



## HSBC Life Benefits+ App - Frequently asked questions

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### Lifestyle - Data and Score

#### **A1. Is my lifestyle and health data shared with my employer or insurer?**

No individual data will be shared. We give employers and insurers access to aggregated reports so they can access the company's wellness and make improvements. This is completely anonymous.

Please refer to both T&C and PICS for details of data collection and use policy.

#### **A2. What is the purpose of the questions asked in the lifestyle questionnaire?**

These questions are hand-picked from a series of medical survey tools to give you an indication of your health and wellness. Your answers will be used to suggest health tips and wellness offers most relevant to you to manage your lifestyle related health risks.

#### **A3. Does the result count as or as replacement of medical advice?**

No. This platform should never be used as a replacement of professional medical advice. This medical survey is only a tool to give you an indication of your health and wellness. If you're concerned about your health please consult a medical professional as soon as possible.

#### **A4. Can I skip the photo upload / taken on face ageing and continue to complete the Health Risk Assessment?**

Yes, you can skip the face ageing section and continue with the other health risk

assessment questions if you want to.

**A5. What is the features in Ageing tool?**

By uploading your photo, you can see how your face may change based on your current lifestyle compared with a healthier lifestyle at your selected future age.

**A6. Will my answers be saved when I stop completing the Assessment and continue to complete it later?**

You have to answer all the questions once for your lifestyle data to be saved. You can at any point of time come back and edit them.

**A7. I am not sure about the answers to some of the questions (e.g. height, weight), can I make assumptions?**

Actual metrics are preferred for the most accurate results. You can always come back to refill the information in order to refine the results.

**A8. What do I expect when I complete the assessment?**

Once you have completed the assessment, we will provide a set of results that gives you an indication of your health and wellness. Tips and suggestions will also be provided on improving your overall lifestyle, this do not constitute medical advice.

**A9. What should I do if my lifestyle score is low?**

First, take a look at our tips and suggestions which may improve your lifestyle. Make small steps consistently to see change. If you're concerned, consult a medical professional.

**A10. How do you make product suggestions?**

The product suggestions are based off your lifestyle assessment answers and your personal profile (age, gender). We use these inputs to provide personalised suggestions for you to consider adopting that will progress you on your lifestyle improvement journey, but not medical advice.

**A11. My health results concern me. What should I do?**

Get in contact with a medical professional and arrange a consultation. This platform should not replace medical advice.

## Panel Doctor - Access and Search

### **B1. How to access the Panel Doctor list**

Go to “Lifestyle” and select “Search for panel clinic”.

### **B2. How often is the Panel Doctor List updated?**

The Panel Doctor list is updated regularly (currently monthly) with certain doctors added or removed.

### **B3. How to search for a doctor using app features such as: filters, google maps integration, etc.**

You can search clinic by name or specific location, including ones closes to you by clicking the search icon. Alternatively you can filter by doctor speciality by clicking the top right icon.

### **B4. How to check the recent search doctors, previously used (based on claims), Search history, etc.**

Search history is not supported in this App.

### **B5. How to view the Doctors / Clinics information? What information can I have?**

You can select a doctor / clinic from your search result to see detailed contact phone number and address information.

## Choices - Purchase and Order

### **C1. How can I place an order?**

You can place an order by browsing **Choices** and adding items to your cart. Once you have completed the checkout process your order will be placed.

### **C2. Can I change / remove the items from the Shopping Cart?**

Yes. Head to **View Cart**. From here you can amend and edit the quantity of items in your cart or remove an item from your cart. However once you have confirmed your order you cannot amend quantity.

### **C3. How long are the e-vouchers valid for?**

In general, the e-vouchers issued may be redeemed up to 90 days from the date of issuance. Please refer to the expiration date of each offer in accordance with its stated terms.

**C4. What happens if I don't redeem the voucher within the deadline expected?**

Unredeemed Voucher can be refunded but there will be a refund handling fee charged. Please contact HSBC Customer Service for assistance.

**C5. If I change my mind after purchasing a product, can I get a refund?**

Once an order is placed, you cannot edit or cancel the order.

**C6. How can I purchase products and solutions for my dependents (spouse/partner and Child and Adult Dependent)?**

You can select and place your order as normal. Upon redemption please present both your HKID copy and your dependent's HKID for verification.

