefit is payable under the Schedule of Surgical Benefits 12 months waiting period for pre-existing medical conditions Claims are pro-rated at 60% if the insured member is admitted to a ward or hospital type higher than he is entitled to under the policy
Group General Practitioner (Rider to GHS)	<ul style="list-style-type: none"> Covers eligible expenses incurred at a General Practitioner, polyclinic or Accident and Emergency (A&E) department of any hospital in Singapore Cashless visits at an islandwide panel network of General Practitioner clinics Cashless arrangement in A&E departments at selected GRH Covers Traditional Chinese Medicine
Group Specialist (Rider to GHS, needs to be taken up with Group General Practitioner)	<ul style="list-style-type: none"> Reimbursement of eligible expenses incurred at specialist clinics and diagnostic scans, including X-ray and laboratory tests, referred by General Practitioner Cashless arrangement at selected GRH for specialist services Covers Physiotherapy (referred by physician), Chiropractic Treatment
Group Dental (Rider to GHS)	<ul style="list-style-type: none"> Reimbursement of eligible reasonable and customary charges at non-panel dental clinics; cashless arrangement for panel dental clinics
Group Critical Illness (Rider to GTL)	<ul style="list-style-type: none"> Covers 37 critical illnesses** Choice of acceleration basis or additional basis
Group Personal Accident (Rider to GTL and/ or GHS)	<ul style="list-style-type: none"> Covers loss of life, permanent disablement or dismemberment due to an accident

*These benefits are not exhaustive, for the full benefits please refer to policy wordings.

^Pre-existing Renal Failure and Cancer are permanently excluded under GHS and GEMM.

**12 months waiting period will apply to members who have not been insured under the existing GHS policy, and for companies with existing member(s) suffered or suffering any designated serious conditions. Member listing from previous insurer is required to be provided.

^^Only for plans with Sum Insured up to S\$100,000.

*Terms and conditions apply. Please refer to the policy wordings for full details.

**The Life Insurance Association Singapore (LIA) has standard definitions for 37 severe-stage critical illnesses (Version 2019).

These critical illnesses fall under Version 2019. You may refer to www.lia.org.sg for the standard definitions (Version 2019).

Building your best-fit Group Hospital and Surgical cover

Step 1.



Choose from the **three options below** for the hospital type and co-payment cover.

	Option 1	Option 2	Option 3
Hospital Type	Private hospital	Private hospital	Government restructured hospital
Co-payment	No co-payment	20% co-payment	No co-payment

- For Option 1 and Option 2, admission to Government Restructured Hospital (with no co-payment) will still be applicable.
- For Option 3, 60% pro-ration applies* if Insured member goes to a private hospital.
- For all Options, a 60% pro-ration will be applicable for Hospital type or ward upgrade*.

Step 2.



Choose from **four available plans** for benefit limits.

You may choose different plans for different categories of employees in your company.

Step 3.



Choose from **two options** for Daily Room & Board cover.

You may choose either 1 Bed or 4 Bed ward type for Daily Room & Board cover.

Step 4.



Choose **any optional riders** you require according to your needs and budget.

* Please refer to the "Limitation of Cover" clause in the policy documents for full details.

Basic plan – Group Hospital & Surgical (GHS)* (S\$)

Choice of Hospital Cover:

Option 1: Private hospital with no co-payment

Option 2: Private hospital with 20% co-payment

Option 3: Government restructured hospital with no co-payment

Benefit Description	Plan 1	Plan 2	Plan 3	Plan 4
Annual Policy Limit (applicable to all benefits except items marked ^ or **)	250,000	100,000	60,000	30,000
1. Room and Board (Standard)	As charged up to Annual Policy Limit			
2. Short-stay Ward				
3. Intensive Care Unit (ICU)				
4. Hospital Miscellaneous Expenses				
5. Surgeon's Fee				
6. In-Hospital Physician's Visit				
7. Emergency Out-patient Treatment (Due to Accident Only)				
8. Ambulance Charges				
9. Parent Accommodation				
10. Miscarriage and Ectopic Pregnancy				
11. Medical Report Fees				
12. Pre-Hospitalisation (Up to 120 days before hospitalisation/ surgery)				
13. Post-Hospitalisation (Up to 120 days after discharge)				
14. Home Nursing (Up to 182 days after discharge)				

