

HSBC Flexi Medical Insurance Plan

Hong Kong is known for its world-leading life expectancy. But in fact, its neighbour Macau is not far behind either. Its citizens are in 3rd place in world longevity rankings. Meanwhile, people in Guangdong are also living longer. Their average life expectancy has risen from 77.1 years in 2015 to 78.4 in 2020.

Since we're living longer and inflation is rising higher, it's only natural that we're worried about the financial pressure brought by rising medical expenses when we retire. If we have a health insurance plan to cover part of our medical expenses, however, we will have the extra option of seeking medical attention from private hospitals.

Your group medical coverage or social insurance may be enough for basic coverage, but you could still be a little short of the protection you need. In that case, you can consider adding an individual medical insurance plan to fill the gap in your existing safety net.

HSBC Flexi Medical Insurance Plan is made available to applicants who are 15 days to 80 years of age. It has to be guaranteed renewable up to the age of 100. The coverage also includes any pre-existing condition that is unknown at the time of policy take-up as well as non-surgical cancer treatments.

HSBC Flexi Medical offers 4 plan levels – Bronze, Silver, Gold and Diamond, with 2 currency options of Macau Pataca and US Dollar for your selection, offering annual benefit limits that range from MOP5 million to MOP40 million or its equivalent. With the exception of Bronze level, which has an MOP20 million lifetime benefit limit or its equivalent, none of the other plan options has a limit.

At the same time, HSBC Flexi Medical offers 4 annual deductible options, from MOP0 to MOP100,000 or its equivalent, giving you the flexibility to select a plan level that suits your needs, as well as different types of geographic coverage for your selection.

Don't want the hassle of making payments and submitting claims? As long as you have obtained pre-authorisation from us, you'll be able to enjoy the convenience of Cashless Arrangement at both network and out-of-network designated hospitals. In addition, you'll also be entitled to full coverage for companion bed, home nursing services, emergency outpatient treatment for accident and more. No worries, no hassle, just the peace of mind you need to focus on your recovery journey.

Last but not least, HSBC Flexi Medical offers a no-claim premium discount, which could let you save up to 15% on your premiums. Want to give not just yourself but your family more protection? If two or more eligible family members apply for HSBC Flexi Medical, you can also enjoy a premium discount of 10%!

These are just some of the key features. Whatever your medical protection needs, visit any HSBC branch or our website to learn more. Take action now!