
Comprehensive Medical Insurance & Protection Scheme for Foreigners Staying in China of Ping An Annuity Insurance Co., Ltd.

To participate in conditions:

International students in China, students from Hongkong, Macao and Taiwan, as well as overseas Chinese students (identities of overseas Chinese could be proved by relative authority) in healthy condition, able to participate in study normally from 8 years old to 69 years old, are eligible to this policy.

Insurance Liabilities:

Ping An shall undertake the following insurance liabilities during the valid period of insurance **(Insurance period (from the valid date of the policy to the expiry date of the insurance period))**

1. Death insurance:

Ping An shall pay the stipulated amount of insurance compensation if the Insured dies of an accident or disease. Insurance liabilities thus terminate.

2. Accidental disability insurance:

If the Insured suffers from an accident which **results in any disability listed in the *Standards and Codes for Personal Insurance Disability Assessment (JR/T0083-2013) (issued by former China Insurance Regulatory Commission, BJF [2014] No. 6)* within 180 days since the occurrence of the accident**, Ping An shall assess the injury and disability according to the assessment principles stipulated by this Criteria, unless otherwise stipulated, **Ping An shall pay the accidental disability insurance money, whose amount shall be calculated based on the multiplication of the proportion stipulated in this Criteria, which is corresponding to the assessment result, by the sum insured, which is corresponding to insurer's responsibilities.** If medical treatment is still not over **on the 180th day**, disability evaluation shall be made on the basis of the Insured's physical condition on that day and the Insurance of Accidental Disability shall be paid in accordance with the evaluation results.

If with the disability resulted from this accident and the previous disability combined as a more serious disability according to the *Standards and Codes for Personal Insurance Disability Assessment*, the insurance shall be paid in accordance with the standard for the more serious disability, **but the insurance of accidental disability which has been paid previously (disabilities listed in the *Standards and Codes for Personal Insurance Disability Assessment (JR/T0083-2013) (issued by former China Insurance Regulatory Commission, BJF [2014] No. 6)* have taken place before purchase of insurance or caused by events under Liability Exemption, shall be deemed as having been compensated already) shall be deducted therefrom.**

The accumulative payment amount of accidental disability insurance, and death due to any accidental injury or disease shall not exceed the corresponding insured sum of the Insured. If the accumulative amount of payment exceeds the insured sum of the Insured, then the insurance liabilities to the insured thus terminate.

Note: *Standards and Codes for Personal Insurance Disability Assessment (JR/T0083-2013)* (issued by former China Insurance Regulatory Commission, BJI [2014] No. 6 is accessible from the website of Insurance Association of China.

3. Accidental Medical Insurance:

If the Insured, who suffers from the accidental incident, receives medical treatment **within 180 days since the occurrence of the accident**, the Insurer shall be liable for the full amount of the reasonable and necessary expenses actually paid by the Insured for the medical treatment, but the accumulative amount of payment shall not exceed RMB 20,000. Whether an accident happens to the Insured for once or several times, the Insurer shall pay the "accidental medical insurance" respectively in accordance with the aforesaid provisions, but the accumulative amount of payment shall not exceed the insured sum of the accidental medical insurance of the Insured. When the accumulative amount of payment reaches the insured sum of the accidental medical insurance of the Insured, the said insurance liability for the said Insured shall be terminated.

For example, the accidents such as bruises of bumps, burns, sprained ankle, accidental cut-wound when cutting vegetables, scratches or bites by cats and dogs.

Reimbursement equation: total amount of reasonable expenditure * 100%=reimbursable amount (the total amount of reasonable expenditures shall exclude the self-paid or partly self-paid items and expenses stipulated by the local regulations of the basic medical insurance).

4. Outpatient and Emergency Medical Insurance:

The reasonable and necessary expenses incurred by the Insured for receiving outpatient or emergency medical treatment because of illness, within each insurance period, the daily limit for outpatient is RMB600, (that means, if medical expense exceeding RMB 600 per day, shall be calculated as RMB600; if the medical expense not exceeding RMB600 per day, shall be calculated by the actual amount). Once the medical expenses exceeding the starting line of RMB650, **the remaining amount of the medical expenses exceeding the deductible RMB650 yuan on the basis of the daily limit rules** will be reimbursed at a percentage of 85%, and the accumulative payment shall not exceed the limit of RMB20000. The insurance liability shall be terminated once the accumulative amount of payment reaches the sum insured.

