Frequently asked questions (FAQs)

Q1. Will medicine costs be complimentary under this value-added service?

No, this value-added service only provides complimentary telemedicine consultations and medicine delivery.

Please note that from 1 January 2025, telemedicine consultation charges will apply as follows:

Telemedicine consultation	From 1 January 2025
a) During office hours: Monday to Friday, 8am to 9.59pm Saturday 8am to 12.59pm	S$10 (before GST)
b) After office hours: All other timing including Sunday and Public Holiday	S$25 (before GST)

Q2. Why are telemedicine consultation charges applicable from 1 January 2025 onwards?

The charges will be applicable as our partner, Fullerton Health, has revised the charges for telemedicine services. To ensure you have convenient access to medical care, you will still get to enjoy preferential rates.

Q3. Will this value-added service be available to the Life Assured or the Policyholder?

This value-added service will be available to the Life Assured of the policy only.

Q4. There are a few Fullerton Health apps available. Which is the correct one to download in order for me to utilise this value-added service?

The correct app to download for this value-added service is labelled as "Fullerton Health Concierge" on the app store.

Q5: I have just signed up for an HSBC Life Shield policy. Why am I unable to log on, despite following the instructions from the telemedicine user guide?

Please note that it may take approximately 7-8 working days for your account to be set up in the Fullerton Health Concierge app. We kindly advise you to wait for the welcome email from us before attempting to log on.

Q6. I am an existing customer and I did not receive the welcome email from HSBC Life for my HSBC Life Shield policy. What should I do?

All customers of HSBC Life Shield receive a welcome email within 7-8 working days after the policy has commenced. Please check the email you provided to HSBC Life when you signed up for your HSBC Life Shield policy.

If you have forgotten the email address you have provided during the application, please refer to the instructions provided in the telemedicine user guide on the HSBC Life SG website under the

"Documents" section. By following the steps provided, you should be able to download the app and log on using the temporary User ID and password.

Q7. I registered for a campaign in 2020 that offered the same benefit (i.e., complimentary telemedicine consultation and medicine delivery). Will this affect my login? What happens if I forget my password?

You may try logging on using the user ID and password that you previously created when you registered for the campaign in 2020. If you have forgotten your login credentials, please try one of the methods below:

Option 1: Use the standard login credentials provided below

- User ID: the last 4 digits of your NRIC and the alphabet + your DOB
- Password: your DOB in DDMMYYYY format

Option 2: Enter the email address used during your HSBC Life Shield application as your user ID and click 'forgot password' to reset.

Option 3: Try your preferred name as your user ID and click on 'forgot password' to reset.

If you are still unable to log on using the methods above, send an email to assistme@fullertonhealth.com for assistance. Fullerton Health will reply within 3 working days.

Please contact Fullerton Health only on queries related to accessing your account on Fullerton Health Concierge app.

Q8. Am I only entitled to this value-added service after my policy renewal? Is this value-added service available to all customers of HSBC Life Shield?

You do not need to have renewed your policy to enjoy this value-added service. This service has been made available to all Life Assureds of HSBC Life Shield policies, including Plan A, Plan B and Standard Plan, since 1 September 2022.

Q9. If I have a registration issue, whom should I contact for assistance?

For registration-related issues, please send an email to assistme@fullertonhealth.com. Fullerton Health will respond within 3 working days.