**C7. Where is my e-voucher?**

You can find your e-voucher by going to **Order History**. Select **View Order Details** and then **View Voucher**.

**C8. Can I get my e-voucher on email?**

You can find your e-voucher by going to **Order History**. Select **View Order Details** and then **View Voucher**. Click on **Send voucher to my email** to receive your voucher on your registered email

**C9. When will I receive my shipment?**

For items you have purchased which will be shipped to you, you can check the status of your order by going to **Order History**. Select **View Order Details** and then **Track Order**. If you have further questions, please contact the provider directly.

**C10. Why didn't I receive an e-voucher, after clicking Send voucher to my email?**

Please check your registered email spam inbox. If it's not there please contact HSBC Customer Service for assistance.

**C11. Can you resend me a copy of my e-voucher?**

You could find the e-voucher in the App.

**C12. How can I check my order?**

Go to **Order History**. Select **View Order Details** and then **View Voucher**.

**C13. How do I know if my order is shipped?**

For items you have purchased which will be shipped to you, you can check the status of your order by going to **Order History**. Select **View Order Details** and then

Track Order.

**C14. When will I receive my shipment?**

You will receive an email that order has been shipped within delivery time frame in your registered email. Order can also be tracked from the App.

**C15. Can I update my shipping address after my order is placed?**

No. You may contact the provider directly to check if the order is not shipped out yet and update your new shipping address.

**C16. Where can I find my order list?**

You can find a list of all previous orders under **Order History**.

**C17. How can I update my address for shipping order?**

You can add a new delivery address when you **Proceed to Checkout**. Here you can choose to deliver to a previously saved delivery address or add a new address.

## Choices – Offers

**C18. Why is this offer being suggested to me?**

The offer suggestions are based off your lifestyle assessment answers and / or your personal profile (age, gender). We use these inputs to provide personalised suggestions for you to consider purchasing to progress you on your lifestyle improvement journey. This is not a medical advice/recommendation and does not replace professional medical advice.

**C19. How can I access offers listed in the wellness newsletter emails?**

Selecting the offer on the email will take you straight to the offer within the Choices section within the app.

**C20. Where is the promotion code? How can it be used?**

This typically come from promotional emails or notifications sent to you (if you have elected to receive them).

After “add to cart” and before “proceed to checkout”, you enter the promotion code.

**C21. Where can I find more details of the offer?**

When you click on an item you can scroll down the page to see **More Product Details**.



**C22. Where can I find more details of the provider?**

Click on the provider name to find more information about the provider.

**C23. How can I redeem the shop offer?**

Redemption information can be found on the item page by scrolling to **How to Redeem**.

**C24. Is there an expiry date of the voucher?**

Yes. For items you are considering purchasing you can find this information on the item page under **More Details**. For items you have already purchased you can find this information by visiting Order History. Select **View Order Details** and then **View Voucher**.

**C25. How can I send special instructions for the provider when placing an order?**

You can add **special instructions to vendor** in the text field, from the item page before you add an item to your cart.

**C26. What type of documents do I need to submit to claim this transaction from my insurance?**

You will be guided through the Claims submission (including which documents you need to upload) from within the app.

**C27. Are the e-vouchers transferrable? I want to purchase for my friend.**

You can only purchase and redeem an e-voucher for yourself and your dependents.

**C28. Can I purchase from the shop offerings for my dependents?**

Yes. You can purchase and redeem an e-voucher for yourself and your dependents.

**C29. How can I know if this product is covered by Wellness Claims? And how to request for refund?**

If the product is covered in the Wellness Account by your group policy, this is highlighted as **claimable** in the product definition. You should follow the existing Wellness Claims submission procedure.

**Choices - Payments**

**C30. What type of credit cards do you accept?**

Visa, MasterCard, American Express.



**C31. How do I know my payment is successful as I tried multiple times with different credit cards?**

The app will show confirmation after the payment processed successfully.

**C32. I have a duplicated charge on my credit card statement for the same transaction , but I have only made the purchase once.**

Please check **Order History** to confirm the number of successful order. If only one, please contact HSBC Customer Service for assistance

**C33. How can I know if the payment transaction is successful?**

You will be redirected to a payment successful page and receive an email confirming your order.