Medical expenses of outpatient and emergency treatment: The related expenses incurred from general outpatient treatment, emergency treatment, outpatient surgery, hospitalization for observation, emergency rescue, isolation due to infectious diseases that is certified by the public hospital or

department of public health and epidemic prevention, and expense or cost of outpatient and emergency treatment before and after hospitalization that arise from the same cause of disease are also deemed as outpatient and emergency treatment.

For example, being treated in the outpatient or emergency for fever, sudden abdominal pain, faint, and inflammation etc.

Reimbursement equation: (the expense of each day within the daily limit RMB600 yuan add up-650 yuan) * **85%=reimbursable amount** (the total amount of reasonable expenditures shall exclude the self-paid or partly self-paid items and expenses stipulated by the local regulations of the basic medical insurance)

Definitions:

Daily limit: The top claim limit of available medical cost.

Deductible: RMB 650 yuan (A total of RMB650 yuan is deducted accumulatively for one time during an insurance period). Below the starting line, there is no compensation.

5. Hospitalization and Medical Insurance:

If diagnosis confirms that the Insured must be hospitalized for treatment because of suffering from the accident or the illness, Ping An shall pay 100% of the “hospitalization and medical insurance” to the insured with regard to the actual and reasonable expenses for medical treatment, including reasonable and necessary fees for nursing (limited to **RMB200 Yuan per day and accumulate up to 60 days**), medical record, heating, air-conditioning, bed, examination, special examination and treatment, operation, medicine, treatment, laboratory test, radiation, etc.

During one valid insurance period, whether the Insured is hospitalized for once or several times, the Insurer shall pay the insurance payment as per compensation rule, but the insurance liability shall be terminated once the accumulative amount of payment reaches the limitation of RMB 400,000.

In another word: if diagnosis confirms that the insured must be hospitalized for treatment because of suffering from the injury or illness, the insured may apply online for advanced payment by the hospital or at his own expense of medical expense for hospitalization and reimburse later.

Reimbursement equation: reasonable hospitalization expenditure * 100%=reimbursable amount (the total amount of reasonable expenditures shall exclude the self-paid or partly self-paid items and expenses stipulated by the local regulations of the basic medical insurance).

Note:

1) Medical organizations which are involved in all the foregoing medical insurance liabilities are limited to the public hospitals established within the border of Mainland China; However, for the insured who are treated in the ward area for foreigners, ward area for VIPs, private room, Class A ward, separate ward room, ward area for special treatment and needs, ward for special treatment and needs, ward for high-ranking officials, or similar ward area of the public

hospitals,, shall be excluded from the insurance, then all medical expenses incurred by such shall not be covered by the insurer.

2) Medical treatment expenses generated by all the foregoing medical insurance liabilities are limited to the items and expenses that can be reimbursed in accordance with the local regulations of basic medical insurance, the self-paid or partly self-paid items and expenses cannot be reimbursed by the insurer.

3) For the insured who apply for the insurance for the first time or the insured who is not renewal of insurance, the first 30 days from the effective date of the insurance is the waiting period (observation period). Where the insured is hospitalized or treated in outpatient during the waiting period and related medical cost occurs, the insurer bears no liability of compensation. Insurance renewal or the treatment for the Insured suffered from an accident is not subject to any waiting period.

4) If any third party has partially or fully paid any above-mentioned medical treatment fees, Ping An shall be liable for the remaining amount of reasonable fees that are within the reimbursable payment scope of the local basic medical insurance. But the limited portion of the fees for the bed, nursing, outpatient and emergency treatment within the daily limitation is also limited; if the third party has a specified proportion for payment of the limited sum, Ping An shall be liable only for the remaining amount after deducting the already paid amount from the limited sum. If the third party has no specified proportion for payment, then Ping An shall be liable for the remaining amount, but not exceeding the insured sum, after deducting the standard amount of this item from the limited sum which takes the regulations of the local basic medical insurance as the standard.

5) If the Insured suffers from a major disease or a chronic disease before the purchase of this insurance, the Insurer shall not bear the liability of payment.

