



# 《全球保》 个人与家庭 医疗保险 WorldCare Explained

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*individuals and families*





## 您绝对需要的国际医疗保险

### *Why you need international health insurance*

为了您的健康，您需要最佳医疗服务。

您不论置身国内或国外，都可随时随地获得顶尖的医疗保障。

▶ 国际医疗保险可让您联系到最权威的医生与专家、全球最高信誉的医院和诊所，且保证您的治疗费用纳入到医疗保障范围。

如果频繁出国旅行已成为您的一种生活方式，或是您想要保证在国内外都能获得最佳医疗服务，那么国际医疗保险是您的理想之选。

*You deserve the best for your health.*

*This means reliable access to first class medical treatment, when you need it, at home and abroad.*

▶ International health insurance gives you access to the most sought-after doctors and specialists and the most reputable hospitals and clinics worldwide, plus the confidence of knowing that your medical costs are covered.

If your lifestyle involves regular foreign travel, or you want guaranteed access to the best healthcare in China and abroad, you need international health insurance.

# 关于亚太财险与时康的合作

## About the Asia-Pacific P&C and Now Health partnership

亚太财险与时康国际携手合作, 为全球客户提供最高端的医疗保险服务。

Asia-Pacific P&C has partnered with Now Health International to bring top-end medical insurance to customers around the world.

- ▶ 亚太财险资金雄厚、可靠、值得信赖, 是中国知名的财产及意外险提供商之一。

其产品包括财产损失险、意外伤害保险和医疗保险, 服务对象涵盖国内的个人、家庭与企业。

时康国际是一家备受赞誉的国际医疗保险服务商, 办事处设立于上海、香港、雅加达、新加坡、迪拜和英国。我们致力为全球客户提供顶尖医疗保险服务。

- ▶ Financially strong, reliable and well-respected, Asia-Pacific P&C is one of the leading property and casualty insurance providers in China.

Its products include property loss insurance, accident insurance and health insurance, which is available to individuals, families and businesses nationwide.

Now Health International is an award-winning international health insurance provider, with offices in Shanghai, Hong Kong, Jakarta, Singapore, Dubai and the UK. It offers premier international health insurance to customers worldwide.







## ▶ 亚太财险与时康是您的选择 *Why choose Asia-Pacific P&C and Now Health?*

- ▶ 在中国20多个城市均可购买
- ▶ 屡获殊荣的国际医疗保险服务商 — 2019年荣膺Menair保险奖最具创新保险公司奖; 2018年亚洲保险新闻奖最佳电子商务保险公司奖; 以及2017年度中东保险业奖的年度创新奖
- ▶ 我们24/7, 全年365天为您提供服务的客户服务团队将提供有效专业的服务
- ▶ 遍布全球高质量的医疗网络为您提供世界各地的治疗
- ▶ 我们在上海拥有完全本地化的服务团队, 包括客户服务、保单管理、理赔和医疗服务, 以提供本地化的专家服务
- ▶ 时康国际是一家备受赞誉的国际医疗保险服务商, 分支机构设立于上海、香港、雅加达、新加坡、迪拜、英国、百慕大和南美洲。我们致力为全球客户提供顶尖医疗保险服务
- ▶ 通过创新先进的网站可快速查看保单资料、管理报告和追踪理赔信息
- ▶ Available to buy in more than 20 cities in China
- ▶ An award winning provider – winner of the Most Innovative Insurer at the 2019 Menair Insurance Awards, Digital Insurer of the Year at the 2018 Insurance Asia News Awards and the Innovation of the Year at the 2017 Middle East Insurance Industry Awards
- ▶ 24-hours a day, 365-days a year in-house customer service team
- ▶ A worldwide network of high quality medical providers so your employees can access treatment anywhere in the world
- ▶ Full local administrative team in Shanghai including Customer Services, Policy Admin, Claims and Clinical services to provide local knowledge and expert service
- ▶ Now Health International is an award-winning international health insurance provider, with offices in Shanghai, Hong Kong, Jakarta, Singapore, Dubai, UK, Bermuda and Latin America. It offers premier international health insurance to customers worldwide
- ▶ An innovative, state-of-the-art website which provides instant access to policy documents, management information and claims tracking information

### ▶ 我们的服务承诺

如果您提供我们需要的所有信息：

- ▶ 我们承诺在五个工作日内审核符合资格的理赔
- ▶ 我们将在两个工作日内作出承保审核决定
- ▶ 我们将在五个工作日内签发保险合同
- ▶ 我们将在两个工作日内给医疗机构签发预先付款担保函
- ▶ 我们将在一个工作日内回复所有问询

### ▶ Our promise to you

Providing we have all the information we need:

- ▶ We assess eligible claims within five working days
- ▶ We make underwriting decisions within two working days
- ▶ We dispatch policy documents within five working days
- ▶ We place guarantees of payment with medical providers within two working days
- ▶ We respond to all enquiries within one working day



## 我们的增值服务 | Our added value services

时刻伴您左右, 在您需要时, 我们给您贴身支援

▶ 时康相信您的健康和福祉非常重要。我们的增值服务为您提供附加保障, 在您最需要的时候, 为您提供绝对的保护。

*Support to stay well and support when you need it*

▶ At Now Health we think it's important to support you with your overall health and wellbeing. That's why we offer a range of added value services in addition to your core plan protection, so you know we're there for you, every step of the way.



### 旅行援助

**理由:** 我们在客户出行期间, 无论是工作还是休闲, 提供全方位支持。我们为您提供所需的保护, 和旅行援助服务。

**内容:** 通过我们的合作伙伴 Assist America, 我们提供一系列服务, 包括:

- ✓ 出行前信息
- ✓ 如果您在国外忘记服药, 将提供紧急处方服务
- ✓ 如果您和您的家人在国外生病, 将提供协助照顾患病小孩或长者
- ✓ 出行后安排紧急提前返回
- ✓ 丢失行李协助
- ✓ 法律和翻译协助

**方法:** 只需联系您当地的客户服务团队即可使用此服务。  
CustomerService@now-health.com

### Travel Assistance

**Why:** We know our globally mobile members frequently travel abroad, both for work and pleasure. To help provide you with the protection you need when you travel, we offer a travel assistance service.

**What:** With our partner Assist America we offer a range of services including:

- ✓ Pre-trip information
- ✓ Emergency prescription service if you forget your medicine while abroad
- ✓ Support for you and your families should you fall ill abroad, including care of elderly or minor children
- ✓ Early trip return in the event of an emergency
- ✓ Lost luggage assistance
- ✓ Legal and interpreter assistance

**How:** Simply contact your local Customer Service team to use this service.  
CustomerService@now-health.com



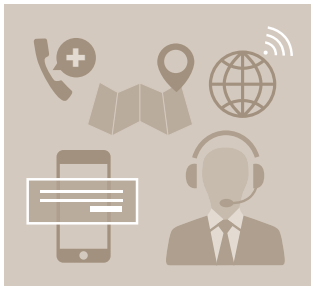
## 第二医疗意见

**理由:** 第二医疗意见可以帮助提供适当的诊断和治疗建议, 尤其是不确定诊断, 病情复杂或不确定选择何种治疗方案。

**内容:** 我们遍布全球的医疗专家网络, 为会员提供第二医疗意见服务, 确保会员获得正确的诊断和治疗。

会员可以在紧急和长期情况下使用此服务, 并且在大多数情况下, 第二医疗意见将在几天内提供。

**方法:** 只需联系您当地的客户服务团队即可使用此服务。  
CustomerService@now-health.com



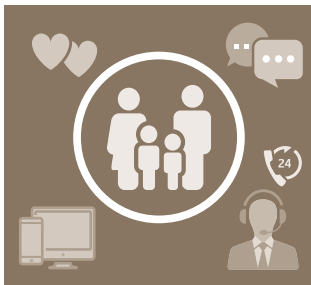
## 全球礼宾服务

**理由:** 作为国际医疗保险提供者, 我们明白到许多会员可能会选择到海外寻求治疗, 远离他们的祖国。

**内容:** 为了帮助您更轻松地完成此过程, 我们提供礼宾服务以帮助您管理流程。这包括:

- ✓ 专家指导寻找相关的医疗
- ✓ 协助医疗预约
- ✓ 预约提醒
- ✓ 向医院提供付款保证, 包括在紧急情况下, 因此您无需预先付款
- ✓ 协助在需要时安排医疗签证