Benefit Description	Plan 1	Plan 2	Plan 3	Plan 4
15. Outpatient Kidney Dialysis [^]	75,000	50,000	40,000	20,000
16. Outpatient Cancer Treatment [^]	75,000	50,000	40,000	20,000
17. Surgical Implants	5,000			
18. Dread Disease Recuperation Benefit (Major Cancer, Heart Attack of Specified Severity, Stroke with Permanent Neurological Deficit) ^{^ ^^}	10,000	N/A		
19. Special Grant ^{**} (Doubled for accidental death)	5,000			
20. Emergency Assistance [^]	As charged	N/A		
21. Get Better Benefit ^{** +} (Daily cash benefit per day starting on day 4 up to day 30 of hospitalisation)	200			
22. Hospital Daily Cash [^] (Up to 30 days of confinement in Government Restructured Hospital) - B1 Ward or below	200			
23. Step-down Care Benefit Limit	5,000			

*This plan is not subject to Schedule of Surgical Benefits.

[^]The Benefit(s) is not subject to Annual Policy Limit.

^{**}Specified Sum Basis Benefits payable for Benefit(s) that is the specified sum as stated in the Schedule or Endorsement and is payable as one lump sum. The Benefit(s) is not subject to the Annual Policy Limit.

^{^^}Dread Disease Recuperation benefit is subject to a waiting period of 90 days. Please refer to www.lia.org.sg for the standard definitions of critical illnesses to qualify for the 4 critical illnesses stated.

^{*} Not payable for confinement in a community Hospital.

Basic plan – Group Term Life (GTL) (S\$)

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Sum Insured	500,000	300,000	200,000	150,000	100,000	50,000

Rider – Group Extended Major Medical (GEMM)* (S\$)

	Plan 1	Plan 2	Plan 3	Plan 4
Policy Limit	100,000	90,000	80,000	50,000
Co-payment	0% or 20% (Any co-payment in the Basic Policy will continue to be applicable)			

* Choice of GEMM rider plan type must follow selected GHS plan type. For example, if you are on GHS Plan 1-Option 1, you must choose GEMM Plan 1-Option 1.

Rider – Group General Practitioner (GP) (S\$)

Benefit Description	Plan 1	Plan 2
Co-payment	N/A	10 per visit
General Practitioner Treatment (Panel)	As charged	
General Practitioner Video Consultation (Panel)		
General Practitioner Treatment (Non-Panel)	30 per visit	
Accident and Emergency (Government restructured hospital)	As charged	
Accident and Emergency (Private)	100 per visit	
GP Overseas Treatment	100 per visit	
Traditional Chinese Medicine (Max. 6 visits per year)	50 per visit	

Rider – Group Specialist (SP) (S\$)

Benefit Description	Plan 1	Plan 2	Plan 3
Specialist Consultation (Panel)*	1,500	1,000	1,000
Specialist Consultation (Government restructured hospital)^**	As charged		
Specialist Consultation (Non-Panel)^	1,500	1,000	N/A
X-ray & Laboratory test (Panel)**	1,500	1,000	1,000
X-ray & Laboratory test (Government restructured hospital)^**	As charged		
X-ray & Laboratory test (Non-Panel)^	1,500	1,000	N/A
Specialised Diagnostic Scans^^	2,000	2,000	1,000
Physiotherapy Treatment^^/ Chiropractor Treatment	1,000	500	500
Co-payment	0% or 20%		

* with GP (Panel) referral.

^ with GP referral.

** with Physician (Panel) referral.

^^ with Physician referral.

++ not subjected to co-payment.