Liability Exemption

I. Liability Exemption for Death and Accidental Disability Insurance

Ping An shall be exempted from the insurance liabilities for death and accidental disability caused by any of the following circumstances on the part of the Insured:

1. Deliberate killing or injury conducted by the policy-holder or beneficiary to the Insured;
2. Deliberate self-harm, suicide, intentional crime, resistance to criminal compulsory measures taken according to the law on the part of the Insured;
3. Fighting, drunkenness or affected by alcohol, and active taking, sucking or injection of drugs on the part of the Insured;
4. Driving a motor vehicle under the influence, driving a motor vehicle without a legal and valid driving license or driving a motor vehicle without a valid driving license on the part of the Insured;
5. War, military conflict, riot or armed rebellion;
6. Nuclear explosion, nuclear radiation or nuclear pollution;
7. Pregnancy, abortion, miscarriage, delivery (including caesarean birth), birth control,

treatment of infertility, contraceptive sterilization, artificial impregnation and related complication on the part of the Insured;

8. Medical accident occurring to the Insured because of cosmetic surgery or other surgical operations;
9. Taking of medicine (excluding OTC medicine taken according to instructions) without permission of doctor on the part of the Insured;
10. During the period when the Insured suffers from AIDS or is infected with the AIDS virus (HIV-positive);
11. The Insured engages in high-risk activities such as diving, parachuting, mountain climbing, bungee jumping, paragliding, expedition, wrestling, martial art, stunt performance, horse racing, car racing, etc.
12. The Insured passes away or becomes disability because of an accident outside mainland China.
13. Providing false insurance information, or non-overseas students insured as an overseas student.
14. Those accidents that occur during the time when the Insured do their part-time job;

If the Insured is caused dead in any of the foregoing circumstances, Ping An shall terminate the insurance liability of the Insured.

II. Liability Exemption for Medical Insurance Liability (Accidental Medical Treatment, Outpatient, Emergency and Hospitalization)

Ping An shall be exempted from the insurance liabilities for medical expenses caused by any of the following circumstances on the part of the Insured:

1. Deliberate killing or injury conducted by the policy-holder or beneficiary to the Insured;
2. Deliberate self-harm, intentional crime or resistance to criminal compulsory measures taken according to the law on the part of the Insured;
3. Fighting, drunkenness or affected by alcohol, and active taking, sucking or injection of drugs on the part of the Insured;
4. Driving a motor vehicle under the influence, driving a motor vehicle without a legal and valid driving license or driving a motor vehicle without a valid driving license on the part of the Insured;
5. War, military conflict, riot or armed rebellion;
6. Nuclear explosion, nuclear radiation or nuclear pollution;
7. The insured suffers from congenital diseases, hereditary diseases, existing disease

(disease or symptoms that already exist prior to the date of insurance and non-continuous within the insurance period);

8. The insured suffers from AIDS or HIV infection, sexually transmitted diseases;
9. Pregnancy, miscarriage or delivery on the part of the Insured, infertility treatment, artificial insemination, prenatal and postnatal check, birth control (including sterilization), abortion and complications caused by above-mentioned causes;
10. Medical accident occurring to the Insured because of cosmetic surgery or other surgical operations;
11. The medical expenses incurred by the Insured for dental care, such as washing teeth, dentures, dental implants, false filling, porcelain teeth, etc., as well as expenses incurred in oral restoration, orthodontics, oral health care and beauty; the reasonable medical expenses of the Insurer's dental fillings, tooth nerve treatment, tooth pulling, tooth impaction treatment and periodontal diseases (such as, periodontitis, gingivitis, periapical inflammation, except for teeth cleaning) due to dental caries, dental pulp disease and cracked teeth are within the insurance liability of the Insurer;
12. Expenses of orthopedics, correct procedure, plastic surgery or rehabilitation therapy received by the Insurer;
13. Items such as physical examination and disease screening for the Insured; various medical treatment items for prevention, health care, recuperation, rest and special care: such as various vaccines vaccination, foot reflexology massage therapy, fitness massage and other items;
14. Taking, application or injection of medicine without the permission of doctor on the part of the Insured;
15. Medical expenses incurred outside Mainland China or in private hospitals within Mainland China, and expenses incurred in drug stores and companies of medical apparatus and instruments;
16. Accidents that occur outside Mainland China and the follow-up treatments as a consequent on the part of the Insured;
17. Charge of telephone, transportation, meals, etc. on the part of the Insured;
18. Sports and athletic activities of high risk only professionals participate. (The Insured engages in high-risk activities such as diving, parachuting, paragliding, roller skating, skiing, skating, bungee jumping, rock climbing, wrestling, judo, taekwondo, martial art, karate, fencing, etc.
19. Providing false insurance information, or non-overseas students insured as an overseas student.
20. Experimental treatment and costs incurred for medical experiment purpose.
21. The insurant should turn to medical treatment in strict accordance with the hospital