**方法:** 只需联系您当地的客户服务团队即可使用此服务。  
CustomerService@now-health.com



## 会员援助计划(个人)

**理由:** 为了支持会员的整体健康状况和身体健康, 我们的国际保健计划将为会员提供广泛的保健服务。

**内容:** 会员援助计划由 LifeWorks Monrneau Shepell 提供。服务包括:

- ✓ 提供24/7即时电话咨询服务, 多种语言咨询服务包括辅导、社会工作、心理学或人类服务
- ✓ 与专业人员的实时对话, 即时提供工作、健康或生活问题帮助
- ✓ 与辅导员以会员的母语进行机密安全的电话或视频会议
- ✓ 每名会员在计划年度内可享有5次短期咨询服务

**方法:** 个人和家庭成员可以登录 [LifeWorks](#) 门户或下载 LifeWorks App。 [此处](#) 了解有关会员援助计划的更多信息。

## Second Medical Opinion

**Why:** A second medical opinion can help provide reassurance, particularly for those who are uncertain about their diagnosis, have a complex condition, or are unsure about what treatment plan to choose.

**What:** Leveraging our extensive network of medical experts worldwide, we provide our members with a second medical opinion service to help ensure you get the right diagnosis and the right treatment.

Members can access this service for both acute and long term conditions, and in most cases the second medical opinion will be delivered within a matter of days.

**How:** Simply contact your local Customer Service team to use this service.  
CustomerService@now-health.com

## Global Concierge Service

**Why:** As an international health insurance provider, we recognise that many of our members may choose to seek treatment overseas, away from their home country.

**What:** To help make this process easier for you, we provide concierge support to help you manage the process. This includes:

- ✓ Recommending where to get treatment
- ✓ Support to book medical appointments
- ✓ Appointment reminders
- ✓ Placing guarantees of payment with the hospital, including in an emergency, so you don't need to pay up front
- ✓ Support with arranging medical visas as and when required

**How:** Simply contact your local Customer Service team to use this service.  
CustomerService@now-health.com

## Member Assistance Program (individuals)

**Why:** To support our members with their overall wellbeing as well as their physical health, ensuring our international health plans continue to provide members with a broad health and wellness package.

**What:** The Member Assistance Programme is provided by LifeWorks by Morneau Shepell, it includes:

- ✓ Immediate support by phone from specialised professionals in counselling, social work, psychology or human services, available 24/7 in multiple languages
- ✓ Real-time online conversation with support professionals for immediate assistance with work, health or life issues
- ✓ Confidential and secure telephonic or video sessions with counsellors in members' native language
- ✓ Members are eligible for 5 sessions of short-term counselling per plan year

**How:** Individual and family members can log-in to the [LifeWorks Portal](#) or downloading the LifeWorks App. Learn more about the Member Assistance Programme [here](#).



# 我们的数字工具 | Our digital tools

## 我们的网站 | Our Website

### 轻松在线管理您的保险计划

时康国际的在线平台使您的国际医疗保险计划方便使用, 让保单管理变得轻松简单, 比如查看并下载所有保单文件, 及追踪理赔变得快速、简单。

时康会将您的信息存放于您专属的网上安全组合区中(目前仅有英文版本), 方便您24小时全天候在世界任何地方查阅更多详细信息。

您可以查看并下载您的文件, 包括保险凭证、保险条款及任何表格, 帮助管理您的保险计划。

### 提交理赔和在线追踪您的理赔状态

当我们收到您的理赔申请, 如果您选择了以电子邮件或短信为通知方式, 我们会以此通知您。

### Manage your plan online

The Now Health International website is designed to make it simpler to manage your international health insurance from accessing your plan documents to tracking your claims.

Members can access their information at any time with Now Health, as all your details are stored in your secure online portfolio, which you can access 24-hours a day from anywhere in the world.

You can view and download all your plan documents including your certificate of insurance, members' handbook and any form you might need to manage your plan.

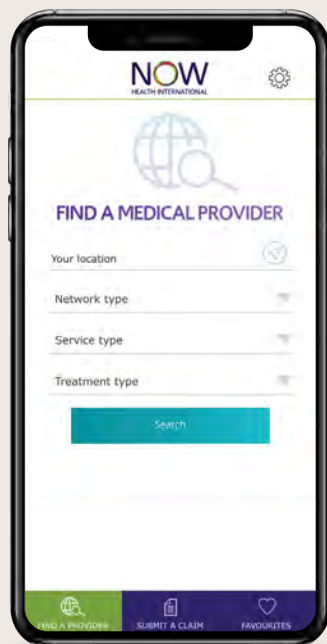
### Submit and track your claims online

You can submit and track the status of all claims you make online. As soon as we receive your claim, we will notify you by email and SMS (if you have chosen this option).

## 我们的智能手机应用程序 Our Smartphone App

我们的智能手机应用程序能够让您以更加简单快捷的方式找到与您距离最近的医生和医疗机构。您可以访问数千的全球医疗人员, 轻松处理索赔。

Our smartphone App let's you claim and find doctors at the touch of a button. You can access thousands of medical professionals worldwide and enjoy quick and easy claims handling.



# 您的会员卡 Your Membership Card

我们的网上安全组合区旨在让您轻松访问您的计划。您可登录网上安全组合区下载会员卡并将其添加到智能手机钱包中。

我们与网络医疗提供商密切合作, 以便您到达医疗机构时他们可识别您的会员卡。

*Our secure online portfolio is designed to make it easy to access all your plan information in just a few clicks. You can use secure online portfolio to download membership card and add it to smartphone wallet.*

*We work closely with the medical providers in our network so they recognise your Now Health card. Any out-patient benefits you have selected will be clearly labelled on the card.*

## 会员卡正面 | On the Card front



SAMPLE

- Plan name and option
- Membership number
- In/Day-Patient Deductible
- Out-Patient Co-Insurance
- Direct Billing
- A barcode for medical providers
- 计划名称和选项
- 会员编号
- 住院/日间留院免赔额
- 门诊自付比例
- 直付服务
- 医疗服务提供者的条形码

## 会员卡背面 | On the Card back



SAMPLE

- Member name
- Membership number
- Start Date
- Expiry Date
- Plan information
- Submit claim
- Track your claims
- Customer Service
- 24-HOUR Emergency Assistance
- Mailing address
- Insurance details
- Latest news
- 会员姓名
- 会员编号
- 生效日期
- 有效期
- 计划详情
- 提交索赔
- 跟踪您的索赔
- 客户服务
- 24小时紧急援助
- 邮寄地址
- 保险详情
- 最新消息





## 《全球保》简介 Introducing WorldCare

《全球保》是顶尖的国际医疗保险计划，由亚太财产保险有限公司承保，并委托时康管理顾问（上海）有限公司进行保单管理。

《全球保》为客户提供高医疗保障方案，包括为多种病症提供全额赔偿和全球医疗服务（不含美国）。

《全球保》保障全面，产品灵活，更设有附加保障，可以适应不同情况的需求。

*WorldCare is a premier international health insurance plan insured by Asia-Pacific P&C and administered by Now Health International. WorldCare benefit levels are extremely high, including full refund for many conditions, and you are covered for treatment worldwide excluding the USA.*

*Each WorldCare option is designed to give comprehensive care to suit different circumstances and the additional options offer ultimate flexibility.*

### 《全球保》简介 | Introducing WorldCare



- 01 每个保险期间最高金额达 2,800 万元人民币的全面保障  
Comprehensive overall maximum benefit limit up to RMB 28m per period of cover