Rider – Group Dental (GDEN) (S\$)

Benefit Description	Plan 1	Plan 2
Dental Treatment (Panel)		
General Consultation, Scaling/ Polishing, Fillings		
i) Consultation & Examination		
ii) Scaling & Polishing		
iii) Tooth Colour/ Composite/ Amalgam Fillings		
iv) Reinforced Pin		
Dental X-rays		
i) Intraoral- Occlusal/ Periapical/ Bitewing		
ii) Extraoral - Panoramic/ OPG/ Cephalogram/ Tomograms		
Extractions & Consumables		
i) Non-surgical/ simple/ routine extraction		
ii) Surgical/ complex extraction		
iii) Surgical, Impacted Wisdom tooth extraction		
iv) Fluoride treatment		
v) Dental treatment consumables, hygiene products, infection control, etc	As charged up to 1,000 per policy year	As charged up to 500 per policy year
Drugs		
i) Analgesic (Oral) - In relation to a dental procedure/ Surgery		
ii) Antibiotics (Oral) - In relation to a dental procedure/ Surgery		
Root Canal Treatment		
i) Pulpotomy		
ii) Pulp Cap		
iii) First Root Canal- Anterior Tooth		
iv) First Root Canal- Premolar Tooth		
v) First Root Canal- Molar Tooth		
vi) Subsequent Canals		
Alveoplasty		
i) Per Quadrant, in connections with extractions		
ii) Per Quadrant, not in connections with extractions		
iii) For complete Alveoplasty, involving more than one quadrant		
Others		
i) Biopsy & examination of tissue		
ii) Excision of tumour		
Co-payment	10%	

Benefit Description	Plan 1	Plan 2
Dental Treatment (Non-Panel)		
Consultation		
Medication (including administration of Local Anaesthesia)		
X-rays		
i) Periapical Film		
ii) Bitewing		
iii) Occlusal Film		
iv) Orthopantomograph		
Prophylaxis		
i) Scaling/ Polishing		
ii) Fluoride Application		
Amalgam Restorations – fillings		
Tooth-coloured Restorations – fillings	As charged up to 1,000 per policy year	As charged up to 500 per policy year
Extractions		
i) Anterior tooth		
ii) Posterior tooth		
Oral Surgery		
i) Surgical root removal (per tooth)		
ii) Surgical removal of wisdom tooth		
Pulp/ Root Canal Treatment		
i) Pulp Capping		
ii) Root canal Treatment (inclusive of temporary fillings)		
• One Canal		
• Two Canal		
Periodontal Treatment – Root Planing		
Miscellaneous Treatment		
i) Sedative dressings		
ii) Retention pins – restoration of tooth		
Crowning		
Bridges due to Accident only		
Co-payment	10%	

Rider – Group Critical Illness (GCI)* (S\$)

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Sum Insured	250,000	150,000	100,000	75,000	50,000	25,000

* The selected Group Critical Illness coverage cannot exceed the Group Term Life coverage.

Choice of acceleration or additional basis

Acceleration basis	The sum insured shall be payable in advance from the Group Term Life Benefit. The balance of the Group Term Life Benefit will be payable upon subsequent death.
Additional basis	This is an additional benefit and does not affect the Group Term Life Benefit.

Rider – Group Personal Accident (GPA) (S\$)

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Sum Insured	500,000	300,000	200,000	150,000	100,000	50,000

Occupational Class

Class 1

Professional, administrative, managerial, clerical and non-manual work solely in office or similar non-hazardous places. E.g. Accountant, Bank teller, Programmers, Doctor / Dentist (non-veterinary), Lawyer, Receptionist.

Class 2

Office or supervisory work which involves outdoor, travelling or light manual work, and does not involve the use of tools or machinery or exposure to any special hazard.

E.g. Beautician, Homemaker, Insurance Intermediary, Retail Assistant, Tour Guide.

Class 3

Occupation which involves manual work which is not of hazardous nature but involves the use of tools or machinery.

E.g. Baker, Chauffeur, Hawker (Food), Mechanic, Painter (not involving work at heights), Plumber.