admissions standards. If not, the insurer does not reimburse the cost of hospitalization.

22. Medical treatment fees incurred without reporting in advance by dialing 400 telephone numbers or not approved.

23. Relevant expenses incurred by the Insured during the time when they do their part-time work.

Insurance premium

| Insurance Liabilities | Insurance Amount (Yuan) RMB | Age 8—69 | |
|--|--------------------------------|---|--|
| | | Insurance Premium (Yuan per half a year per person) | Insurance Premium (Yuan per year per person) |
| Liability for Death + Accidental Disability | 100000 | | |
| Accidental Medical Treatment | 20000 | | |
| Medical Treatment for Outpatient and Emergency (With a daily limit of 600 yuan; the medical expenses exceeding 650 yuan can apply for a claim, that excess portion will be reimbursed at a proportion of 85%) | 20000 | 400 | 800 |
| Hospitalization Medical Treatment | 400000 | | |

Note: Matters not mentioned herein shall be executed according to *Ping An One-year Group Term Life Insurance* (RELEASED BY PING AN ANNUITY INSURANCE COMPANY OF CHINA, LTD [2009] No.105), *Ping An Additional Accidental Injury Group Medical Insurance* (RELEASED BY PING AN ANNUITY INSURANCE COMPANY OF CHINA, LTD [2020] No.413), *Ping An Inpatient Group Medical Insurance* (RELEASED BY PING AN ANNUITY INSURANCE COMPANY OF CHINA, LTD [2020] No.413), *Ping An Inpatient, Outpatient and Emergency Comprehensive Group Medical Insurance* (RELEASED BY PING AN ANNUITY INSURANCE COMPANY OF CHINA, LTD [2020] No.413), and *Ping An Inpatient Reassuring Group Medical Insurance (Clause A)* (RELEASED BY PING AN ANNUITY INSURANCE COMPANY OF CHINA, LTD [2020] No.413).

If any dispute arises concerning the contents mentioned above, the Chinese interpretation shall prevail.

Please be sure to call 4008105119 firstly to make a diagnosis inquiry before you go to see a doctor.

Dear customers:

If you want to learn about the services of the settlement of a claim of comprehensive insurance for people coming to China of Ping An Endowment Insurance Co., Ltd., please read this guide carefully.

(1) Procedures for insurance claims:

Standard procedures of insurance claims after the occurrence of insurance accident:

Telephone for consultation and report: 4008105119

Please call directly 4008105119 for medical consultation due to disease or accident. The rescuing doctor will provide consultation, diagnose, and medical guidance and instructions on the insurance claim. After consulting the doctor and getting outpatient treatment, if the doctor confirms that further hospitalization is required, the insured can apply for advanced payment of medical expense for hospitalization to the rescue company. After communication and confirmation between the rescue company and hospital, it will be decided whether the advanced payment procedures shall be started. **If the insured is directly hospitalized without being inquired, recorded by the doctor of the rescue company as well as not being treated by the outpatient (including those whose conditions do not meet the requirements of hospitalization but require the outpatient doctor to agree with hospitalization), the rescue company will not be responsible for advanced payment of medical expense for hospitalization. If advanced payment for medical expenses is made without the above procedures, the insured will not be able to get compensation.**

(2) Document to be presented for settlement of claims:

1) Death or accidental disability

- A. Copy of passport and visa page of the Insured
- B. Disability certificate when the Insured is disabled (an evaluation report shall be issued by the assigned evaluation body)
- C. Death certificate of the Insured
- D. Copies of certificates of the relationship between the Insured and all the beneficiaries, and copies of identification proofs of the beneficiaries
- E. Certificate of accident in case of an accident (in case of traffic accident, the traffic unit should issue a liability confirmation of traffic accident; in case of falling from the height and drowning, the public security organs or relevant departments shall issue the materials determining whether it is accidental or suicidal; in case of alcohol-induced accident, a quantitative report on the alcohol concentration shall be issued.)