**C34. What should I do if I disconnected during payment process?**

Head to **Order History** to see if your order was successful. If your order is not visible under **Order History**, please place your order again.

**C35. How can I get an invoice for my order?**

Visit the website via desktop and head to **Order History** where you can **Download Invoice**. You will also receive an invoice email after you have made an order.

### Choices - Special Requests and Support

**C36. I was on holiday, can I extend the redemption of my e-voucher as it is already expired?**

Unfortunately, this is not possible as the voucher has to be redeemed within the stated period.

**C37. I called the clinic and the vendor informed me that they ran out of vaccine stock and the new stock would arrive after 3 months. I don't want to wait can I purchase from another vendor?**

Since it's a failure from the vendors side to deliver a service or product, You are eligible to raise an request for cancellation. Please contact HSBC Customer Service for assistance.

**C38. I am unable to redeem my e-voucher on time as unexpected events of Corona outbreak, can I extend it?**

You can apply for additional 30 days of extension period, please contact HSBC Customer Service for assistance.



**C39. I placed an order, but I never received an order confirmation, after checking I can see my credit card was charged?**

Head to **Order History** to see if your order is successful. If your order is not visible under Order History please contact HSBC Customer Service for assistance.

**C40. I made a mistake to purchase this item and I know it is non-refundable, can you please make an exception?**

Once your order is placed you cannot edit or cancel your order.

**C41. I'm unable to contact the vendor to schedule an appointment. What should I do?**

Please contact HSBC Customer Service for assistance.

**C42. The vendor is charging me an additional fee on top of what I paid for due to increase in price. What should I do?**

If an agreement cannot be reached with the vendor, please contact HSBC Customer Service for assistance.

**C43. The vendor is charging me an additional fee because my shipping address is in Tung Chung but it's not indicated before I checkout that I would be charged for this. What should I do?**

If an agreement cannot be reached with the vendor, please contact HSBC Customer Service for assistance.

**C44. The vendor has informed me they have ceased operations. What should I do?**

If the vendor has ceased operations, please contact HSBC Customer Service for assistance.

**C45. If I have any questions on my purchase, to whom can I contact?**

We recommended you to contact the vendor directly for faster response, if there is still issue please contact HSBC Customer Service for assistance.

**C46. Can I amend/cancel my order?**

Once an order is placed you cannot edit or cancel the order.

## Login & Profile

**D1. How do I know my password to login for the first time?**

You would have received a **Welcome email** with a link to **set your password** for





the first time. Once you have set your password you would receive another **confirmation email** with a link to log on to the web platform or download the app from Apple Store and Google Play store.

**D2. What kind of password do I need to set?**

We recommend users to have a **strong password** to secure your account. For creating your password, you are required to set a password with at least 8 characters and use a combination of Uppercase, lower case and numbers.

**D3. I forgot my password? How do I reset or change it?**

You may click on the **Forgot password** link on the Login page; This will send you a **link on your official registered email id** which you can use to **reset your password**.

**D4. What details do I need to log in to the APP or Web platform?**

You may need your **Company ID**. You will also need to enter your **registered official email id**, and the **password** that you have set for the first time(using the welcome email)

**D5. How can I log out from the website / APP?**

You may click on **Settings** under **"Me"** section to find the Log out button. Please click on the button to log out.

**D6. Will I receive any electronic communication email?**

You will receive transactional emails and notifications from the app from time to time. You may also receive promotion emails or notifications send to you (if you have elected to receive them).

**D7. Can I view the website / APP in other languages?**

Yes, you may click on **Settings** under **"Me"** section to find the Language selection drop down menu; You may choose your preferred language from the available options.

**D8. Where can I find my membership details and information of my added dependants?**

You may click on **My details** under **"Me"** section to find your details and information of your enrolled dependants.

**D9. I checked my profile but cannot find my dependents information. What should I do?**



Your Dependant information starts appearing on your **“My details”** section under **Me** once we have validated it with your company. It generally takes about 10 working days for the details to start appearing. If 10 working days have passed since you first submitted your dependent details, please consult with your HR Team to expedite the process.

**D10. How do I invite my spouse/partner and dependants to register on the site / APP?**

You may click on **My details** under **“Me”** section to find your enrolled dependants, If your spouse/partner/child is over 18 years of age, you may invite them by clicking on **Invite to HSBC Life BenefitsPlus**. You may have to enter your dependent's email and their date of birth to send an invite link for them to register and login.