- 02 免赔额将适用于每个保险期间发生的住院或日间留院的医疗费用。您可决定哪个保单免赔额选项更适合您的情况，因为这将增加或降低需支付的保险费  
We also have a range of annual In and Day-Patient Deductibles to suit your lifestyle. Deductibles give you greater flexibility to tailor your plan to your needs – from a high deductible to reduce your premium, to a low or nil deductible if you expect to use your plan frequently



- 03 全球保有多种附加门诊治疗选项以适应不同情况的需求。若投保人选择了一项免赔额选项，投保人需要就门诊费用的自付比例或门诊每次就诊免赔额的其中一项作出选择  
Co-Insurance Out-Patient Treatment or Out-Patient Per Visit Excess options are available for added flexibility. If you choose an optional deductible, you must select a Co-insurance Out-patient Treatment Option or an Out-Patient Per Visit Excess Option



- 04 全额赔偿器官移植，癌症治疗，转运和送返的费用  
Full refund for organ transplants, cancer, evacuation and repatriation



- 05 全面的生育保障和牙科治疗可供选择  
Comprehensive maternity and dental care options



- 06 先天性疾病保障，最高保额为每个保险期间 945,000 元人民币  
Cover for congenital disorders up to RMB 945,000 per period of cover



- 07 肾衰竭和肾透析保障，最高保额为每个保险期间 630,000 元人民币  
Cover for renal failure and dialysis up to RMB 630,000 per period of cover



- 08 器官移植捐献者医疗费用保障，最高保额为每个保险期间 310,000 元人民币  
Cover for donor medical costs for organ transplants up to RMB 310,000 per period of cover



- 09 新会员最高参保年龄可至 79 岁  
续保无年龄限制  
New members accepted up to age 79  
No age limit for renewals



- 10 高度灵活及中国特有的可选保障，可满足不同的个人需求  
Flexible China-specific optional benefits to meet your needs

# 《全球保》概览 | WorldCare at a glance

各项保险计划的保障一览表。每保单可选择最高为8项的附加选项。

A summary of each plan is shown below. Maximum eight additional options can be selected per policy.

《全球保》 尊安保险计划 WorldCare Essential	《全球保》 尊乐保险计划 WorldCare Advance	《全球保》 尊爱保险计划 WorldCare Excel	《全球保》 尊享保险计划 WorldCare Apex
<ul style="list-style-type: none"><li>✓ 住院及日间留院护理 In-patient and day-patient care</li><li>✗ 例行及复杂牙科治疗 Routine &amp; complex dental treatment</li><li>✗ 生育保障 Maternity</li><li>○ 门诊医生费用保障 Out-patient charges</li><li>○ 免赔额 Annual deductible</li><li>○ 美国境内的选择性治疗 USA elective treatment</li><li>○ 转运和送返的增强保障 Extended evacuation and repatriation</li><li>○ 大中华区选择 Greater China option</li><li>○ 病房限制（仅适用于中国大陆居民） Hospital room restriction – PRC residents only</li></ul>	<ul style="list-style-type: none"><li>✓ 住院及日间留院护理 In-patient and day-patient care</li><li>✓ 门诊护理 Out-patient care</li><li>✗ 例行及复杂牙科治疗 Routine &amp; complex dental treatment</li><li>✗ 生育保障 Maternity</li><li>○ 免赔额 Annual deductible</li><li>○ 门诊每次就诊免赔额（150或90人民币） Out-patient per visit excess (RMB 150/RMB 90)</li><li>○ 门诊费用的自付比例（10%/20%） Co-insurance out-patient treatment (10%/20%)</li><li>○ 美国境内的选择性治疗 USA elective treatment</li><li>○ 转运和送返的增强保障 Extended evacuation and repatriation</li><li>○ 体检、眼科、疫苗（1或2） Wellness, optical and vaccinations (1 or 2)</li><li>○ 大中华区选择 Greater China option</li><li>○ 病房限制（仅适用于中国大陆居民） Hospital room restriction – PRC residents only</li><li>○ 昂贵医院自付比例 High cost provider co-insurance</li><li>○ 昂贵医院限制 High cost provider restriction</li><li>○ 门诊限制 Out-patient restriction</li><li>○ 住院及门诊自付比例 In-patient and out-patient co-insurance</li></ul>	<ul style="list-style-type: none"><li>✓ 住院及日间留院护理 In-patient and day-patient care</li><li>✓ 门诊护理 Out-patient care</li><li>✓ 例行及复杂牙科治疗 Routine &amp; complex dental treatment</li><li>✗ 生育保障 Maternity</li><li>○ 免赔额 Annual deductible</li><li>○ 门诊每次就诊免赔额（150或90人民币） Out-patient per visit excess (RMB 150/RMB 90)</li><li>○ 门诊费用的自付比例（10%/20%） Co-insurance out-patient treatment (10%/20%)</li><li>○ 美国境内的选择性治疗 USA elective treatment</li><li>○ 转运和送返的增强保障 Extended evacuation and repatriation</li><li>○ 体检、眼科、疫苗（1或2） Wellness, optical and vaccinations (1 or 2)</li><li>○ 大中华区选择 Greater China option</li><li>○ 病房限制（仅适用于中国大陆居民） Hospital room restriction – PRC residents only</li><li>○ 昂贵医院自付比例 High cost provider co-insurance</li><li>○ 昂贵医院限制 High cost provider restriction</li><li>○ 住院及门诊自付比例 In-patient and out-patient co-insurance</li></ul>	<ul style="list-style-type: none"><li>✓ 住院及日间留院护理 In-patient and day-patient care</li><li>✓ 门诊护理 Out-patient care</li><li>✓ 例行及复杂牙科治疗 Routine &amp; complex dental treatment</li><li>✓ 生育保障 Maternity</li><li>○ 免赔额 Annual deductible</li><li>○ 门诊每次就诊免赔额（150或90人民币） Out-patient per visit excess (RMB 150/RMB 90)</li><li>○ 门诊费用的自付比例（10%/20%） Co-insurance out-patient treatment (10%/20%)</li><li>○ 美国境内的选择性治疗 USA elective treatment</li><li>○ 转运和送返的增强保障 Extended evacuation and repatriation</li><li>○ 体检、眼科、疫苗（1或2） Wellness, optical and vaccinations (1 or 2)</li><li>○ 大中华区选择 Greater China option</li><li>○ 病房限制（仅适用于中国大陆居民） Hospital room restriction – PRC residents only</li><li>○ 昂贵医院自付比例 High cost provider co-insurance</li><li>○ 昂贵医院限制 High cost provider restriction</li><li>○ 住院及门诊自付比例 In-patient and out-patient co-insurance</li></ul>