2) Accidental medical treatment

- A. Copies of passport and visa page of the Insured
- B. Process and certificate of accident (in case of a traffic accident, the traffic unit should issue a liability confirmation of traffic accident, which is needed.)
- C. Original of receipt
- D. Medical record, detailed expenditure sheet and copies of examination report and laboratory test report of each respective treatment (The date of the medical record and the date of invoice shall be corresponding with each other).

3) Medical treatment for outpatient and emergency

- A. Copies of passport and visa page of the Insured
- B. Original of receipt
- C. Medical record, detailed expenditure sheet and copies of examination report and laboratory test report of each respective treatment (The date of the medical record and the date of invoice shall be corresponding with each other).

If the fees reach the deductible of RMB650 Yuan, then the original invoice, medical record, detailed expenditure sheet and copy of examination report and laboratory test report of treatment that costs below RMB650 Yuan are also required to be presented.

4) Hospitalization

- A. Copies of passport and visa page of the Insured
- B. Certificate of the accident in case of an accident (in case of the traffic accident, the traffic unit should issue a liability confirmation of traffic accident)
- C. Original of receipt and detailed expenditure sheet for hospitalization
- D. Copy of hospital discharge summary or medical record of hospitalization

Special instructions to item 2) to item 4) above:

- (1) The Insured's bank account opened in mainland China and accurate information of this account, including account number, name, opening bank information, which can be obtained from a copy of deposit book and bank customer table, it must be attached to the claim settling documents for each request for compensation (For more details, please call 4008105119).
- (2) Where the insured treated in two or more hospitals (including two hospitals) respectively for one insured incident, relevant documents such as diagnosis certificate and medical record from relevant hospitals of each treatment shall be presented.
- (3) Hospitals for treatment shall be limited to the public hospitals within the territory of Mainland China, requested items and expenses that can be reimbursed should in accordance with the scope of local regulations of basic medical insurance.

5) Application for nursing fee

Original Invoices of nursing fee issued by the hospital or by a nursing service company

Materials for claims settlement sent to 北京市西城区金融街 23 号平安大厦 9 层 (邮编 100033)

Addressee: 来华项目组

Please Dial: 4008105119

This program is an insurance product mix

Please log in www.lxbx.net for latest insurance introduction.

This material is for your information; the final right of interpretation of the above content belongs to Ping An Annuity Insurance Company, Ltd.

Chinese explanation prevails in case of contradiction arising out of the aforementioned contents.

Step. 2

输入证件号码和验证码
Passport number
and verification code



Step. 5

信息确认
Confirm info



信息确认
Confirm info

Step. 3

方案选择
Choose plan

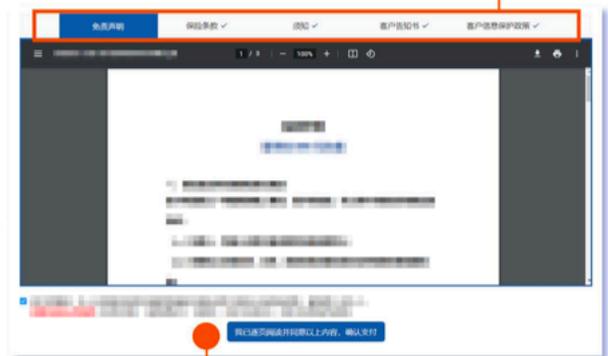


下一步
Next step

Step. 4

查看详情
View detail

点击浏览
Read and click each box



下一步
Next step



服务支持热线
Customer Service

400-810-5119





来华留学生保险

Online payment Instruction.