Group Size Premium Discount

Applicable Plan and Riders	<ul style="list-style-type: none"> Group Hospital & Surgical (GHS) Group Extended Major Medical (Rider to GHS) Group General Practitioner (Rider to GHS) Group Specialist (Rider to GHS or Group General Practitioner) Group Dental (Rider to GHS)
Group size (5 – 9 employees)	5% discount
Group size (10 or more employees)	10% discount

Underwriting Guidelines

Eligibility (applicable to Medical Plans only)

Coverage under this policy shall be subject to the fulfilment of all of the following eligibility requirements by the Insured Members:

(i) Your employee and your employee's legal spouse who are from Age 16 years to 75 years old and who is a Resident of Singapore;

(ii) Your employee's natural child, step-child or legally adopted child, who is aged between 15 days and Age 25 and who is unmarried and unemployed, including National Service Full Time Servicemen (NSF). If a dependant Child is in hospital confinement on the date which he would have become eligible for participation in the Policy, his eligibility will be deferred to the date immediately following the date of discharge from the Hospital.

An Insured Member's coverage will cease automatically if he remains outside of his Country of Residence for a period in excess of one hundred eighty-five (185) consecutive days.

Applicable to Medical Plans only (i.e. excluding Group Term Life, Group Personal Accident and Group Critical Illness): Where Insured Member commenced coverage between Age 16 and Age 75, Insured Member will be eligible for renewal for coverage up to Age 85.

Occupation Risk Guideline

All benefits under the Group Packaged plan are available to Occupational Risk Class 1 to 3 only.

The Group Packaged plan will not be available to employees of firms in the following industries:

- Professional sports associations or organisations
- Airline companies (pilots, cabin crew)
- Companies involved in sea faring
- Companies involved in shipbuilding
- Companies involved in mining (including underground construction or exploration of minerals)
- Companies working in offshore sites, submarine or boat and/or involved directly in the construction on or under water
- Companies working in industrial sites
- Companies involved in direct contact with explosives or explosive devices
- Companies involved directly in oil and gas exploration, production or refining
- Companies involved in tobacco production or distribution
- Companies involved in the production or refining of hazardous materials and/or chemicals
- Companies involved in animal testing
- Companies involved in gambling activities or casinos
- Field military police and armed security forces
- Nuclear facility workers

Participation and Plan Selection

- Dependants are not eligible for Group Term Life, Group Critical Illness and Group Personal Accident.
- Dependant participation for Group Hospital & Surgical and Medical riders (where applicable) must follow the same plan(s) or lower than the selected for the employees.
- Dependant can choose same or lower overall limit, while keeping the choice of Ward Type, Hospital Type, Co-Payment the same as the Employee.
- For Employee with Group Extended Major Medical, dependant can select whether to have or not to have Group Extended Major Medical.
- Group General Practitioner must be selected before Group Specialist can be taken up.
- Group Extended Major Medical plan(s) selected for the Employee must be the same as the Group Hospital & Surgical plan selected.
- Group Critical Illness (acceleration) and Group Critical Illness (additional) cannot be taken up together. The Sum Insured of Group Critical Illness (acceleration or additional) must not exceed the Sum Insured of Group Term Life Plan.

- Coverage is for Employee and Dependant residing in Singapore only. Participation must be on compulsory basis.
- Maximum entry age and renewable age for Group Critical Illness is 70.
- Entry Age of Group Personal Accident and Group Term Life is 16 to 70, renewable up to age 75 for death benefit only.
- For group size of 1 or 2 employees only, maximum entry age is 50 (age next birthday). For group size of 1 employee, there will be a loading of 60% across medical benefits only (excluding GTL, GCI and GPA) for all insured members. Brochure rates apply for all subsequent new members. By the next renewal, there must be 2 Employees covered under the plan, otherwise the plan will be terminated.