✓ 全额赔偿  
Full refund

✗ 不予承保  
Not covered

○ 可供选项  
Optional



《全球保》保障一览表 | WorldCare benefit schedule

保障 Benefit	尊安 Essential	尊乐 Advance	尊享 Excel	尊享 Apex
年度最高计划限额 Annual Maximum Policy Limit	RMB 18,500,000	RMB 22,000,000	RMB 25,000,000	RMB 28,000,000
1. 医院收费、医生和专科医生费用 Hospital Charges, Medical Practitioner and Specialist Fees a) 住院或日间留院治疗费用 Charges for in-patient or day-patient treatment b) 有关辅助器材费用 Related Ancillary charges	➤ a) 全额赔偿 Full refund ➤ b) 每个医疗状况 最高限额 6,300 人民币 Up to RMB 6,300 per medical condition	➤ a) 全额赔偿 Full refund ➤ b) 每个医疗状况 最高限额 6,300 人民币 Up to RMB 6,300 per medical condition	➤ a) 全额赔偿 Full refund ➤ b) 每个医疗状况 最高限额 9,450 人民币 Up to RMB 9,450 per medical condition	➤ a) 全额赔偿 Full refund ➤ b) 每个医疗状况 最高限额 12,600 人民币 Up to RMB 12,600 per medical condition
2. 诊断程序 Diagnostic Procedures	➤ 住院、日间留院或门诊全额赔偿 Full refund	➤ 住院、日间留院或门诊全额赔偿 Full refund	➤ 住院、日间留院或门诊全额赔偿 Full refund	➤ 住院、日间留院或门诊全额赔偿 Full refund
3. 紧急救护运送费用 Emergency Ambulance Transportation	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund
4. 家长住宿费用 Parent Accommodation	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund
5. 新生儿婴儿保障 New Born Baby Cover	➤ 每个保险期内最高限额 630,000 人民币 Up to RMB 630,000 per period of cover	➤ 每个保险期内最高限额 630,000 人民币 Up to RMB 630,000 per period of cover	➤ 每个保险期内最高限额 780,000 人民币 Up to RMB 780,000 per period of cover	➤ 每个保险期内最高限额 940,000 人民币 Up to RMB 940,000 per period of cover
6. 新生儿婴儿陪伴母亲的医院住宿费用 Hospital Accommodation for New Born Accompanying their Mother	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund
7. 整形外科手术 Reconstructive Surgery	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund
8. 紧急住院牙科治疗 In-Patient Emergency Dental Treatment	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund
9. 住院精神疾病治疗 In-Patient Psychiatric Treatment	➤ 每个保险期内全额赔偿， 最长期限为30日 Full refund limited to 30 days per period of cover	➤ 每个保险期内全额赔偿， 最长期限为30日 Full refund limited to 30 days per period of cover	➤ 每个保险期内全额赔偿， 最长期限为30日 Full refund limited to 30 days per period of cover	➤ 每个保险期内全额赔偿， 最长期限为30日 Full refund limited to 30 days per period of cover
10. 终末期疾病 — 姑息治疗和临终关怀 Terminal Illness – Palliative and hospice care	➤ 住院和日间留院治疗终生 最高限额为 310,000 人民币 Eligible in-patient and day-patient treatment only up to RMB 310,000 lifetime limit	➤ 意外：意外后的住院和 日间留院治疗全额赔偿 Accident: Full refund for in-patient and day-patient treatment following accident ➤ 疾病：住院和日间留院护理 每个保险期内最高限额 150,000 人民币 Illness: In-patient and day-patient care up to RMB 150,000 per period of cover 医院急诊部之门诊治疗： 每个保险期内最高限额 3,150 人民币 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to RMB 3,150	➤ 意外：意外后的住院和 日间留院治疗全额赔偿 Accident: Full refund for in-patient and day-patient treatment following accident ➤ 疾病：住院和日间留院护理 每个保险期内最高限额 220,000 人民币 Illness: In-patient and day-patient care up to RMB 220,000 per period of cover 医院急诊部之门诊治疗： 每个保险期内最高限额 3,150 人民币 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to RMB 3,150	➤ 意外：意外后的住院和 日间留院治疗全额赔偿 Accident: Full refund for in-patient and day-patient treatment following accident ➤ 疾病：住院和日间留院护理 每个保险期内最高限额 310,000 人民币 Illness: In-patient and day-patient care up to RMB 310,000 per period of cover 医院急诊部之门诊治疗： 每个保险期内最高限额 3,150 人民币 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to RMB 3,150
11. 美国境内的紧急非选择性治疗 — 在不超过30日(含30日)的计划行程 Emergency Non-Elective Treatment USA Cover For planned trips up to 30 days of duration	➤ 意外：意外后的住院和 日间留院治疗全额赔偿 Accident: Full refund for in-patient and day-patient treatment following accident ➤ 疾病：住院和日间留院护理 每个保险期内最高限额 150,000 人民币 Illness: In-patient and day-patient care up to RMB 150,000 per period of cover 医院急诊部之门诊治疗： 每个保险期内最高限额 3,150 人民币 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to RMB 3,150	➤ 意外：意外后的住院和 日间留院治疗全额赔偿 Accident: Full refund for in-patient and day-patient treatment following accident ➤ 疾病：住院和日间留院护理 每个保险期内最高限额 150,000 人民币 Up to RMB 150,000 per period of cover	➤ 意外：意外后的住院和 日间留院治疗全额赔偿 Accident: Full refund for in-patient and day-patient treatment following accident ➤ 疾病：住院和日间留院护理 每个保险期内最高限额 250,000 人民币 Up to RMB 250,000 per period of cover	➤ 意外：意外后的住院和 日间留院治疗全额赔偿 Accident: Full refund for in-patient and day-patient treatment following accident ➤ 疾病：住院和日间留院护理 每个保险期内最高限额 310,000 人民币 Up to RMB 310,000 per period of cover
12. 住院现金津贴 Hospital Cash Benefit	➤ 每晚最高限额630人民币 RMB 630 per night	➤ 每晚最高限额945人民币 RMB 945 per night	➤ 每晚最高限额1,260人民币 RMB 1,260 per night	➤ 每晚最高限额1,575人民币 RMB 1,575 per night
13. 艾滋病 AIDS 因有证明的工作意外事故或输血而感染。保障提供仅限于被保险人已连续 投保三年或以上 As a result of proven occupational accident or blood transfusion. Cover only available after three years of continuous membership	➤ 住院及日间留院治疗 最高限额150,000人民币 In-patient and day-patient treatment only up to RMB 150,000	➤ 每个保险期内最高限额 150,000 人民币 Up to RMB 150,000 per period of cover	➤ 每个保险期内最高限额 250,000 人民币 Up to RMB 250,000 per period of cover	➤ 每个保险期内最高限额 310,000 人民币 Up to RMB 310,000 per period of cover
14. 器官移植 Organ Transplant a) 治疗 Treatment b) 捐献者医疗费用 Donor medical costs	➤ a) 全额赔偿 Full refund ➤ b) 每个保险期内最高限额 310,000 人民币 Up to RMB 310,000 per period of cover	➤ a) 全额赔偿 Full refund ➤ b) 每个保险期内最高限额 310,000 人民币 Up to RMB 310,000 per period of cover	➤ a) 全额赔偿 Full refund ➤ b) 每个保险期内最高限额 310,000 人民币 Up to RMB 310,000 per period of cover	➤ a) 全额赔偿 Full refund ➤ b) 每个保险期内最高限额 310,000 人民币 Up to RMB 310,000 per period of cover
15. 癌症治疗 Cancer Treatment	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund
16. 怀孕期间医疗状况 Pregnancy Medical Conditions 保险人应赔付产前期间因保障范围内的医疗状况所产生的实际住院治疗费 用；或分娩期间因保障范围内的医疗状况所产生的实际住院治疗费用。 In-patient treatment of an eligible medical condition which arises during the antenatal stages of pregnancy, or an eligible medical condition which arises during childbirth. (医疗上必需的和/或紧急剖腹产除外) (Excluding costs for medically necessary and/or emergency caesarian section)	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund
17. 转运和送返 Evacuation and Repatriation a) 转运 Evacuation i) 交通费用 Transportation costs ii) 接受日间留院治疗期间，往返医院就诊时的当地合理交通费用 Reasonable local travel costs to and from medical appointments iii) 随行照料人员在往返医院时产生的合理交通费用 Reasonable travel costs for a locally-accompanying person iv) 非医院住宿费用 Non-hospital accommodation cost b) 送返 Repatriation 完成治疗后安排返回治疗地或国籍所居国或其经常居住地 Repatriation to country of residence following treatment	➤ i) 全额赔偿 Full refund ➤ ii) 全额赔偿 Full refund ➤ iii) 全额赔偿 Full refund ➤ iv) 每日最高限额1,200人民币 每人每次转运最高限额 47,000 人民币 Up to RMB 1,200 per day Up to RMB 47,000 per person, per evacuation ➤ 全额赔偿 Full refund	➤ i) 全额赔偿 Full refund ➤ ii) 全额赔偿 Full refund ➤ iii) 全额赔偿 Full refund ➤ iv) 每日最高限额1,200人民币 每人每次转运最高限额 47,000 人民币 Up to RMB 1,200 per day Up to RMB 47,000 per person, per evacuation ➤ 全额赔偿 Full refund	➤ i) 全额赔偿 Full refund ➤ ii) 全额赔偿 Full refund ➤ iii) 全额赔偿 Full refund ➤ iv) 每日最高限额1,200人民币 每人每次转运最高限额 47,000 人民币 Up to RMB 1,200 per day Up to RMB 47,000 per person, per evacuation ➤ 全额赔偿 Full refund	➤ i) 全额赔偿 Full refund ➤ ii) 全额赔偿 Full refund ➤ iii) 全额赔偿 Full refund ➤ iv) 每日最高限额1,800人民币 每人每次转运最高限额 63,000 人民币 Up to RMB 1,800 per day Up to RMB 63,000 per person, per evacuation ➤ 全额赔偿 Full refund
	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund
	➤ 不予承保 Not covered	➤ 不予承保 Not covered	➤ 不予承保 Not covered	➤ 不予承保 Not covered
	➤ 有限承保 Subject to limits	➤ 有限承保 Subject to limits	➤ 有限承保 Subject to limits	➤ 有限承保 Subject to limits
	➤ 可供选项 Optional	➤ 可供选项 Optional	➤ 可供选项 Optional	➤ 可供选项 Optional