网上支付看这里 轻松缴费我帮你



手机端
Mobile terminal

Step. 8

获取凭证
Get receipt



Step. 1

扫描二维码或
浏览器访问留学保险网
Scan the QR code or
input lxbx.net into your
browser



Step. 2

点击登录
Click to login



Step. 3

输入证件号码和验证码
Passport number and
verification code



Step. 4

选择学校和方案
Choose school
and plan



Step. 7

支付
Pay

下一步
Next step

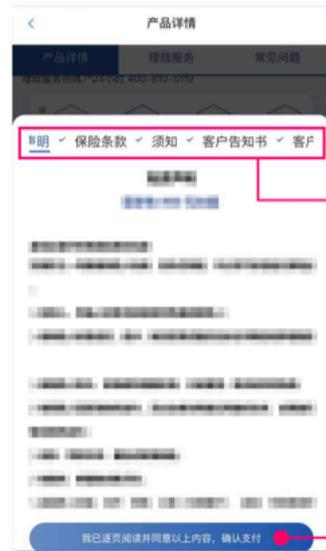


Step. 5-1

立即缴费
Pay now

Step. 6

信息确认
Confirm info



Step. 5-2

点击浏览
Read and click
each box

下一步
Next step



服务支持热线
Customer Service

400-810-5119



就医与理赔指南

Instruction for claims



▶ 就医篇 see a doctor

▶ 理赔篇 Claims



www.lxbx.net

1/21 留学保险项目组

生病了,发生意外怎么办?

what if you sick?



难受?不舒服?意外受伤?需要看病时,先打个电话

4 0 0 8 1 0 5 1 1 9

咨询如何看病,如何报销

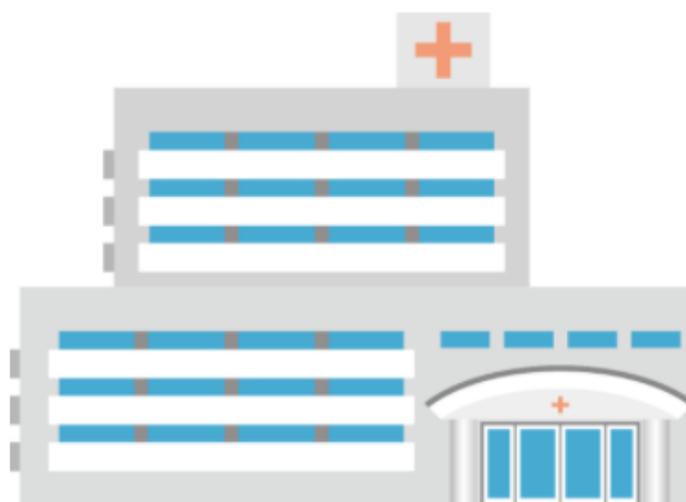
Feel uncomfortable? If you need to see the doctor,
please call us first.



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就医提示

Where to see a doctor?



一定要前往大陆境内的公立医院
先在医院门诊部治疗，如果遇到特殊情况请
拨打400 810 5119热线电话

Please go to the public hospital of the Mainland
China

And get the treatment in the outpatient
department first, if the situation is getting
complicated, please call the hotline.



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挂什么号?

Notices for Registration



到医院后只能挂普通号

不能选择特需号, 外宾号, 国际医疗部等
买病历本, 并且每次看病都要让医生写病历

When you are in the hospital, please just register
in the normal department.

*NO special need or international service for the
insured.*

Buy a booklet and ask the doctor to write
the medical record for you everytime.



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注意挂号名字

Notices for Registration



挂号名字一定要写对

可以写护照全名的一个字段，要一个字母一个字母的写清楚，不要连笔

Please use the accurate name to register

You can use one whole part of your english name to register



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挂号费用类型

Notices for Registration



费用类型选择“商业保险”或“自费”

Types of expense, need to choose business insurance or self-paid.



再到医院相应医生处进行检查治疗

Go to corresponding department for medical treatment.



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门诊需要收集哪些材料?

What kind of materials should collect for outpatient?



1. 门诊病历

重要

一定要让医生写门诊病历，
每次都要有

Outpatient medical record

It is imperative for the doctor to write the outpatient medical record every time.



2. 发票原件需要两章齐全，请
收好发票原件，丢失无法理赔

The original invoice with two stamps

Please collect the original invoices with two seals. In the case of invoice losing, you can't get reimbursed.



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门诊需要收集哪些材料?

What kind of materials should collect for outpatient?



3.收好化验单、报告单、处方，
最后一起提交理赔。

Please keep your laboratory test report, examination report and prescription and then submit all of materials for reimbursement.



