HealthyLife App

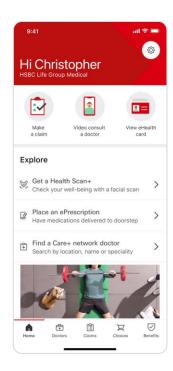


Member User Guide

A guide with important highlights



HealthyLife App



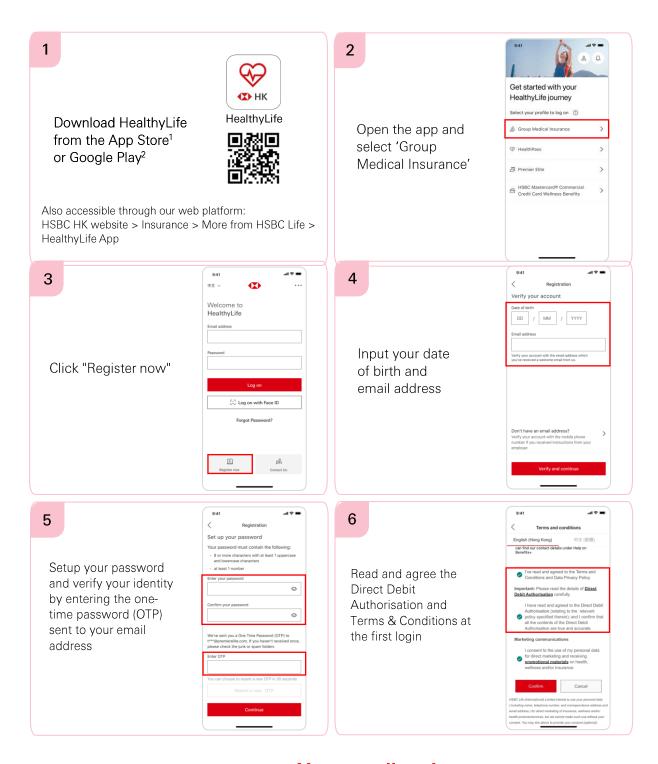
Welcome to HealthyLife!

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. HealthyLife ("HealthyLife") 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 insurance 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 the HealthyLife app, register and log into to 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



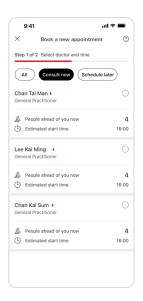
You are all set!

Don't forget to invite your dependants to join the HealthyLife app. Your dependants must be 18 years old or above to access to the HealthyLife 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 HealthyLife



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)

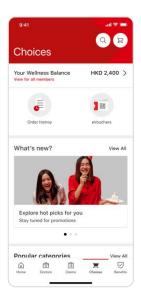
^Service available in Hong Kong SAR only. Medicine delivery services to certain locations may be affected and experience delay due to traffic condition



Health Scan+

- Measure your heart rate, breathing, 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 HealthyLife 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

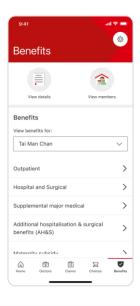
[†] Choices is an eMarketplace on HealthyLife which gives you access to or allows you to purchase certain goods and services offered by Benefit Providers, subject to HealthyLife's and other relevant terms and conditions. "Benefit Providers" are third party vendors who offer and provide benefits on or through HealthyLife 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.



ePrescription

- Upload the prescription image and provide the original prescription to collect your medications with ease
- Submit your order and get your medications delivered to you within the next working day*

*Medication delivery may be affected and experience delay due to medication availability and delivery location



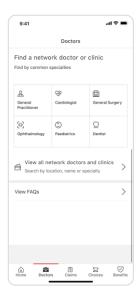
Review Benefits Summary

- 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

- 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 HealthyLife app

Customer Services

Type of services	Information
HealthyLife Web Platform	HSBC HK website > Insurance > More from HSBC Life > HealthyLife App
HealthyLife enquiry	24-hour Customer Care Hotline +852 3128 0152 (Hong Kong & Macau) Email Support Service inhkhasesupport@hsbc.com.hk
Claims forms	 Download at "HKG HASE: Staff Medical Scheme" page in HRDirect Download at "Forms and documents" page in the "Benefits" tab of the HealthyLife 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.

The HealthyLife application (the 'App') is provided by HSBC Life (International) Limited ("HSBC Life"), incorporated in Bermuda with limited liability. The App is intended for download or use by persons in Hong Kong SAR and Macau SAR only. The information and images on the smartphone screen displays of the website are for reference and illustration purposes only. The App does not constitute any product and/or services under any insurance policy or policy provision. HSBC Life shall not be liable for any suspension, or changes in respect of the App at any time in the future. HSBC Life has reserved its rights to amend (at its sole discretion) the App and this User Guide from time to time.

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

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