

HSBC Health Goal Insurance Plan

Patrick is a small business owner. He's successful in his business and has a happy family. Currently, cancer, heart disease, and stroke are the 3 major life-threatening diseases. Figures for these illnesses are increasing, health expenditure in the Greater Bay Area is on the rise, and the significant expenses resulting from medical errors are also a matter of concern.

Patrick recognises the importance of growing his savings to safeguard against unforeseen medical costs, which continue to rise at an alarming rate. What's more, he also wants to pass on wealth and protection to his family.

Patrick chose the HSBC Health Goal Insurance Plan at the age 45. He paid up all his premiums in the first 5 years of his policy. Unfortunately, he was diagnosed with lung cancer at age 50 and heart disease at 65.

As these 2 illnesses are covered in the 3 critical illnesses benefits in the HSBC Health Goal Insurance Plan, Patrick is able to get an additional payment of 50% of the basic plan's total premium for each of his illnesses while the value of his policy remains unchanged.

While confronting such major critical illnesses is daunting, ensuring the right treatment option is of utmost importance. HSBC Health Goal Insurance Plan also offers Global Medical Care Services, which provides personalised care and privileged access to leading Harvard-level specialists and hospitals in the US.

Through the service, Patrick's diagnosis will be reviewed and verified by multiple Harvard-level specialists, who will then develop a treatment plan and discuss Patrick's case and treatment options with his local doctors. A personal care manager will support Patrick with dedicated care by making medical appointments on his behalf and other concierge services throughout the process.

When Patrick reaches 75 years old, his policy would have rolled over for 30 years with a projected policy value at 329% of the total premium that had been paid to the policy. This year, Patrick also decides to transfer his policy through the change of policy ownership and change of life insured to his son.

He is happy that he made a full recovery from his illnesses and that he is able to pass on his wealth and protection to the next generation. If Patrick has not made any claims under the critical illnesses benefits, he can also pass on the critical illness benefits to his son.

HSBC Health Goal Insurance Plan does not only offer Patrick potential wealth growth, but also offers adequate protection to alleviate any financial burden when he suffers from cancer, heart disease or stroke.

No one can predict the future. That's why we need to plan ahead to ensure that the quality of our life will not be affected by unforeseen circumstances.

Please browser website for more details, or scan the QR code to book an appointment with us.