4.意外事故说明
内容包括时间、地点、受伤经过。

Please write a report to show us clearly where, when and how you get injured. Your clear handwritten signature is required.



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疾病门诊怎么理赔?

Outpatient policy

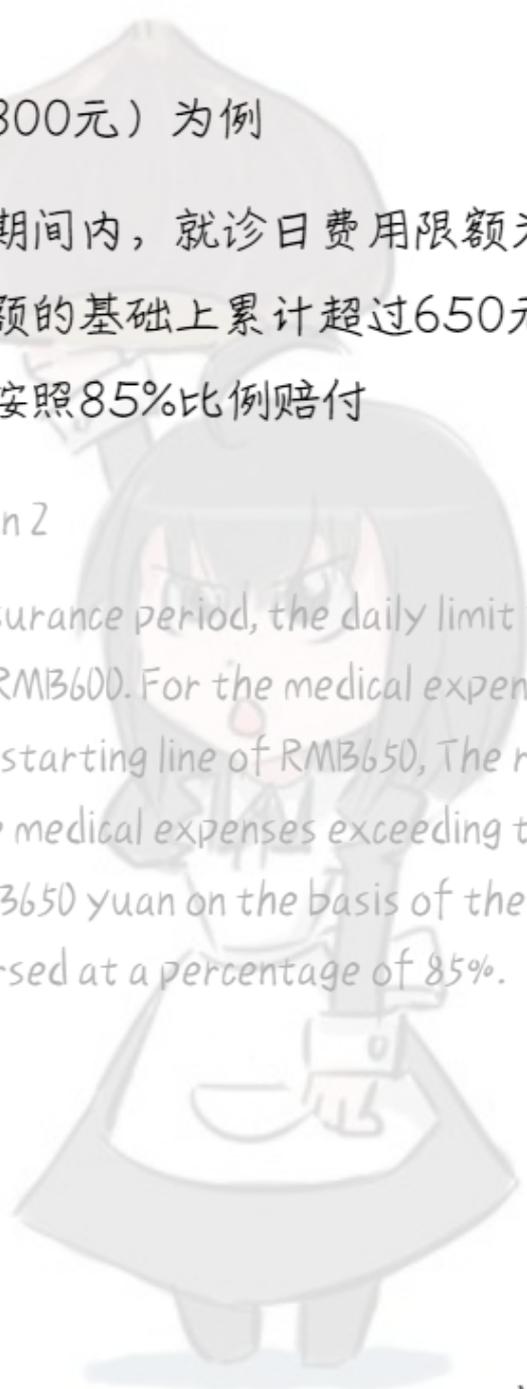


以方案二（800元）为例

在一个保险期间内，就诊日费用限额为600元，在日限额的基础上累计超过650元免赔额以后的部分按照85%比例赔付

Example as plan 2

Within each insurance period, the daily limit for outpatient is RMB600. For the medical expenses exceeding the starting line of RMB650, The remaining amount of the medical expenses exceeding the deductible RMB650 yuan on the basis of the daily limit will be reimbursed at a percentage of 85%.



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疾病门诊怎么理赔?

Outpatient policy



以方案二(800元)为例

在保险期间内,因病在当地的公立医院就诊,

2018年2月1日花费900元, 5月3日花费400

元, 7月15日花费700元(就诊费用均为合理费用)。

**理赔计算公式: { (600元+400元+600元)
-650元}*85%=807.50元**

Example as plan 2

If you have paid an insurance fee at RMB 800, then you have paid RMB 900 on February 1st, 2018, paid RMB 400 on May 3rd, and RMB 700 on July 15th (all the fees for clinical service are rational) due to being treated in a local public hospital within the insurance period.

The formula for claim settlement: { (600 + 400 + 600)
-650}*85%=807.50 (Unit: RMB Yuan)



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特别强调 special notice

病情严重医生建议必须要住院的，须在入院前致电400热线，进行医疗咨询及报案，否则无法垫付及申请理赔。

If diagnosis confirms that the Insured must be hospitalized and need to apply for the advanced payment, please make sure that you call us before hospitalized.