保障 Benefit	尊安 Essential	尊乐 Advance	尊爱 Excel	尊享 Apex
18. 遗体运送 Mortal Remains a) 运送被保险人遗体或骨灰的费用; 或; Transportation of body or ashes of an insured person, or b) 死亡所在地的土葬或火葬时产生的费用 Burial or cremation costs at the place of death	➤ a) 全额赔偿 Full refund ➤ b) 最高限额 63,000人民币 Up to RMB 63,000	➤ a) 全额赔偿 Full refund ➤ b) 最高限额 63,000人民币 Up to RMB 63,000	➤ a) 全额赔偿 Full refund ➤ b) 最高限额 94,000人民币 Up to RMB 94,000	➤ a) 全额赔偿 Full refund ➤ b) 最高限额 126,000人民币 Up to RMB 126,000
19. 日间留院和门诊手术 Day-Patient and Out-Patient Surgery	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund
20. 门诊医生费用 Out-Patient Charges 包括咨询费在内的医生费用 Medical practitioner fees	➤ 每个保险期内的每个医疗状况的门诊医生费用, 包括手术前的咨询及诊断程序的费用, 从入院前的15日至出院后的门诊费用, 最长30日, 综合最高总限额 12,600人民币 Pre-operative consultation within 15 days from the admission and post hospitalisation consultation within 30 days following discharge from hospital Up to maximum RMB 12,600 per medical condition per period of cover	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund
21. 门诊精神疾病治疗 Out-Patient Psychiatric Illness	➤ 不予承保 Not covered	➤ 每个保险期内最高10次, 综合最高总限额15,000人民币 Up to RMB 15,000 and subject to a maximum of 10 sessions per period of cover	➤ 每个保险期内最高15次, 综合最高总限额31,000人民币 Up to RMB 31,000 and subject to a maximum of 15 sessions per period of cover	➤ 每个保险期内最高20次, 综合最高总限额47,000人民币 Up to RMB 47,000 and subject to a maximum of 20 sessions per period of cover
22. 门诊物理治疗和替代疗法 Out-Patient Physiotherapy and Alternative Therapies 保险人应赔付以下项目实际产生的医疗费用: The insurer will cover the actual incurred medical cost of: a) 由获得执业许可的物理治疗师提供的物理治疗费用。 Physiotherapy by a Registered Physiotherapist. b) 被保险人接受理疗师的辅助药物和治疗, 此类赔偿可包括整骨疗法、手足病治疗和足病治疗、整脊治疗、顺势疗法、饮食疗法和针灸疗法的费用。物理治疗的医疗费用第五条项下22款a) 将不包含于此保障。 Complementary medicine and treatment by a therapist. This benefit extends to chiropractors, chiroprodists and podiatrists, osteopaths, homeopaths, dietician and acupuncture treatment but excludes Physiotherapist covered in a). 保险期内您可选择此保障a. 或b. 合计首次5次治疗不需转介(饮食疗法除外), 其他后续治疗需医生或专科医生转介。 You may choose 5 sessions for any combination of benefits in aggregate in a given period of cover for benefits a) and b) excluding dietician without the need of referral; any subsequent sessions need to be referred by a Medical Practitioner or Specialist 门诊每次就诊免赔额并不适用于此保障。 For this benefit, the out-patient per visit excess does not apply	➤ a) 住院后30天内最多5次就诊。 Up to 5 sessions within 30 days after hospitalisation ➤ b) 不予承保 Not covered	➤ a) 每个保险期内最高20次 全额赔偿 Full refund up to a maximum 20 sessions per period of cover ➤ b) 每个保险期内最高达15次, 每次最高限额315人民币 Up to RMB 315 per visit up to a maximum of 15 visits per period of cover	➤ a) 每个保险期内最高25次 全额赔偿 Full refund up to a maximum 25 sessions per period of cover ➤ b) 每个保险期内最高达15次, 每次最高限额630人民币 Up to RMB 630 per visit up to a maximum of 15 visits per period of cover	➤ a) 每个保险期内最高30次 全额赔偿 Full refund up to a maximum 30 sessions per period of cover ➤ b) 每个保险期内最高达15次, 每次最高限额945人民币 Up to RMB 945 per visit up to a maximum of 15 visits per period of cover
23. 中医治疗和阿育吠陀治疗 Traditional Chinese Medicine and Ayurvedic Treatment	➤ 不予承保 Not covered	➤ 每个保险期内最高限额 4,700人民币 Up to RMB 4,700 per period of cover	➤ 每个保险期内最高限额 7,800人民币 Up to RMB 7,800 per period of cover	➤ 每个保险期内最高限额 12,600人民币 Up to RMB 12,600 per period of cover
24. 家居护理 Nursing Care at Home a) 合格护士在被保险人家中提供护理的费用 Care given by qualified nurse b) 紧急出诊要求的情况下, 全科医生在正常门诊时间之外出诊的费用 Emergency medical practitioner (GP) home visits	➤ a) 每日最高限额为630人民币 每个保险期内最高达30日 RMB 630 per day Up to 30 days per period of cover ➤ b) 不予承保 Not covered	➤ a) 全额赔偿最高达45日 Full refund up to 45 days per period of cover ➤ b) 不予承保 Not covered	➤ a) 全额赔偿最高达60日 Full refund up to 60 days per period of cover ➤ b) 不予承保 Not covered	➤ a) 全额赔偿最高达120日 Full refund up to 120 days per period of cover ➤ b) 每个保险期内最多高达5次 Up to five visits per period of cover
25. 康复治疗 Rehabilitation	➤ 每个医疗状况的符合条件住院 治疗全额赔偿最高达30日 Full refund for eligible in-patient treatment only up to 30 days per medical condition	➤ 每个医疗状况全额赔偿 最高达180日 Full refund for up to 180 days per medical condition	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund
26. 先天性疾病 Congenital Disorders	➤ 每个保险期内最高限额 630,000人民币 Up to RMB 630,000 per period of cover	➤ 每个保险期内最高限额 630,000人民币 Up to RMB 630,000 per period of cover	➤ 每个保险期内最高限额 787,000人民币 Up to RMB 787,000 per period of cover	➤ 每个保险期内最高限额 945,000人民币 Up to RMB 945,000 per period of cover
27. 慢性疾病 Maintenance of Chronic Medical Conditions	➤ 不予承保 Not covered	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund	➤ 全额赔偿 Full refund
28. 肾衰竭和肾透析 Renal Failure and Renal Dialysis	➤ a) 住院期间手术前后护理 全额赔偿 Full refund for in-patient pre and post-operative care ➤ b) 日间留院或门诊治疗每个保险期内最高限额 150,000人民币 Up to RMB 150,000 per period of cover for day-patient or out-patient care	➤ a) 住院期间全额赔偿 Full refund ➤ b) 日间留院或门诊治疗 每个保险期内最高限额 630,000人民币 Up to RMB 630,000 per period of cover	➤ a) 住院期间全额赔偿 Full refund ➤ b) 日间留院或门诊治疗 每个保险期内最高限额 630,000人民币 Up to RMB 630,000 per period of cover	➤ a) 住院期间全额赔偿 Full refund ➤ b) 日间留院或门诊治疗 每个保险期内最高限额 630,000人民币 Up to RMB 630,000 per period of cover
29. 牙科 Dental Care a) 例行牙科治疗 Routine dental treatment b) 复杂的牙科治疗 Complex dental treatment 等待期: 被保险人保单生效日后的180日内产生的任何费用不予赔付。不管投保人续保与否, 被保险人必须完成180日等待期才可赔付此保障。如投保人按照合同约定续保, 将不受此条款限制, 自续保保单生效日起即可按照续保合同约定获得此项保障。 Waiting Period: Any expenses incurred within 180 days after the start date of the insured person's policy are not payable. The insured person must have completed the waiting period of 180 days before the benefit is payable irrespective of whether the policyholder renews the insurance or not. If the policyholder renews the insurance in accordance with the contract, it is not subject to this restriction. The benefit can be obtained from the effective date of the renewal policy and based on the terms and conditions of renewal policy. 此保障有20%的自付比例 A co-insurance of 20% applies 所有正畸矫正治疗有50%的自付比例 A 50% Co-insurance applies in respect of all orthodontic treatment	➤ a) 不予承保 Not covered ➤ b) 不予承保 Not covered	➤ a) 不予承保 Not covered ➤ b) 不予承保 Not covered	➤ a) 每个保险期内最高 限额6,300人民币 Up to RMB 6,300 per period of cover ➤ b) 每个保险期内最高 限额12,600人民币 Up to RMB 12,600 per period of cover	➤ a) 每个保险期内最高 限额9,400人民币 Up to RMB 9,400 per period of cover ➤ b) 每个保险期内最高 限额18,900人民币 Up to RMB 18,900 per period of cover
		➤ 全额赔偿 Full refund	➤ 不予承保 Not covered	➤ 有限承保 Subject to limits
				➤ 可供选项 Optional