Limitation of Cover

Admission to higher ward or Hospital type that differs from plan entitlement:

If the Insured Member received treatment or is admitted to a ward or Hospital type higher than what he is entitled to under the policy, either as an Inpatient or for Day Surgery, we will pay up to 60% of the eligible reasonable and customary charges (excluding Daily Room and Board and Surgeon Fees) subject to the maximum limit stated in the Policy Schedule. For Surgeon Fees, we will reference the guidelines and published fee benchmarks provided by Ministry of Health (MOH). For upgrade in bed type or hospital type, the Daily Room & Board amount will be capped at the highest amount charged by a Hospital in Singapore for the entitled bed type and Hospital type. For avoidance of doubt, this is only applicable to Hospitalisation in Singapore.

Application Documents

- Enrolment form
- Business Profile report from the Accounting & Corporate Regulatory Authority (ACRA) OR copy of Certificate of Incorporation / Registration AND list of persons with executive authority within the company
- List of names, identification numbers and specimen signatures of authorised persons to sign on the enrolment form
- Member listing from previous insurer (for Companies applicable to waiver of pre-existing conditions)
- Health Declaration Form for:
 - Group Term Life / Group Critical Illness (Acceleration) sum insured applied for in excess of \$100,000 for members up to age 65 next birthday
 - Group Term Life / Group Critical Illness (Acceleration) application for members above age 65 next birthday
 - Group Critical Illness (Additional) application

Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the contract. The following is a list of some of the exclusions for the respective plans. The exclusions include, but are not limited to, the following conditions. You are advised to read the policy contract for the full list of exclusions.

Group Term Life:

- Participation in a riot or civil commotion, violation or attempted violation of law, or resistance to lawful arrest or imprisonment.
- Engaging in or taking part in acts of terrorism, nuclear contamination, biological contamination or chemical contamination.
- Engaging or taking part in war, act of foreign enemy, invasion, civil war, riot, rebellion, insurrection, revolution, overthrow of a legally constituted government, explosions of war weapons, or any event similar to the one listed.
- For Sum Insured up to \$100,000, all pre-existing medical conditions are excluded for the first 18 months of continuous coverage.

Group Critical Illness:

- Pre-existing medical conditions.
- Attempted suicide or self-inflicted injuries.
- Under the influence of narcotics or drugs.

Group Hospital and Surgical and Group Extended Major Medical:

Pre-existing medical conditions are excluded for the first 12 months of continuous coverage except for pre-existing cancer or renal failure for which these conditions will be permanently excluded.

Group Outpatient General Practitioner and Specialist Care, charges in respect of the following:

- Physical examination by a Physician at home or office.
- Prescription Drugs obtained without consultation.
- Surgery including but not limited to toilet and suture, incision and drainage and excision biopsy.

Group Dental:

- Orthodontic treatment and temporary dentures.
- Treatment consisting of cosmetic or plastic Surgery or for beautification not necessitated by Injury or Illness.

Group Personal Accident:

- Suicide, attempted suicide or self-inflicted injuries, regardless of the Insured Member mental condition;
- Engaging or taking part in war, act of foreign enemy, invasion, civil war, riot, rebellion, insurrection, revolution, overthrow of a legally constituted government, explosions of war weapons, or any event similar to one of those listed.
- A result of engaging in or taking part in acts of terrorism, nuclear contamination, biological contamination or chemical contamination.
- Participation in racing on wheels;
- Participation in a riot or civil commotion, violation or attempted violation of law, or resistance to lawful arrest or imprisonment;
- Air travel, other than as a fare-paying passenger on a licensed commercial aircraft.

Important Information

Benefits+ Business is underwritten by HSBC Life (Singapore) Pte. Ltd. ("HSBC Life"). This brochure is not a contract of insurance and not for use outside Singapore. The precise terms and conditions are specified in the policy contract.

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This is only product information provided by us. You should seek advice from a Financial Planner if in doubt. Buying a life insurance policy is a long-term commitment. An early termination usually involves high costs and the surrender value payable may be less than the total premiums paid. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. A penalty may be imposed for early termination and the new policy may cost more, or have less benefits at the same cost.

Protected up to specified limits by SDIC.

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

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