**D11. How do I update my contact details?**

Please update your personal information through your regular HR contact or HR system. They will ensure this information is sent to us and updated on the app.

**D12. How to answers PICS statements and marketing approval?**

Upon first time login, you will be notify with the PICS and selected whether to receive promotional related communication. You can change your select from within Profile under Communications.

**D13. How to update your contact and mobile information?**

Please send any updates to your personal information to your regular HR contact. They will ensure this information is sent to us and updated on the app.

**D14. How to access/accept the terms & conditions in the app?**

Upon first time login, you accepted T&C before use. These can be found within Profile. You are also required to accept T&C each time you submit a claim. Please review these carefully.

## Enrolment & Benefits

**E1. Where can I find an overview of my coverage?**

Go to Me and select **My benefits** you will see overview of your coverage. Please contact options below for any question regarding your insured or wellness benefit coverage or claim:

HSBC Life Hotline: +852 2288 9045 and Email: [inhkmedcare@hsbc.com.hk](mailto:inhkmedcare@hsbc.com.hk)

**E2. Where can I find Panel doctor list?**

You can find the panel doctor list under the search for a panel clinic under “Lifestyle” section on the home screen. You can use the location or consultation type filters to further narrow your results.

**E3. I recently got married / have a new born baby. What should I do in order to enrol my new family member(s) to my benefits coverage?**

Please contact your HR Team, and let them know the details of the new family member (Spouse/ Child). Based on your entitlement, the HR Team would be able to request for changes for Inclusion of the new member in your current policy

**E4. How do I check benefit coverage and remaining limits and balance for myself and my dependents?**

Go to **Me** and select **My benefits** for details.

**E5. How do I check current Wellness Spending Account Balance for myself and my dependents?**

Go to **Me** and select **My benefits** for details.

**E6. How long does it take to receive my medical card?**

After HSBC Life has received the request the medical card will be issued within 10 working days.

**E7. Where can I find my eHealth Card? Can I show it to the clinic instead of carrying my actual card?**

You can find your and your dependant's eHealth Card under “Me” section. You can show your e-Health Card on the APP to the clinic staff. In fact, some of the clinics/ Hospitals might even just scan the QR Code on the APP to retrieve your details.

**Claims - in App****F1. How do I make a claim in the app?**

Please click on the **Make a claim** link present under “Claims” Section, select consultation type, consultation date, amount, diagnosis, upload supporting documents and submit the claim.

**F2. Can I or my spouse/ partner make a claim on my behalf?**

Currently we only allow the employee to a make a claim or on behalf of a dependents (spouse / partner or children).

**F3. What documents do I need to submit together with my claim form?**

In order to process your claim, please provide the following documents:

- Original receipt(s) with the certified diagnosis by the attending doctor(s); and
- Doctors referral letter; and
- Doctor`s prescription with drug name(s), dosage and specific diagnosis
- Settlement advice from other insurer (If any).
- The exact requirements will be listed on your claim form.

**F4. When should I submit my claim form?**

Please submit your claim within 90 days of treatment.

**F5. Is there a limit to amount I can claim online?**

Yes, the claim amount for each category depends on your policy and your Wellness balance. While you make a claim online, select the consultation type, diagnosis and the amount column will allow you to enter an amount which you are allowed for the category selected.

**F6. Can I make a claim for which the consultation date was made more than 90 days?**

You are allowed to make claim online for a consultation date which is not more than 90 days.

**F7. Can I upload multiple receipts while making a claim?**

You can upload up to 5 files (max 2MB each). We accept the following file formats (PDF, JPG, TIFF, PNG or HEIC).

**F8. Where can I find the claim forms which can be printed or downloaded?**

You can find the claims forms under **Useful Documents** under “**Me**” section.

**F9. How can I check the status of my claims or claim history?**

You may also check the status of your claim status by going to “**Claims**” Section. You can also filter your claims by claim status, type, name (you, dependents).

It might take a few days before the submission will be reflected on the claims status page, if you cannot see your submitted claims status, please contact using the options below.

HSBC Life Hotline: +852 2288 9045 and Email: [inhkmedcare@hsbc.com.hk](mailto:inhkmedcare@hsbc.com.hk)



**F10. How can I request my claim settlement statement?**

If you have not received your claims settlement statement by email or by post, Please reach out using the options below.