保障 Benefit	尊安 Essential	尊乐 Advance	尊爱 Excel	尊享 Apex
<p><b>30. 生育保障 Maternity</b></p> <p>等待期：被保险人保单生效日后的180日内产生的任何费用不予赔付。在第180日后至保单生效一年期间产生的费用，此保障有95%的自付比例。不管投保人续保与否，被保险人必须完成180日等待期才可赔付此保障。如投保人按照合同约定续保，将不受此条款限制，自续保保单生效日起即可按照续保合同约定获得此项保障。</p> <p>Waiting Period: Any expenses incurred within 180 days after the start date of the insured person's policy are not payable. For the expenses incurred after the 180th day to one year after the policy takes effect, this benefit has a 95% co-insurance. The insured person must have completed the waiting period of 180 days before the benefit is payable irrespective of whether the policyholder renews the insurance or not. If the policyholder renews the insurance in accordance with the contract, it is not subject to this restriction. The benefit can be obtained from the effective date of the renewal policy and based on the terms and conditions of renewal policy.</p>	<p>不予承保 Not covered</p>	<p>不予承保 Not covered</p>	<p>不予承保 Not covered</p>	<p>a) 自然分娩或自愿剖腹产 每个保险期内最高限额 110,250 人民币 Medically necessary costs incurred during normal pregnancy and childbirth up to RMB 110,250 per period of cover</p> <p>b) 医疗上必需的和/或紧急 剖腹产每个保险期内最高 限额220,500 人民币 Cost associated with medically necessary and/or emergency caesarian section up to RMB 220,500 per period of cover</p>
附加选项 Additional Options				
<p><b>31. 美国境内的选择性治疗 USA Elective Treatment</b></p>	<p>可供选项 Optional 每个保险期内的最高限额 9,450,000 人民币 Up to RMB 9,450,000 per period of cover</p>	<p>可供选项 Optional 每个保险期内的最高限额 9,450,000 人民币 Up to RMB 9,450,000 per period of cover</p>	<p>可供选项 Optional 每个保险期内的最高限额 9,450,000 人民币 Up to RMB 9,450,000 per period of cover</p>	<p>可供选项 Optional 每个保险期内的最高限额 9,450,000 人民币 Up to RMB 9,450,000 per period of cover</p>
<p><b>32. 10% 门诊费用的自付比例 — 选项1*</b> 10% Co-Insurance Out-Patient Treatment – Option 1*</p>	<p>不予承保 Not covered 若投保人选择了尊安下的门诊 费用保障选项，则可以选择此项 If the applicant chooses Optional Out-Patient Charges under Essential, the applicant can select this option</p>	<p>可供选项 Optional</p>	<p>可供选项 Optional</p>	<p>可供选项 Optional</p>
<p><b>33. 20% 门诊费用的自付比例 — 选项2*</b> 20% Co-Insurance Out-Patient Treatment – Option 2*</p>	<p>不予承保 Not covered 若投保人选择了尊安下的门诊费 用保障选项，则可以选择此项 If the applicant chooses Optional Out-Patient Charges under Essential, the applicant can select this option</p>	<p>可供选项 Optional</p>	<p>可供选项 Optional</p>	<p>可供选项 Optional</p>
<p><b>34. 大中华区选择 Greater China option</b></p>	<p>可供选项 Optional 大中华区以外的紧急非选择性 治疗，因疾病治疗的 最高限额150,000 人民币 Emergency non-elective illness limit up to RMB 150,000 per period of cover</p>	<p>可供选项 Optional 大中华区以外的紧急非选择性 治疗，因疾病治疗的 最高限额150,000 人民币 Emergency non-elective illness limit up to RMB 150,000 per period of cover</p>	<p>可供选项 Optional 大中华区以外的紧急非选择性 治疗，因疾病治疗的 最高限额220,000 人民币 Emergency non-elective illness limit up to RMB 220,000 per period of cover</p>	<p>可供选项 Optional 大中华区以外的紧急非选择性 治疗，因疾病治疗的 最高限额310,000 人民币 Emergency non-elective illness limit up to RMB 310,000 per period of cover</p>
<p><b>35. 病房限制 — 仅适用于中国大陆居民 Hospital Room Restriction – PRC Residents only</b></p> <p>中国大陆于昂贵医院接受住院或日间留院治疗有15% 自付比例， 每个医疗状况最高自付额为47,000 人民币。 于香港住院时，限于一般或双人病房</p> <p>In/day-patient treatment received in any high cost in/day-patient facility in Mainland China will be subject to 15% co-insurance up to an out of pocket limit of RMB 47,000 per medical condition. Hospital admission in Hong Kong is limited to a ward or semi-private room</p>	<p>可供选项 Optional</p>	<p>可供选项 Optional</p>	<p>可供选项 Optional</p>	<p>可供选项 Optional</p>
<p><b>36. 昂贵医院自付比例 High Cost Provider Co-Insurance</b></p>	<p>不予承保 Not covered</p>	<p>可供选项 Optional 20% 自付比例，每个医疗 状况最高自付额为63,000 人民币 20% co-insurance and up to an out of pocket limit of RMB 63,000 per medical condition</p>	<p>可供选项 Optional 20% 自付比例，每个医疗 状况最高自付额为63,000 人民币 20% co-insurance and up to an out of pocket limit of RMB 63,000 per medical condition</p>	<p>可供选项 Optional 20% 自付比例，每个医疗 状况最高自付额为63,000 人民币 20% co-insurance and up to an out of pocket limit of RMB 63,000 per medical condition</p>
<p><b>37. 昂贵医院限制 High Cost Provider Restriction</b></p>	<p>不予承保 Not covered</p>	<p>可供选项 Optional</p>	<p>可供选项 Optional</p>	<p>可供选项 Optional</p>
<p><b>38. 尊安计划下的门诊医生费用保障 Optional Out -Patient Charges under the Essential Plan</b></p> <p>此附加选项替代保障第20款 This additional option replaces benefit 20</p> <p>a) 含括咨询费在内的医生收费；专科医生费用；远程医疗费用；诊断检查费 用；处方药和敷料的费用。 Medical practitioner fees including consultations; specialist fees; telemedicine fees; diagnostic tests; prescribed drugs and dressings.</p> <p>b) i. 由获得执业许可的物理治疗师提供的物理治疗费用。 Physiotherapy by a Registered Physiotherapist. ii. 被保险人接受理疗师的辅助药物和治疗，保险人应赔付实际产生的 有关医疗费用。此类赔偿可包括整脊疗法、手足病治疗和足病治 疗、整脊治疗、顺势疗法、饮食疗法和针灸疗法费用。 Complementary medicine and treatment by a therapist. This benefit extends to chiropractors, chiroprodists and podiatrists, osteopaths, homeopaths, dietician and acupuncture treatment. iii. 保险人应赔付中医执业医师或阿育吠陀医学执业医师对被保险人进 行门诊治疗时实际产生的医疗费用。 Out-patient treatment for therapies administered by a recognised traditional Chinese Medical Practitioner or an Ayurvedic Medical Practitioner.</p> <p>保险期内您可选择此保障b)i或b)ii，合计首5次治疗不需转介(饮食疗法除外)， 其他后续治疗需医生或专科医生转介。 You may choose 5 sessions for any combination of benefits in aggregate in a given period of cover for benefits b)i) and b)ii) excluding dietician without the need of referral; any subsequent sessions need to be referred by a Medical Practitioner or Specialist.</p>	<p>可供选项 Optional</p> <p>a) 每个保险期间内 最高限额 28,350 人民币 Up to RMB 28,350 per period of cover</p> <p>b) 每个保险期内的综合最高 限额限10次医生就诊最高 全额赔偿。此物理治疗就诊 最高限额10次，此保障将包含 于第五条项下第22款(门诊 物理治疗和替代疗法)。 Full Refund up to a maximum 10 sessions per period of cover. Physiotherapy is limited to 10 sessions and not in addition to Article 5, Benefit 22.</p>	<p>不予承保 Not covered</p>	<p>不予承保 Not covered</p>	<p>不予承保 Not covered</p>
<p><b>39. 门诊限制 Out-Patient Restriction</b></p>	<p>不予承保 Not covered</p>	<p>可供选项 Optional 每个保险期内的最高限额 31,000 人民币 Up to RMB 31,000 per period of cover</p>	<p>不予承保 Not covered</p>	<p>不予承保 Not covered</p>
<p><b>40. 住院及门诊自付比例 In-Patient and Out-Patient Co-Insurance</b></p>	<p>不予承保 Not covered</p>	<p>可供选项 Optional 20% 自付比例，每个医疗状况 最高自付额为63,000 人民币 20% co-insurance and up to an out of pocket limit of RMB 63,000 per medical condition</p>	<p>可供选项 Optional 20% 自付比例，每个医疗状况 最高自付额为63,000 人民币 20% co-insurance and up to an out of pocket limit of RMB 63,000 per medical condition</p>	<p>可供选项 Optional 20% 自付比例，每个医疗状况 最高自付额为63,000 人民币 20% co-insurance and up to an out of pocket limit of RMB 63,000 per medical condition</p>

