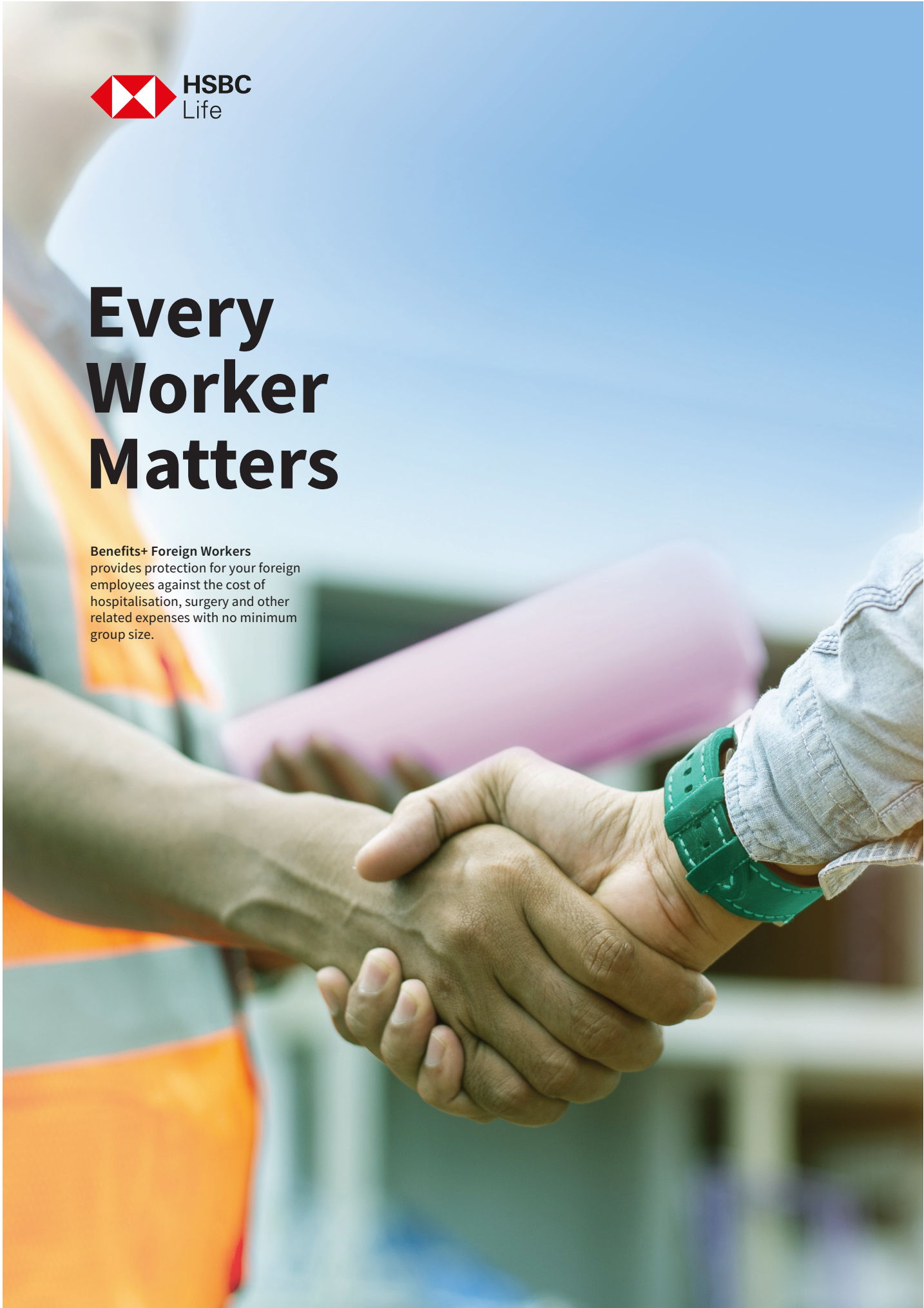




Every Worker Matters

Benefits+ Foreign Workers provides protection for your foreign employees against the cost of hospitalisation, surgery and other related expenses with no minimum group size.



It is not only important for companies to maintain a safe working environment, but also to have ample coverage for employees to manage any unforeseen expenses due to sickness or unfortunate accidents.

Benefits+ Foreign Workers provides your foreign employees comprehensive protection against a wide range of hospitalisation and surgery expenses, with no minimum group size.



Every Employee Is Worth Protecting

Benefits+ Foreign Workers is designed to give you and all your employees peace of mind on the job. Whatever your group size, **Benefits+ Foreign Workers'** simple and transparent structure makes sure your employees are covered for a wide range of work site accidents without unnecessary stress and confusion.



Stay protected with no minimum group size

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



Three Annual Limit plans to choose from

To suit different needs and budget, three plans are available for you to protect your employees from sickness or accidents. The annual coverage for our plans start from S\$15,000 a year, allowing you to meet the medical insurance coverage requirements for your employees holding Work Permits.



Simple and easy to understand

Our plans and coverage are designed to be fuss-free for you, allowing you to claim for medical expenses with no sub limits unless otherwise stated.

Comprehensive Coverage For Any Budget

Choose from three levels of protection to best match your budget level.

Benefit Description	Plan 1	Plan 2	Plan 3
Annual Policy Limit	S\$45,000	S\$30,000	S\$15,000
1. Room & Board ¹	As Charged up to Annual Policy Limit ²		
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 Outpatient Treatment (Due to Accident Only)			
8. Ambulance Charges			
9. Medical Report Fees			
10. Pre-Hospitalisation	As Charged up to Annual Policy Limit ² up to 120 days prior to an Inpatient treatment or Day Surgery		
11. Post-Hospitalisation	As Charged up to Annual Policy Limit ² up to 120 days following an Inpatient treatment or Day Surgery		
12. Outpatient Kidney Dialysis	Up to S\$5,000		
13. Outpatient Cancer Treatment	Up to S\$5,000		
14. Special Grant ³	S\$5,000; or S\$10,000 (Accidental)		
15. Repatriation of Mortal Remains	As Charged		

¹ Option for 4-Bedded or 6-Bedded wards in Government Restructured Hospitals.

² Our total aggregate liability shall not exceed the annual limit for any Insured Member stated in the Policy Schedule. When the aggregate total Benefits paid under this policy in any one Period of Insurance reaches the annual limit for any Insured Member, no further Benefits shall be payable in respect of that Insured Member for the remainder of the Period of Insurance. The Annual Policy Limit is applicable to Benefits 1-11.

³ This Benefit is payable based on Specified Sum Basis. Specified Sum Basis is the specified sum as stated in the Schedule or Endorsement and is payable as one lump sum. This Benefit is not subject to the Annual Policy Limit.

Important Information

Benefits+ Foreign Workers 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.

This brochure is for your information only and does not have any regard to your specific investment objectives, financial situation or particular needs. You may wish to seek advice from a Financial Planner before making a commitment to buy the product, and if you choose not to seek advice, you should consider whether the product is suitable for you.

This is only product information provided by us. You should seek advice from a Financial Planner if in doubt. 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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