HSBC Life Hotline: +852 2288 9045 and Email: [inhkmedcare@hsbc.com.hk](mailto:inhkmedcare@hsbc.com.hk)

You may also check the status of your claim status by going to “**Claims**” Section.

**F11. How can I receive back the claim document(s) after my claim submission?**

After you have submitted the claim form, please reach out using the options below to request for your claim document(s).

HSBC Life Hotline: +852 2288 9045 and Email: [inhkmedcare@hsbc.com.hk](mailto:inhkmedcare@hsbc.com.hk)

**F12. How to access Form library?**

Go to **Me** and select **Useful documents** to see the forms that are available to download, print and share.

**F13. How to access FAQ?**

Go to **Me** and select Help then Frequently asked questions for support.

**F14. How to access User support?**

Go to **Me** and select Help then Frequently asked questions for support.  
If you do not find you the answer you were looking for, please contact:

1. For app and shop related enquiries:

HSBC Customer Support via email

2. For benefits and claim related enquiries:

HSBC Life Hotline: +852 2288 9045 and Email: [inhkmedcare@hsbc.com.hk](mailto:inhkmedcare@hsbc.com.hk)

**Claims – Process**

**F15. What is the claim turnaround time?**

Once we have received the completed claim information and assessed eligibility the claim shall be settled within:

Outpatient 5 working days

Inpatient 10 working days

If we require more information to assess your claim we will contact you.

**F16. Why is my Claim is rejected?**

Your claims could be rejected for a number of reasons. We would request you to reach out using the options below for more details.

HSBC Life Hotline: +852 2288 9045 and Email: [inhkmedcare@hsbc.com.hk](mailto:inhkmedcare@hsbc.com.hk)

**F17. Once approved, how will my claim be reimbursed?**

Claim payment will be credited to your designated account. For more details, we request you to reach out using the options below

HSBC Life Hotline: +852 2288 9045 and Email: [inhkmedcare@hsbc.com.hk](mailto:inhkmedcare@hsbc.com.hk)

**F18. What is a valid referral letter?**

A Valid referral letter must be issued by a registered Western Medical Practitioner and it is required for:

- Specialist's visit ( must state the speciality )
- X-Ray / Laboratory ( must state the type of X-Ray / Test )
- Physiotherapy

In all cases, the referral letter must state the exact diagnosis and will be valid for 90 days unless otherwise stated in your plan (please refer to your policy for the validity period). Every claim for visiting a new speciality, an X-ray and laboratory test shall be supported by a new referral letter.

**F19. Can I make a claim for multiple outpatient consultations on the same day?**

Generally speaking, we allow one general consultation and one specialist / physiotherapy visit consultation on the same day for group policy. Please refer to your member booklet for details.

**F20. Do you cover prescription medicines?**

Please check your member booklet for the coverage of the outpatient prescribed medicine.

The prescribed medicine should be purchased from a pharmacy or dispensary, which is not within the attending doctors clinic or private hospital outpatient department.

When you make the claim, please submit the prescription which includes the



diagnosis, the name of the medicine, dosage and the name of attending doctor.

**F21. How to submit the claim for dental?**

We require the diagnosis and treatment details from your dentist to process your claim. You can submit through the Wellness Claims Claim Form with required information.

**F22. Will HSBC Life also cover the medical expenses incurred at non registered practitioners?**

No. We only cover the costs incurred at registered practitioners.

**F23. How long does it take to process my claim?**

Once we have received the completed claim information and assessed eligibility the claim shall be settled within:

Outpatient 5 working days

Inpatient 10 working days

If we require more information to assess your claim we will contact you.

**F24. What document(s) do I need to submit to get reimbursement for a public hospital medical expense?**

For the reimbursement of a medical expense incurred at Government Hospital (Ward Level), please send the discharge summary containing the specific diagnosis and name of operation (if any), as well as the original receipt to us for processing.

**F25. Is there any minimum number of hours of hospital confinement in order to be eligible for a claim?**

For non-surgical treatment which is medically required a minimum number of hours of hospital confinement is required. For details please refer to your benefit summary/booklet.

For surgical treatment, no minimum number of hour of confinement is required. Please refer to your policy details for more information.