\* 门诊费用的自付比例并不适用于保险人公布的国际医疗网络内中国大陆任何一家公立医院接受门诊治疗。

\* Co-insurance does not apply to any out-patient treatment received in public hospitals in Mainland China that are within the Now Health International Provider Network

保障 Benefit	尊安 Essential	尊乐 Advance	尊爱 Excel	尊享 Apex
<div>41. 体检、眼科、疫苗 — 选项1, 2 Wellness, Optical Benefits and Vaccinations (1, 2)</div> <div>等待期: 被保险人保单生效日后的180日内产生的任何费用不予赔付。不管投保人续保与否, 被保险人必须完成180日等待期才可赔付此保障。如投保人按照合同约定续保, 将不受此条款限制, 自续保保单生效日起即可按照续保合同约定获得此项保障。  Waiting Period: Any expenses incurred within 180 days after the start date of the insured person's policy are not payable. The insured person must have completed the waiting period of 180 days before the benefit is payable irrespective of whether the policyholder renews the insurance or not. If the policyholder renews the insurance in accordance with the contract, it is not subject to this restriction. The benefit can be obtained from the effective date of the renewal policy and based on the terms and conditions of renewal policy.</div>	<div>选项 1 ▶ 不予承保 Not covered</div> <div>选项 2 ▶ 不予承保 Not covered</div>	<div>选项 1 ▶ 每个保险期内的综合最高限额3,100人民币(眼科保障最高限额1,850人民币) Combined limit RMB 3,100 (Optical sub-limit RMB 1,850) per period of cover</div> <div>选项 2 ▶ 每个保险期内的综合最高限额6,300人民币(眼科保障最高限额3,750人民币) Combined limit RMB 6,300 (Optical sub-limit RMB 3,750) per period of cover</div>	<div>选项 1 ▶ 每个保险期内的综合最高限额3,100人民币(眼科保障最高限额1,850人民币) Combined limit RMB 3,100 (Optical sub-limit RMB 1,850) per period of cover</div> <div>选项 2 ▶ 每个保险期内的综合最高限额6,300人民币(眼科保障最高限额3,750人民币) Combined limit RMB 6,300 (Optical sub-limit RMB 3,750) per period of cover</div>	<div>选项 1 ▶ 每个保险期内的综合最高限额3,100人民币(眼科保障最高限额1,850人民币) Combined limit RMB 3,100 (Optical sub-limit RMB 1,850) per period of cover</div> <div>选项 2 ▶ 每个保险期内的综合最高限额6,300人民币(眼科保障最高限额3,750人民币) Combined limit RMB 6,300 (Optical sub-limit RMB 3,750) per period of cover</div>
<div>42. 转运和送返的增强保障 Extended evacuation and repatriation</div>	▶ 可供选项 Optional	▶ 可供选项 Optional	▶ 可供选项 Optional	▶ 可供选项 Optional
<div>43. 门诊每次就诊免赔额 — 选项1 Out-Patient per visit excess – option 1</div>	▶ 不予承保 Not covered	▶ 可供选项 Optional 150人民币 RMB 150	▶ 可供选项 Optional 150人民币 RMB 150	▶ 可供选项 Optional 150人民币 RMB 150
<div>44. 门诊每次就诊免赔额 — 选项2 Out-Patient per visit excess – option 2</div>	▶ 不予承保 Not covered	▶ 可供选项 Optional 90人民币 RMB 90	▶ 可供选项 Optional 90人民币 RMB 90	▶ 可供选项 Optional 90人民币 RMB 90
免赔额选项 Deductible Options				
<div>45. 标准免赔额 Standard Deductible</div>	零 Nil	零 Nil	零 Nil	零 Nil
<div>自选免赔额 Optional Deductible</div> <div>a) 如果投保人选择了尊乐、尊爱或尊享计划, 并选择了其中一项的免赔额选项, 投保人需要就门诊费用的自付比例或门诊每次就诊免赔额的其中一项作出相关选择。 If the policyholder has chosen Advance, Excel or Apex plan, and has selected a deductible option, the policyholder is required to select either a co-insurance out-patient treatment option or an out-patient per visit excess option.</div> <div>b) 如果投保人选择了尊安计划下的门诊费用保障: i) 投保人如果选择了自选免赔额, 投保人需要就门诊费用的自付比例的其中一项作出相关选择。 ii) 投保人可选择最高免赔额为31,500人民币。 If the applicant chooses Optional Out-Patient Charges under Essential: i) If the applicant chooses an optional deductible and an out-patient charges option, the applicant must also select an out-patient co-insurance option. ii) Please note that if a deductible option is chosen, the maximum deductible option can be chosen is up to RMB 31,500.</div>	RMB 6,300	RMB 6,300	RMB 6,300	RMB 6,300
	RMB 15,700	RMB 15,700	RMB 15,700	RMB 15,700
	RMB 31,500	RMB 31,500	RMB 31,500	RMB 31,500
	RMB 63,000	RMB 63,000	RMB 63,000	RMB 63,000
	RMB 94,500	RMB 94,500	RMB 94,500	RMB 94,500