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住院期间的注意事项

Notice of hospitalization



跟医生说明报销注意事项

就诊产生自费及部分自费费用时,需个人承担此费用,此类自费不属于当地医保报销的范围,同时保险也不能报销 **注意: 只能住普通病房**

Clarify the reimbursement notices with the doctor.

When you choose selected medicine or treatment which not include in your local Social Insurance category, this part of fee will not be covered by the insurance company. You shall pay for the selective medicine and treatment by yourself.

Insurance company can only cover insured who treated in general ward.



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住院需要收集哪些材料?

What kind of materials should collect for hospitalization?



出院需要医院提供资料

1. 发票原件(盖章)
2. 费用明细清单原件
3. 出院小结或住院病历复印件

The following materials need to be provided when discharge from hospital

1. Stamped original invoices
2. Detailed medical expenditure sheet
3. Copy of hospital discharge summary or medical record of hospitalization



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其他需要准备的材料

How to apply for reimbursement



理赔申请文件

每次提交报销都必须提供

Application for claim

Necessary materials for claim



护照复印件

Passport Copy



姓名证明

发票病历上的中文名与护照

英文名为同一个人的证明

Name of certification

You are required to provide the name of certification in case of the name in the invoices is different from the passport.



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其他需要准备的材料

How to apply for reimbursement



意外事故说明

内容包括时间、地点、受伤经过。

Please write a report to show us clearly where, when and how you get injured. Your clear handwritten signature is required.



其他需要准备的材料

How to apply for reimbursement



银行卡客户信息表

请带护照和银行卡去银行，找工作人员打印一份银行卡信息表，主要用作接收汇款，需要的信息有：户名，账号，开户行信息（这条信息可以给银行的工作人员看一下，他们就会给你相关资料）

Information letter of Bank Account

Please go to the bank with your passport and bank card, and ask bank staff to print out your bank account information, which will be used to receive money from insurance company. The information includes: Username, account number, bank name (Bank staff will help you once you show this information to them)



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常见免责提示

Liability Exemption Tips



民营及私立医院

private hospital



特诊特需病区

ward area for special treatment and needs



外宾病区

ward area for foreigners



特诊特需病房和高干病房

ward area for high-ranking officials

酒后驾驶、无合法有效驾驶证驾驶，

或驾驶无有效行驶证的机动车

driving under the influence, driving without a

legal and valid driving license a motor vehicle

without a valid driving license on the part of the

Insured



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常见免责提示

Liability Exemption Tips



怀孕、流产、分娩、不孕不育症治疗、人工受精、产前产后检查；节育、堕胎、及以上原因引起的并发症

pregnancy, miscarriage or delivery on the part of the Insured, infertility treatment, artificial insemination, prenatal and postnatal check, birth control, abortion and complications caused by above-mentioned causes



免赔额650元以下部分不予理赔(门急诊责任)

deductible: RMB 650, below the deductible, there is no claim (outpatient and emergency medical insurance)



自费和部分自费项目均不能报销

the self-paid or partly self-paid items and expenses cannot be reimbursed



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常见免责提示

Liability Exemption Tips



矫形、矫正、整容或康复性治疗
expenses of orthopaedics, diorthosis,
face-lift or rehabilitation therapy by
the Insured



患先天性疾病、遗传性疾病、既往
症(投保前已患疾病或已存在的症
状, 保险期间非连续的)

congenital diseases, hereditary
diseases, existing disease (disease or
symptoms that already exist prior to the
date of insurance)



保险细则以《平安养老保险股份有限公司来华人员综合保险保障计划简介》为准, 或参阅www.lxbx.net中的投保指南及理赔指南。

The policy terms and conditions shall be in accordance with Comprehensive Insurance & Protection Scheme for Foreigners Staying in China of Ping An Annuity Insurance Co., Ltd.



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快递地址和其他信息

Post address and other information you may need.



理赔材料寄送地址: 北京市西城区金融大街23号平安大厦9层 (邮编: 100033)

收件人: 留学保险项目组

联系电话: 400 810 5119



24小时热线电话

保单/理赔查询



www.lxbx.net

就医与理赔指南

Instruction for claims



打电话问诊

call hotline number 4008105119



去医院就医

Received medical treatment by doctor



收集就医材料

Collect all documents of treatment



提交保险公司申请理赔

apply reimbursement from insurance



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