

Benefits+ Business: Benefit Schedule

Basic Plan – Group Hospital & Surgical (GHS)* – Plan 1 to Plan 4

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

Choice of daily room & board cover: 1 Bed or 4 Bed ward type

| Benefit description | Plan 1 | Plan 2 | Plan 3 | Plan 4 |
|---------------------------------------------------------------------------------------------|------------|------------|------------|------------|
| Annual policy limit (applicable to all benefits except items marked ^ or **) | S\$250,000 | S\$100,000 | S\$60,000 | S\$30,000 |
| 1. Room and board (Standard) | As charged | As charged | As charged | As charged |
| 2. Short-stay ward | | | | |
| 3. Intensive Care Unit (ICU) | | | | |
| 4. Hospital miscellaneous expenses | | | | |
| 5. Surgeon's fees | | | | |
| 6. In-hospital physician's visit | | | | |
| 7. Emergency outpatient treatment (due to accident only) (up to 31 days) | | | | |
| 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) | | | | |
| 15. Outpatient kidney dialysis^ | S\$75,000 | S\$50,000 | S\$40,000 | S\$20,000 |
| 16. Outpatient cancer treatment^ | S\$75,000 | S\$50,000 | S\$40,000 | S\$20,000 |
| 17. Surgical implants | S\$5,000 | | | |

| Benefit description | Plan 1 | Plan 2 | Plan 3 | Plan 4 |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------|-------------------------------------------|--------|--------|
| 18. Dread disease recuperation benefit (major cancer, heart attack of specified severity, stroke with permanent neurological deficit)^ ^ ^ | S\$10,000 | | N/A | |
| 19. Special grant** (doubled for accidental death) | | S\$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) | | S\$200 | | |
| 22. Hospital daily cash^ (up to 30 days of confinement in government restructured hospital) - B1 ward or below | | S\$200 | | |
| 23. Home recovery benefit | | S\$5,000 | | |
| 24. Rehabilitation benefit (up to 45 days) | | As charged up to annual policy limit | | |
| 25. Inpatient psychiatric treatment | | S\$5,000 | | |
| 26. Major organ transplant | | As charged up to annual policy limit | | |
| 27. Overseas hospitalisation due to accident | | As charged up to 1.5x annual policy limit | | |

* 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 Hospital & Surgical (GHS)* – Plan 5 to Plan 6
(Dependants are not eligible for these plans)

Hospital cover: Government restructured hospital with no co-payment

Daily room & board cover: 4 Bed ward type

| Benefit description | Plan 5 (S Pass and work permit holders only) | Plan 6 (S Pass and work permit holders only) |
|-----------------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------|
| Annual policy limit (applicable to all benefits except items marked ^ or **) | S\$60,000 | S\$15,000 |
| 1. Room and board (Standard) | As charged | As charged |
| 2. Short-stay ward | | |
| 3. Intensive Care Unit (ICU) | | |
| 4. Hospital miscellaneous expenses | | |
| 5. Surgeon's fees | | |
| 6. In-hospital physician's visit | | |
| 7. Emergency outpatient treatment (due to accident only) (up to 31 days) | | |
| 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) | | |
| 15. Outpatient kidney dialysis^ | S\$40,000 | S\$5,000 |
| 16. Outpatient cancer treatment^ | S\$40,000 | S\$5,000 |
| 17. Surgical implants | S\$5,000 | |

| Benefit description | Plan 5 (S Pass and work permit holders only) | Plan 6 (S Pass and work permit holders only) |
|--------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------|
| 18. Dread disease recuperation benefit (major cancer, heart attack of specified severity, stroke with permanent neurological deficit)^ ^ ^ | | N/A |
| 19. Special grant** (doubled for accidental death) | | S\$5,000 |
| 20. Emergency assistance^ | | N/A |
| 21. Get better benefit*** (daily cash benefit per day starting on day 4 up to day 30 of hospitalisation) | | S\$200 |
| 22. Hospital daily cash^ (up to 30 days of confinement in government restructured hospital) - B1 ward or below | | N/A |
| 23. Home recovery benefit | | S\$5,000 |
| 24. Rehabilitation benefit (up to 45 days) | | As charged |
| 25. Inpatient psychiatric treatment | | S\$5,000 |
| 26. Major organ transplant | | As charged |
| 27. Overseas hospitalisation due to accident | | As charged up to 1.5x annual policy limit |

* 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.

Rider - Group Major Medical (GMM)* Compulsory Rider to Group Hospital & Surgical (GHS) Plan 6

Hospital cover: Government restructured hospital with no co-payment

Daily room & board cover: 4 Bed ward type

| Benefit description | Plan 6 (S Pass and work permit holders only) |
|------------------------------------|----------------------------------------------|
| Policy limit | S\$45,000 |
| Co-payment | 25% |
| 1. Room and board (Standard) | As charged |
| 2. Intensive Care Unit (ICU) | |
| 3. Hospital miscellaneous expenses | |
| 4. Surgeon's fees | |
| 5. In-hospital physician's visit | |
| 6. Surgical implants | |

* GMM rider is a compulsory addition to GHS Plan 6 (annual policy limit of S\$15,000). This rider is not applicable to GHS Plans 1 - 5.

Important notes

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