

HSBC Life Benefits+ App

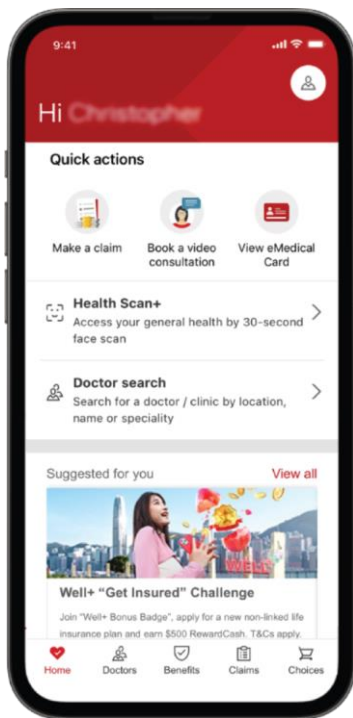


Member User Guide

A guide with important highlights



HSBC Life Benefits+ App



Welcome to HSBC Life Benefits+ !

There are many things you may want to pursue in life, but taking care of your health and wellbeing can be one of the hardest. HSBC Life Benefits+ app ("Benefits+") is a one-stop health and lifestyle enhancement app with a wide range of features designed for you and your dependants insured under HSBC Life group employee benefit policies. Through the app, you can review your medical insurance benefits, manage your claims, as well as exploring ways to improve your health and wellness. All you have to do is download Benefits+ app, register and log into the app to enjoy all app features listed below.

What's more, you can send invitations to your dependants through the app to bring them onboard and let them enjoy the same great services as you are!



Download and registration processes

1

Download the app



HSBC Life Benefits+ is available for download in both the App Store¹ and Google Play².

HSBC Life Benefits+ is also accessible through our web platform:

<https://www.benefitsplus.hsbc.com.hk>

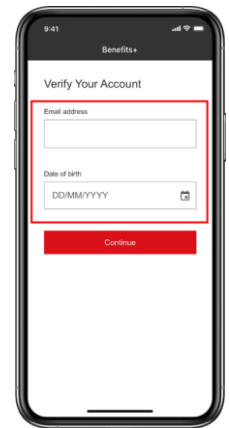
2

Open the app and click "Register for Benefits+"



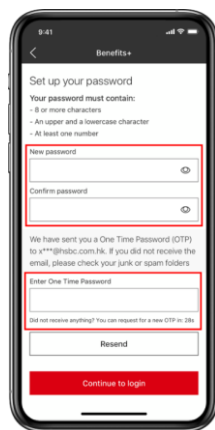
3

Input your email address and date of birth



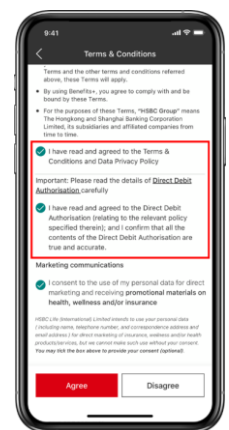
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Setup your password and verify your identity by entering the one-time password (OTP) sent to your email address



5

Read and agree the Direct Debit Authorisation and Terms & Conditions

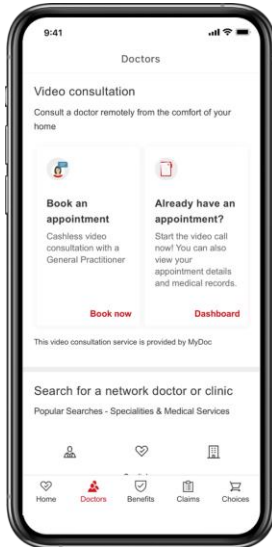


You are all set! Don't forget to invite your dependants to join the Benefits+ app. Your dependants must be 18 years old or above to access to Benefits+ app.

¹ Apple, the Apple logo, iPhone, Touch ID and Face ID are trademarks of Apple Inc., registered or in the process of being registered in the US and other countries. App Store is a service mark of Apple Inc.

² Google Play and the Google Play logo are trademarks of Google LLC. Android is a trademark of Google LLC.

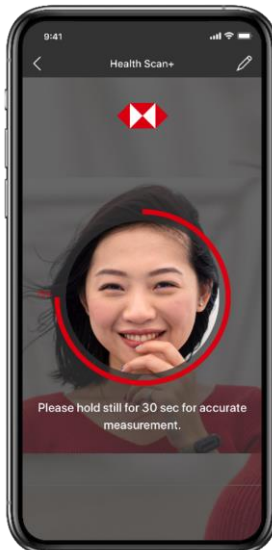
Key features of Benefits+



Video Consultation[^]

- Enjoy convenient and cashless video consultation with licensed general practitioners in the comfort of your own home (within Hong Kong)
- Get your medications delivered to your door within 4 hours after a consultation (subject to consultation date & time and courier service arrangement)

[^]Service available in Hong Kong SAR only. Medicine delivery services to certain locations may be affected and experience delay due to traffic condition



Health Scan⁺

- Measure your heart rate, breathing, systolic and diastolic blood pressure, stress and more with use of video camera on your smart device
- Get your health results with an explanation and a range of personalized health and lifestyle tips[#]

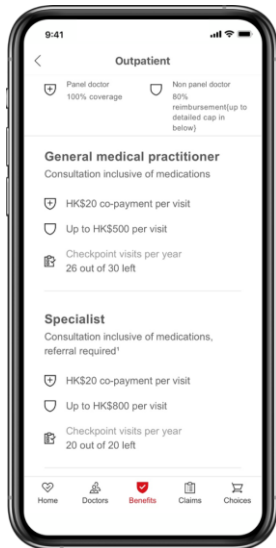
[#] The Health Scan+ services are provided by NuraLogix Corporation (a third-party service provider). Through the use of the services of Health Scan+, some information relating to health check can be provided to Benefits+ members who have accepted the terms and conditions of Health Scan+. We do not offer any kind of medical advice. The information provided by Health Scan+ is not intended for medical purposes. NuraLogix Corporation's use of Anura is not a substitute for the clinical judgment of doctors or health care professional, but; it is only intended to help improve your health awareness of general wellness.