全额赔偿  
Full refund



不予承保  
Not covered



有限承保  
Subject to limits



可供选项  
Optional



# 责任免除 | Exclusions

- ▶ 恐怖主义行为、战争与违法行为  
Act of terrorism, war and illegal acts
- ▶ 行政与运输费用  
Administrative and shipping fee
- ▶ 酗酒与药物滥用  
Alcohol and drug abuse
- ▶ 过敏测试  
Allergy Testing
- ▶ 化学品暴露  
Chemical exposure
- ▶ 整容/美容治疗  
Cosmetic treatment
- ▶ 污染  
Contamination
- ▶ 慢性病 — 尊安保单适用  
Chronic conditions – Essential plan only
- ▶ 昏迷或植物人状态  
Coma or Vegetative State
- ▶ 免赔额、门诊每次就诊免赔额或自付比例  
Deductible, out-patient per visit excess or co-insurance
- ▶ 牙科护理 — 除非此为计划保障或为附加选项包含在保险合同中  
Dental care – unless this additional option has been chosen or included within the core benefits of the plan
- ▶ 发育异常  
Developmental disorders
- ▶ 食物补充品、维生素或矿物质，及洗化产品  
Dietary supplements, vitamins or minerals and cosmetic products
- ▶ 进食失调  
Eating disorders
- ▶ 实验性治疗和药物  
Experimental treatment and drugs
- ▶ 外部器械和/或假体  
External appliance and or prosthesis
- ▶ 视力检查或视力矫正、听力检查、听力或视觉辅助 — 除非此保障包含在保险合同中  
Eyesight tests or vision correction, hearing tests, hearing or visual aids – except as stated in the benefit schedule
- ▶ 不遵医嘱  
Failure to follow medical advice
- ▶ 胎儿手术  
Foetal surgery
- ▶ 基因检测  
Genetic testing
- ▶ 高风险运动及工作  
Hazardous sports and pursuits
- ▶ 人类免疫缺陷病毒、艾滋病或性传染疾病 — 除非保障包含在保障一览表  
HIV, AIDS or sexually transmitted disease – except as stated in the benefit schedule
- ▶ 激素替代治疗 — 除非该医疗状况是因医疗干预所致  
HRT unless caused due to medical intervention
- ▶ 病态肥胖症  
Morbid obesity
- ▶ 在护理院、疗养院、康体水疗院和自然疗法门诊的治疗  
Nursing homes, convalescence homes health hydros and nature clinics
- ▶ 投保前疾病 — 除非保障预先获得保险人授权  
Pre-existing Medical Conditions – unless agreed by us in writing
- ▶ 怀孕或分娩 — 除非此为计划保障或为附加选项包含在保险合同中  
Pregnancy or maternity – unless this option has been chosen or included within the core benefits of the plan
- ▶ 职业体育运动  
Professional sports
- ▶ 不育症相关治疗  
Reproductive treatment and drugs
- ▶ 例行检验、健康检查 — 除非此保障已作为附加选项包含在保险合同中  
Routine examinations, health screening – unless this additional option has been chosen
- ▶ 第二诊疗意见 — 除非保障预先获得保险人授权  
Second opinions – unless agreed by us in writing
- ▶ 自残或试图自杀  
Self-inflicted injuries or attempted suicide
- ▶ 性问题和变性  
Sexual problems and gender reassignment
- ▶ 睡眠失调  
Sleep disorders
- ▶ 旅行/住宿费用 — 除非保障预先获得保险人授权  
Travel /accommodation costs – except those pre-authorised by the insurer
- ▶ 违反医生嘱咐的旅行费用  
Travelling against medical advice
- ▶ 来自家庭成员的治疗  
Treatment by a family member
- ▶ 超出合理及惯常收费范围的治疗费用  
Treatment charges outside of our reasonable and customary range

有关责任免除的完整内容，请参阅保险合同条款。

For a full description of the exclusions, please refer to the policy wording.

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 c/o Now Health International Gulf Third Party Administrators LLC,  
 Unit 3701, Burj Al Salam Building, 3 Sheikh Zayed Rd,  
 PO Box 334337, Dubai, United Arab Emirates  
 T +971 (0) 4450 1428 | F +971 (0) 4450 1429  
 MEAQuotes@worldcare.ae

## Now Health International

### 欧洲 (马耳他) Europe (Malta)

Now Health International Services (Europe) Limited  
 Dragonara Business Centre 5th Floor,  
 Dragonara Road, St Julian's, STJ 3141, Malta  
 T +356 2260 5100  
 EuropeSales@now-health.com

### 英国 United Kingdom

Now Health International (UK) Limited  
 Suite 2.3, Building Three, Watchmoor Park, Camberley,  
 Surrey, GU15 3YL, United Kingdom  
 T +44 (0) 1276 602100 | F +44 (0) 1276 602120  
 UKSales@now-health.com

### 亚太 Asia Pacific

Now Health International (Asia Pacific) Limited  
 Units 1501-3, 15/F, AIA Tower, 183 Electric Road  
 North Point, Hong Kong  
 T +852 2279 7300 | F +852 2279 7320  
 AsiaPacSales@now-health.com

### 中国 China

Asia-Pacific Property & Casualty Insurance Co., Ltd.  
 c/o Now Health International (Shanghai) Limited  
 Room 1103-1105, 11/F, BM Tower  
 No. 218 Wusong Road  
 Hongkou District, Shanghai 200080, China  
 T +(86) 400 077 7500 / +86 21 6156 0910 | F +(86) 400 077 7900  
 ChinaSales@now-health.com

### 新加坡 Singapore

Now Health International (Singapore) Pte. Ltd.  
 4 Robinson Road  
 #07-01A/02 The House of Eden  
 Singapore 048543  
 T +65 6880 2303 | F +65 6220 6950  
 SingaporeSales@now-health.com

### 印尼 Indonesia

PT Now Health International Indonesia  
 17/F, Indonesia Stock Exchange, Tower II  
 Jl. Jend. Sudirman Kav. 52 – 53  
 Jakarta 12190, Indonesia  
 Toll-free 0800 1 889900/ Toll +62 21 2783 6910 | F +62 21 515 7639  
 IndonesiaSales@now-health.com

保险合同由亚太财产保险有限公司签发，并委托时康管理顾问(上海)有限公司进行保单管理。亚太财产保险有限公司地址：中国深圳市福田区中心区福华一路免税商务大厦29-30楼，邮编：518048  
 时康管理顾问(上海)有限公司地址：中国上海市虹口区吴淞路218号宝矿国际大厦11楼1103室-1105室，邮编：200080

Policies are issued by Asia-Pacific Property & Casualty Insurance Co., Ltd.  
 Registered Office: 29-30F., Dutyfree Business Building, 1st Fuhua Road, Futian CBD, Shenzhen 518048, China.  
 Policies are administered by Now Health International (Shanghai) Limited.  
 Room 1103-1105, 11/F, BM Tower, No. 218 Wusong Road, Hongkou District, Shanghai 200080, China.

### 全球 Rest of the World

Now Health International Limited  
 PO Box 482055, Dubai, UAE  
 T +971 (0) 4450 1500 | F +971 (0) 4450 1520  
 GlobalSales@now-health.com