Choices[†]

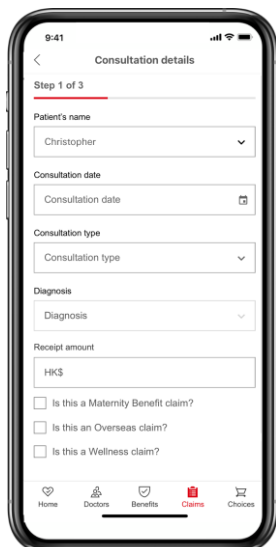
- Shop a wide range of health and wellness products and services products and services offered at preferential prices
- Discover members-only discounts and specials offers
- PayMe is now available in addition to credit card payment

[†] Choices is an e-shop on HSBC Life Benefits+ which gives you access to or allows you to purchase certain goods and services offered by Benefit Providers, subject to HSBC Life Benefits+'s and other relevant terms and conditions. "Benefit Providers" are third party vendors who offer and provide benefits on or through HSBC Life Benefits+ from time to time. Benefit Providers are parties separate, independent and unrelated to HSBC Life. HSBC Life does not own, create, sell, provide, offer, or supply any benefits on Choices. Benefits on Choices may be modified or terminated at any time without notice.



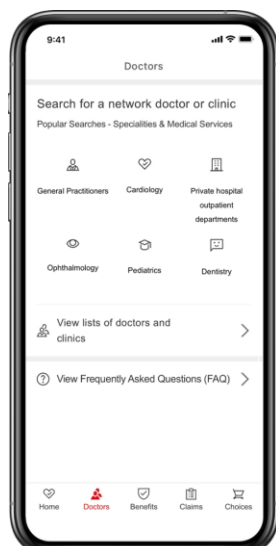
Review Benefits Summary

- Read a summary of your benefits entitlement and coverage
- Check your remaining entitlement amount of Outpatient visits
- Download Policy documents and forms from the app with just a few taps



Submit Claims

- Submit Outpatient claims in just a few taps
- Track your claims online and see your claims history at a glance



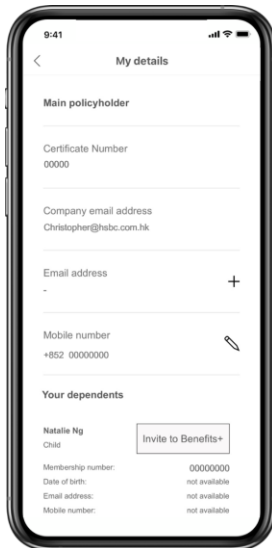
Doctor / Clinic Search

- Search for panel doctors and clinics with ease (function integrated with Google Maps)
- Use your eHealth card for a seamless experience



Use of eHealth Card

- Receive medical treatment from panel doctors with co-payment (if any) by presenting your eHealth Card on the app



Invite Your Dependants & Update your Contact Information

- Invite your eligible dependants to register so they can access the same features and benefits without having to go through you
- Your dependants must be 18 years old or above to access the Benefits+ app
- Update your email address or your mobile number with just a few taps in order to receive the latest news

Customer Services

Type of services	Information
HSBC Life Benefits+ website	www.hsbc.com.hk/insurance/benefit-plus/
Benefits+ enquiry	<u>24-hour Customer Care Hotline</u> +852 3128 0152 (Hong Kong & Macau) <u>Email Support Service</u> inhkhasupport@hsbc.com.hk
Claims forms	1) Download at "HKG HASE: Staff Medical Scheme" page in HRDirect 2) Download at "Forms and documents" page in the "Benefits" section at the Benefits+ app
Correspondence address	Employee Benefits Operations HSBC Life (International) Limited 18/F, Tower 1 HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong

Disclaimers

This User Guide is for your information and reference only. It is only a partial and general description of the features and benefits of Hang Seng Bank Staff Medical Scheme. It is neither a Policy Provision nor any part of the same. All terms and conditions of your Hang Seng Bank Staff Medical Scheme are stated in your benefits summary. If there are any discrepancies between this a) this User Guide and b) your benefits summary, your policy provisions and benefits summary shall prevail.

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Preferential offers may be modified or terminated at any time without notice. Terms and Conditions apply to your use of the App.

HSBC Life is authorised and regulated by the Insurance Authority to carry on long-term insurance business in the Hong Kong SAR. HSBC Life is incorporated in Bermuda with limited liability, and is one of the HSBC Group's insurance underwriting subsidiaries. Insurance products provided by HSBC Life are sold through The Hongkong and Shanghai Banking Corporation Limited ("HSBC") and only intended for sale in the Hong Kong SAR. Policyholders are subject to the credit risk of HSBC Life. For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with you; however, any dispute over the contractual terms of the insurance product should be resolved between HSBC Life and you directly. For details and information about HSBC Life products, please visit the insurance-related pages on HSBC's website or visit our branch.

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